

Expert Review (Usability Assessment)



Prepared for:

American Express, India
americanexpress.co.in

Prepared by:

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- Key insights from stakeholders

Expert Review

- Introduction to expert review
- Key findings
- The Big Problem
- Detailed Design Analysis
- Summary of Design Recommendations

About American Express

American Express provides innovative payment and travel solutions for individuals and businesses of all sizes.

American Express is the world's largest card issuer, the premium network for high-spending card members, a processor of millions of transactions daily.

Key Features of American Express website:

- Explore, compare and apply for credit cards online.
- Self service (online) portal for existing customers.
- Travel services for individuals and businesses of all sizes.
- One stop destination for telecom, utilities and insurance payments.

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Key insights from stakeholders

Business objective

- Increase user base by attracting new customers.
- Enable existing customers to use self service (online) portal.
- Educate new and existing customers about Amex cards and reward programs.
- Promote American Express travel and payment services.

Issues affecting the business

- Website is not educating / informing users about different cards.
- Experience is not exciting.

Critical success factor

- Increase in number of new visitors on home page (~5% in 1 year).
- Increase in self service (online) portal registration (~10% in 1 year).
- Reduction in support calls (~5% in 1 year).

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Introduction to Expert Review

What is expert review

Expert review provides an immediate tactical analysis of the user experience of your Web site, Web application, GUI application, or Intranet. It gives a prioritized list of changes to correct confusing elements of the current design. The result is a redesign solution that leads to an enhanced user experience.

Purpose of expert review

- Identify key trouble spots
- Provide short-term fixes
- Direct for long-term improvement
- Uncover issues before going for Usability Testing

What expert review isn't

- Is not a comprehensive review
- It is not based on research with actual users
- It doesn't cover the entire breadth and depth of the site's content

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Key Findings

- **Navigation system must not be hidden to users**
Important links to Credit Cards, Insurance, Travel services and payment service must not be hidden.
- **Navigation system must match users mental model**
Intermixing multiple organization schemes must be avoided, e.g. Primary and secondary navigation is a mix of user based scheme and product/service based scheme.
- **Uniform Branding must be presented throughout**
Every page of the site must reflect the same branding values that are associated with the business.
- **Inconsistency must be removed**
There is nothing more dissatisfying to users than inconsistent behavior among pages from the same website, e.g. visual treatment and placement of buttons, page layout, tab behavior, etc.

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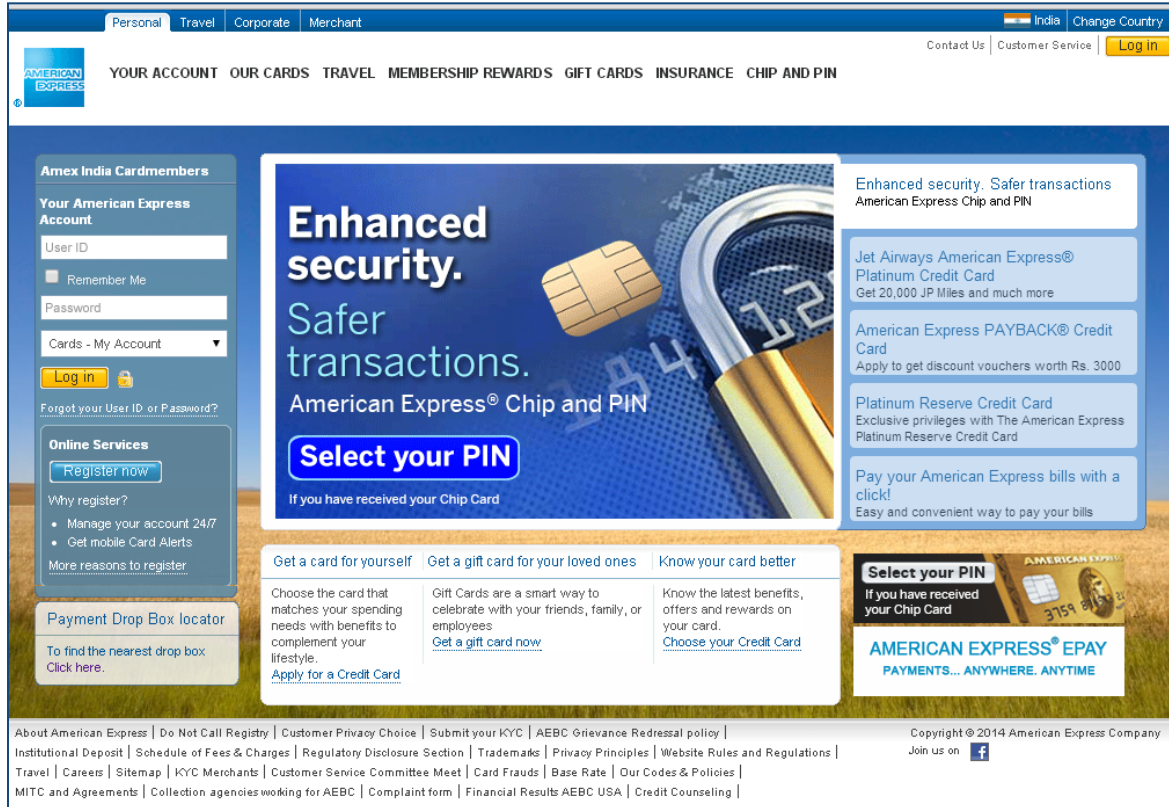
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The Big Problem – No Clear Entry Point

Difficulty in identifying and differentiating screen elements.



The graphic at the center and the quick links to its right appear as separate screen elements.

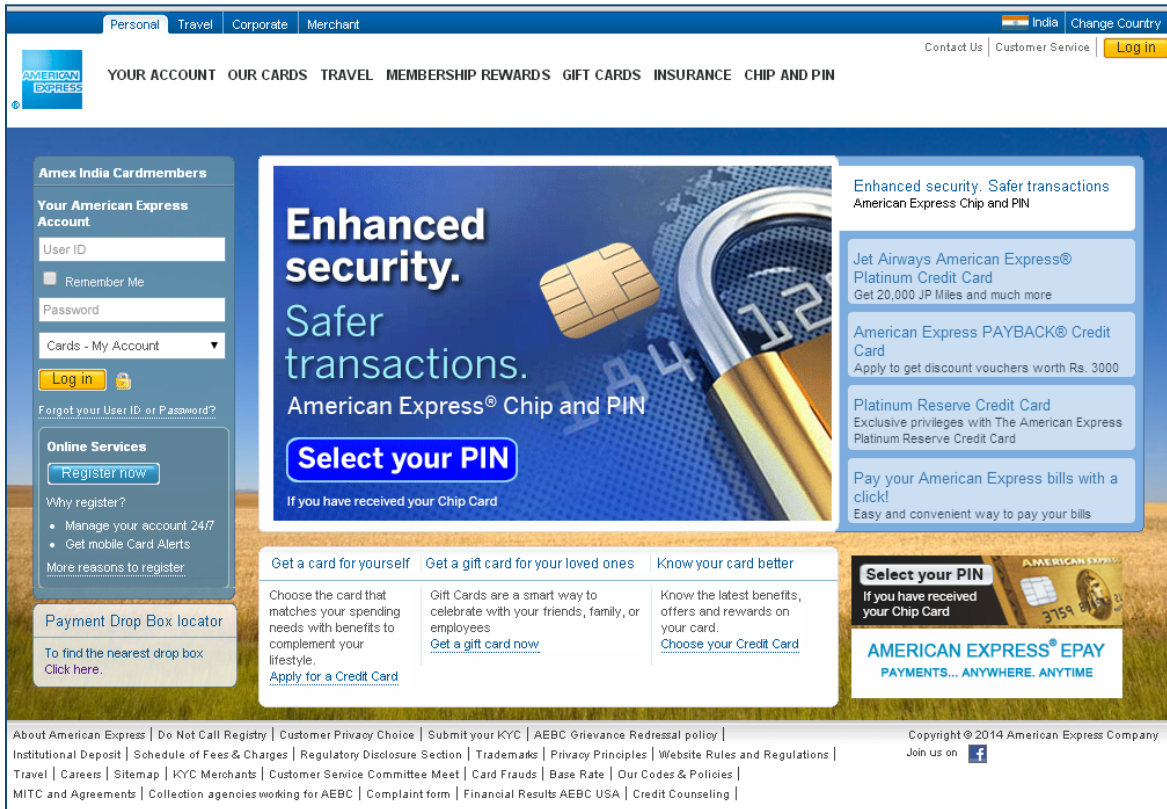
The screen element at the left bottom is actually not one, but two different screen elements

Recommendations

- Reduce the size of the graphic so that it is contained in the same region with the links on the right.
- Use gutter space effectively

The Big Problem – Over saturated and cluttered

Saturated designs do not effectively focus the user's attention. Color noise makes it difficult to scan and interpret data. Brain uses color cues to discriminate and group objects.



Background colors are distracting. Its difficult to discriminate objects due to over use of blue color and its shades. It seems all the screen elements are fighting for attention. Thus User doesn't know where to focus.

Recommendations

- Create Visual Hierarchy using shapes, sizes and colors.
- Consider using white background

Consider using....

Visual attributes control focus

Occulometer studies show that people's eyes tend to move from:

Large to small
Size



Irregular to regular
Shape



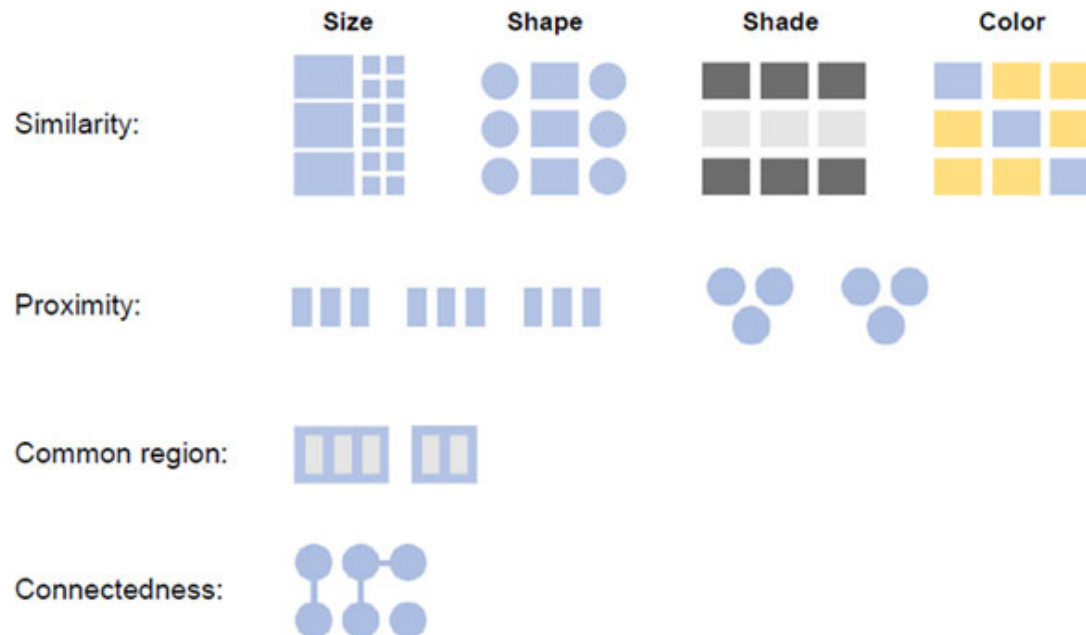
Dark to light
Shade



Saturated to unsaturated
Color



Grouping: Gestalt Principles



What can these principles do?

Before

Personal Travel Corporate Merchant India Change Country

Contact Us Customer Service Log in

YOUR ACCOUNT OUR CARDS TRAVEL MEMBERSHIP REWARDS GIFT CARDS INSURANCE CHIP AND PIN

Amex India Cardmembers

Your American Express Account

User ID

Remember Me

Password

Cards - My Account

Log in

Forgot your User ID or Password?

Online Services

Register now

Why register?

- Manage your account 24/7
- Get mobile Card Alerts

More reasons to register

Payment Drop Box locator

To find the nearest drop box Click here.

Enhanced security. Safer transactions.

American Express® Chip and PIN

Select your PIN

If you have received your Chip Card

Get a card for yourself Get a gift card for your loved ones

Choose the card that matches your spending needs with benefits to complement your lifestyle. Apply for a Credit Card

Gift Cards are a smart way to celebrate with your friends and employees. Get a gift card now

Log in

Forgot your User ID or Password?

Online Services

Register now

Why register?

- Manage your account 24/7
- Get mobile Card Alerts

More reasons to register

Payment Drop Box locator

To find the nearest drop box Click here.

About American Express | Do Not Call Registry | Customer Privacy Choice | Submit your KYC | AEBG Grievance Redressal policy | Institutional Deposit | Schedule of Fees & Charges | Regulatory Disclosure Section | Trademarks | Privacy Principles | Website Rules and Regulations | Travel | Careers | Sitemap | KYC Merchants | Customer Service Committee Meet | Card Frauds | Base Rate | Our Codes & Policies | MITC and Agreements | Collection agencies working for AEBG | Complaint form | Financial Results AEBG USA | Credit Counseling |

After

Personal Travel Corporate Merchant India Change Country

Contact Us Customer Service Log in

YOUR ACCOUNT OUR CARDS TRAVEL MEMBERSHIP REWARDS GIFT CARDS INSURANCE CHIP AND PIN

Amex India Cardmembers

Your American Express Account

User ID

Remember Me

Password

Cards - My Account

Log in

Forgot your User ID or Password?

Online Services

Register now

Why register?

- Manage your account 24/7
- Get mobile Card Alerts

More reasons to register

Payment Drop Box locator

To find the nearest drop box Click here.

Enhanced security. Safer transactions.

American Express® Chip and PIN

Select your PIN

If you have received your Chip Card

Get a card for yourself Get a gift card for your loved ones Know your card better

Choose the card that matches your spending needs with benefits to complement your lifestyle. Apply for a Credit Card

Gift Cards are a smart way to celebrate with your friends, family, or employees. Get a gift card now

Know the latest benefits, offers and rewards on your card. Choose your Credit Card

Log in

Forgot your User ID or Password?

Online Services

Register now

Why register?

- Manage your account 24/7
- Get mobile Card Alerts

More reasons to register

Payment Drop Box locator

To find the nearest drop box Click here.

Enhanced security. Safer transactions.

American Express Chip and PIN

Jet Airways American Express® Platinum Credit Card

Get 20,000 JP Miles and much more

American Express PAYBACK® Credit Card

Apply to get discount vouchers worth Rs. 3000

Platinum Reserve Credit Card

Exclusive privileges with The American Express Platinum Reserve Credit Card

Pay your American Express bills with a click!

Easy and convenient way to pay your bills

Select your PIN

If you have received your Chip Card

AMERICAN EXPRESS® EPAY

PAYMENTS... ANYWHERE. ANYTIME

About American Express | Do Not Call Registry | Customer Privacy Choice | Submit your KYC | AEBG Grievance Redressal policy | Institutional Deposit | Schedule of Fees & Charges | Regulatory Disclosure Section | Trademarks | Privacy Principles | Website Rules and Regulations | Travel | Careers | Sitemap | KYC Merchants | Customer Service Committee Meet | Card Frauds | Base Rate | Our Codes & Policies | MITC and Agreements | Collection agencies working for AEBG | Complaint form | Financial Results AEBG USA | Credit Counseling |

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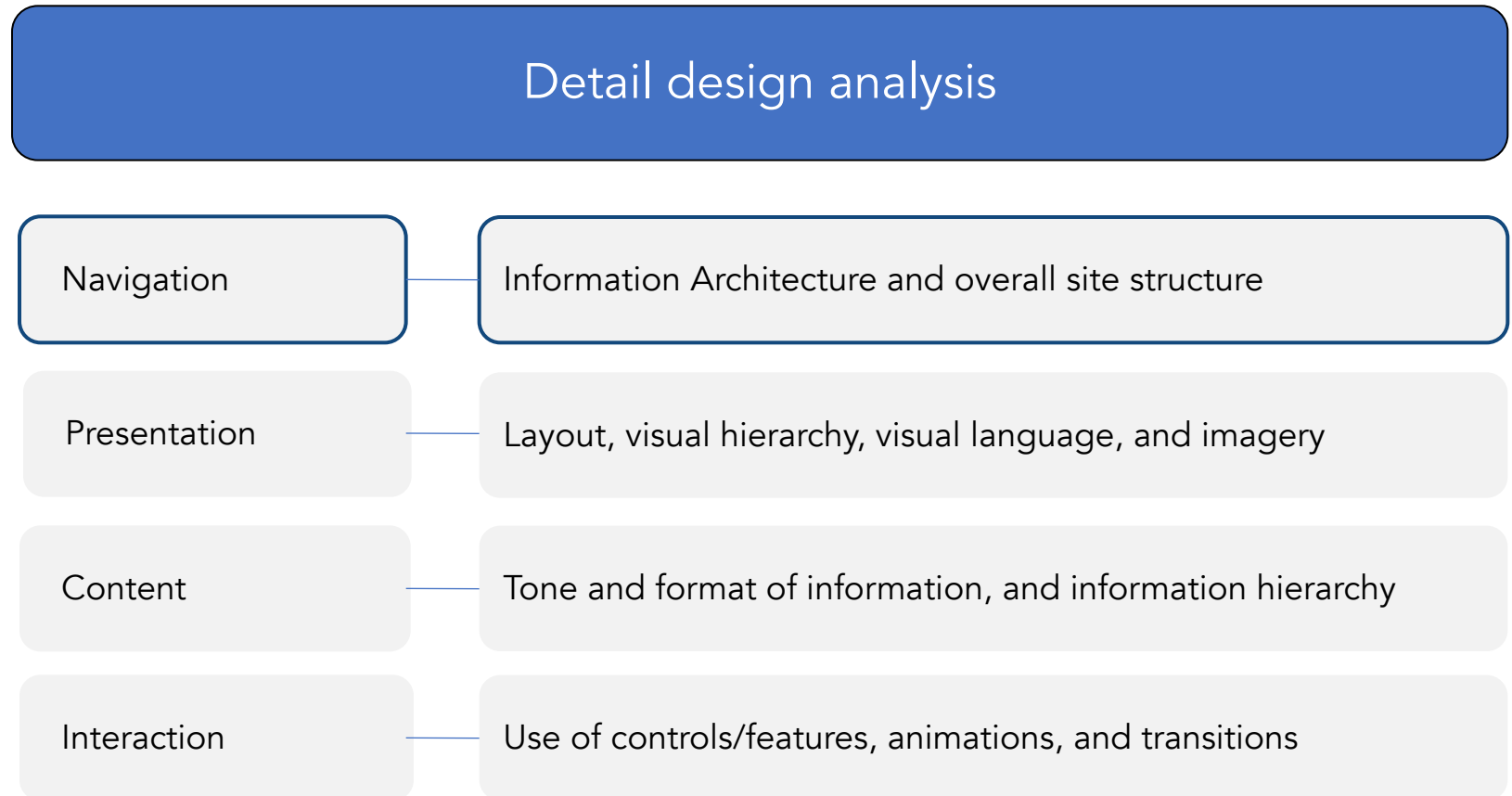
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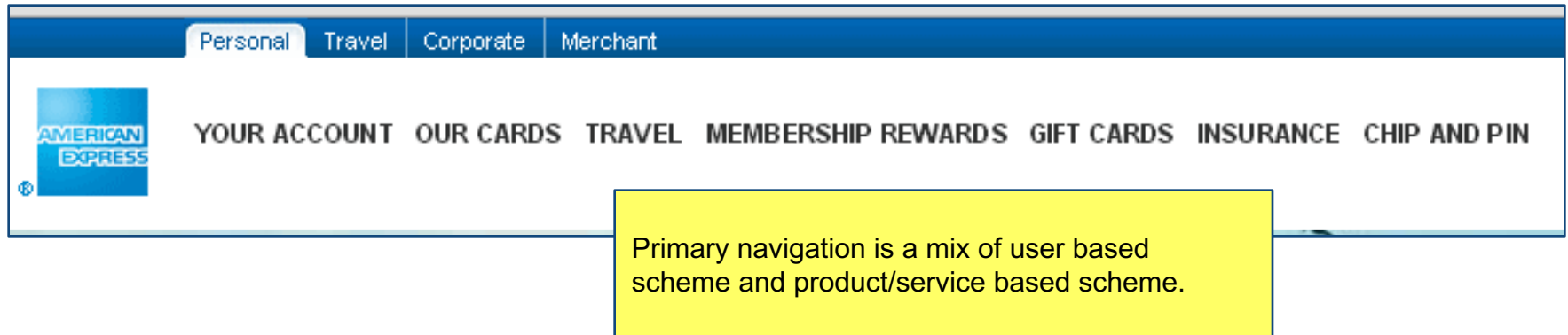
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Structure of review



Navigation

Intermixing multiple organization schemes makes it difficult for the user to form a consistent mental model. It creates a memory load for the user.

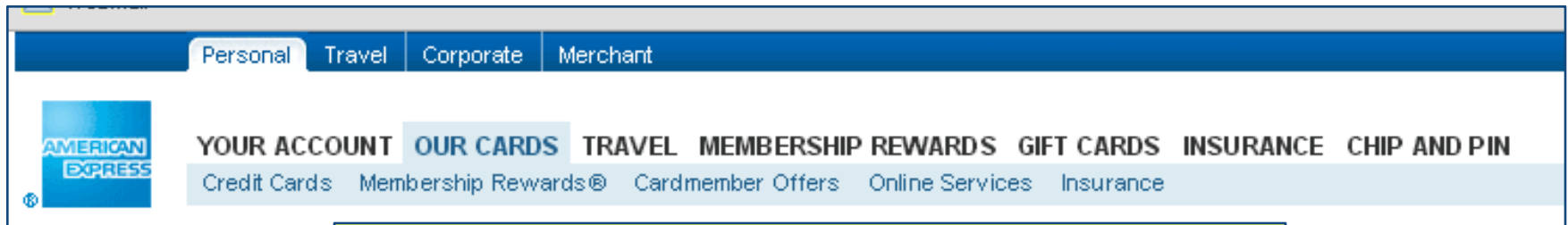


Recommendations

- Consider using user based organization scheme for primary navigation
i.e. Personal, Corporate, Merchant

Navigation

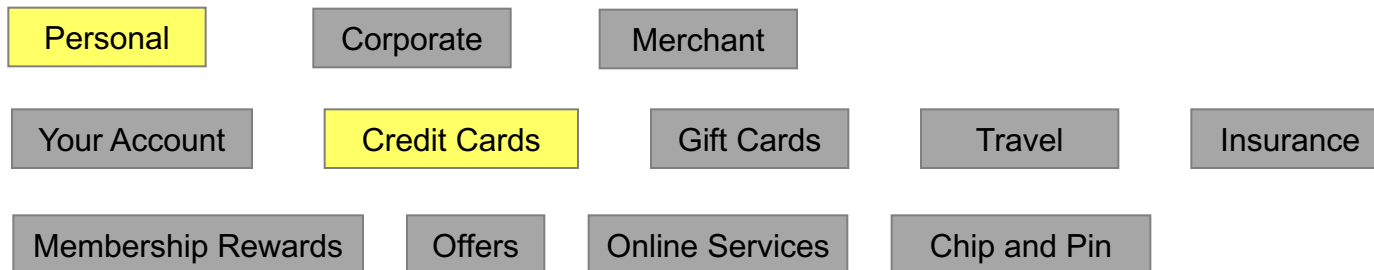
A navigation system must match users mental model. Poorly designed navigation systems account for 80% of observed usability problems.



Membership Rewards and Insurance is repeated.
Gift Cards and Our Cards creates ambiguity.
Chip and Pin as a separate tab doesn't mean anything.

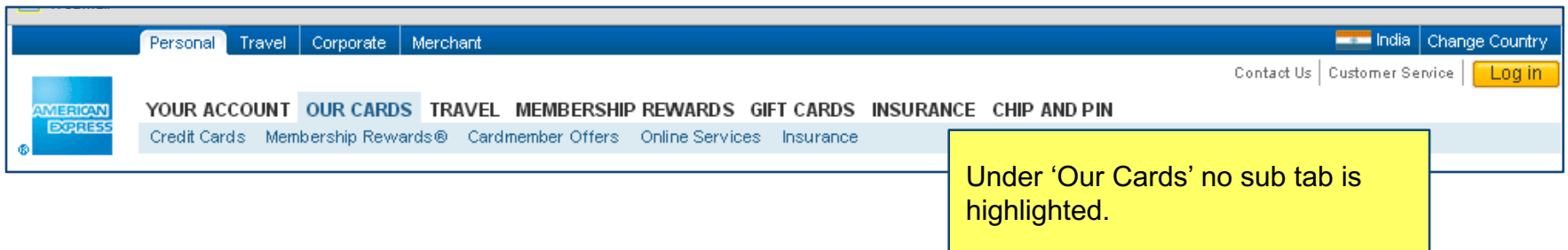
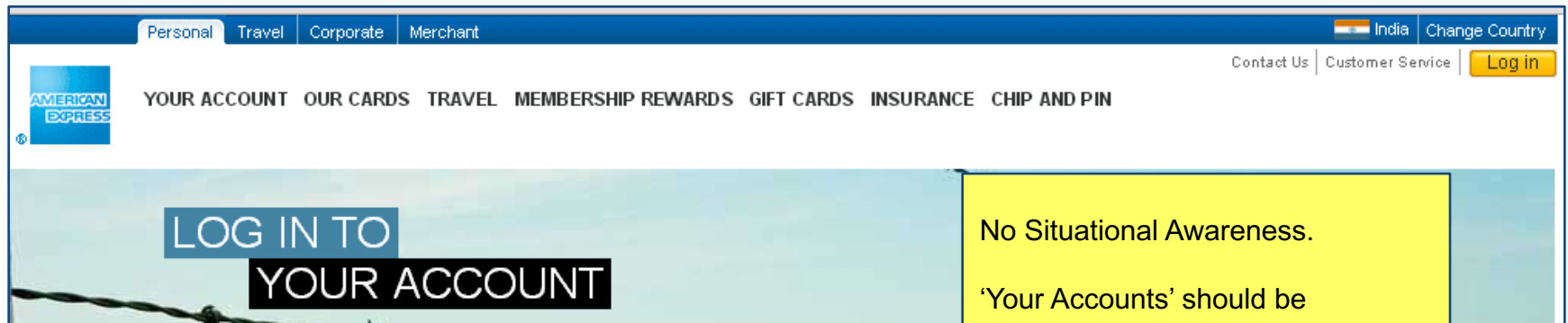
Recommendations

- Consider using the following hierarchy



Navigation

A good navigation system clearly indicates current location within the interface hierarchy.

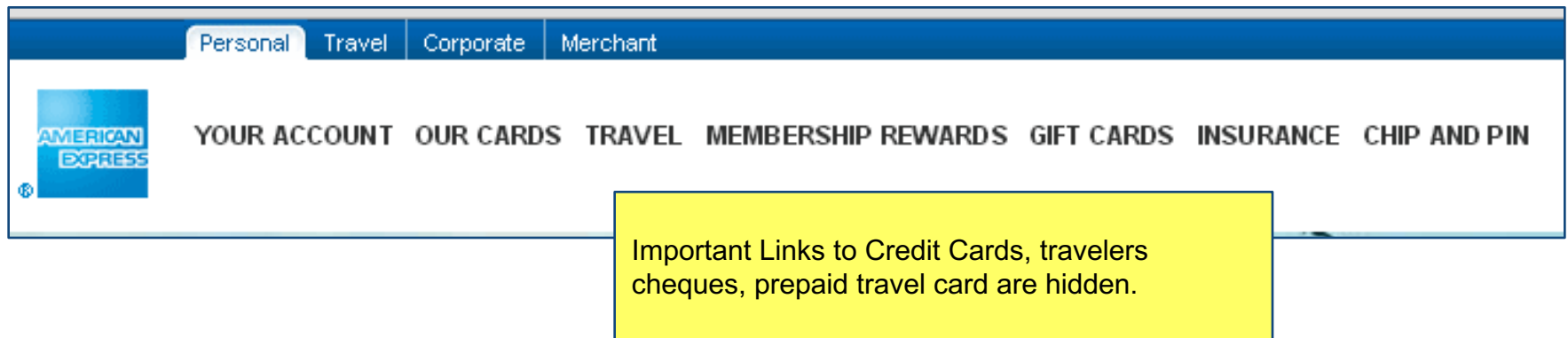


Recommendations

- Highlight appropriate tabs and sub-tabs

Navigation

Most common usability problem is the inability for users to find desired content or feature. Good navigation systems are not hidden to users.

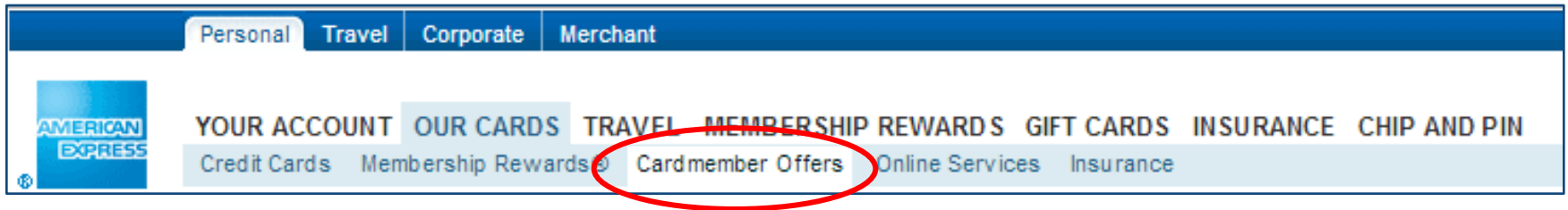


Recommendations

- Consider using list menus to display more choices.
- Quick links can also be used to display important links upfront

Navigation

Getting the label right can dramatically facilitate browsing. Research shows that users will make use of a link or button rather than searching if it is relatively obvious that the link or the button is what they need.



Cardmember Offers gives an impression that the offers are only for the existing members.

Recommendations

- Consider using 'Offers' instead of 'Cardmember Offers'.

Navigation

Internal site search provides a way to bypass the website navigation, thus saving users time. It also tell exactly what the users are looking for in their own words.

The screenshot displays the American Express India website. At the top, there is a navigation bar with links for Personal, Travel, Corporate, and Merchant. On the right, there are links for India, Change Country, Contact Us, Customer Service, and a Log in button. Below the navigation bar, the main content area features a large central banner with the text "Enhanced security. Safer transactions. American Express Chip and PIN" and a "Select your PIN" button. A yellow box with the text "No Search Bar" is overlaid on the banner. To the left of the banner is a login form for "Amex India Cardmembers" with fields for User ID, Password, and a "Log in" button. To the right of the banner are several promotional cards for different credit cards, including Jet Airways American Express Platinum Credit Card, American Express PAYBACK Credit Card, and Platinum Reserve Credit Card. At the bottom of the page, there is a footer with various links and a copyright notice for 2014 American Express Company.

Recommendations

- Include a search bar on the header (global navigation) on every page so it is always accessible.

Navigation

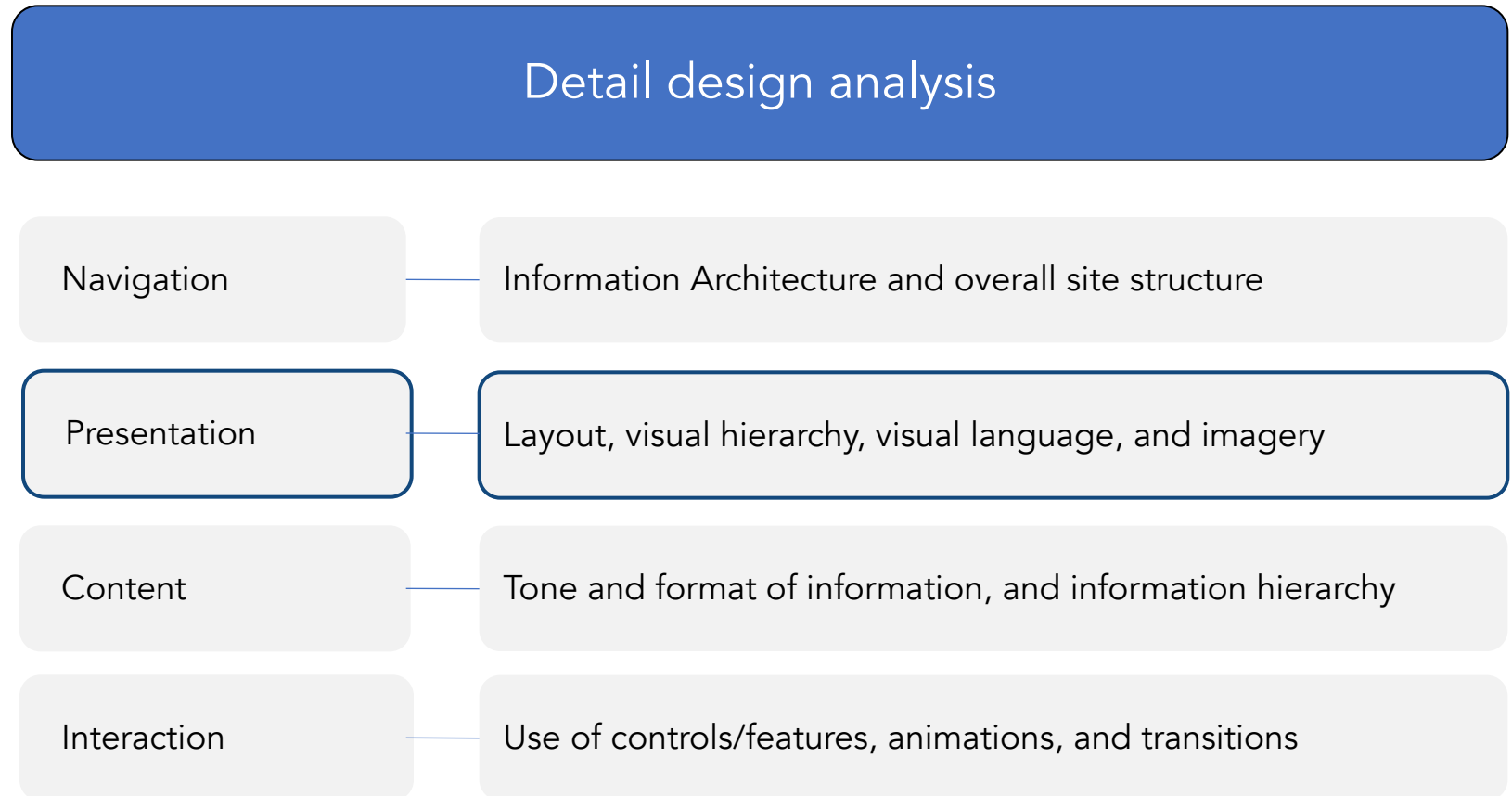
There is nothing more frustrating to users than the inconsistent placement of frequently used buttons.



Recommendations

- Follow a consistent navigation standard for returning to the home page

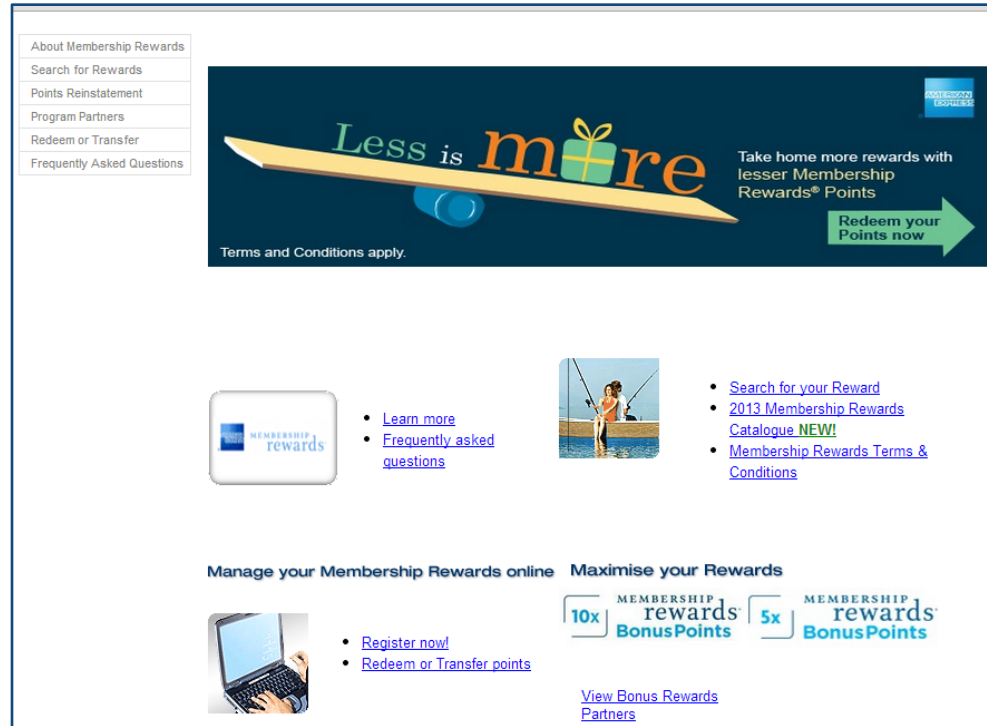
Structure of review



Presentation

Over use of whitespace makes the page look incomplete.

Reducing the number of alignment points helps reducing clutter and makes the content look clean.



Recommendations

- Use white space effectively
- Maintain consistency in the size of the graphics
- Reduce number of alignment points

Presentation

Inconsistent Page Display layout increases visual and memory load and potentially frustrates the user

**Page Header : left align
Page Body : left align**

**Page Header : Takes up the entire screen width
Page Body : center align**

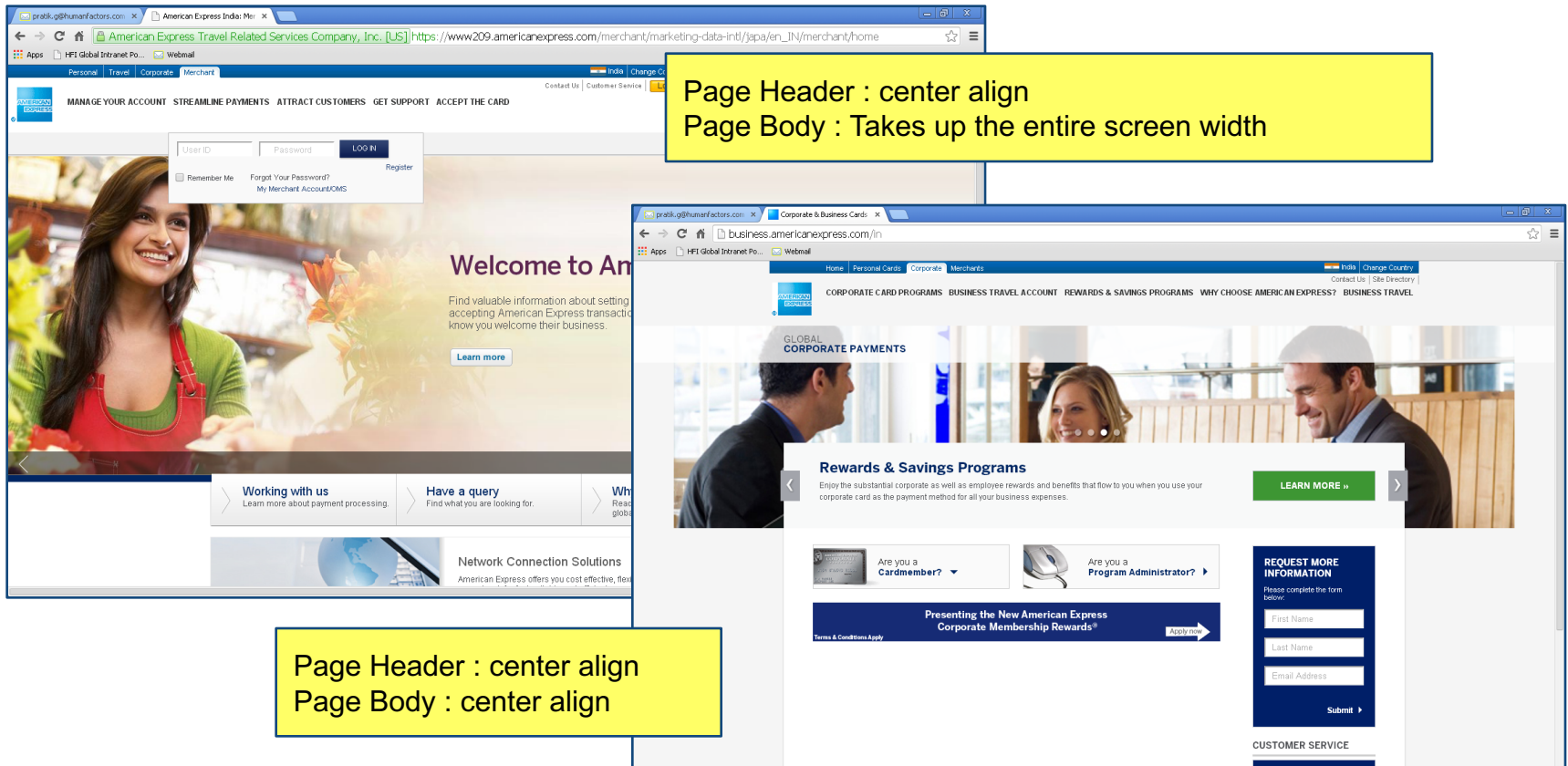
The image displays two screenshots of the American Express India website, illustrating inconsistent page display layout. The first screenshot shows a page with a left-aligned header and body. The second screenshot shows a page with a full-width header and a centered body.

Recommendations

- Page Display layout must be consistent
- Consider using centered display layout

Presentation

Inconsistent Page Display layout increases visual and memory load and potentially frustrates the user



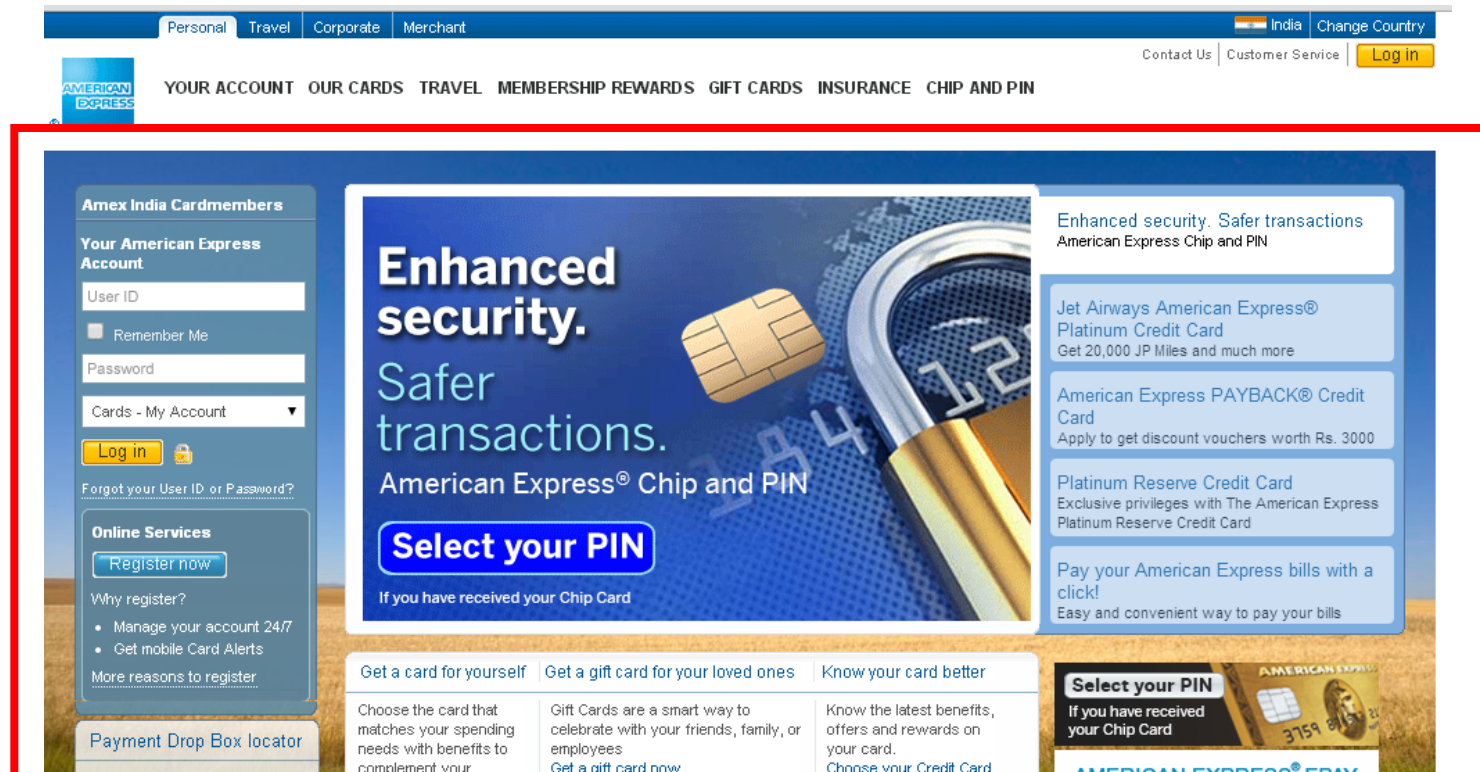
Recommendations

- Page Display layout must be consistent
- Consider using centered display layout

Presentation

Saturated designs do not effectively focus the user's attention. Color noise makes it difficult to scan and interpret data.

Brain uses color cues to discriminate and group objects.



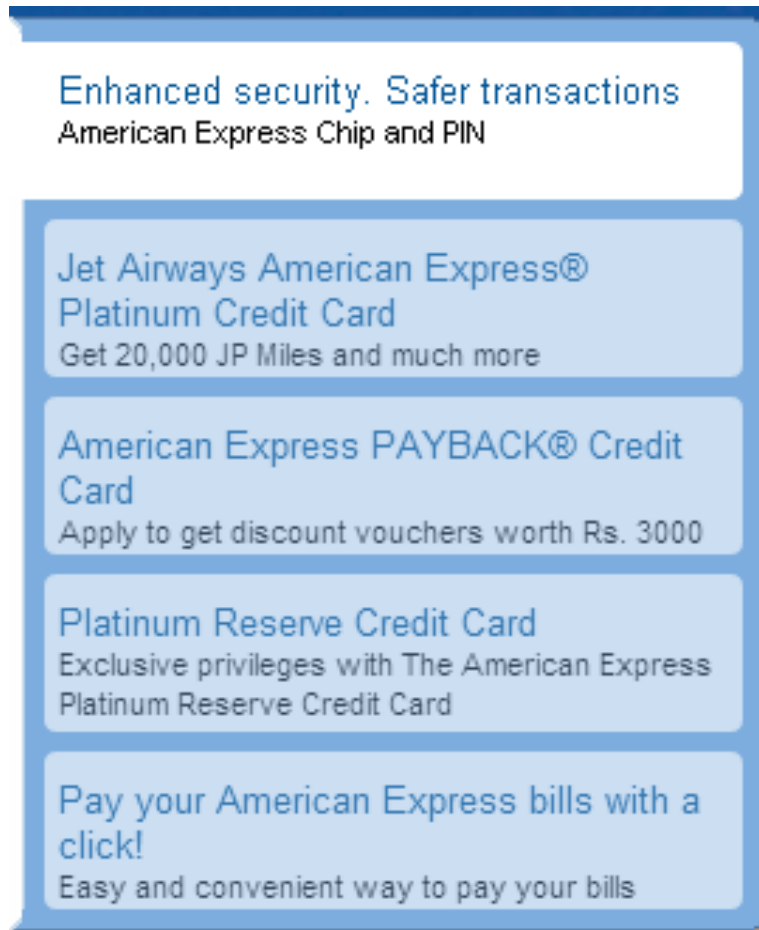
Background colors are distracting. Its difficult to discriminate objects due to over use of blue color and its shades

Recommendations

- Use colors effectively
- Avoid background graphics

Presentation

Effective use of colors provide contrast

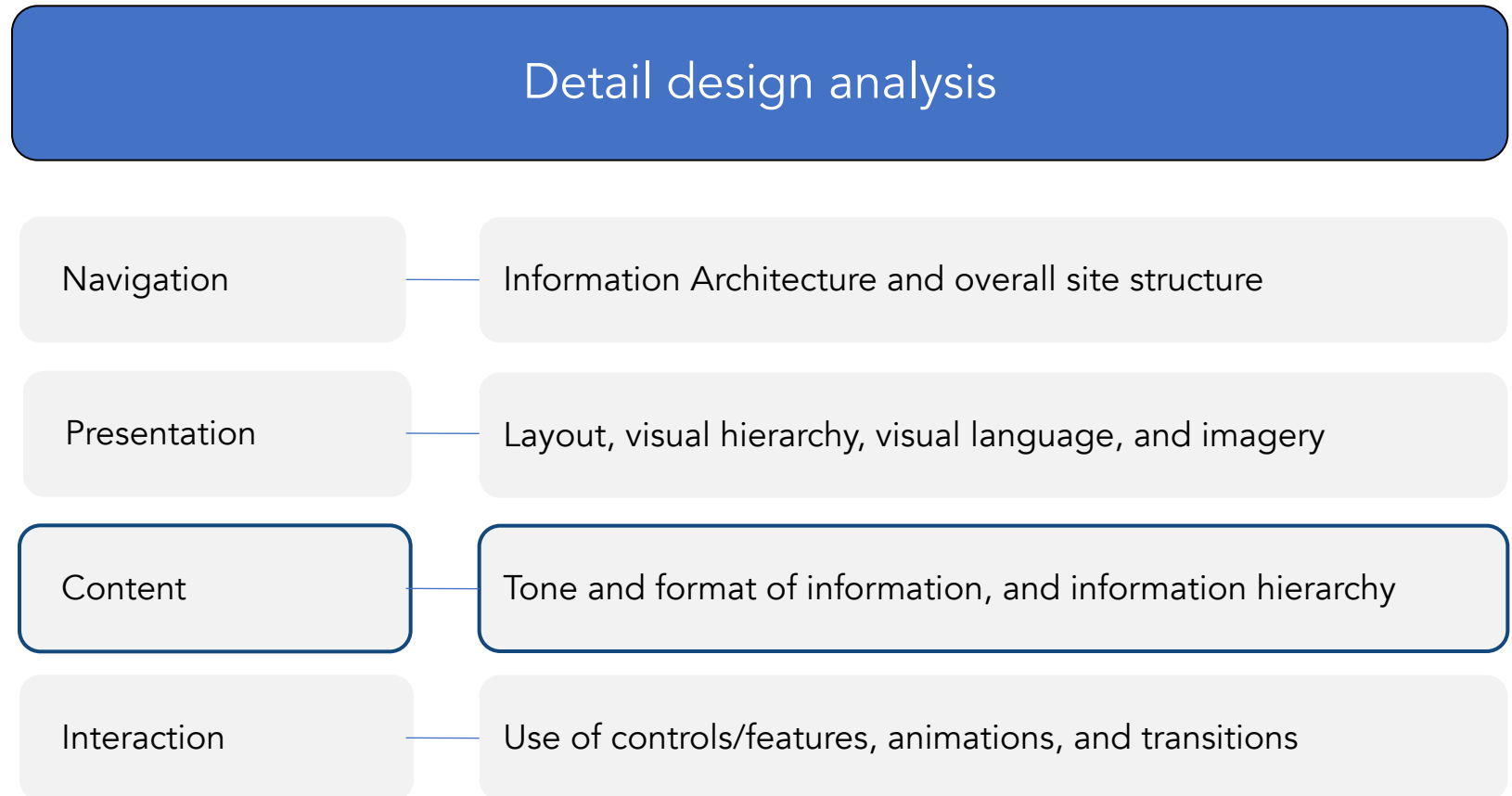


Difficult to read blue text on blue background.

Recommendations

- Avoid unreadable color combinations

Structure of review



Content

Bulleted list makes it easy for the readers to skim for relevant content.

Why choose an American Express Credit Card?

The American Express Credit Cards offer you a range of shopping, dining and travel privileges. Get rewarded with one of the most powerful rewards programme where you earn Membership Rewards Points every time you spend. What's more enjoy the 'Pay-in-Parts' Privilege on all our credit cards and make your payments in easy installments on your selected transactions.

Enjoy the flexibility to redeem you points on your [American Express Platinum Travel Credit Card](#) and choose from over 600 redemption options including leading airlines and hotels. Earn 6 JPMiles per Rs. 100 - the fastest ongoing JPMiles earn rate on all your spending on your [Jet Airways American Express® Platinum Credit](#). While Miles come to you the fastest way, there is also no limit to the amount of JPMiles you can accumulate.

What's more, with an [American Express Platinum Reserve Credit Card](#) you are automatically entitled to use our premium Concierge Service. The dedicated team are on call 24 hours a day, ready to take care of all your lifestyle needs. Just pick up the phone and you'll get a table at that exclusive restaurant, they'll find you that hard-to-get item, arrange your next holiday or even a party.

Experience the American Express Platinum Service on all our credit cards with 24x7 Platinum Assist, Zero Lost card liability, Emergency Card Replacement anywhere in the world.

It is difficult to get a picture about AmeX Reward programs, offers, services, privileges and other advantages just by scanning the content.

Content

Numbered lists help readers follow procedures, steps, sequences and instructions more easily

Is there anything I need to do?

The transition to Chip & PIN technology will take place gradually over the next few months. Since everything will be done automatically, you don't need to request a new Chip Card. We will notify you when your new Chip Card will be sent to your registered mailing address. To ensure successful delivery of your new Chip Card, please update your contact details by either [logging in or registering](#) for American Express Online Services and selecting the "Manage Your Account" tab.

Once you receive your new Card, you will be required to select a PIN of your choice (view the "How do I select my PIN?" tab for details). Meanwhile, you can continue to use your existing American Express Card as you normally do. The new Chip & PIN technology will simply make an already safe payment system even more secure.

Reader has to go through the entire content to understand the procedure.

Content

Look for opportunities to reduce or eliminate words or terms that are repeated either in a specific context or throughout the interface.

Platinum Reserve Credit Card

Exclusive privileges with The American Express
Platinum Reserve Credit Card

'Platinum Reserve Credit Card' is repeated twice

REWARDS

- ☐ Membership Rewards Program
- ☐ Travel Rewards
- ☐ Shopping Rewards

SERVICES

- ☐ Travel Insurance
- ☐ Golf Privileges

The word 'Rewards' is repeated regularly

Current balance
Go Paperless
Manage Rewards
Update details
Register now

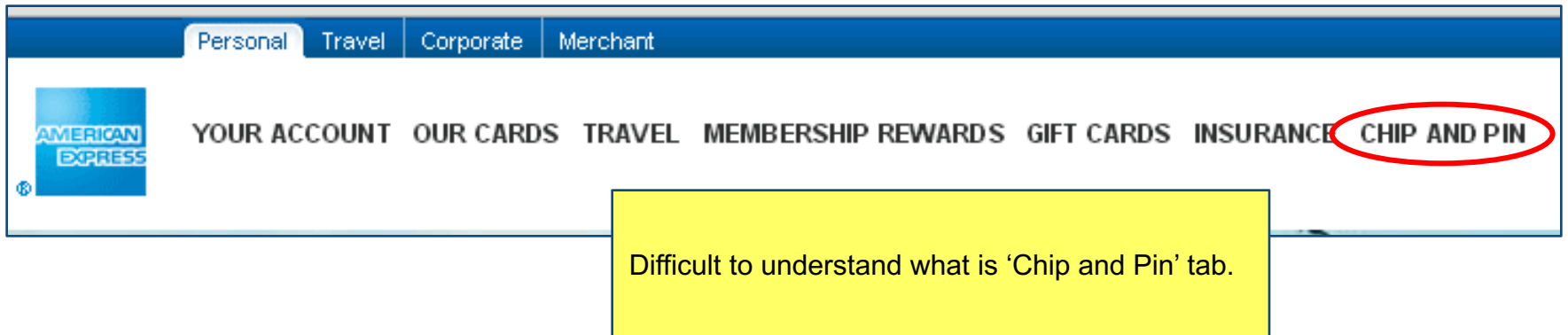
Already registered? Log in now
Not yet registered?

Register now

'Register now' is a link and a button too.

Content

Avoid using jargon, all users may not understand what it means.



Recommendations

- Move 'Chip and Pin' under cards so the context is set

Content

Improper word choice leads to user confusion. Strive for precise meaning and simplicity.

Before You Begin - American Express PAYBACK® Credit Card

Thank you for choosing to apply for American Express PAYBACK® Credit Card.

Before you start your application, please check all these:

- ✓ I am aged 18 years or over
- ✓ I have an Indian Bank Savings or Current Account in India
- ✓ I have a Personal Annual Income of INR 3 Lakhs and above
- ✓ American Express Cards are currently issued to residents of Delhi/NCR, Mumbai, Bangalore, Surat & Vadodra subject to conditions.
- ✓ I have no legal issues for nonpayment of debits across the Legal system in India
- ✓ My company has been trading for more than a year (only if you are Self Employed)
- ✓ I understand that I will have to Pay fees of INR 750 + Service Tax as Annual Fee for the American Express Card.

☐ Yes, I have read the [Terms and Conditions](#) and agree.

NRE and NRO accounts are not allowed?
What about multinational bank accounts?

Trading as in trading on the stock markets or
trading as in doing business?

Recommendations

- Meaning of the sentence must come out clearly.
- Content must not create ambiguity in readers mind

Content

Site content must be updated. Outdated content creates bad impression.



- [Search for your Reward](#)
- [2013 Membership Rewards Catalogue **NEW!**](#)
- [Membership Rewards Terms & Conditions](#)

'2013 Membership Rewards Catalogue' is tagged 'New'

Structure of review

Detail design analysis

Navigation

Information Architecture and overall site structure

Presentation

Layout, visual hierarchy, visual language, and imagery

Content

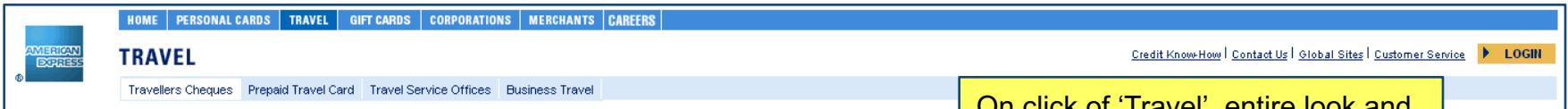
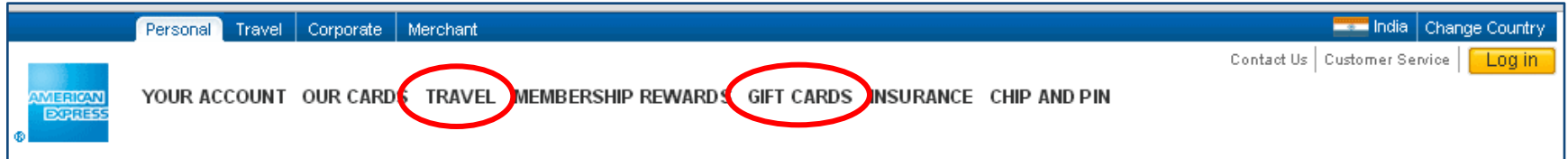
Tone and format of information, and information hierarchy

Interaction

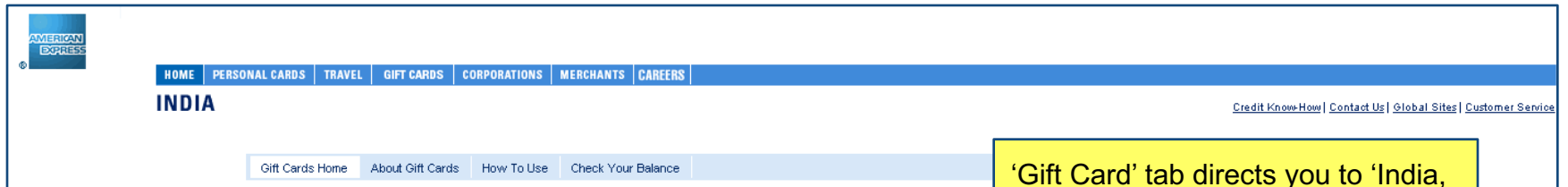
Use of controls/features, animations, and transitions

Interaction

Behavior of UI controls must match the user's mental model.



On click of 'Travel', entire look and feel of the site changes which gives an impression of being directed to a different website.



'Gift Card' tab directs you to 'India', page with again different look and feel .

Recommendations

- Keep the look and feel consistent across tabs
- Page title must match with the tab label

Interaction

Design for intuitive interaction. Interaction must match the user's mental model.

Compare Cards (6)

American Express® Platinum Reserve Credit Card

Reserved only for
a select few

Remove from compare Remove from compare

AMERICAN EXPRESS PLATINUM

5759 876543 21001

Member Since 95

ADITYA KAUL

VDIJAY KVOT

Card type Credit Card

Annual fee Rs.10,000 plus applicable taxes

Reward Earn Rate 1 Membership Rewards Point for every Rs.40 spent

Add above to Compare Cards

On click of the button, cards are added to the top right box which goes unnoticed.

No choice to select cards for comparing. User has to add all the cards first , then remove those not required.

Comparing cards is a two step process.
Add cards to compare
Compare the added cards

Recommendations

- Provide check boxes to select cards.
- Avoid 'Add cards to compare' step. Directly compare after selection

Interaction

Behavior of UI controls must match the user's mental model.

☒ Annual Fee of Rs 50,000*

Name

Gender ☐ Male ☐ Female Date of Birth DD ▼ MM ▼ YYYY ▼

Email ID

Pan

☐ Salaried ☐ Self Employed

Annual Declared Income

Phone No. (Home)

Mobile

Alternate Mobile

Address (Home)

Pin Code

Select City ▼

☐ I provide my consent to be contacted on the mobile number shared by me, even if I am registered with the National Customer Preference Register (NCPR) and opted out of receiving all promotional calls and messages. I certify that I have read, met and agreed to all the [terms, conditions and disclosures](#) which contain rate, fee and other important information.

SUBMIT

The address text box is too small for entering value.

Recommendations

- Use 'street 1, street 2, city, pin code' format for entering the address.

Interaction

When choosing user interface controls, consider the user task and the input devices used.

☐ Annual Fee of Rs 50,000*

Name

Gender

Email ID

Pan

☐ Salaried ☐ Self Employed

Annual Declared Income

Phone No. (Home)

Mobile

Alternate Mobile

Address (Home)

Pin Code

☐ I provide my consent to be contacted on the mobile number shared by me, even if I am registered with the National Customer Preference Register (NCPRI) and opted out of receiving all promotional calls and messages. I certify that I have read, met and agreed to all the [terms, conditions and disclosures](#) which contain rate, fee and other important information.


Recommendations

- Consider using placeholders.

Interaction

Inside text box labels disappear upon data entry, thus increasing memory load

Welcome to your application. Let's get started.
Please tell us a few things about yourself.



Name On Card

* Title ▾ * Your First Name Your Middle Name * Your Last Name ⓘ

* Name on Card ⓘ

Basic Information

* Mobile Number ⓘ * Email Address ⓘ

* Annual Income ⓘ * Select City ▾

Get your Card

User needs to memorize the label before entering the data.

Data entry becomes more frustrating in case keyboard tabs are used.

Recommendations

- Consider labeling the data elements distinctively outside the text box.

Interaction

Consistency makes sites easier to use, because visitors don't have to learn new tricks as they move around.



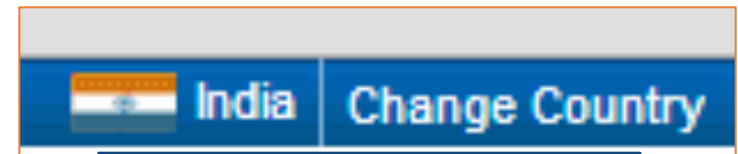
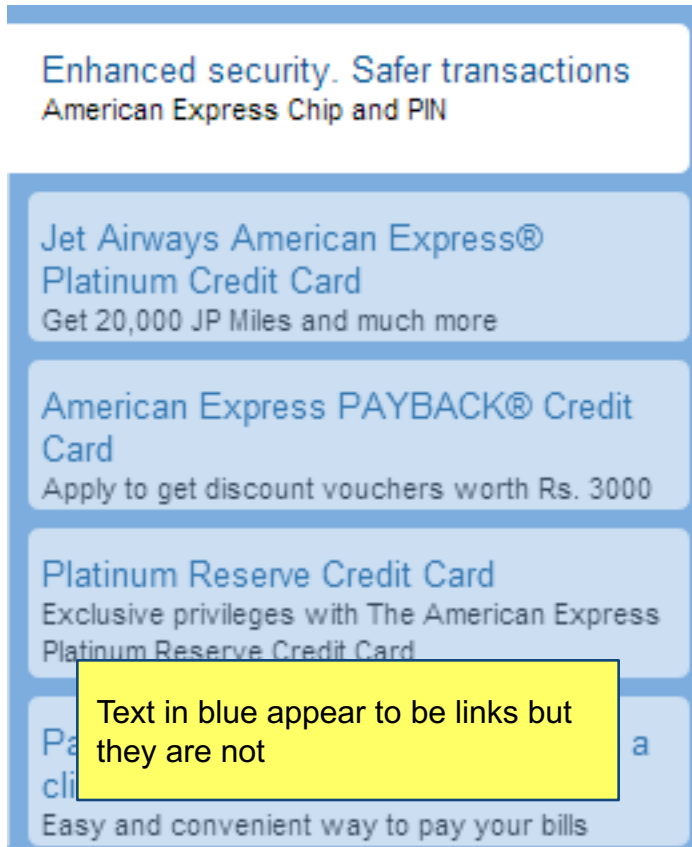
Buttons from the same website has different visual treating

Recommendations

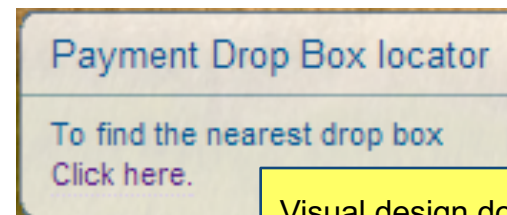
- Maintain consistency while designing buttons, links and other UI controls.

Interaction

Affordance is when a control behaves as its appearance suggests.



Difficult to say which one is clickable.



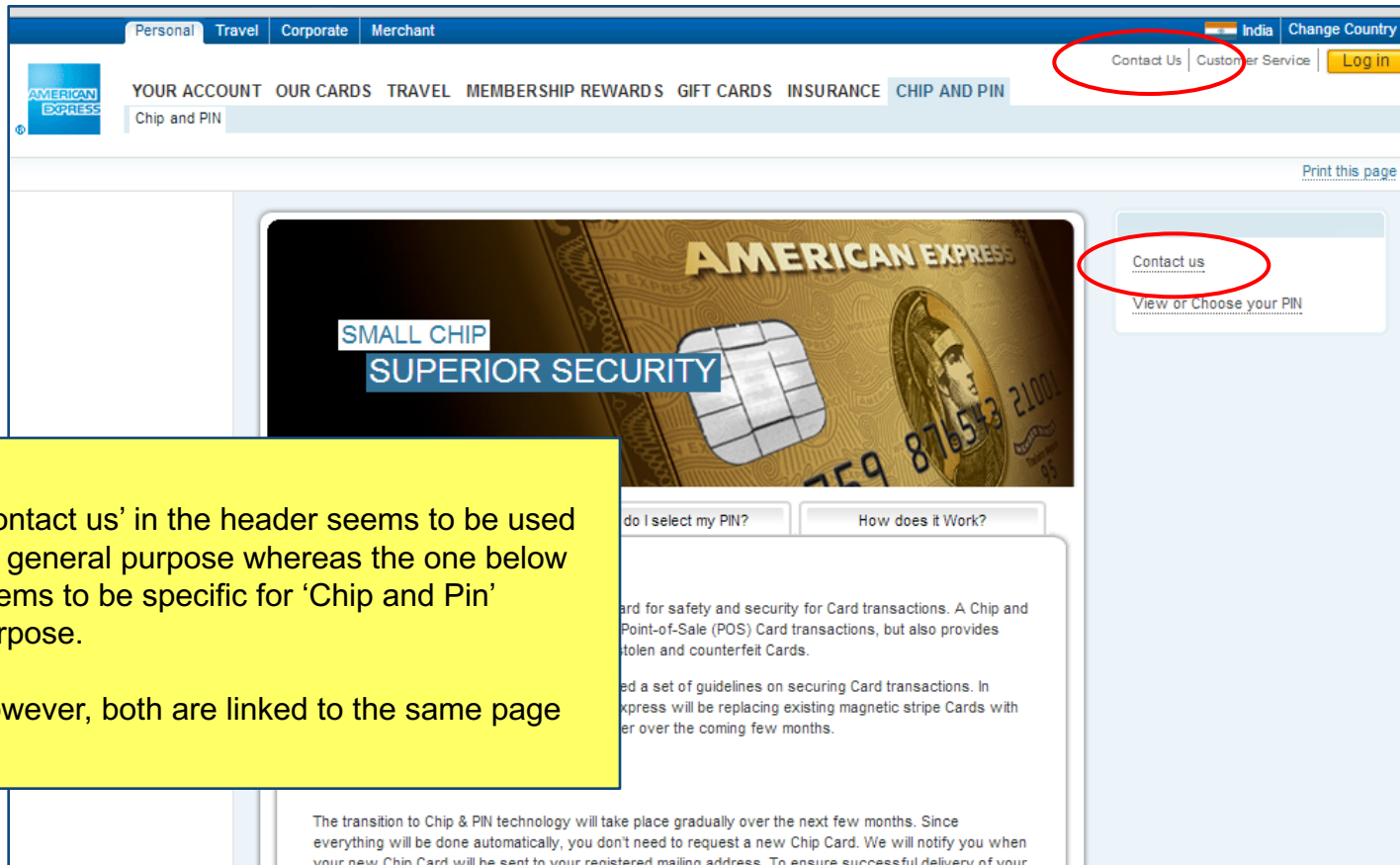
Visual design does not provide sufficient cues for where to click

Recommendations

- Separate content from links using underline or color.

Interaction

Repetition of link confuses the user



Recommendations

- Avoid using multiple links.

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Design Recommendations

Quick win

- Maintain consistency in design
- Use consistent visuals and designs for UI Controls
- Align data elements and graphics
- Maintain consistent page display layout
- Maintain branding consistency
- Provide labels outside the text box
- Update the site content regularly
- Adhere to Gestalt principles

Long term design recommendations

- Make Visual consistency through out the site.
- Use page titles, bullet lists , short paragraphs, summarized content, concise writing style.