

🔒 Demo version

Banking app usability testing

September, 2025



Prepared by Craft Innovations
for **Banking**



Banking app usability testing

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Introduction

Why

This demo report is created by Craft Innovations team to share with you our **practical experience** with different methods of usability testing of banking and financial applications.

We believe you will find it insightful and give you inspiration to implement such practices in your financial institutions.

Goals

- 1 Provide a comprehensive understanding of the process and its outcomes
- 2 Showcase core usability testing methods and deliverables using industry examples
- 3 Inspire you to apply usability testing within your organization
- 4 Introduce Craft Innovations — a research and design agency focused on the financial industry

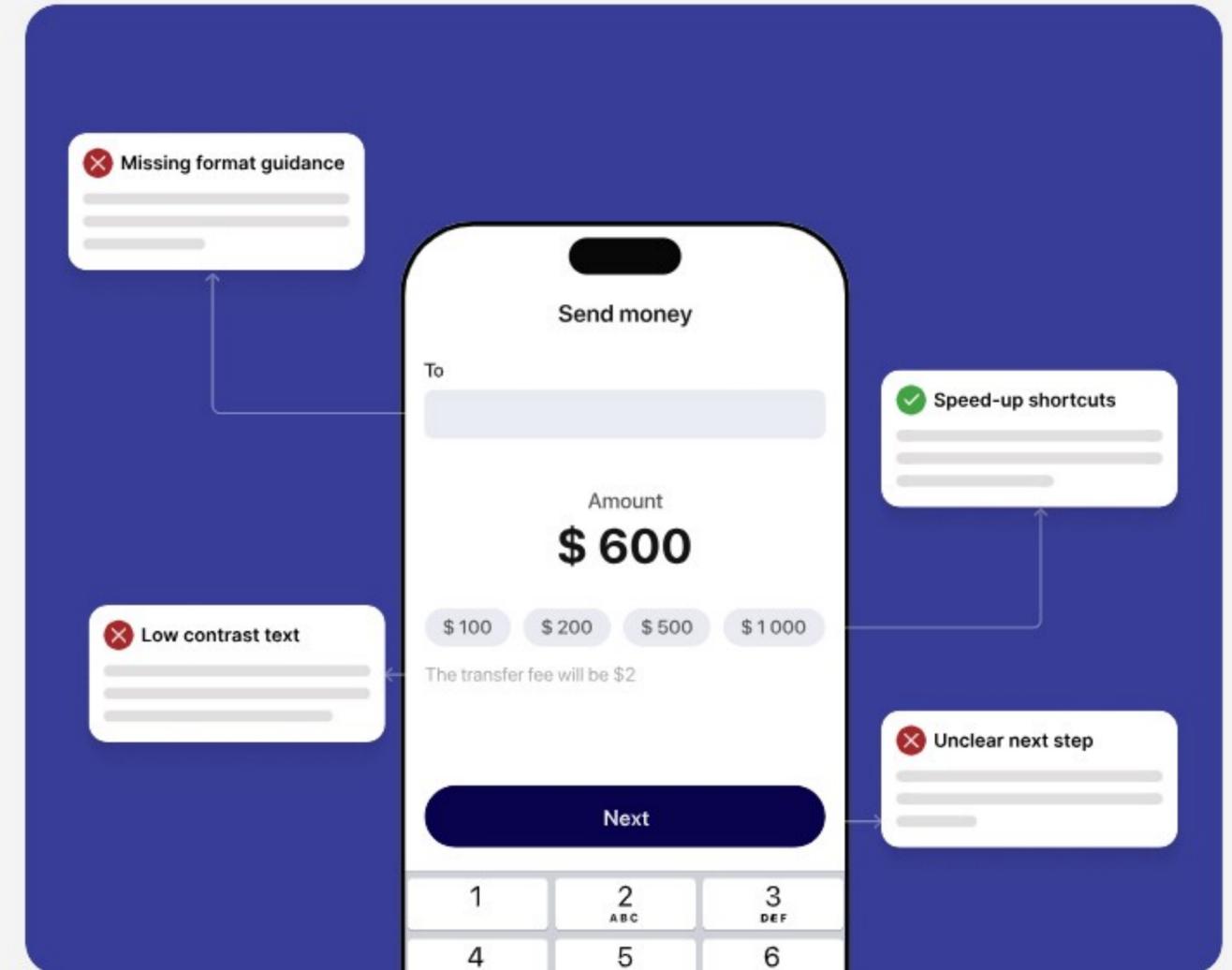
If you are new to the subject

What is Usability audit

Usability audit/testing is a structured process for assessing user experiences with digital touchpoints (web banking, mobile applications, payment terminals, etc.). It usually covers analysis of user flows, UI components, accessibility, copywriting, error states, support, and platform technical performance that influence customer perception of the experience and, inevitably, **product metrics**.

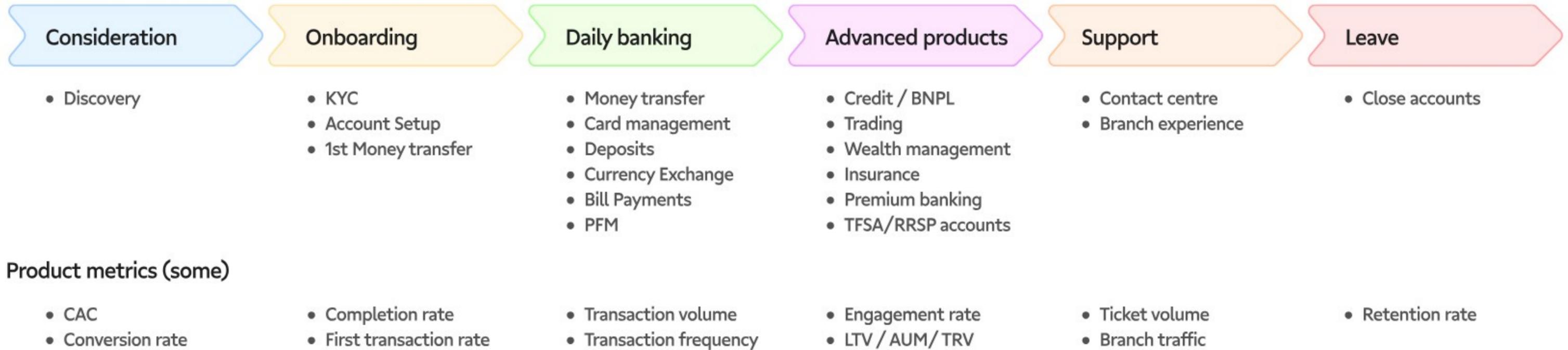
Common methods of UX assessment

- 1 **Heuristics UX audit** – evaluation on meeting Usability standards performed by UX auditors. Example: "8 Usability Principles by Craft Innovations"
- 2 **Moderated usability testing** – real user perform certain tasks under supervision of moderator. Great for understanding context, reasons behind behaviour, collecting feedback.
- 3 **Unmoderated usability testing** – real users perform certain tasks w/o external involvement, on special UX testing platforms. Great for quantification of some findings



Connection between UX and Product metrics

Customer Lifecycle (retail customer)



Common Usability issues !

- | | | | | | |
|---|---|--|--|--|---|
| <ul style="list-style-type: none">Poor 1st impressionUnclear next stepsNot clear Value PropositionPoor mobile experience | <ul style="list-style-type: none">Complex KYCRedundant Onboarding StepsUnclear UX CopyMobile UX friction | <ul style="list-style-type: none">Friction in Transfers & PaymentsPending transactionsPoor navigationOverly aggressive timeouts | <ul style="list-style-type: none">Feature discoverabilityHidden tariffsNo OnboardingComplex UX copy | <ul style="list-style-type: none">No clear distinction between chatbot vs. live agent optionsLong Response Time / Lack of Status VisibilityFragmented Support Channels | <ul style="list-style-type: none">Hard barriers to migrateNo option to download historical transaction dataUnclear status of pending transactions |
|---|---|--|--|--|---|

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Moderated usability testing

In this example, we showcase part of a moderated usability testing report. Moderated testing involves a facilitator interacting with users in real-time, allowing for deep dives into "why" users behave a certain way.

Deliverables:

- ✓ **Structured findings & recommendations**
Comprehensive insights, identified usability issues prioritized by impact, and actionable recommendations helping focus efforts on what matters most.
- ✓ **Research artefacts**
Example of all research materials, including video recordings, detailed transcription boards and testing results table.
- ✓ **Prototype evaluation based on SUM (UX measurement metrics)**
Quantitative analysis providing an overall usability score, helping to track design progress and benchmark performance.

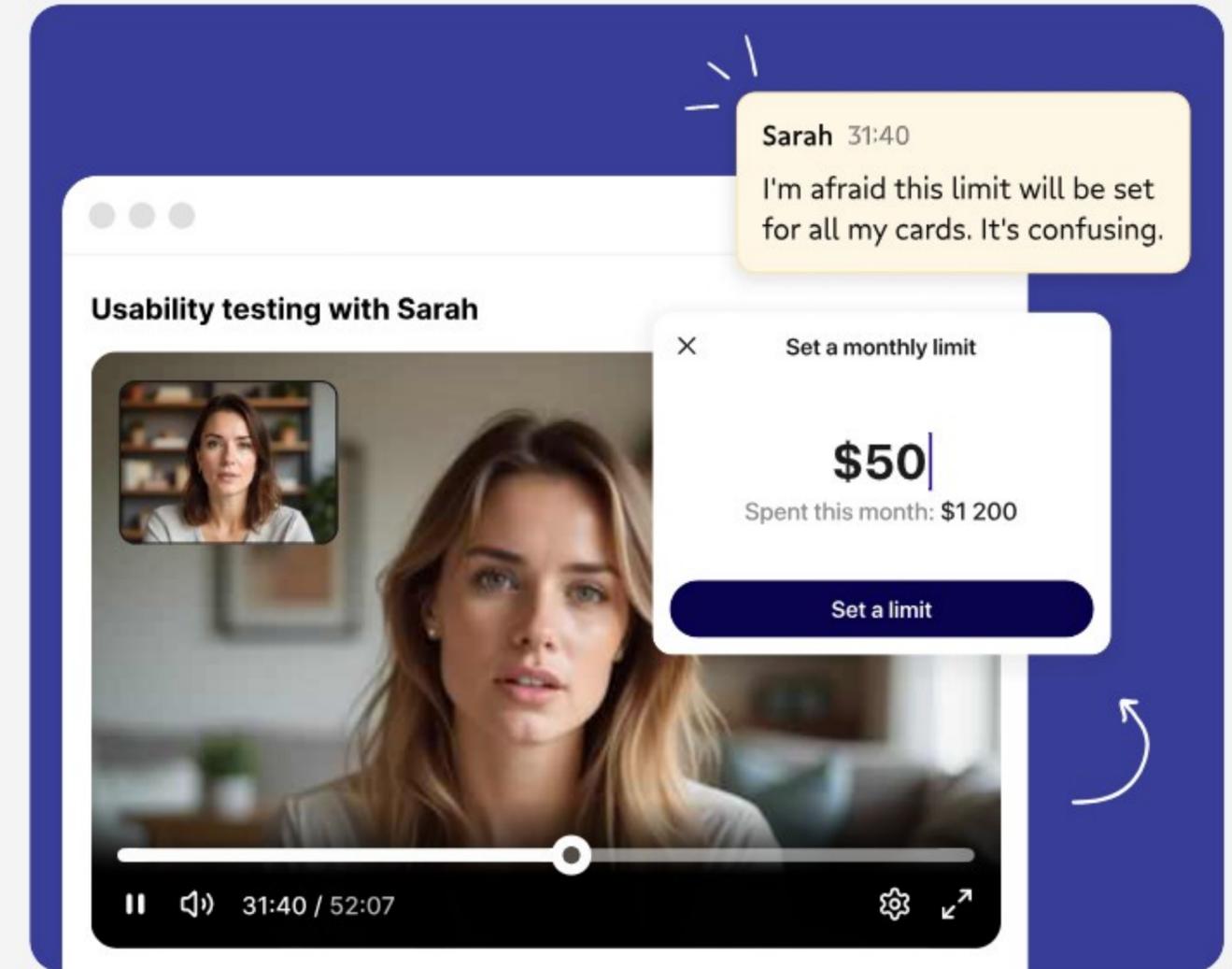


Illustration of the moderated usability testing process

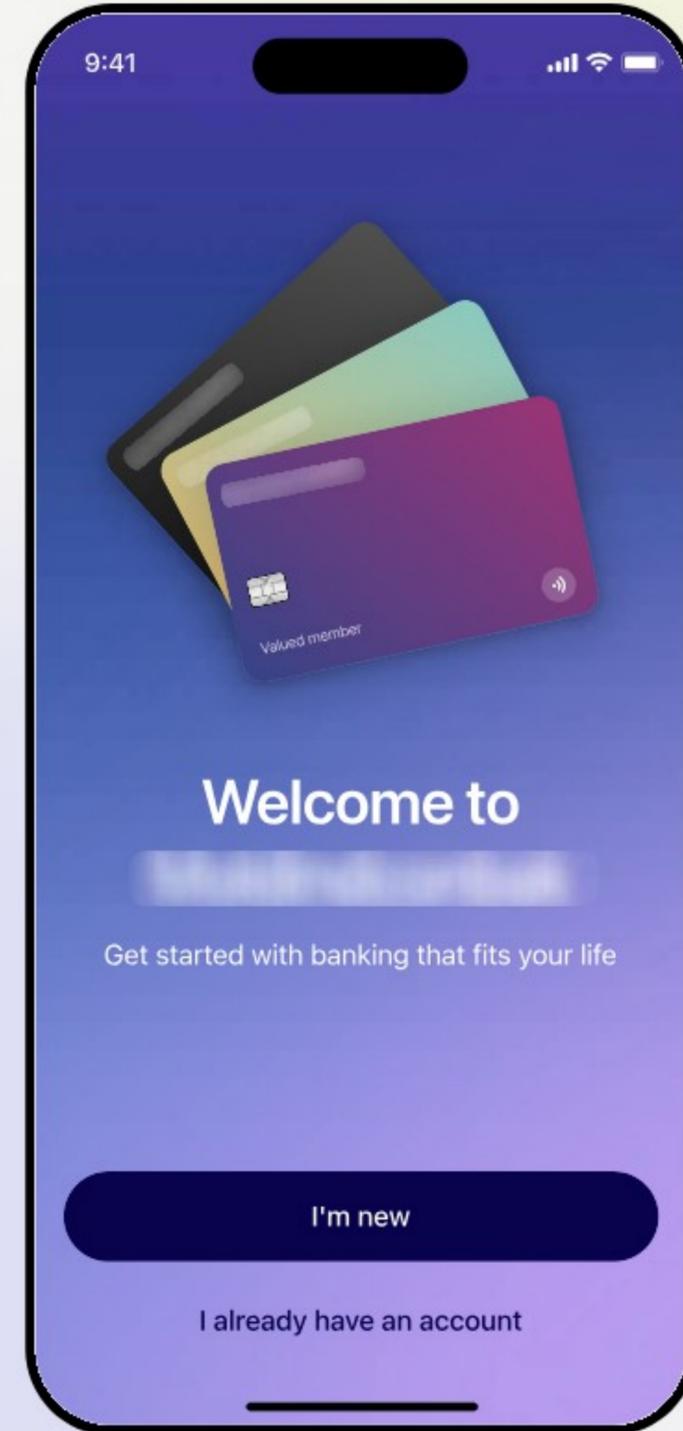
Context and goals

Context

[REDACTED] bank engaged the Craft Innovations team to conduct usability testing of its redesigned mobile banking app prior to launch. Our team gathered in-depth qualitative user feedback to assess whether the app is ready to enter the market and mitigate potential business risks.

Goals

- 1 Identify usability issues across core app functionalities to improve overall user experience
- 2 Uncover hidden pain points and unmet user needs that may affect adoption and engagement
- 3 Assess user perception and trust in the app, in the context of the fintech market expectations
- 4 Deliver strategic recommendations aimed at supporting long-term business growth



Research methodology

This project involved moderated usability testing using SUM (Single Usability Metric) – a comprehensive metric for usability assessment during moderated usability tests. Users performed clearly defined tasks that followed a specific set of actions under a moderator’s supervision.

Research method	Usability testing
Timeframe	September 2024
Number of respondents	20 users
Format	Online (Zoom)

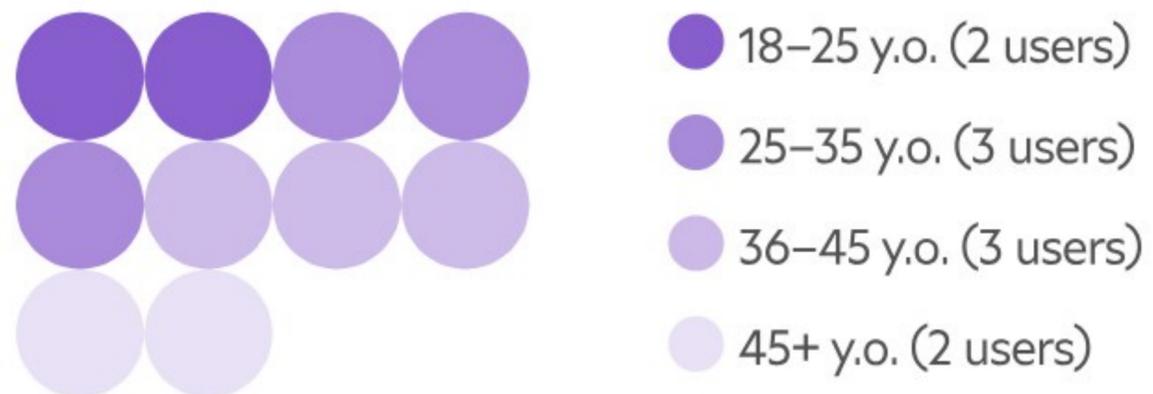
SUM metrics include

-  Task completion time
-  User error rate
-  Completion rate
-  CES (Customer effort score)

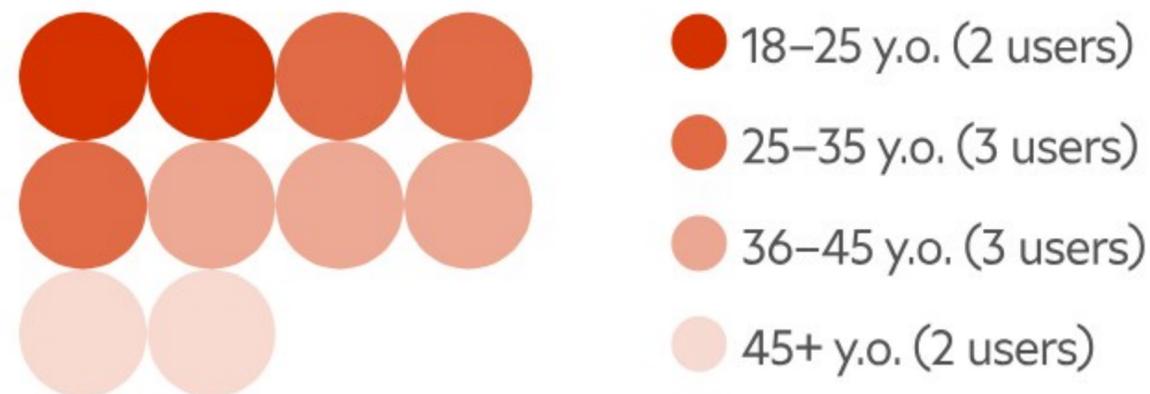
Respondents

20 👤 users

10 👤 Active bank users



10 👤 Other bank users



Geolocation

20 users from the United States

Phone operating system

- IOS (16 users)
- Android (4 users)

Participants with digital onboarding experience

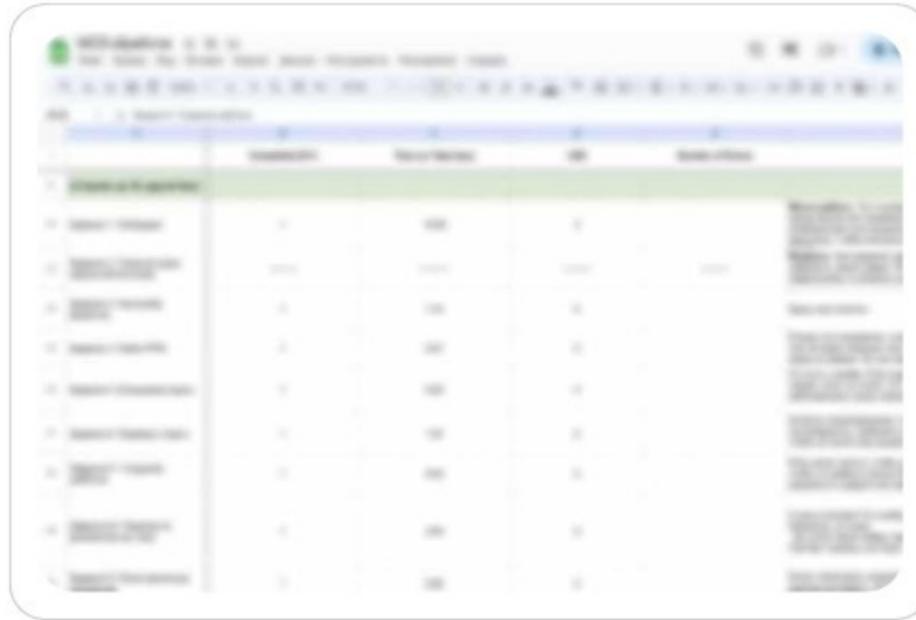
9 users

Links to sources



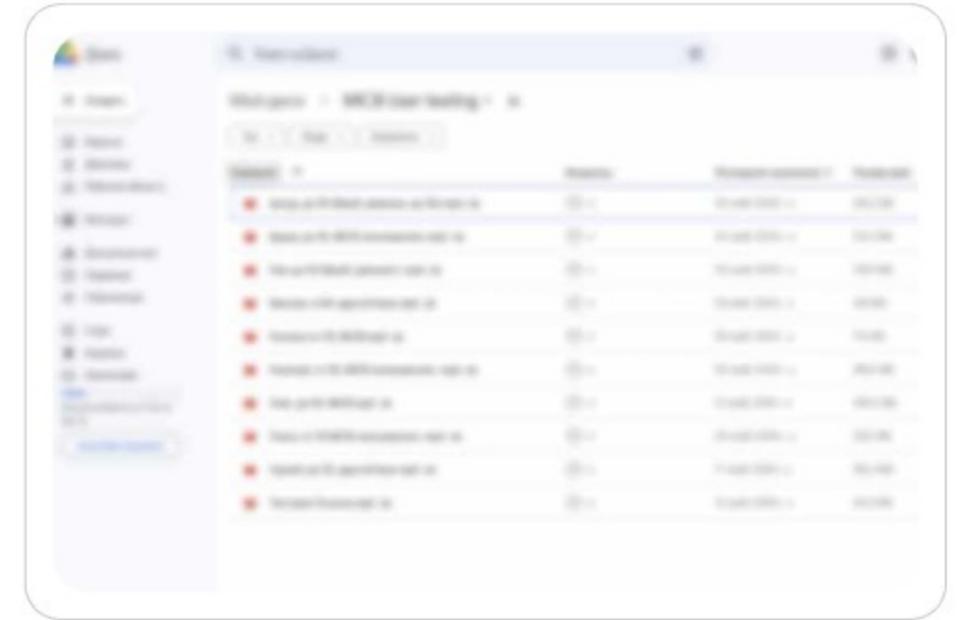
Interview transcription board

 [Figma board](#) 



Testing results table

 [Google docs](#) 



Testing session recordings

 [Google drive](#) 

Tasks results

01. Onboarding	DEMO	16
 02. Homescreen first impression		21
 03. Customize the dashboard		26
 04. Set up a spending goal		30
 05. Hide your balance		37
 06. Schedule a payment		41
 07. Make an international transfer		45
 08. Deposit a cheque		49
 09. Split the bill		55
 10. Make a P2P payment		55
 11. Apply for a business account		55
 12. Lock the card		55

1. Onboarding

Task

Open a personal account in [redacted] app

Task completion time **12:38** 
Average for 20 users

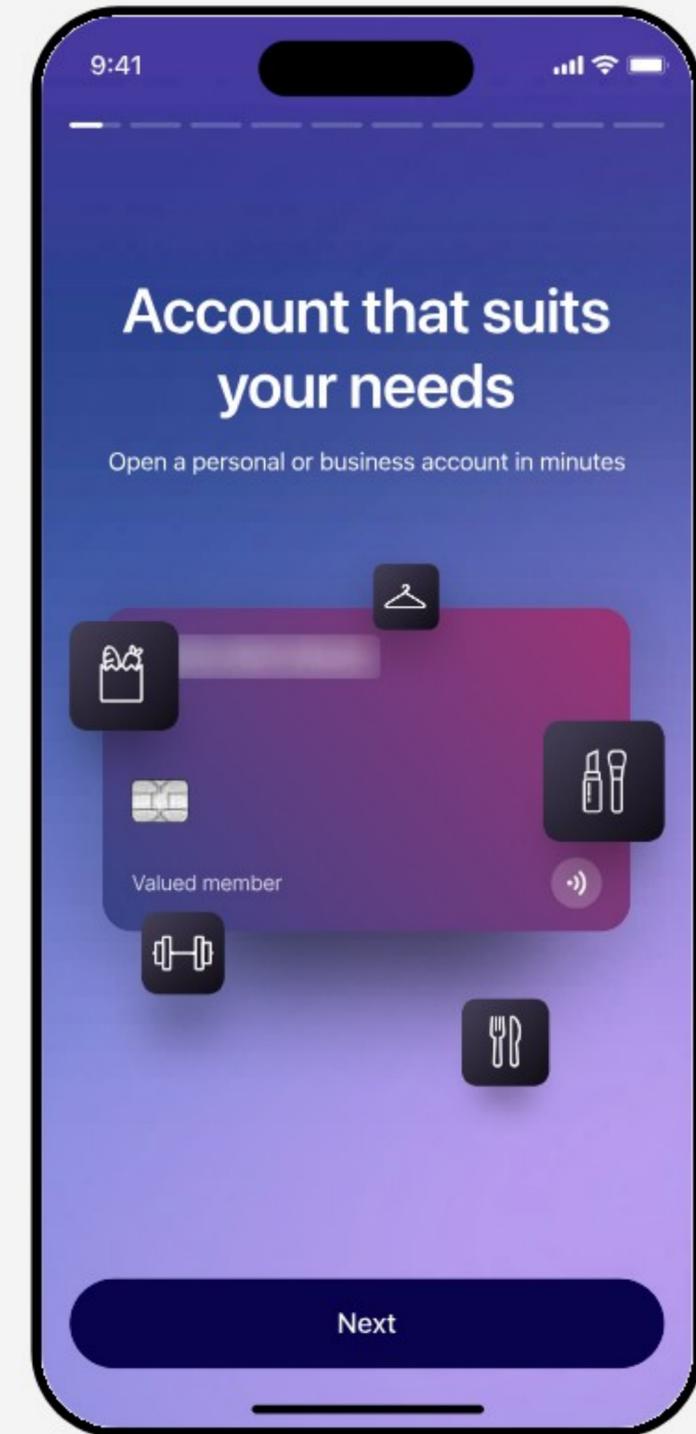
Error rate **25%**
5 errors per 20 users

Completion rate **100%**
All users completed the task

CES (Customer Effort Score) **3.8** 
Maximum score — 5

Usability index: 75% Unsatisfactory

Breakdown of Usability testing results for given task.



1.1. Too long onboarding process

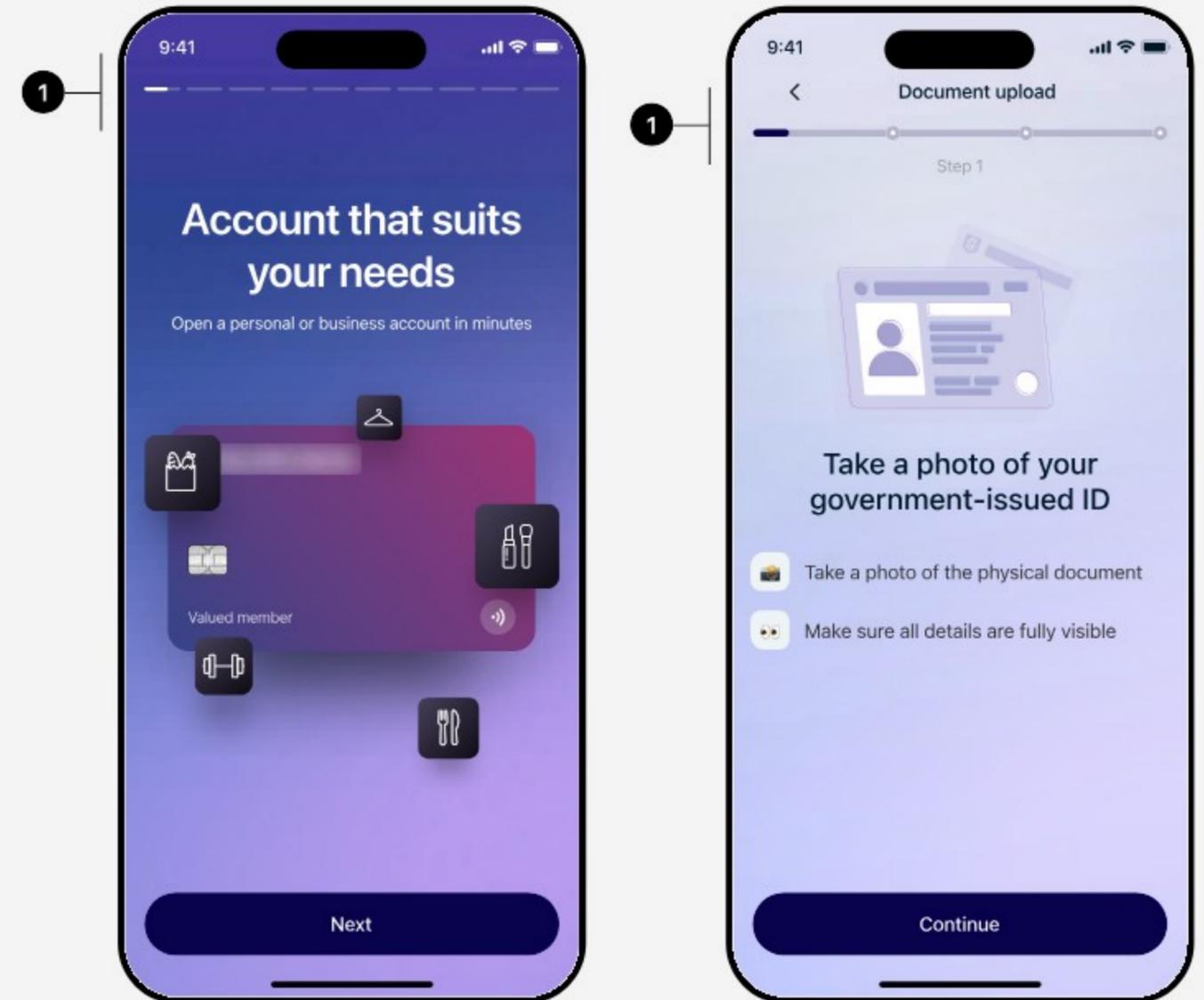
- 1 12/20  felt the onboarding process was too long and expressed a desire to reduce the number of steps

User quote

//

Honestly, the onboarding just felt too long. I get that the bank needs my info, but it started to feel like a chore. There were so many steps, and every time I thought I was done, another screen popped up asking for more.

Grace, 28 y.o.



1.1. Too long onboarding process

Potential risks

✗ Higher drop-off rate during onboarding

A lengthy onboarding frustrates users and increases the chances they will abandon the process before completing registration

✗ Lower activation rate

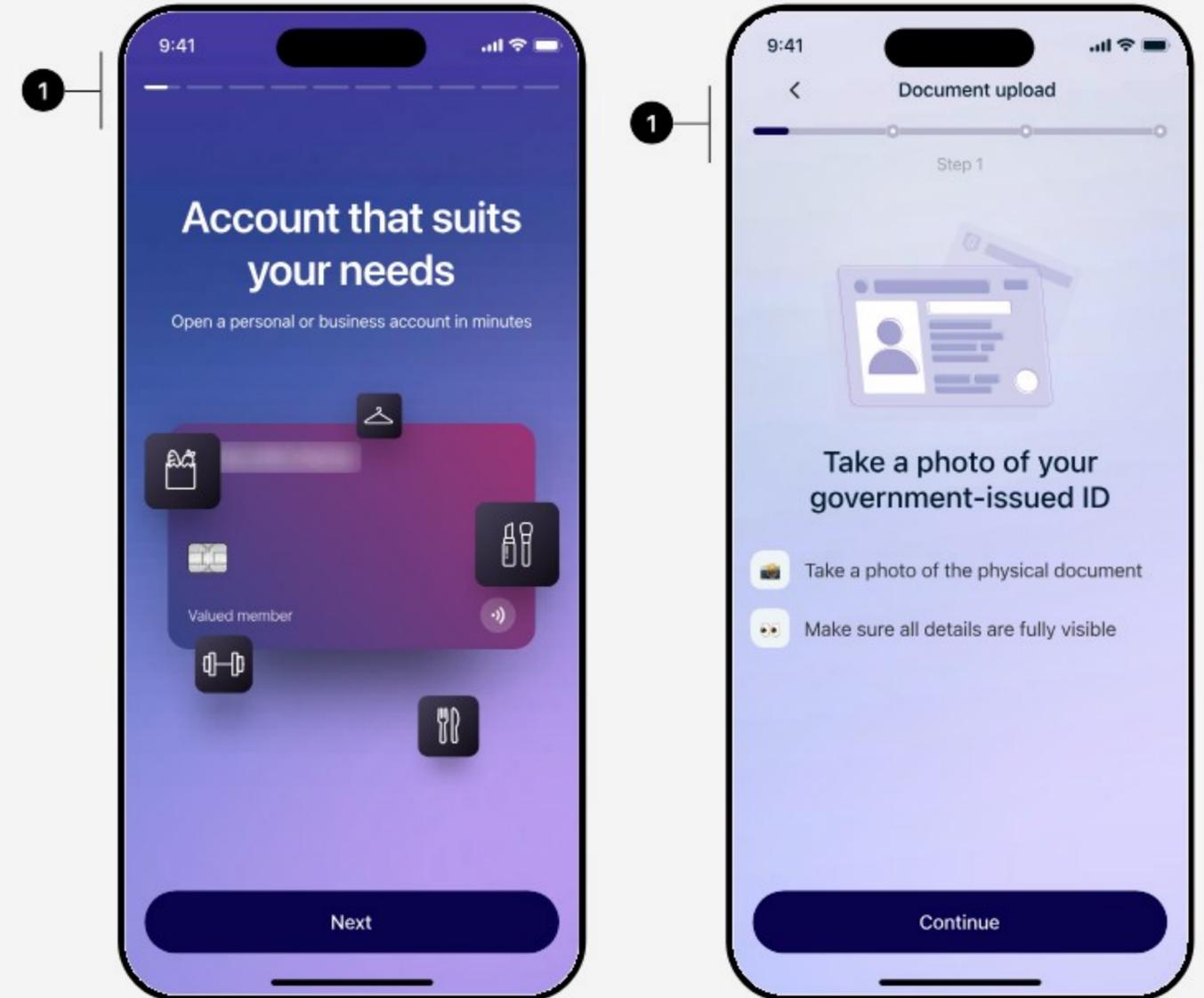
Users become overwhelmed navigating through too many steps before reaching meaningful milestones, which leads to missed activation

✗ Slower time-to-value

If users can't quickly access benefits, they may lose interest or look for simpler alternatives.

✗ Negative brand perception

Frustration from a complex onboarding creates a feeling of inefficiency, lowering trust and emotional connection to the brand



1.2. Lack of explanation for the purpose of the questions

- 1 7/20 👤 lacked clarity on why the bank was requesting personal information
- 2 4/20 👤 didn't understand how their usage plan selections would be used

User quote

//

Is this just for the bank's internal tracking? I'm genuinely curious — do they actually use these answers, or is it just something to check off?

Daniel, 37 y.o.

1

Screen with place of work request

2

Screen requesting purpose of using the product

1.2. Lack of explanation for the purpose of the questions

Potential risks

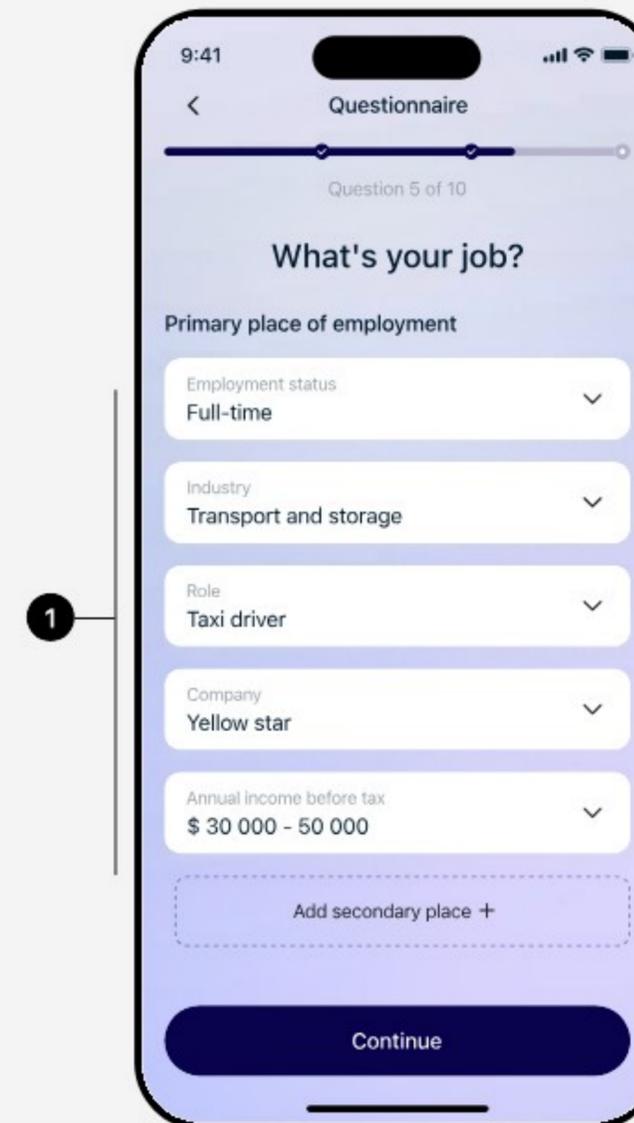
- ✗ Increased drop-off due to lack of transparency**

When users don't understand why sensitive info is requested, they may abandon onboarding, reducing completion rates.
- ✗ Decreased trust in the bank**

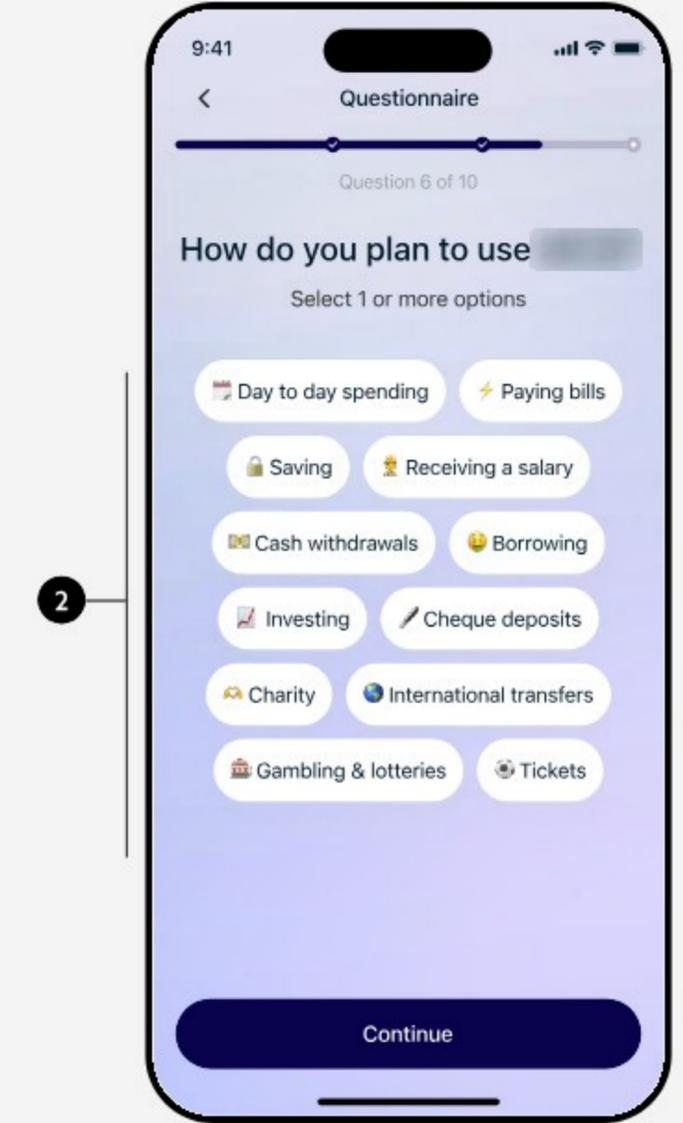
Users become overwhelmed navigating through too many steps before reaching meaningful moments, which leads to missed activation
- ✗ Lower feature effectiveness**

Inaccurate or skipped answers reduce the app's ability to offer relevant services and personalized recommendations, impacting user satisfaction.
- ✗ Increased support volume**

Users confused about data requests often reach out to support for clarification, increasing operational costs.



Screen with place of work request



Screen requesting purpose of using the product

1.3. Lack of clarity on account plan differences

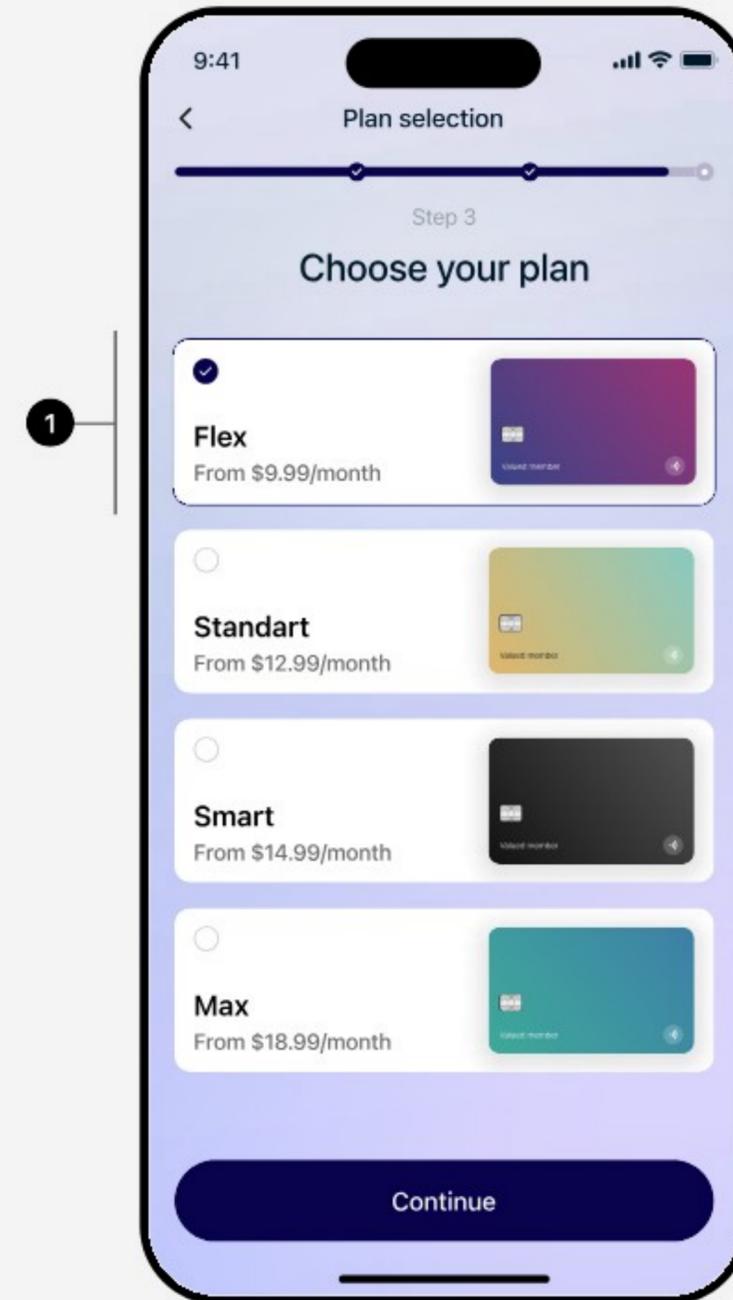
- 1 11/20 👤 users couldn't understand how the account plans differ and what specific benefits each plan includes

User quote

//

I stopped at that screen for a while because I genuinely didn't know what to do. The cards look nice, the prices are there — but I had no clue what I'm actually getting for my money. Is it better support, higher limits? No idea.

Rachel, 25 y.o.



1.3. Lack of clarity on account plan differences

Potential risks

✗ Lower plan conversion rate

Users may abandon the flow or choose the cheapest plan by default, not because it fits their needs, but because it's the only one with a clear cost.

✗ Reduced average revenue per user

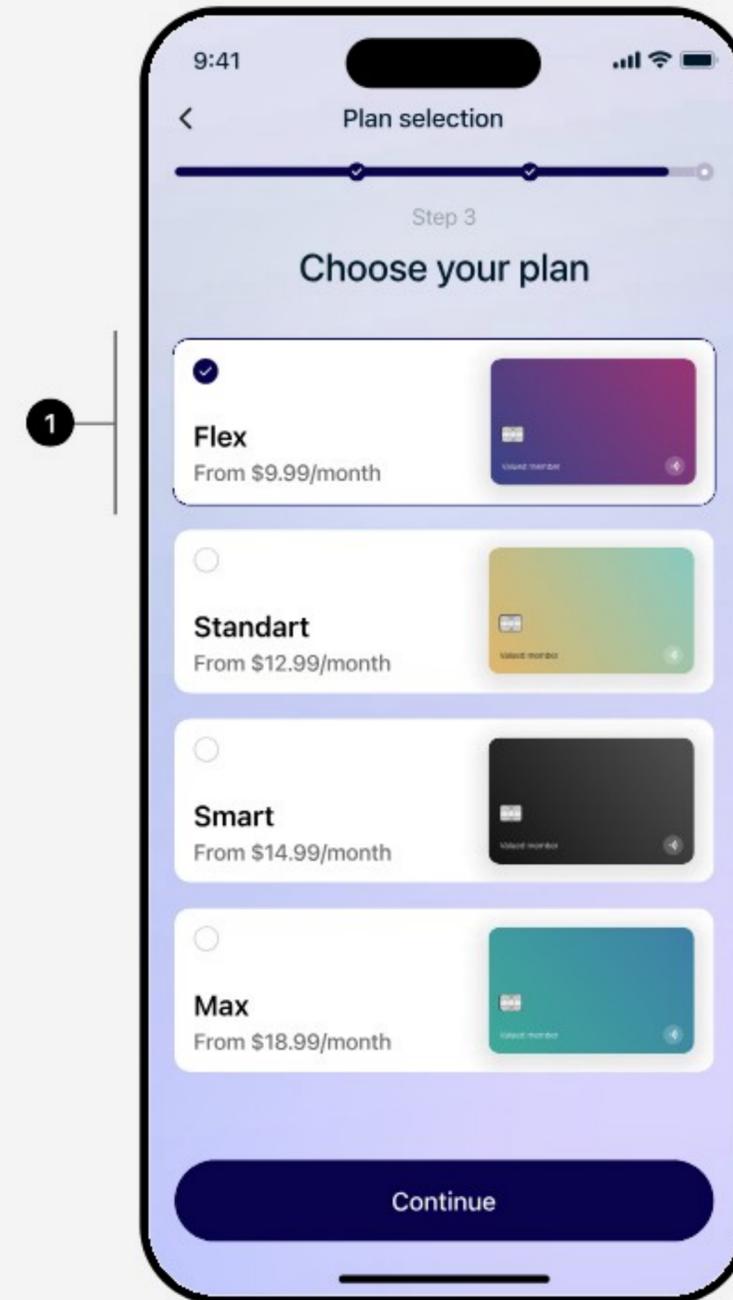
If users avoid higher-tier plans due to unclear benefits, overall revenue potential drops — especially during early-stage monetization.

✗ Low feature adoption

When users don't know what features are included in their plan, they're less likely to discover or use them.

✗ Increased support volume

Users who subscribe without understanding what's included may later contact support or request downgrades and refunds.



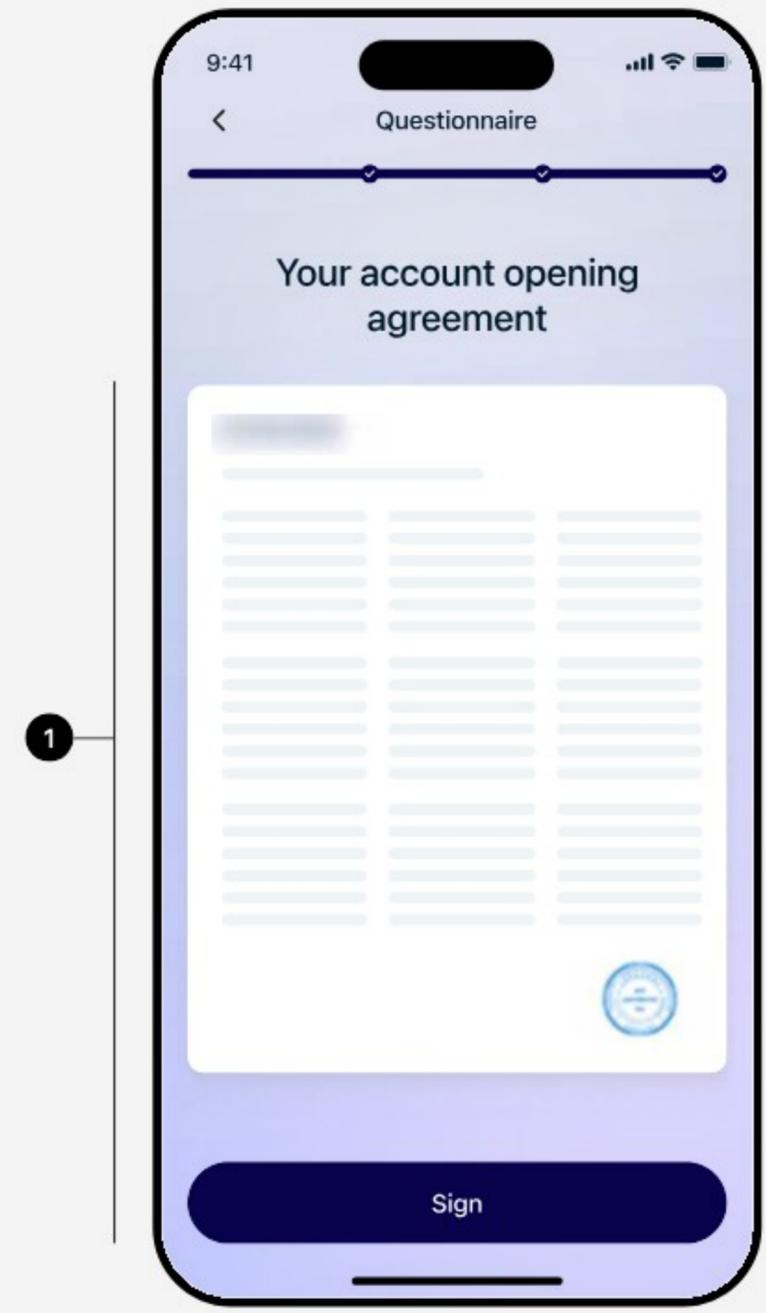
1.4. Unclear way of signing an agreement

- 1 7/20 👤 didn't understand how the agreement was signed by tapping a button and expected to see an additional confirmation step

User quote

// *Now I'm confused. Do I just tap the button, or am I supposed to sign with my finger on the screen? Honestly, I expected another step where I'd either draw my signature or confirm it through a digital verification.*

Isabella, 40 y.o.



1.4. Unclear way of signing the agreement

Potential risks

✗ **Higher drop-off at critical stage**

Mistrust around agreement signing leads to user abandonment at a crucial conversion point, negatively impacting overall funnel performance.

✗ **Decreased trust in contract security**

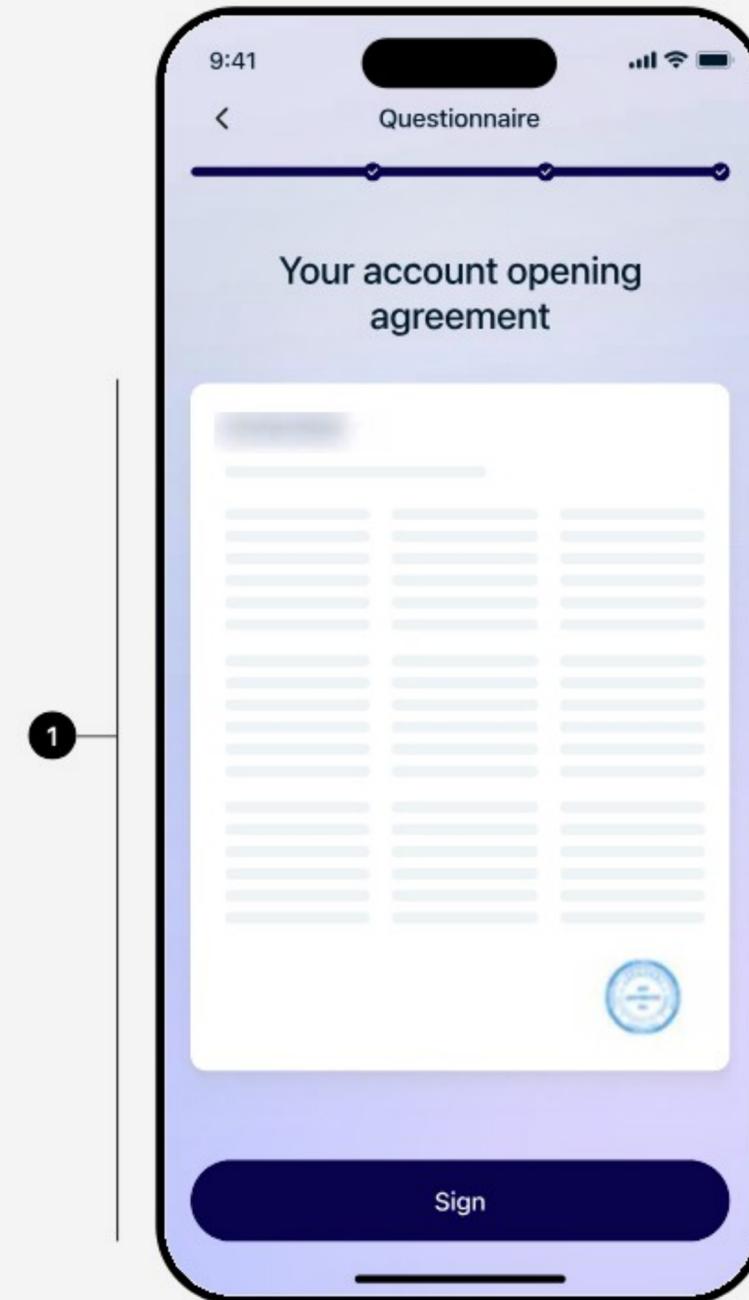
Uncertainty about signing methods can make users question the legitimacy and safety of agreements, reducing confidence in the bank.

✗ **Increased time-to-activation**

Confusion during signing delays user progression to full account activation and access to product features.

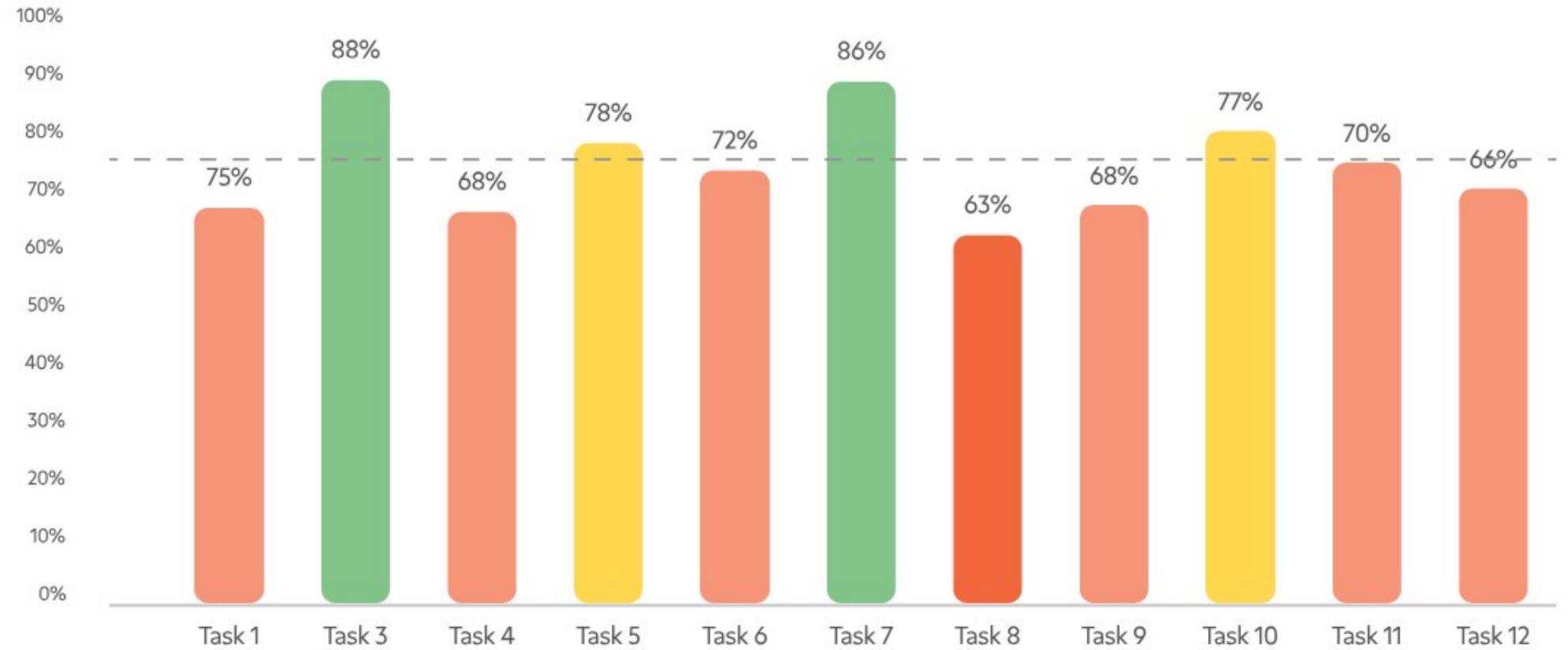
✗ **Regulatory and compliance risk**

Unclear signing mechanisms can cause compliance issues, risking fines or invalidated contracts.



Usability testing results

● Task 1: Open a personal account	75%
● Task 3: Customize the dashboard	83%
● Task 4: Set up a spending goal	68%
● Task 5: Hide your balance	78%
● Task 6: Schedule a payment	72%
● Task 7: Make an international transfer	86%
● Task 8: Deposit a cheque	63%
● Task 9: Split the bill	68%
● Task 10: Make a P2P payment	77%
● Task 11: Apply for a business account	70%
● Task 12: Lock the card	66%



Holistic visualisation of APP usability performance

Index interpretation:

- 0–65 critical
- 66–75 unsatisfactory
- **76–85 satisfactory**
- 86–94 good
- 95–100 excellent

Usability index: 76%

Satisfactory

Aggregated Index of the tested version of the Banking App

Overall impression

Users found the app's core functionality generally acceptable and the interface visually appealing. However, they highlighted usability issues and lack of clarity in key areas, which lowered their confidence.

Due to these gaps, most users are not yet ready to adopt the app for daily use, though they see clear potential for improvement.

**For each task, we include direct quotes from respondents to foster empathy and a deeper understanding of user perspectives.*

The app looks modern, and I was able to complete some of the main tasks without issues. However, **there were moments when I felt unsure about what to do next**, especially with features like setting up spending goals.

Michael, 37 y.o.

I like the design and the idea, but I wouldn't trust it fully until some parts are clearer.

Emily, 26 y.o.

I liked the look and feel of the app, and some tasks were straightforward. **Still, I got stuck a few times** because it wasn't clear what benefits I'd get from certain plans or features.

Jessica, 39 y.o.

There were parts of the app that worked well and felt intuitive, like making an international transfer. **But some areas left me frustrated.**

David, 53 y.o.

Overall, the app does what it should, **but I'd like more guidance and explanations before I'd consider using it regularly.**

David, 53 y.o.

Executive summary

The overall usability performance of the tested mobile banking app reached a **SUM index of 76%**, which corresponds to a satisfactory level.

While the product demonstrates readiness for market release, **we recommend addressing several key user flows to enhance overall perception and ensure a more intuitive and polished user experience.**

Key areas needing attention:

- Onboarding optimisation
- Check deposit process
- Bill splitting
- Lock Card feature visibility

Usability index: 76%

Satisfactory

Usability issues	68
UX recommendations	82
Improved prototype screens	40

Summary of Usability Issues & Recommendations from the Craft Innovations team in this project

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Unmoderated usability testing

In this example, we showcase a part of an unmoderated usability testing report. This method allows users to complete tasks independently, providing valuable insights without direct supervision. It's ideal for quickly gathering quantitative and qualitative data from a large number of participants.

Deliverables:

✓ Structured findings & recommendations

Comprehensive insights, identified usability issues prioritized by impact, and actionable recommendations helping focus efforts on what matters most.

✓ Research artefacts

Example of all research materials within the Maze platform, including session recordings, click maps, and detailed user paths.

✓ Prototype evaluation based on MIUS (UX measurement metrics)

Quantitative analysis providing an overall usability score, helping to track design progress and benchmark performance against industry standards.

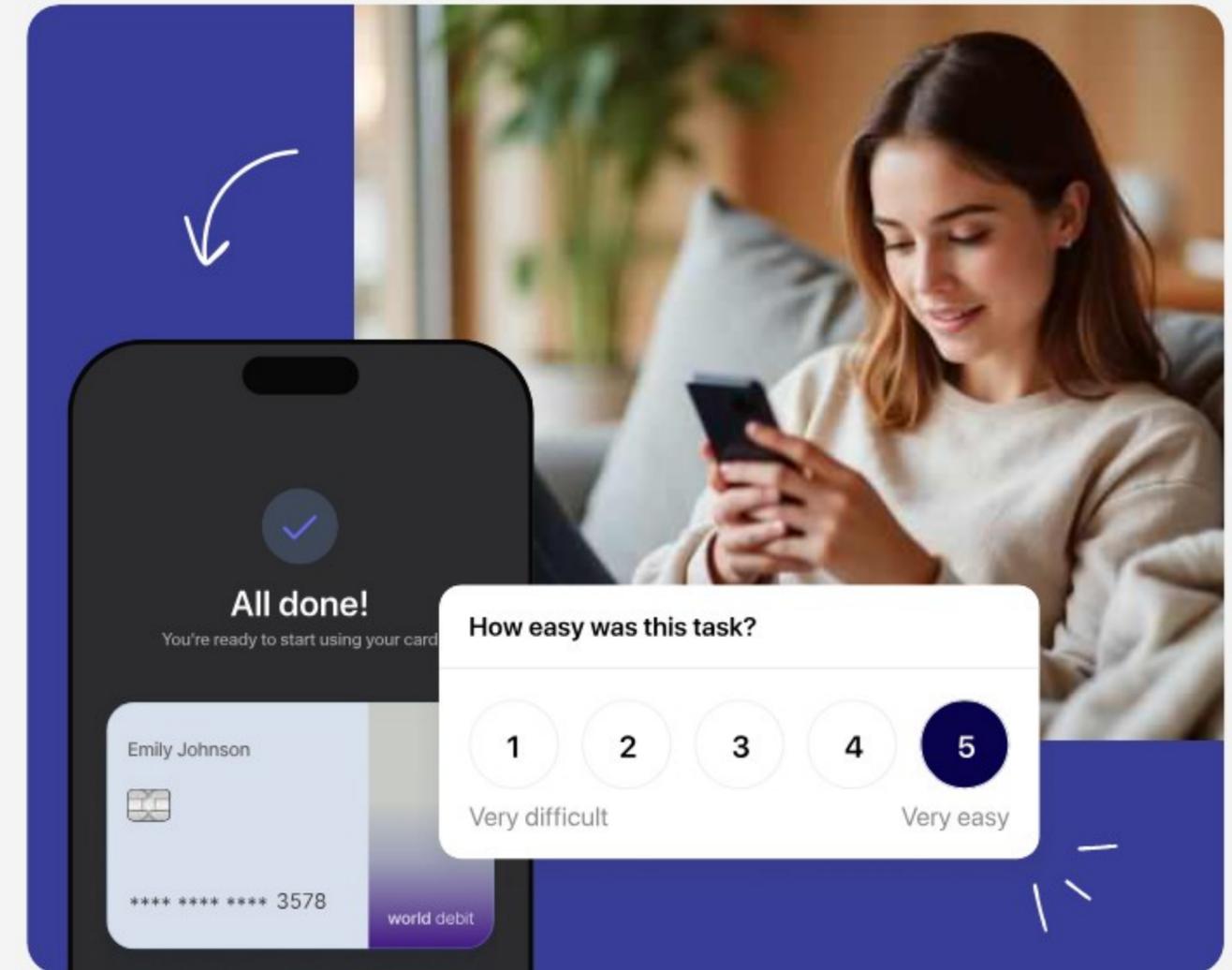


Illustration of the unmoderated usability testing process

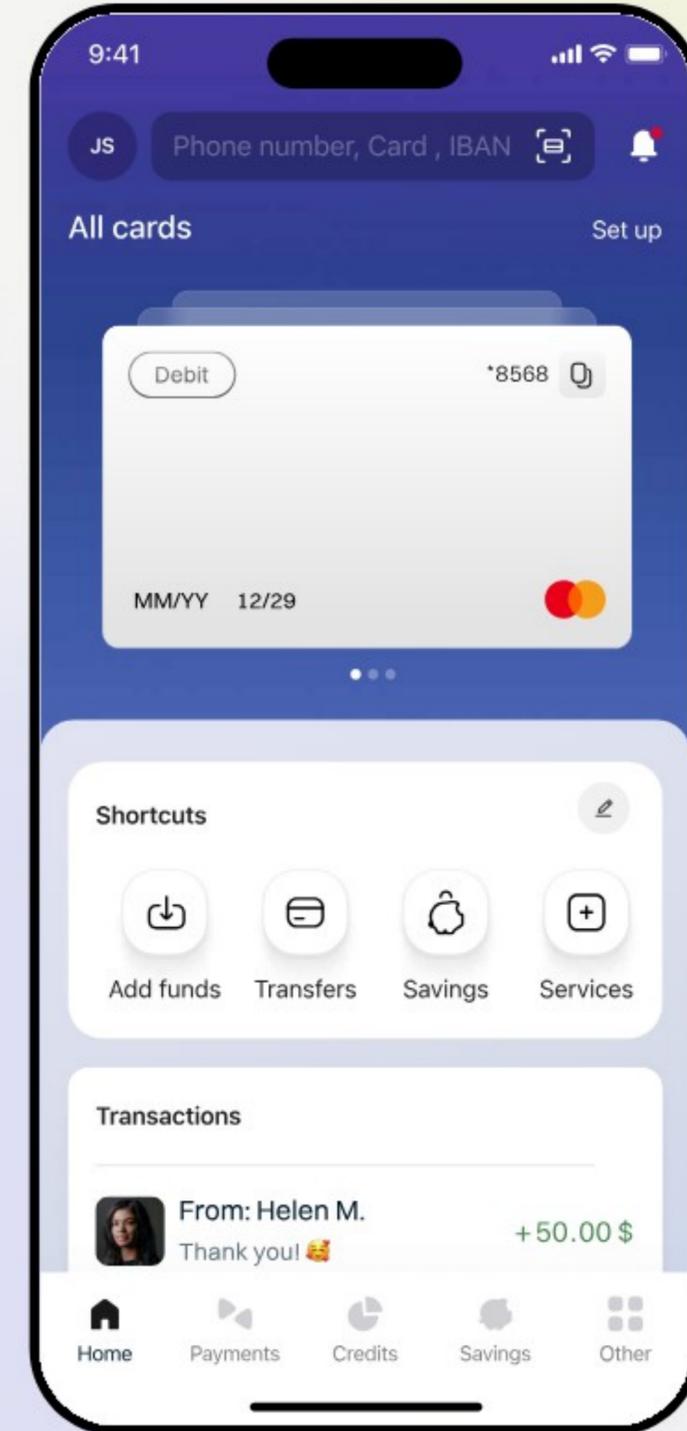
Context and goals

Context

[REDACTED] bank engaged the Craft Innovations team to test proposed design solutions for key app updates. Our team leveraged unmoderated testing to gather a blend of quantitative and qualitative data. This research provides the insights needed to minimize launch risks and ensure a positive return on investment in the redesign.

Goals

- 1 Evaluate the usability of the interface per-task, using unmoderated testing and Maze scoring
- 2 Document the key user difficulties with the interface, noting significant trends in misclicks from the intended task flow
- 3 Collect CES (Customer Effort Score) for each task, along with user feedback and recommendations



Research methodology

This project involved unmoderated usability testing using MIUS (Mission Usability Score) – a comprehensive metric for usability assessment during unmoderated usability tests. Users performed clearly defined tasks that followed a specific set of actions on the Maze platform, without a moderator's supervision.

Research method	Unmoderated testing
Number of respondents	200 users
Testing platform	Maze
Analysis	CI team

MIUS (Mission Usability Score) include

- ✓ Direct path completions (% users)
- ↪ Indirect path completions (% users)
- ✗ Misclicks (%)
- 🕒 Task time (in seconds)

Target audience

200  users

Target audience selection criteria

-  bank Clients
-  bank users for at least 6 months
- Use  bank no less than 2 times a week

Sample

	Segment 1	Segment 2	Segment 3
Gender M/F	50/50	50/50	50/50
Age 18–25	15	15	14
Age 26–35	18	19	19
Age 36–45	17	19	18
Age 46–60	15	17	14
Total per segment	65	70	65
Total sample		200	

Tasks results

🔒 01. Onboarding	16
🔒 02. Homescreen first impression	21
🔒 03. Customize the dashboard	26
🔒 04. Set up a spending goal	30
🔒 05. Hide your balance	37
🔒 06. Schedule a payment	41
🔒 07. Make an international transfer	45
🔒 08. Deposit a cheque	49
🔒 09. Split the bill	55
🔒 10. Make a P2P payment DEMO	55
🔒 11. Apply for a business account	55
🔒 12. Lock the card	55

10. Make a P2P payment

Task

Your colleague Daniel paid for you at the cinema. You need to send him \$25 back. You have already sent money to a colleague before.

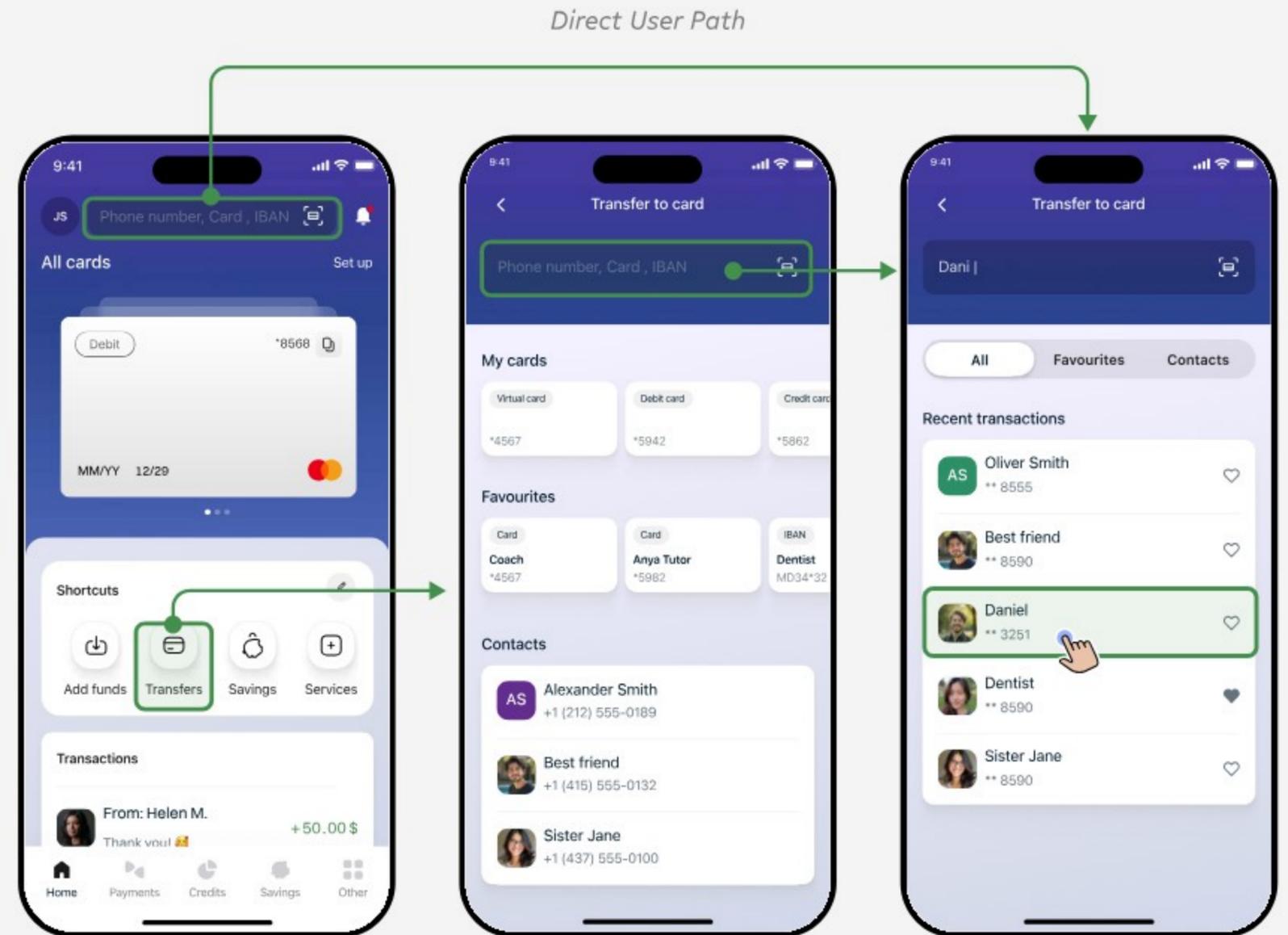
Task time **73 sec**

Non-completion **5%**
10 users out of 200

Misclicks **52%**
104 users out of 200

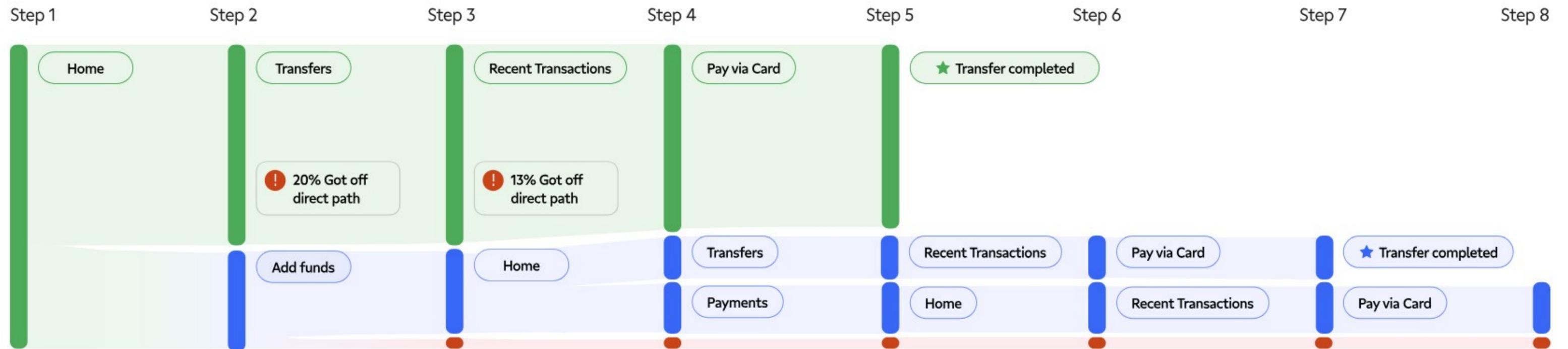
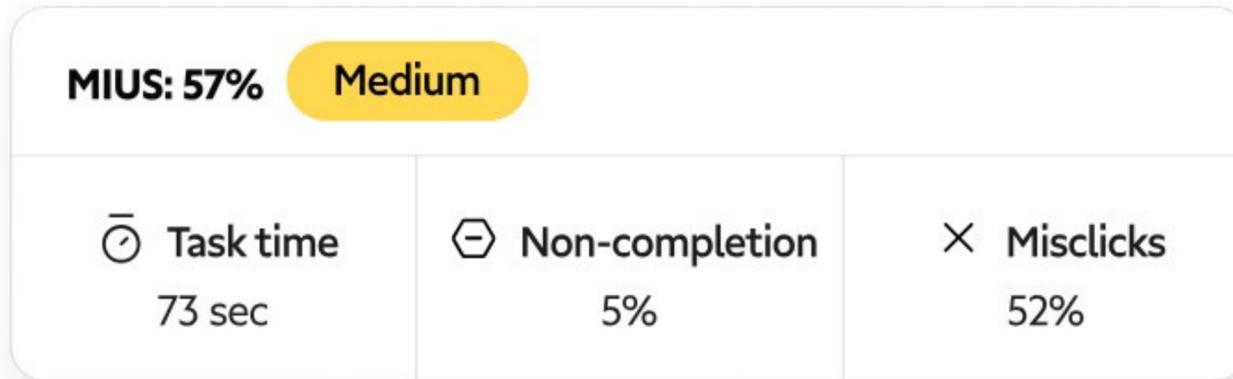
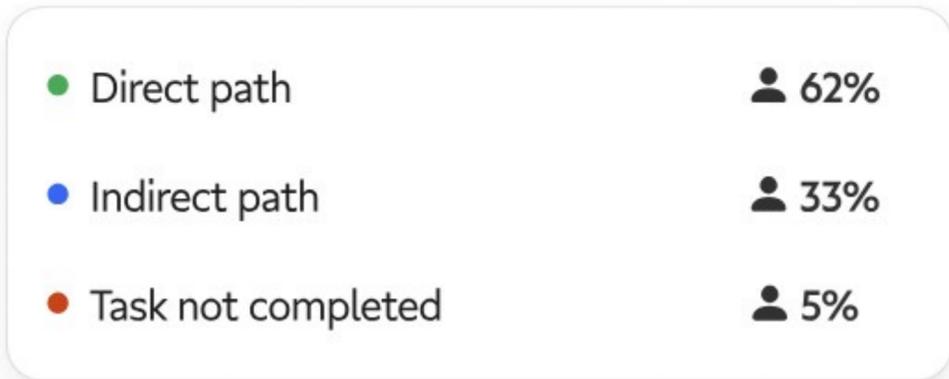
Requests for Improvement **16%**
32 users out of 200

MIUS: 57% **Medium**



Direct User Path – the expected way a user executes certain actions. If the user follows this path, we count it as a success, assuming that the user flow logic, UI components, and UX copy are all working as intended.

Ways users completed the task

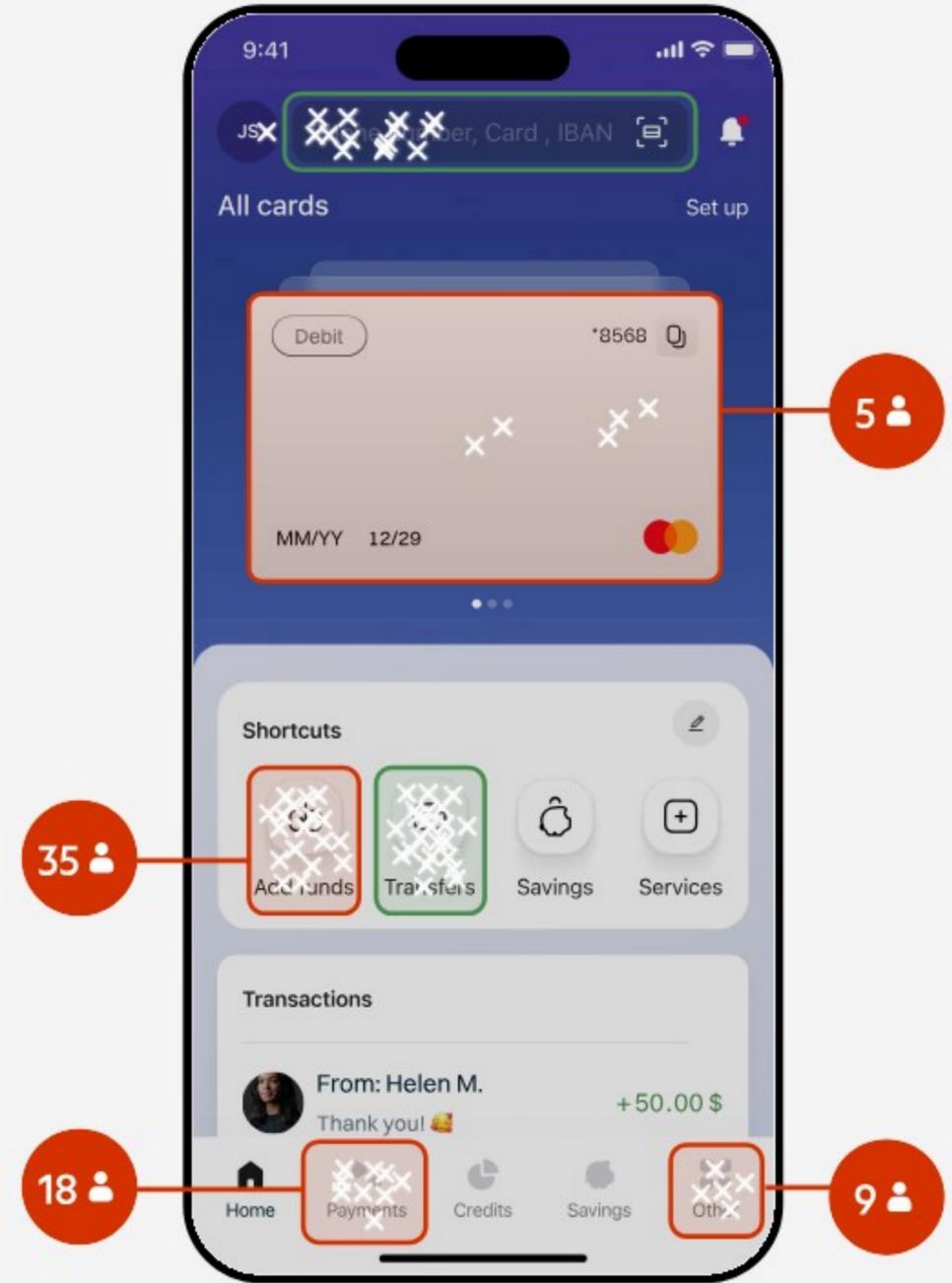


10.1 Difficulties finding functionality on the Home screen

🕒 Average time	12 sec
✖ Misclicks	67/200

Interpretation of taps

- 35/200** 👤 Tried to complete the task using the "Add funds" button.
- 18/200** 👤 Looked for the transfer option under the "Payments" tab. This highlights a potential overlap in understanding of these functions.
- 9/200** 👤 Searched for the transfer function in the "Other" tab, suggesting the location was not intuitive.

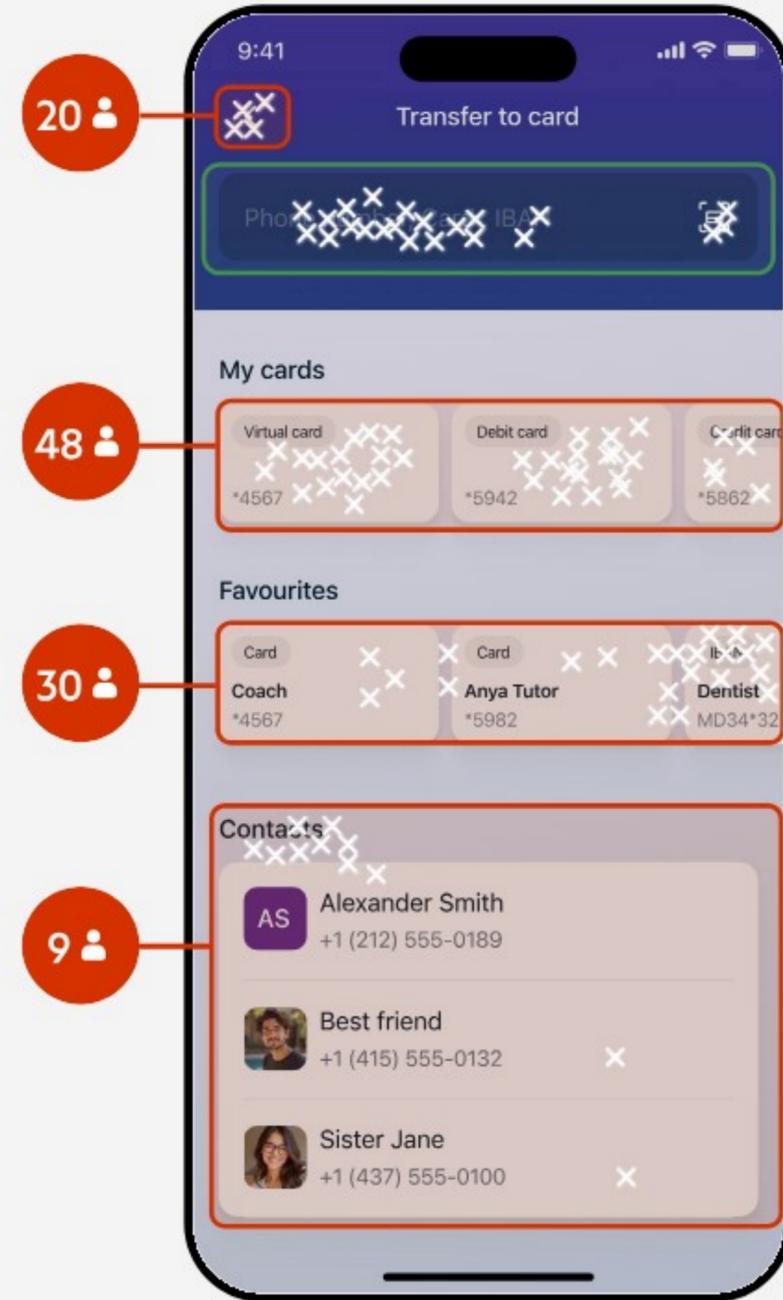


10.2 Lack of clarity on the next step on the Transfer screen

🕒 Average time	30 sec
✖ Misclicks	107/200

Interpretation of taps

- 48/200** 👤 Scrolled through cards under the filed as a result of not understanding where to go next or trying to select a card from which the transfer will be made.
- 30/200** 👤 Interacted with the Favourites section, likely trying to reach the card to which a transfer needed to be made.
- 20/200** 👤 Clicked the back button, indicating they were uncertain about the flow and wanted to exit.



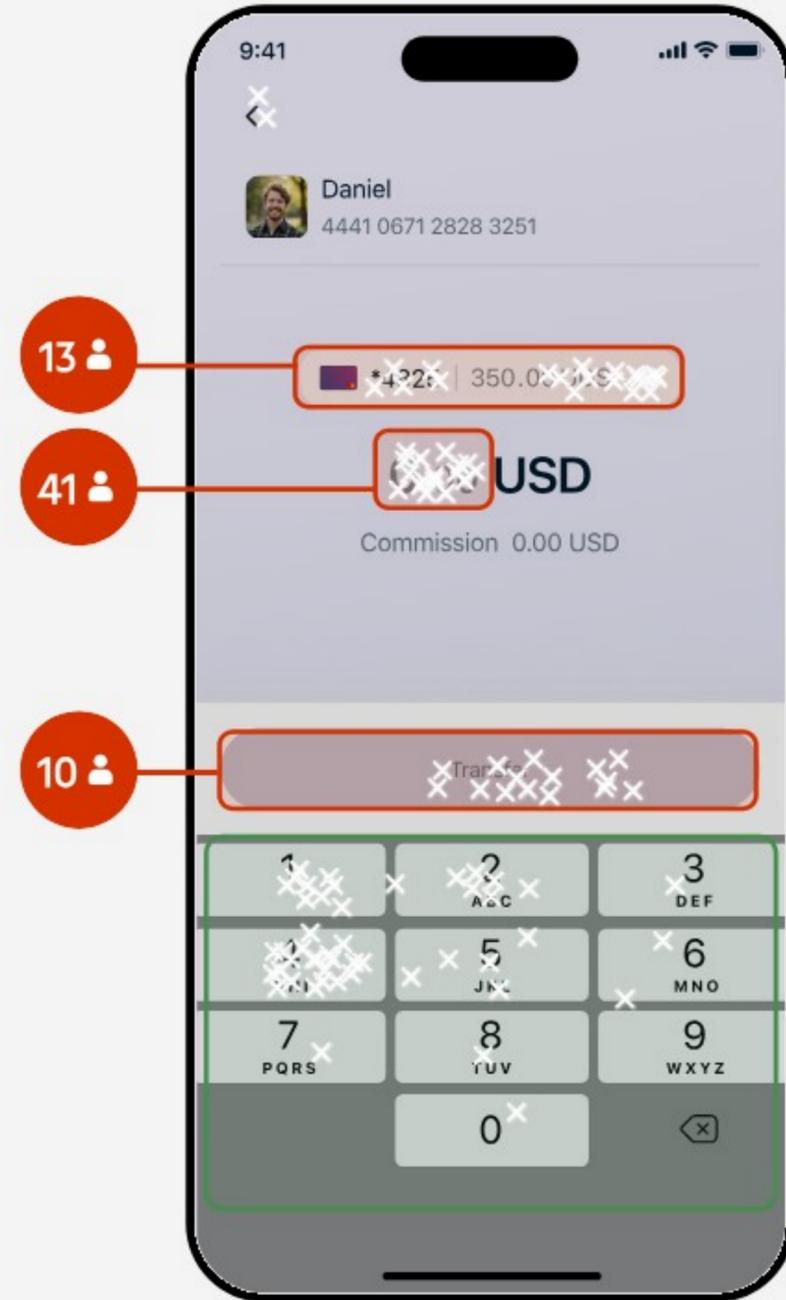
10.3 Failing to follow common interface patterns

🕒 Average time	7 sec
✖ Misclicks	64/200

Interpretation of taps

41/200 👤 Expected that tapping an input field would make it ready for input, with a visual cue like a blinking cursor.

13/200 👤 Attempted to change the card by interacting with it.



Users' requests/feedback

32 👤 users

Question addressed to users

Is there anything you would recommend changing or improving? Why?

- 31% 👤 Highlight the input field on the "Home screen" (make it more noticeable and obvious).
- 27% 👤 Rename the button on the home screen to "Transfer to card".
- 15% 👤 Add ability to change card on the "Transfer money" screen.
- 10% 👤 Make it easier to go to all recent transactions through the "Home screen".

In unmoderated user interviews, discovery questions can be programmed to capture deeper insights. Upon task completion, participants record their answers in designated fields, enabling a clearer understanding of user behavior and motivations.

When I open the app, **I expect to see the main action right away. The input field is hard to notice.** Can you make it bolder or give it a stronger visual cue so it's the first thing I see?

David, 53 y.o.

Why do I have to go into a separate section to view my transaction history? There should be a shortcut right on the home screen.

Andrew, 35 y.o.

When I'm transferring money, **I often realize I picked the wrong card to send from. It's a hassle to go back and restart.** It would be amazing to just be able to switch the source card right there on the 'Transfer money' screen.

Jessica, 39 y.o.

On the home screen, the 'Transfer' button... **I always hesitate because I want to send money to a card, not just any transfer.** Renaming it to 'Transfer to Card' would make it much clearer what it does

John, 28 y.o

Usability testing results

Tasks with a **high** usability index

- Task 2: Set the card as primary **89%**
- Task 4: Set up a spending goal **83%**
- Task 6: Schedule a payment **85%**
- Task 7: Make an international transfer **81%**

Tasks with a **medium** usability index

- Task 1: Open a personal account **59%**
- Task 3: Customize the dashboard **62%**
- Task 5: Hide your balance **61%**
- Task 8: Deposit a cheque **69%**
- Task 10: Make a P2P payment **57%**

Tasks with a **low** usability index

- Task 9: Split the bill **46%**
- Task 11: Apply for a business account **16%**
- Task 12: Lock the card **31%**

Average usability index : **61%**

Medium

Base on UX testing results CI team provided customer with recommendations how to improve Usability of the prototype, and consult in-house UX team on future development.

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Craft Innovations: What we do



Craft Innovations – global UX Research & Experience Design firm.
We help financial institutions innovate faster by converting user insights into exceptional customer experiences.

01

**Customer research,
Journey mapping**

02

**Product concepts, CVP
& UX/UI design**

03

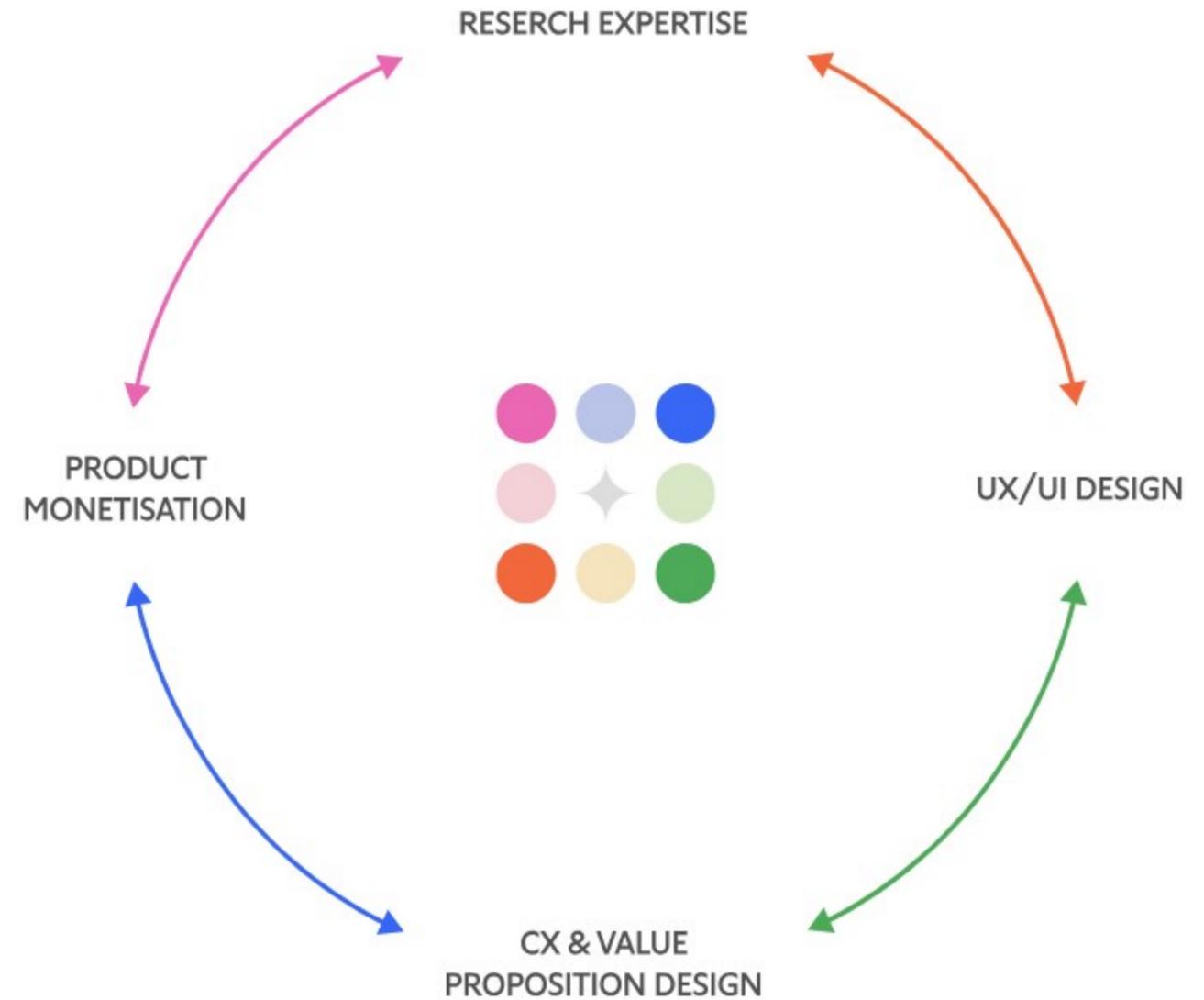
**Usability audit and
usability testing**

What makes us unique on the market

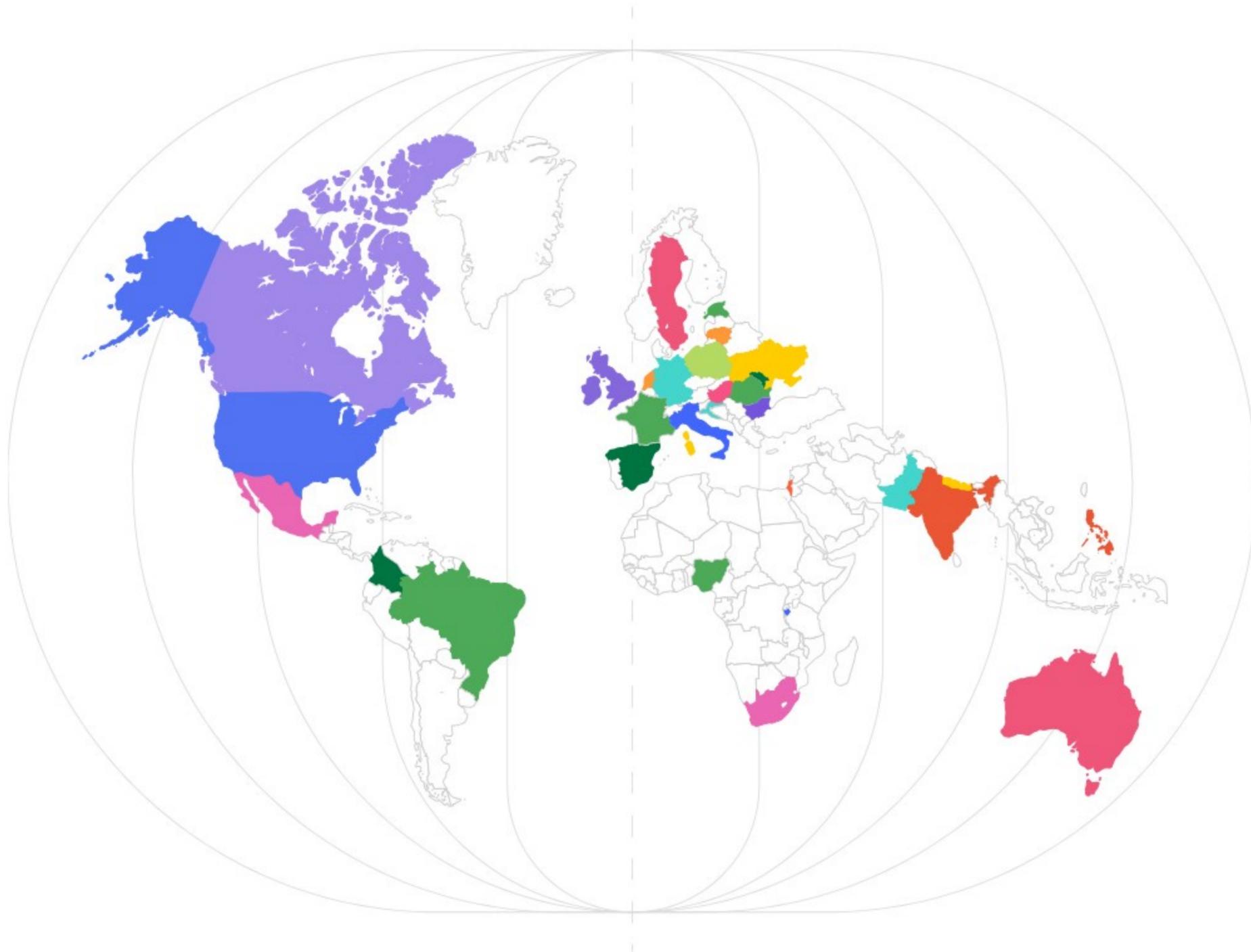
- ✦ We bring together a rare blend of business, research, and design expertise with deep financial domain knowledge across diverse regions.

Our team delivers end-to-end projects — from insights collection to holistic UX/CX design and market validation.

Working in close collaboration with in-house product and design teams gives us the opportunity to share our knowledge, global perspective, and proven best practices, delivering extra value beyond expected project outcomes.



Craft Innovations: Team experience



>2000

usability sessions from planning to insights

>40 000

hours of user research and usability testing

>51 000 000

people impacted by our work

Market segments:

- Retail banking
- Premium banking
- Business banking
- Web / Mobile Applications

Let's start from friendly conversations



Andriy Gubynskyi

CEO, managing partner at Craft Innovations

ang@craftinnovations.global

[Calendly](#) [LinkedIn](#)

Social media

[LinkedIn](#)

Address

45 Southport st, M6S3N5, Toronto, ON, Canada