



The UX Redesign Design Approach of Nationwide Bank Mobile Contact Page

Babatunde Siyanbola^{1*}, Eni-itan-F Benjamin Afolabi¹,

¹ Fine and Applied Arts Dept, Olabisi Onabanjo University

*Corresponding email: afeezsegun@yahoo.com

ABSTRACT

Understanding customers' digital experiences is necessary in building customers' confidence in financial institutions. User experience (UX) design in the financial sector is vital in shaping customers' confidence during support-induced interactions on digital platforms. The bank's website contact page is a critical touchpoint for resolving customers' banking challenges and managing their finances. Noticeably, financial institution websites' contact pages often show usability issues such as poor information architecture and low accessibility compliance, causing high drop-off rates. The contact page is an integral part of Nationwide's support channels and depends on accessibility, usability, and efficiency. Financial institutions often focus on improving the customer experience to optimize functionality and reduce the challenges of high drop-off rates. Findings from user persona development, iterative usability testing, click paths, and accessibility principles, along with core usability tests, reveal user pain points, inaccessible contact options, less functional visual aids for users with visual impairments, and the inability of features to support personalization of contact options. Consequently, the Nationwide Bank contact page was redesigned, and the redesigned prototype was tested by 120 participants. System Usability Scale (SUS) scores indicate improvements in usability and 20% reduction in task completion time. The insights generated from this study add to the usability framework for designing user-centered, trustworthy touchpoints for regulated customer-oriented businesses. It also deepens scholarship on accessibility compliance iterative workflows, emphasizing their implications for banking services.

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1. INTRODUCTION

Prioritizing the customer experience on the bank's website contact page strengthens customers' confidence in their financial institution. Customers value banks that provide robust channels of communication, which are responsive to complaints. Bank customers often have the needs to contact their banks through the available multi-channel interfaces provided by the bank to resolve banking issues. Apparently, the performance rating of banks is mostly determined by their responsiveness in resolving customers' challenges. Hence, financial institutions prioritize a seamless response to customer needs by ensuring their contact pages are designed to enable easy user interaction and are accessible. The contact page of a financial institution is the easy-to-go place for customers in need of immediate support and help.

The usability of the bank's contact page is effective in engaging and retaining customers' loyalty. A good understanding of the impact of user experience design on user behaviour is necessary in the conceptualization and design of a bank's contact page. Kreger (2023) defined user experience in banking as a combination of emotions, feelings, and behaviour of customers created in the process of using a service/product or other interaction with a financial brand across the digital touch points of the whole user journey. Consumer behaviours, actions while interacting with a digital user interface, are often determined by the simple and intuitive navigation structure of the interface. The contact page information architecture also contributes immensely to the usefulness of the interface. The organization of the information architecture on the financial institutions' contact page is anchored on the hierarchy of users' needs, basically to limit

navigation time, thereby reducing user frustration while seeking solutions to their financial-related challenges. A customer-centered user interface of a service or digital product excites users, especially bank customers who easily build an emotional connection with a financial institution's brand that provides an easy and accessible solution to them during the moment of need.

Nationwide Bank's contact page serves as a crucial point of interaction between the bank and its customers, providing a platform for inquiries, assistance, and support. The page has multiple channels through which customers and potential clients can reach out to the bank's representatives. Nationwide Bank is keen on helping customers get across to the bank customer service seamlessly and effortlessly via the contact page at little or no cost. Knowing fully well that calling can sometimes be costly and time-consuming, especially when the customer service is responding to many users simultaneously. Hence, the bank is seeking ways to enable users to self-serve effectively where necessary, especially through an easy-to-use, multi-channel approach available on the contact page. The aim of this study is to redesign the Nationwide Bank contact page by creating a prototype.

2. LITERATURE REVIEW

Fintech products have redefined financial services, creating a paradigm shift from traditional banking models to digital solutions (Gada, 2024), transforming the finance industry globally. User experience (UX) in fintech products essentially mediates customer satisfaction and loyalty to financial institutions. According to Kreger (2023), positive and intuitive user experience in fintech products nurtures trust and loyalty, enabling high customer retention and an increase in income for the

bank. Kreger further noted that a negative experience can lead to frustration and dissatisfaction, driving customers to explore more options. The research conducted by Polasik et al. (2015) indicated how UX design is critical in the change, influencing users' trust, satisfaction, and long-term engagement. The study emphasizes the need for fintech applications to provide seamless, intuitive experiences that cater to users' needs and preferences.

User experience (UX) entails user-related factors (users' tendencies, expectations, needs, motivations, and moods), system-design-related factors (complexity, purpose, usability, and functionality), and the context or environment where the interaction takes place (Berni & Borgianni, 2021). Putra & Setiawan (2020) and Weichbroth (2020) broadly defined usability as the extent to which a product or system enables users to achieve certain goals effectively and satisfy their needs. Michalco et al. (2015) found that prior expectations had a considerable impact on user experience evaluations, with the effect varying depending on whether expectations were fulfilled positively or negatively. Fulfilling the needs of bank customers on the website's contact page requires understanding their motivations, moods, and peculiarities. UX design for fintech products must reflect these tendencies in design and implementation to satisfy customers' needs. Setiyawati & Bangkalang (2022), in their evaluation of user experience and usability of mobile banking applications using a user experience questionnaire and system usability scale study, noted that attractiveness, perspicuity, efficiency, dependability, and stimulation are determinants of user experience and hedonic qualities in mobile banking applications in Indonesia

Customer acceptance of a fintech product is also impacted by the hedonic features, aside from the functionality, the interface, and ease of use, which are often determined by users' feelings and emotions when using the application (Putra & Setiawan, 2020). The fun or pleasure derived from using a technology" (Venkatesh et al., 2012). Hedonic features provide pleasure, enjoyment, or satisfaction to the consumer. People make hedonic purchases to increase their mood, create pleasurable experiences, or fulfill their wants. The user's environment or context of usage is also fundamental in determining users' enjoyment of the technology. Design and implementation of the financial institution's contact page is mainly focused on logical organization of information to enable easy and quick resolution of customers' banking issues by allowing users to find the necessary contact with minimal effort. Hence, the hedonic attribute of a financial institution's contact page is measured by the simplicity of the interface and how the system efficiently responds to the needs of the user at a particular point in time. The navigation cues should direct the users to the required information with ease.

2.1. Accessibility and Usability Standard Frameworks

Accessibility consideration is the inclusion of digital products to enable usability for users with diverse abilities, disabilities, and other conditions. Ashley Fox-Jensen (2023) explained that accessibility is the principle of design and practice that ensures digital and physical products can be used by people of all abilities and disabilities. The Web Content Accessibility Guidelines (WCAG) international standards, developed by the World Wide Web Consortium (W3C), provide a range of recommendations to make digital products more accessible and

user-centered for all users. The key considerations of Web Content Accessibility Guidelines include visual, motor, cognitive, and auditory. Principles of design constitute the visual accessibility considerations. Designers need to adhere to these principles to make products and services usable by users with diverse disabilities. High contrast text in a thicker bold weight font enhances accessibility by improving legibility for users with visual impairments (Ashley Fox-Jensen, 2023). Cognitive accessibility is centered on the use of clear language and consistent layout in design.

Usability standards describe the frameworks developed by the International Standard Organization, guiding the approach to the design implementation of human-centered interaction interfaces, and it also measures the accessibility and usability of digital product interfaces. In 2008, the International Standard Organization developed a new standard of usability guidance referred to as ISO 9241.151 (2008). ISO 9241.151 usability framework describes the context, usage, product, and the measures of usability to be effectiveness, efficiency, and satisfaction. The three indicators are explained explicitly as follows:

Effectiveness: Measures of effectiveness connect the user's goals or subgoals to the accuracy and completeness with which they can be met. For example, if the desired goal is to accurately reproduce a two-page document in a specified format, accuracy could be specified or measured by the number of spelling errors and deviations from the specified format, and completeness by the number of words in the transcribed document divided by the number of words in the original document.

Efficiency: Efficiency is the relationship between the level of effectiveness

obtained and the amount of resources used. Resources can include mental or physical effort, time, materials, or money. For example, human efficiency might be assessed as effectiveness divided by human effort, temporal efficiency as effectiveness divided by time, and economic efficiency as effectiveness.

Satisfaction: Freedom from discomfort and a good attitude towards using the product. The degree to which people are comfortable using the product, as well as their opinions towards it. Satisfaction can be specified and measured by subjective rating on scales such as discomfort experienced, liking for the product, satisfaction with product use, or acceptability of the workload when carrying out various tasks, or the extent to which usability objectives (such as efficiency or learnability)

ISO 9126-1 standard is anchored on four main principles. These principles are enunciated as follows:

- **Perceivable:** Anyone can distinguish content regardless of how they perceive it (Level Access, 2025).
- **Operable:** Users must be able to interact with all website elements.
- **Understandable:** Users must grasp web page content and functionality information (Level Access, 2025).
- **Robust:** website must effectively transmit information to all users, including those using assistive technologies, while remaining consistent with evolving technologies and user needs (Level Access, 2025).

These two usability frameworks guide the design and functionalities of interactive platforms in contemporary times. However, Karwowski, Waldemar, and Marras (2003) posited that ISO 9126-1

(2000) is believed to be adopted in Japan, while Europe favors ISO 9241.151 (2008). However, the contact pages of financial institutions are built to reflect the dictates of usability frameworks. This study adopted the specificities of the ISO 9241.151 framework in redesigning the Nationwide Bank website contact page. The effectiveness of the Nationwide contact page interface was measured by users can identify the appropriate communication channel in resolving their issues as fast as possible. The efficiency in the redesigned interface was determined by the reduced number of clicks required by users in assessing the required information. Users are fulfilled when the information architecture on the contact facilitates the resolution of their banking issues in the least possible time.

2.2. Mental Models

Due to users building a mental idea of the functionalities on a digital interface based on their prior interactions with similar systems, the mental picture and understanding of how a system works are often impacted by their past experiences. Jakob Nielsen defines mental models as “what the user believes about the system at hand.” Mental models help the user predict how a system will work and, therefore, influence how they interact with an interface (Chan, 2024). The user's construct of mental models is often influenced by each individual's knowledge and past experiences. Users' perception of the usefulness of the digital interface is basically impacted by prior mental understanding. Mahyar explains how the mental models impact human interaction with the environment in the following:

“In interacting with the environment, with others, and with the artifacts of technology, people form internal, mental models of themselves and of the things with which they are interacting.” -Norman (in Gentner & Stevens, 1983)

Users transfer their understanding of familiar interfaces to new ones; the perception of usability of these interfaces is based on the commonality of features and behavior of the new interactive system. Babich (2022) acknowledged that a mismatch between expected and real systems creates “user error” leading to users' loss of interest in the product. As users navigate digital user interfaces, they construct mental models in relation to their experience. The visual feel of the design elements, icons, and spatial architecture is the building blocks of the user interface that form users' mental memory. These mental models serve as the foundation for design standards, enabling designers to create interfaces that align with users' expectations (Babich, 2022). For example, users have developed a strong mental model for the Back button, which is expected to take them back to the previous screen, thus serving as an undo. Frequently asked questions (FAQ) are an integral aspect of a contact page, which users hope to explore when accessing a business contact page online. Patel and Patel (2019) explained that the AQ section anticipates user needs, enhances customer satisfaction, and reduces support costs for banks. **Table 1**, presented below, shows a typical user mental model of a bank contact page information architecture, consisting of the sections, components, and UX considerations.

Table 1. Mental model of bank web contact page (Source: Authors' fieldwork, 2025)

Section	Components	Ux Consideration
Header (sticky or fixed)	Bank logo & main navigation Quick access to "report an issue" & "emergency contacts." Search bar	Clarity, accessibility, and ease of navigation.

"How can we help you?" (search bar for faqs & guides)	Auto-suggestions for common queries Quick links to relevant articles	Bold search bar with predictive text & faqs.
Hero section – quick contact actions	Support categories (card-based layout for quick selection) <ul style="list-style-type: none"> – Personal banking support (general inquiries, account issues) – Business & corporate support (loans, business accounts) – Lost or stolen card (urgent action cta) – Fraud & security help (report suspicious activity) – Loans & mortgage help (application assistance) – Investment & wealth management (financial advisory) 	Each category should be clickable with a short description.
Quick contact actions	Primary contact options (cta buttons) <ul style="list-style-type: none"> – call support – live chat – email us – Find a branch 	Use clear, distinct buttons with icons for quick selection.
Searchable help section (self-service first approach)	Auto-suggestions for common queries Quick links to relevant articles	Use a smart search bar with predictive text & faqs.
Contact options grid (multi-channel support display)	phone support Customer service: Lost/stolen cards: +1 (800) 987-6543 Live chat / chatbot assistance Available 24/7 for general inquiries Redirect to human agent when needed Email support & form submission Secure online form with dropdown topic selection branch & atm locator Search by zip code or geolocation Display working hours & services available	
Social media & alternative contact options	Whatsapp & messaging apps social media support (twitter, facebook, linkedin)	Icons with hover effects for quick access.
Feedback & complaints section Customer	Feedback form Rate your support experience Submit complaints or suggestions	Short form & user-friendly with a progress indicator.
Footer (global navigation & legal info)	Quick links: privacy policy, terms, security tips Accessibility options Language selection dropdown	Maintain a clean, structured layout with high contrast for readability.

3. RESEARCH METHODOLOGY

This study adopted a mixed method, which combined both qualitative and quantitative research approaches to improve the user experience (UX) of the Nationwide Bank contact page. The research utilized the user-centered design framework, which focuses on understanding the needs and behaviours

of users to create products that are accessible and usable. According to Abras, Maloney-Krichmar, and Preece (2004), User-Centered Design (UCD) is a methodology that focuses on designing products and services around users' needs and preferences. The user-centered design framework involved the following phases of development:

1. **Analysis:** Understanding the target users and ideation of design thumbnails
2. **Design:** Translation of created thumbnail sketches into digital wireframes and low-fidelity prototypes based on users' needs
3. **Development:** Refining of low-fidelity design to address usability test, creation of high-fidelity prototype designs, and mock-ups
4. **Implementation:** The development of a detailed representation of the design, a close match to the final version of the project.
5. **Evaluation:** A high-fidelity prototype was subjected to a heuristic evaluation conducted by UX experts and user testing to ascertain the improvements in the redesigned version in comparison to the existing live version.

3.1. Design Analysis

Analysis in user experience design (UX) is focused on understanding the target users. This section is categorized into user persona, user research, and ideation

User Persona

In empathizing with the users, a user persona was created to understand the characteristics, needs, frustrations, and goals of the different segments of the bank customers. This is necessary in creating user-centered designs that effectively address the challenges of the real users. The researchers created three user personas, and their profiles are presented in **Figure 1** and **Table 2** below.

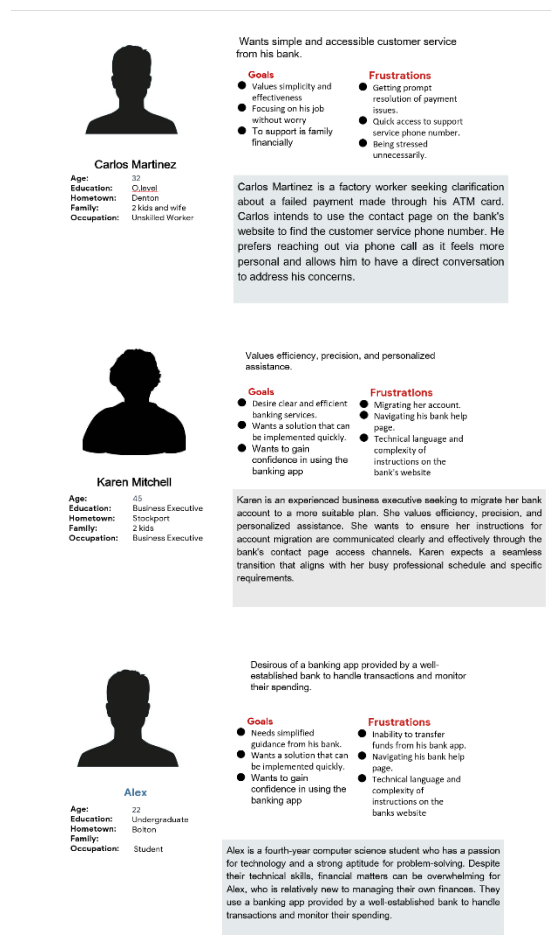


Figure 1. User Persona (Source: Authors fieldwork, 2025)

User Research

A moderated qualitative usability study was conducted using the existing Nationwide contact page. The participants were individuals of diverse backgrounds; they were given specific tasks to carry out on the contact page within 3 (three) minutes. Moderated usability research was conducted with 5 (five) participants who are familiar with the contact page of bank websites. The participants were given different tasks to perform on the Nationwide website contact page; their click path observations, parameters, and findings are presented in **Figure 2**, **Figure 3**, and **Table 3** below.

Table 2. Demography of Participants

Participant ID	Age Range	Gender	Occupation	Location	Digital Experience	Familiarity with Bank Contact Pages	Study Mode
P1	18–25	Male	Student	Bury	High	Familiar	Online
P2	26–35	Female	Office Worker	Heywood	High	Familiar	Online
P3	36–45	Male	Self-employed	Bury	Moderate	Familiar	Online
P4	26–35	Female	Healthcare Staff	Heywood	High	Familiar	Online
P5	46–55	Male	Retail Worker	Bury	Moderate	Familiar	Online

Table 3. User research insights

No	Participant	Task	Click Path	Observations	Quotes	Task Completion
1	P1	To access customer service via phone call for a specific complaint	Scrolled through the contact page entry page	Checking through the frequently asked questions	“I love the easy accessibility to the link on the entry page.”	Completed
2	P2	Searched for a particular topic	Imputed the topic in the search bar	Checking through the options	“Fast and prompt.”	Completed
3	P3	Try to resolve issues relating to transfer money on the bank app	She made use of the search bar	Scrolling through search results	“Visual aids would always be helpful on this page.”	Completed
4	P4	Migrating her account to a more suitable plan that offers better benefits and higher transaction limits	Tried looking for secured phone contacts or email	Searching frantically for a contact number or an email address	“Why is that I am struggling to get a phone number or the bank’s email address?”	Completed but difficult
5	P5	Wants to resolve payment issues	Searching the get in touch link on the site	Scrolling down the page	“I wish I don’t have to scroll down the page before getting the link to the phone number”	Completed

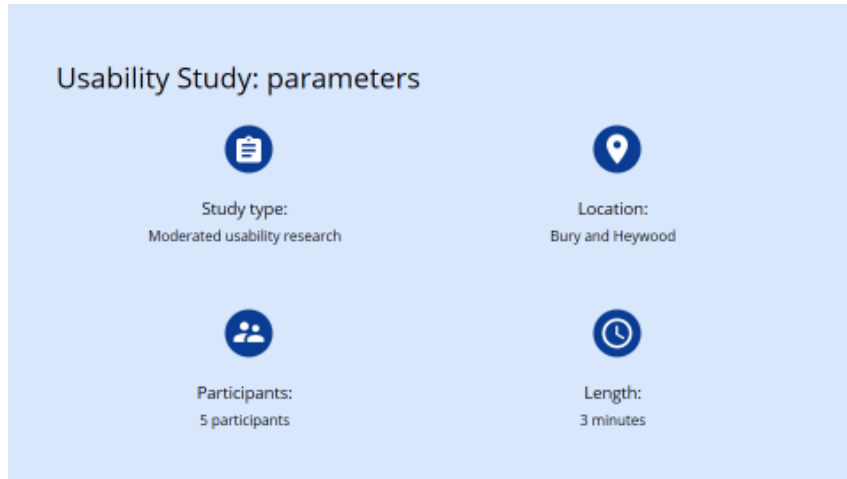


Figure 2. Usability study parameters (Source: Authors fieldwork, 2025)

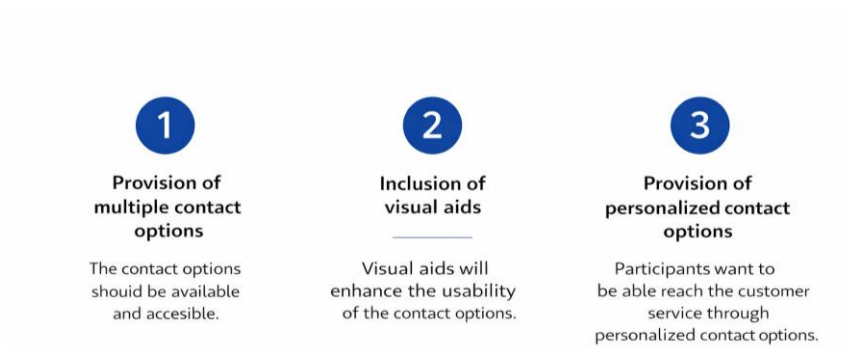


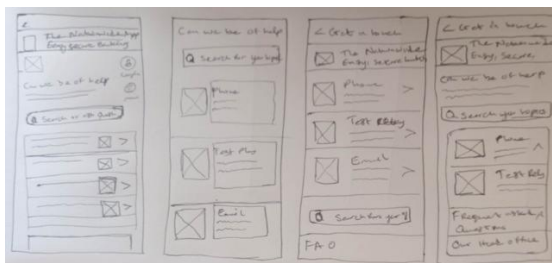
Figure 3. Insights from the second usability test (Source: Authors' fieldwork, 2025)

Ideation

A quick ideation exercise was done to come up with ideas for how to address gaps identified in the user research and competitive audit, as shown in **Figure 4**.



Figure 4. Ideated sketches (Source: Authors' fieldwork, 2025)

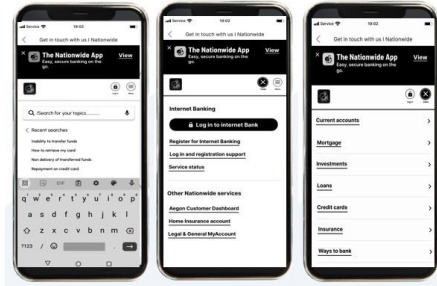


3.2. Design

The design process entailed translation of thumbnail sketches, digital wireframes, and low-fidelity prototypes. Visual elements that constitute the design at this stage are mostly placeholder contents. Black and white colors were applied to limit the distraction of users. At this stage, the focus is centered on functionality rather than detailed design.

The Figma collaborative design tool was utilized to build the design prototype, shown in **Figures 5-7**. A usability test was conducted on the developed low-fidelity prototype to confirm if the new design adequately responds to the identified needs of the users at the early stage. Three participants were involved in the second usability study; the insights are shown in **Figure 8**.

Digital wireframes



Digital wireframes

These digital designs focused on creating a userfriendly contact page for the users.

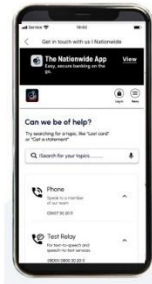


Figure 5. Digital wireframes (Source: Authors' fieldwork, 2025).

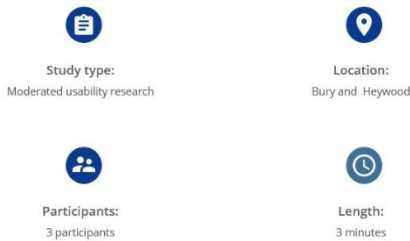


Figure 6. Usability test parameters (Source: Authors' fieldwork, 2025)

Low-fidelity prototype

The low-fidelity prototype connected the user flow of Nationwide contact page.



Figure 7. Low-fidelity prototypes (Source: Authors' fieldwork, 2025)

Usability Study (Mockup): Insights

These are the main insights uncovered by the usability study conducted on the developed mockup:

- 1 Redirecting the navigation components
- 2 Having the frequently asked questions on the main page

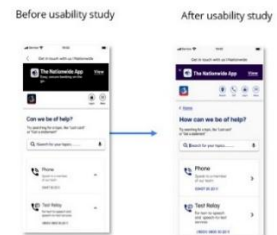
Figure 8. Insights from the first usability test (Source: Authors' fieldwork, 2025)

3.3. Development

The development stage in UX design entails refining low-fidelity designs to address the findings of the second usability test, creating high-fidelity prototype designs, and mock-ups. A usability test was conducted at this stage of development using the high-fidelity prototype, shown in **Figure 9**. Accessibility concerns were also addressed at this stage of development.

Mockups

Based on the insights from the usability studies, correction was done on direction of the chevron on the contact options and link to the bank branch and location were added to the top right corner of the page. The height of the headline banner at the top section of the page was reduced to lessen its visual weight.



Mockups

Based on the insights from the usability studies, the frequently asked questions was restored to the main contact page.

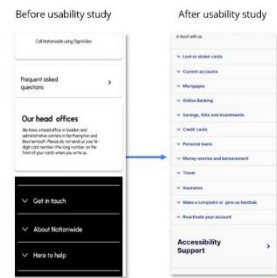


Figure 9. Insights from the second usability test (Source: Authors' fieldwork, 2025)

Implementation

The implementation phase for this study involves the development of a detailed representation of the design, a close match to the final version of the project. At this stage, the UI components such as buttons, icons, text fields, and navigation elements are realistically styled, spacing, layout design, and colors reflect the business brand identity. Real text and visual imagery replaced placeholders. The elements are clickable for a basic mock-up flow demonstration. A prototype link of the project's final version was created on Figma to be evaluated by the different stakeholders on the project to gather requirements and validate the redesign, and the mock-up design is shown in **Figure 10**.

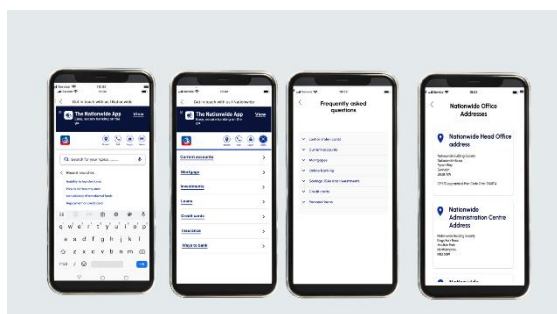


Figure 10. Detailed Mockup design (Source: Authors' fieldwork, 2025)

Accessibility Considerations

Accessibility features were integrated into design specifics to ensure that people with diverse abilities find the product inclusive. Accessible products make all users feel included and understood regardless of their abilities, context, or situation (Lyssna, 2024). The following accessibility features shown in **Figure 11** were incorporated into the redesign of the Nationwide Bank contact page:

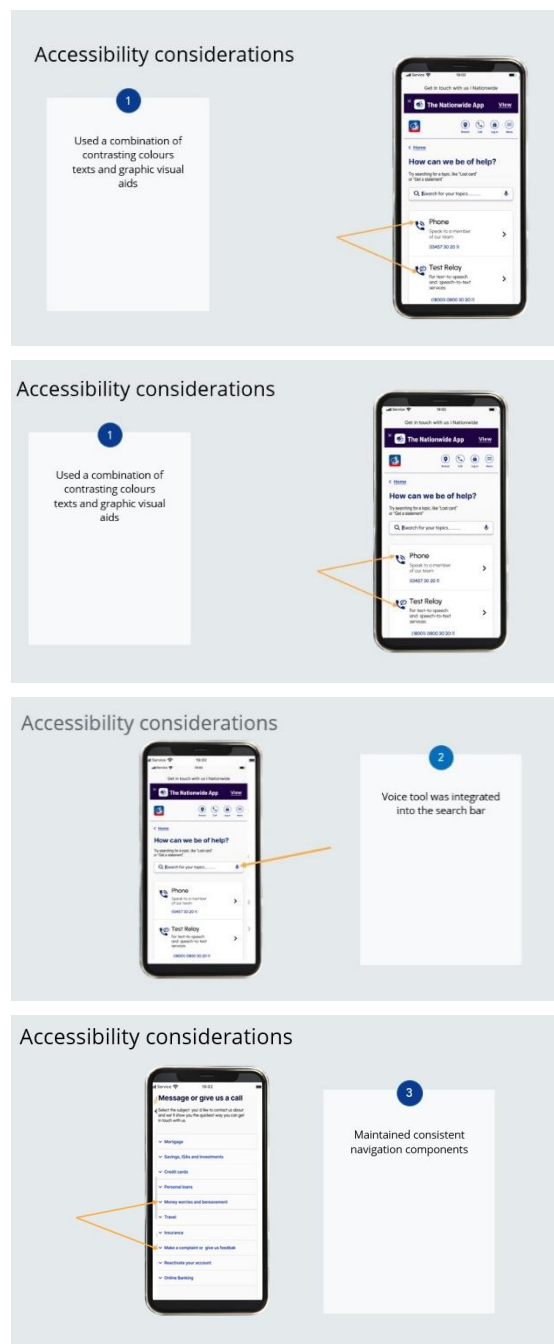


Figure 11. Accessibility considerations (Source: Authors' fieldwork, 2025)

High-fidelity prototype

The testing of the high-fidelity prototype is the same and similar to the user flow of the low-fidelity prototype, inclusive of the changes effected in the design after the usability study. High-fidelity is the bridge between the design concepts and the final product. Designers utilize this prototype version to simulate and test the realistic user of the product,

identify potential issues, and gather feedback (Interaction Design Foundation, 2018; Sorodoc, 2025). High-fidelity prototypes enable collaborative alignment

between the design team and stakeholders. The result is shown in **Figure 12**.

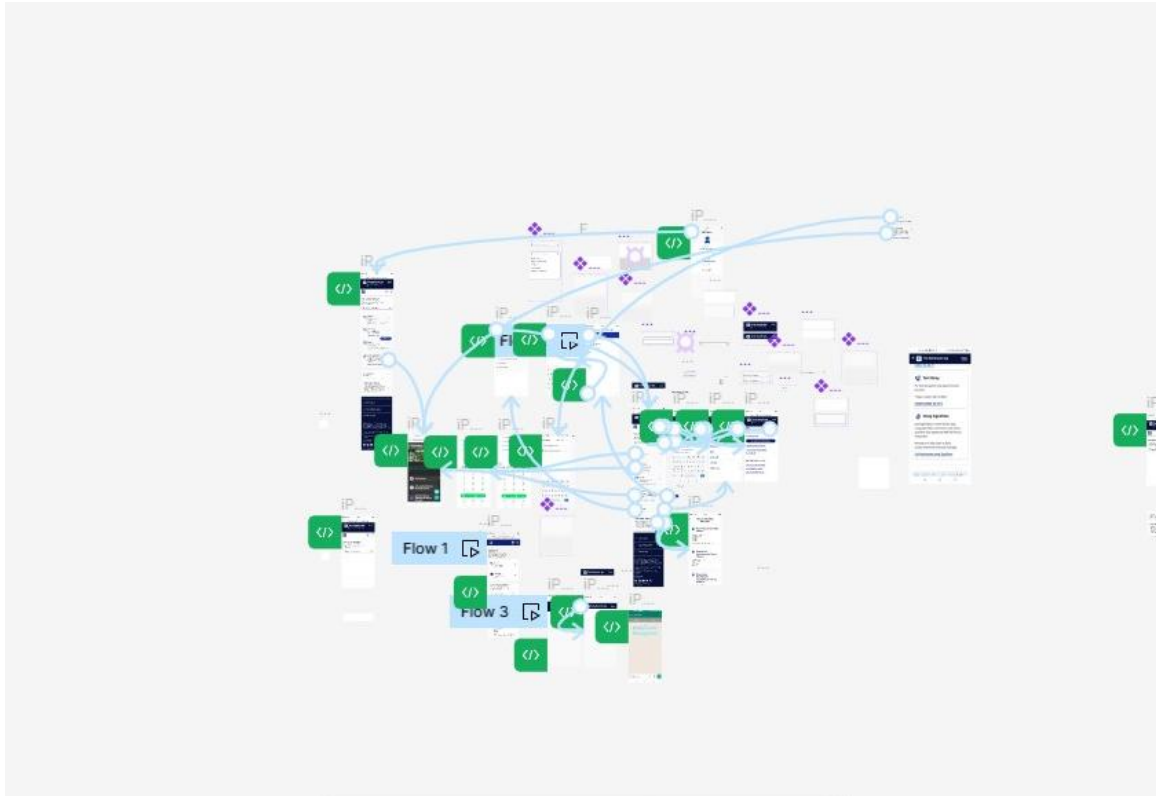


Figure 12. High Fidelity Prototype

4. EVALUATION

In evaluating the redesigned prototype, heuristic evaluation was done at this stage of the design implementation by user experience experts to assess the usability of the developed product. Moran and Kelley (2023) explained that heuristic evaluation enables user experience experts to assess interface designs based on established heuristic guidelines to enhance usability. User experience experts

use a checklist of criteria to determine the product's usability systematically. Molich and Nielsen (1990) propounded the criteria for heuristic evaluation. These criteria were used to determine the usability of the high-fidelity redesigned contact page of the Nationwide Bank website.

The demographics of the experts are shown in **Table 4**, and the results are shown in **Table 5**.

Table 4. Demography Of Experts

Expert ID	Role / Title	Area of Expertise	Years of Experience	Familiarity with Heuristic Evaluation	Evaluation Method	Study Mode
Expert 1	UX Designer	Interaction Design	5–7 years	High	Heuristic Evaluation (Nielsen’s Heuristics)	Online
Expert 2	UX Researcher	Usability & User Research	6–8 years	High	Heuristic Evaluation	Online

Expert 3	Product Designer	Interface Design	4–6 years	Moderate–High	(Nielsen’s Heuristics) Heuristic Evaluation (Nielsen’s Heuristics)	Online
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Table 5. Heuristic Results

No	Heuristic	Finding	Severity	Recommendation
1	System feasibility	Feedback modals confirming the call to action or submitting a form require distinctive features for contrast with the background design	2 Minor	Add subtle shadows and thicker outlines to the modal to create
2	Navigation	The navigation icons don’t have responsive indicators across pages	1 cosmetic	Insert circles underneath the arrows.
3	Flexibility and freedom	Users are not enabled to terminate a phone call request	3 Major	Create prompts that support users to either continue with the call action or cancel the calls at the will of users.
4	Consistency	There are no consistent margins between headings and navigation arrows across pages. Also, some icons are not consistent in size	2 Minor	Standardize margin for headings and uniformity of iconography.
5	Error Prevention	Users can submit contact without inputs.	4 Critical	Add validation that responds to blank submissions in real time.
6	Recall	Search bar doesn’t recall previous searches	2 Minor	Include features that enable the search bar to display previous searches when tapped.
7	Aesthetic and Minimalist Design	Clean design overall, but excessive whitespace causes unnecessary scrolling.	1 Cosmetic	Reduce vertical space without overcrowding, to fit more key elements on screen.

0: Non usability issue

1: Cosmetic issue only

2: Minor usability issue

3: Serious usability issue – Necessary to fix

4: Severe usability issue – mandatory to fix

End-users of the system were asked to test the redesigned version and the existing live version to compare the user experience on both systems in validating the improvements done on the redesigned version based on real users’ needs. Kimalna (2020) posited that user testing in the redesign process is necessary to avoid user frustration and revenue loss. User

testing is necessary because heuristic evaluation done by design experts can not replace user testing; users are the consumers of the products. An A/B test was conducted to compare the usability of the existing design and the redesigned prototype. Siroker & Koomen (2013) explained that A/B testing involves the use of two software variants (control and

treatment) that are compared by evaluating the merit of the variants through exposure to the end users of the system.

1. Variant A (Control): The Nationwide Bank's existing mobile live contact page
2. Variant B (Treatment): Redesigned prototype of Nationwide Bank

Hypotheses were generated in this section of the study to give direction to the A/B testing and ensure measurable results. The following hypotheses were formulated in testing the efficiency of the system.

1. H1: The treatment page has an increased System Usability Scale (SUS) score in comparison to the control.
2. H2: The task completion rate will be at least 25% better than the control variant.
3. H3: Drop-off rate will reduce.
4. H4: Accessibility touchpoints will show higher compliance.

A total of 120 participants were selected across different age groups, technical comfort, and visual ability (the demographics are shown in **Table 6**). The participants were randomly assigned to Variant A (control) and Variant B (Treatment). Realistic flow was simulated for the developed prototype (Variant B) while the existing live mobile page was used for Variant A. The tasks of the flow are shown in **Table 7**.

Table 6. User Demography

Demographic Variable	Category	Number of Participants	Percentage (%)
Age Group	18–25	28	23.3
Age Group	26–35	34	28.3
Age Group	36–45	30	25.0
Age Group	46–55	18	15.0

Age Group	56+	10	8.4
Visual Ability	No visual impairment	84	70.0
Visual Ability	Mild visual impairment	26	21.7
Visual Ability	Moderate visual impairment	10	8.3
Group Assignment	Variant A (Control)	60	50.0
Group Assignment	Variant B (Treatment)	60	50.0

Table 7. Task Assigned

No	Action
Task 1	Initiate interaction with support
Task 2	Locate a branch of the bank
Task 3	Explore the Frequently Asked Questions section
Task 4	Use the search bar
Task 5	Explore live chat

Visual Website Optimizer (VWO) was instrumental in analyzing the test results. Thereafter, System Usability Scale standard questions were given to participant to fill out their feedback on the usability of both systems, as shown in **Table 8**.

Table 8. Test of Hypothesis

Sample data (N=120, 60 per group):

Metric	Control (A)	Redesigned (B)	Change
SUS Score	66	82	+18 points
Task Completion Time	Avg. 100s	Avg. 80s	-20% improvement
Drop-off Rate	35%	20%	-15%

Accessibility Issues	8/10 reported	4/10 reported	Major reduction
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SUS:

- Control: Mean = 62 (SD = 10)
- Treatment: Mean = 78 (SD = 8) → $p < .001$ → large effect

This score implies that there is a substantial improvement in the usability of the redesigned version according to the users. This is a positive response to hypothesis 1.

- Task Time:
- Control: Avg = 55s
- Treatment: Avg = 44.5s → 21.1% faster (exceeds 20%)

According to this outcome, users were able to complete their task faster on the redesigned version. This implies that users experienced little or no pain points in completing the task on the new version. The result indicates that hypothesis 2 is positive, although with an outcome 21.1% lesser than the projected result of at least 25%.

- Click Through Rate (CTR):
- Control: 70% complete
- Treatment: 85% complete → $p = .02$

A p-value of 0.02 demonstrates a 2% probability that this difference happened by chance. Hence, more users were able to click through and complete their task in the redesigned version.

- Drop-off:
- Control: 30%
- Treatment: 15%

This shows a reduction in the drop-off on the treatment; this can possibly be attributed to the explicit user flows and clear call to action (CTAs) features. Hypothesis 3 is positive

- Accessibility Score:

- Control: 65% WCAG coverage
- Treatment: 90% coverage

Compliance with WCAG standards has greatly improved in the redesigned version, according to this result. The integration of visual aids and ability support tools in the new version is an indicator of good compliance with WCAG 2.0 standards. Hypothesis 4 is also positive.

5. DISCUSSION

Designing digital financial solutions requires an in-depth understanding of users' core needs, which are the key drivers to creating a user-centered solution. Prior works on the redesign of the user interface (Wong et al., 2012; Kopf et al., 2020; Subiyakto et al., 2022) emphasize focusing on user perspectives in evaluating system performances. Results from this study were affirmed in a usability test in recognizing the challenges and improving user experience on the Nationwide Bank contact page. The outcome of user evaluation demonstrated a reduction in drop-off rates and refinements in the navigation flow that match the mental pathways of users. This underscores the well-established best practices of matching UX designs with users' mental models to improve digital experience (Natalie et. al. 2011; Chan, 2024).

In terms of accessibility compliance, the study uncovered concrete usability gaps tailored to financial services websites, such as the high-traffic entry points and other sections of the sites. This corresponds with the position of Abascal & Nicolle (2005) that accessibility on digital products should be a priority on platforms requiring high cognitive loads. This study adopted the WCAG standard as a guide to create navigable information architecture and actionable visual support cues that are a high-impact tool for a typically high-

stress bank web contact page. The methodology adopted in this study combines click path analysis, user persona development, iterative, and heuristic testing in redesigning the banks' contact page, which is a transferable structural model for redesigning UX workflow projects that improve user experience and address real user needs. This emphasizes the redesign framework of Ahsan (2024), which is centered on synthesizing user insights, accessibility assessment, click path metric analysis, and iterative and heuristic testing.

6. RECOMMENDATIONS

These recommendations detail valuable suggestions necessary to ensure continuous improvement in customer experience. The redesign approach is anchored in the intuitiveness and accessibility of the Nationwide Bank website's contact page. The proposed recommendations are as follows:

- Users' needs are constantly evolving due to changing behavioural patterns. Hence, a continuous feedback mechanism, implemented through iterative testing of new features, is necessary to respond to user needs. The feedback mechanism can be integrated via in-app surveys and mapping of the user journey on the dashboard.
- Screen reader feature can be integrated into the design to improve inclusivity.
- This redesign should be optimized for tablet and desktop versions to drive a seamless user journey across all

devices because a fragmented experience reduces user interest.

The UX procedure developed in this study is ingrained in data, user UX research, accessibility considerations, and iterative testing. This UX framework can be a blueprint for redesigning different sections of a financial institution's digital platforms. This redesign methodology can be embraced by financial institutions as an internal UX design system library

7. CONCLUSION

The user interface of financial institutions' contact page is fundamental in providing seamless service and an efficient user experience to customers. A well-designed bank contact page easily directs users to the necessary information with minimal effort. Positive user experience of the bank contact page creates an experiential feeling for the bank customer, drawn to the contact page as the go-to place to resolve their banking issues. Apparently, users' feelings are assuaged when they get convenient and efficient customer service from their financial institution. Customers of financial institutions find pleasure in knowing that they are just a tap away from resolving their banking challenges. Adhering to best practices in user experience, accessibility, and information design enables the design and development of a bank contact page that meets users' expectations and also improves overall customer satisfaction. However, there is a need to ensure that the contact page is responsive and optimized for different devices to maintain a great customer experience across all platforms.

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