



Banking, Bidding, Shopping

International Usability Partners (IUP) asked people around the world how they used their mobile phones for transactions. We uncovered some of the problems that users encounter and found out what stops people from using these tools.

The study took place in UK, France, Italy, Germany, Spain, China and Finland and involved a mix of focus groups and user tests.

Transactions: Using the Internet from a mobile device to access sites where information or money is exchanged as opposed to simply browsing information. Examples: buying goods, bidding in auctions, accessing bank account information.



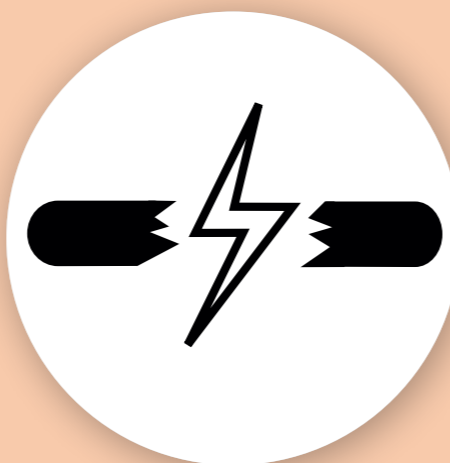
International
Usability
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Problems



Too small

Keyboards are difficult to use (too 'fiddly') and screen sizes are too small, so entering and reading data is challenging.



Connection failed!

Mobile Internet connections are sometimes unreliable. This is a real problem if it happens half-way through a transaction.



Poor web usability

Because site design is rarely tailored for the mobile platform, site usability is often poor: e.g. page size is too big so slow to load, users need to scroll a lot, especially horizontally or page layout display is distorted (e.g. images in the wrong place).



Security and privacy

Participants are nervous about entering personal data (especially financial data) for transactions.

Why? Fears about security if the phone were stolen. Worries about privacy when entering personal data in public places. Concerns about hackers and viruses.



No signal

Network coverage could be improved – mobile Internet isn't always there when it's needed.

Findings



Banking

All the fears and problems about mobile transactions apply particularly strongly to banking services because people feel that errors caused by poor usability, unreliable connectivity or security could result in financial loss.

Participants' responses suggest that users want some mobile banking services more than others: They want information rather than actions, e.g. checking account balances more than transferring funds between accounts, making payments or buying financial products.



Non-users

Some of the problems anticipated by people who don't currently use the mobile Internet were the same as those actually reported by current users. But additional reasons were:

Costs: expected costs too high.

No need: PC was never far away.

Lack of Knowledge: they did not know useful services existed.

Solutions & Recommendations



Ask us what we want

Ask current and future users what services they want - don't just replicate the existing web. Create mobile services that complement current Internet sites. Support cross-platform use. Develop wholly new services designed for mobile use contexts (i.e. "on the go" and contexts where time or location are critical).



Tailor content

Make pages fast to load, make fonts readable, limit the need to scroll, make data entry easy (e.g. on forms, have drop downs, rather than free text fields). Put functionality above aesthetics!



Tell us more

Increase public awareness about:
Costs: what they actually are.
Security: shatter myths and educate customers about protecting their personal data. Build systems to protect users from liability for data theft.
Usefulness: shout about the useful services that are available.



Transparent costs

Find out what payment structures users want. Our participants preferred flat-rate, unlimited data contracts. This type of structure is clear and simple, and is familiar from current broadband contracts for PC use.



Enhance security

Transactions must be safe! Where systems are not yet up to the task, consider alternative less risky payment mechanisms such as SMS (note: SMS is used widely in Finland and is very popular because it is seen as safe as well as convenient).



Adapt handsets

Manufacturers should keep innovating to improve screen displays and keyboard usability.

The Future



Computer vs. Phone?

PC versus mobile Internet – which is better? All participants agreed that PCs provide an easier, faster and more reliable platform to access the Internet, but... Mobile Internet has the unique advantage of being available whenever and wherever it is needed.

Mobile vs. PC need not be in competition, they can be complementary platforms for mobile transactions, e.g. finding an auction item via PC but being able to place a last-minute bid from the mobile.

Designers and providers that understand and support different contexts of use for their services will thrive; those who simply replicate existing web applications on mobile platforms will fail.