



EXPERIENCE THE DIGITAL GORGEOUSNESS !



UT: Axis Bank Website

This Review is based on -
User behavior observations made on Axis Bank Website via Desktop
and Mobile



Usability Testing Report

Date: 04th May 2016

Report created by: Techved Consulting India Pvt. Ltd.

Determining the goals

The goals of Usability Test were :

- **Discovery:** Understand whether the user can find what he is looking for on the Website
- **Comprehensibility:** Is the information provided to him easy to understand?
- **Information:** Is the content shown to him enough?
- What would be user's next step, would he apply or not?

Delhi

Profile	Axis Bank	Other Banks	Total
Retail Mobile	5	3	8
Retail Desktop	5	4	9
Corporate Mobile	1	0	1
Corporate Desktop	2	0	2
Total	13	7	20

Bangalore

Profile	Axis Bank	Other Banks	Total
Retail Mobile	5	3	8
Retail Desktop	5	3	8
Corporate Desktop	3	0	3
Total	13	6	19

General Findings

First thing noticed



Majority of the users noticed “Open an Account” and the banner at once

The screenshot displays the Axis Bank website interface. At the top, there is a navigation bar with the Axis Bank logo, menu items (Personal, Business, Axis Group, About Us), and utility links (Call Us, Locate Us, Check Rates). A search bar is present with the placeholder text "What are you looking for?". To the right of the search bar are buttons for "LOG IN" and "OPEN AN ACCOUNT". A "BETA" badge is visible in the top right corner. Below the navigation bar is a secondary menu with icons and labels for "Explore Products", "Grab Deals", "Make Payments", "Bank Smart", "Progress With Us", and "Apply Now". The main content area features a large banner for "CREDIT CARDS THAT MATCH YOUR LIFESTYLE" with a woman holding a credit card. Below the banner are three promotional cards: "Motor & Travel Insurance", "Instant Recharge", and "Burgundy by Axis Bank". The footer includes a status bar with "Waiting for trk.cetrk.com...", "BANK SMART", and "Your Recently Visited" dropdown.

General Findings

Recently Visited not used



Users did not click on 'Recently Visited'

Why?
Users tried searching for the pages by browsing through mega-menu

AXIS BANK

Personal Business Axis Group About Us

Call Us Locate Us Check Rates

What are you looking for? LOG IN OPEN AN ACCOUNT

Explore Products Grab Deals Make Payments Bank Smart Progress With Us Apply Now

Get a Call Back

CREDIT CARDS THAT MATCH YOUR LIFESTYLE

With exciting offers and rewards on Shopping | Dining | Travel | Movies

KNOW MORE

Motor & Travel Insurance
Now get instant motor & travel Insurance at a click of a Button
READ DETAILS

Instant Recharge
Instantly recharge your prepaid mobile with Axis Bank Internet Banking
RECHARGE NOW

Burgundy by Axis Bank
Premium banking services for your personal & business banking needs
KNOW MORE

Waiting for trk.cetrk.com... BANK SMART Your Recently Visited

General Findings

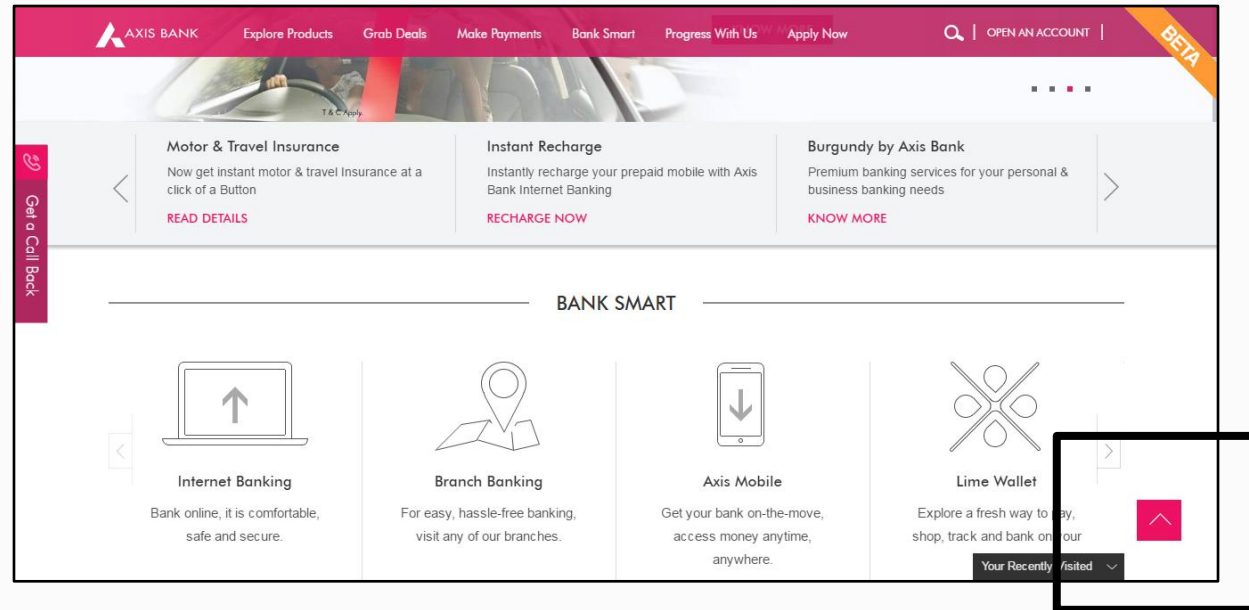
'Go to the top' Button was not used



Users did not use the "Go to the Top Icon"

Why?

Users scrolled back up or used the floating menu to go to another page

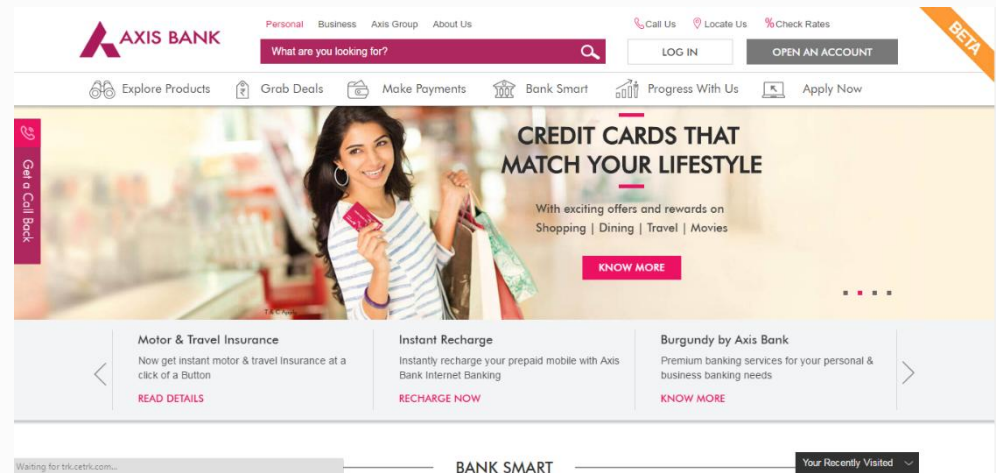


Home Loan

Scenario : “You need to buy a new home and you need to take a loan, how will you do that?”

Objective:

- Does the user understand where to find it?
- Does the user notice the options in the mega-menu?
- Does the user find the information provided sufficient?
- What is the next step that the user will take?
- Does he notice the rates and charges?



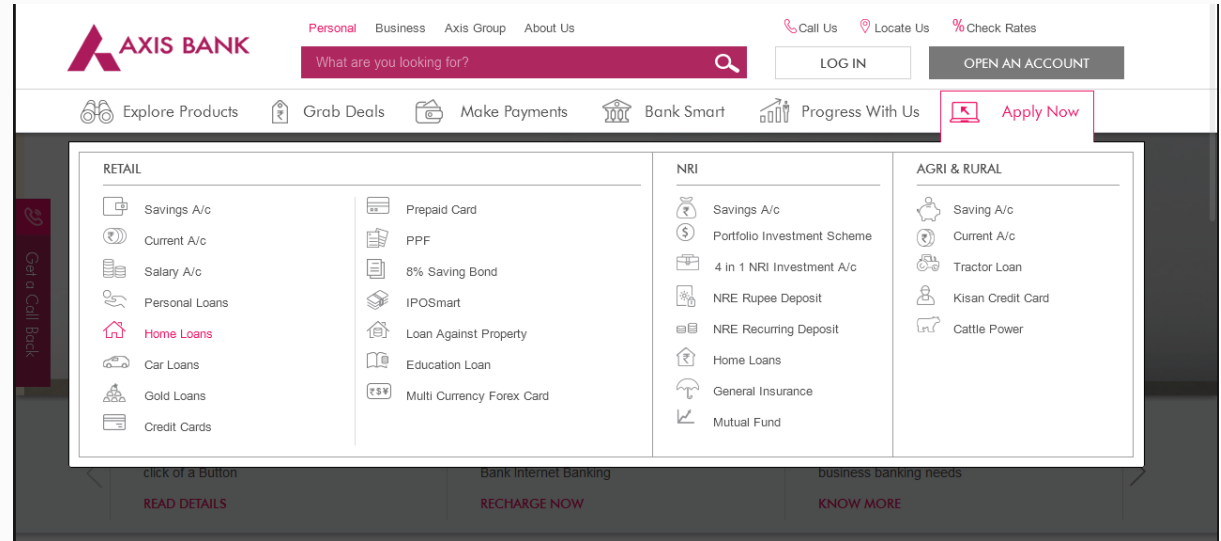
Home Loan: Discovery

Difficulty in discovering home loan

Users select Home Loans via Apply Now

Why?

Users assumed information regarding the Loan would be provided there



Home Loan: Information

Loan information not given



Users assume that the information will be shown to them after the details are entered

Why?
Users fail to understand the information regarding loans shown under Explore Products

The screenshot shows the Axis Bank website interface for applying for a home loan. At the top, the Axis Bank logo is on the left, and 'Powered by bankbazaar.com' is on the right. A navigation bar contains links for 'HOME LOAN', 'CAR LOAN', 'YOUR APPLICATIONS', and 'TRACK YOUR APPLICATION', with a 'Sign In' button on the far right. Below the navigation bar, a message states: 'It takes just 3 simple steps to apply for Axis Bank Home Loan online'. A progress indicator shows three steps: '1 Get Eligibility' (highlighted), '2 Decide to Apply', and '3 Complete Application'. A red banner below the progress indicator reads: 'Fill form to get your Axis Bank Home Loan eligibility instantly. (Specify loan amount & loan tenure on the next page)'. The main form area contains several fields: 'City in which property is based' (dropdown menu), 'Purpose of loan' (dropdown menu), 'Residency status' (dropdown menu), 'Date of Birth' (input fields for DD, MM, and YYYY), and 'Type of employment' (dropdown menu). Below these fields is a question: 'Do you have an ongoing Home Loan with Axis Bank?' with radio buttons for 'Yes' and 'No'. A section for account holders asks: 'If you are an Axis Bank account holder, provide your account details to speed up your application' and includes input fields for 'Axis Bank Savings Account Number' and 'OR Axis Bank Customer Id'. At the bottom, there is a checkbox for 'I would like to add a co-applicant' and a declaration statement: 'I declare that the information I have provided above is accurate and Complete to the best of my knowledge.'

Solution

Provide a link on the Apply Now Page for redirecting the user to the Details Page to educate him with more information

The screenshot shows the Axis Bank website's home loan application page. The page features a navigation bar with 'HOME LOAN', 'CAR LOAN', 'YOUR APPLICATIONS', and 'TRACK YOUR APPLICATIONS'. Below the navigation bar, there is a section titled 'It takes just 3 simple steps to apply for Axis Bank Home Loan online' with three steps: '1 Get Eligibility', '2 Decide to Apply', and '3 Complete Application'. A prominent callout box highlights the 'Interest Rate 9.5%' section, which also mentions 'Affordable Loans at Lowest Rates' and includes a 'Know More' button. Below this, there is a form with various fields: 'City in which property is based' (dropdown), 'Purpose of loan' (dropdown), 'Residency status' (dropdown), 'Date of Birth' (DD/MM/YYYY), 'Type of employment' (dropdown), and 'Do you have an ongoing Home Loan with Axis Bank?' (radio buttons for Yes/No). There are also input fields for 'Axis Bank Savings Account Number' and 'Axis Bank Customer Id', and a checkbox for 'I would like to add a co-applicant'. At the bottom, there is a checkbox for 'I declare that the information I have provided above is accurate and Complete to the best of my knowledge.' and a 'Check your eligibility' button.

Home Loan: Information

Unable to see complete information



Users were unable to find information regarding a particular loan in detail

Why?
Users failed to understand the Loan headers were clickable

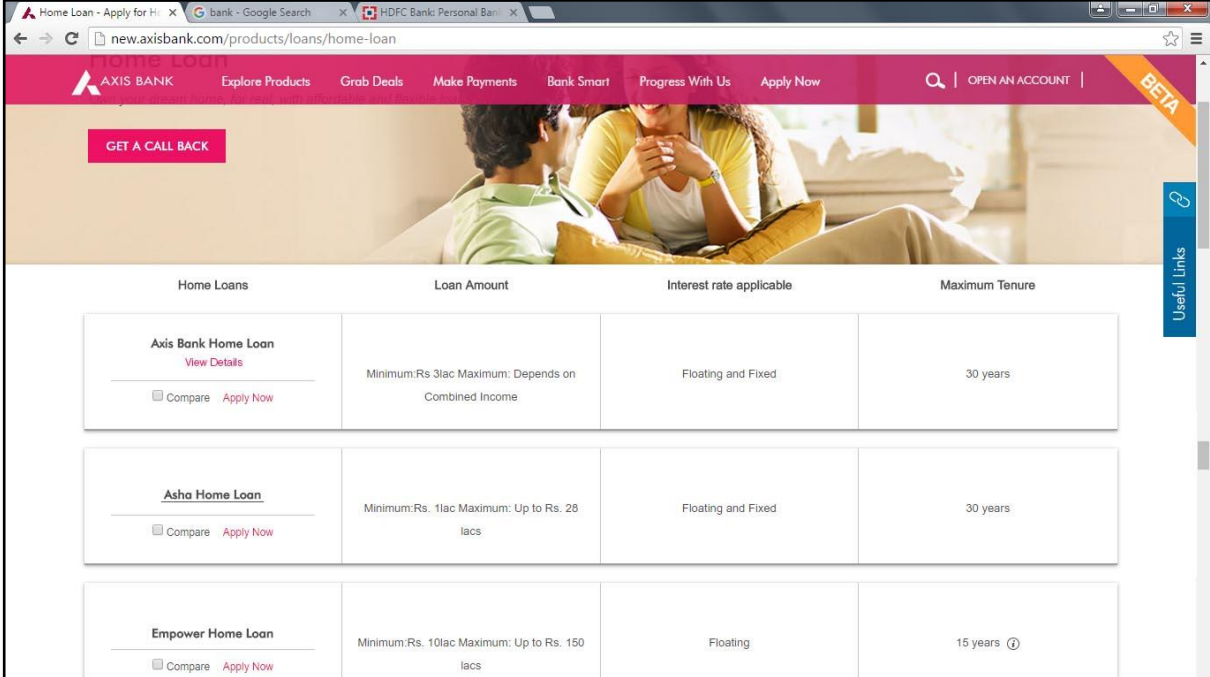
The screenshot shows the Axis Bank website's Home Loan section. The page has a purple header with navigation links: Explore Products, Grab Deals, Make Payments, Bank Smart, Progress With Us, and Apply Now. A search icon and 'OPEN AN ACCOUNT' link are on the right. A 'BETA' badge is in the top right corner. The main content area is a table with four columns: Home Loans, Loan Amount, Interest rate applicable, and Maximum Tenure. The table lists four loan products: Axis Bank Home Loan, Asha Home Loan, Empower Home Loan, and Happy Ending Home Loan. Each row includes a 'Compare' checkbox and an 'Apply Now' button. A 'Useful Links' sidebar is on the right, and a 'Your Recently Visited' dropdown is at the bottom right. A black box highlights the loan headers, indicating they are clickable.

Home Loans	Loan Amount	Interest rate applicable	Maximum Tenure
Axis Bank Home Loan <input type="checkbox"/> Compare Apply Now	Minimum:Rs 3lac Maximum: Depends on Combined Income	Floating and Fixed	30 years
Asha Home Loan <input type="checkbox"/> Compare Apply Now	Minimum:Rs. 1lac Maximum: Up to Rs. 28 lacs	Floating and Fixed	30 years
Empower Home Loan <input type="checkbox"/> Compare Apply Now	Minimum:Rs. 10lac Maximum: Up to Rs. 150 lacs	Floating	15 years ⓘ
Happy Ending Home Loan	Minimum:Rs 3lac Maximum: Depends on	Floating	Your Recently Visited ▾



Solution

Addition of the word View Detail/Know More near the Loan header or Underlining the Loan type will provide more indication to it.



The screenshot shows the Axis Bank website's home loan page. The URL is new.axisbank.com/products/loans/home-loan. The page features a navigation bar with the Axis Bank logo and links for Explore Products, Grab Deals, Make Payments, Bank Smart, Progress With Us, and Apply Now. A search bar and 'OPEN AN ACCOUNT' link are also present. A 'GET A CALL BACK' button is visible on the left. The main content area displays a table of home loan products with columns for Home Loans, Loan Amount, Interest rate applicable, and Maximum Tenure. A 'Useful Links' sidebar is on the right.

Home Loans	Loan Amount	Interest rate applicable	Maximum Tenure
Axis Bank Home Loan View Details <input type="checkbox"/> Compare Apply Now	Minimum:Rs 3lac Maximum: Depends on Combined Income	Floating and Fixed	30 years
Asha Home Loan <input type="checkbox"/> Compare Apply Now	Minimum:Rs. 1lac Maximum: Up to Rs. 28 lacs	Floating and Fixed	30 years
Empower Home Loan <input type="checkbox"/> Compare Apply Now	Minimum:Rs. 10lac Maximum: Up to Rs. 150 lacs	Floating	15 years ⓘ

Home Loan: Information

Useful links not noticed



Users did not click on the Useful links

Why?

The link appeared in the users' blind spot

Home Loans	Loan Amount	Interest rate applicable	Maximum Tenure
Axis Bank Home Loan <input type="checkbox"/> Compare Apply Now	Minimum:Rs 3lac Maximum: Depends on Combined Income	Floating and Fixed	30 years
Asha Home Loan <input type="checkbox"/> Compare Apply Now	Minimum:Rs. 1lac Maximum: Up to Rs. 28 lacs	Floating and Fixed	30 years
Empower Home Loan <input type="checkbox"/> Compare Apply Now	Minimum:Rs. 10lac Maximum: Up to Rs. 150 lacs	Floating	15 years ⓘ
Happy Ending Home Loan	Minimum:Rs 3lac Maximum: Depends on	Floating	Your Recently Visited ▾

Solution

Useful links can be positioned below the types of loans

The screenshot displays the Axis Bank website's loan section. At the top, there is a navigation bar with the Axis Bank logo and links for 'Explore Products', 'Grab Deals', 'Make Payments', 'Bank Smart', 'Progress With Us', and 'Apply Now'. A search icon and 'OPEN AN ACCOUNT' link are also present. A 'BETA' badge is visible in the top right corner. Below the navigation bar, two loan products are featured in a grid:

Loan Type	Minimum/Maximum	Interest Rate	Term
Empower Home Loan	Minimum:Rs. 10lac Maximum: Up to Rs. 150 lacs	Floating	15 years
Happy Ending Home Loan	Minimum:Rs 3lac Maximum: Depends on Combined Income	Floating	20 years

Below the loan products, a 'Useful Links' section is highlighted with a pink background. It contains several links: 'EMI Calculator', 'Download Forms', 'Axis Bank Property Search', 'Loan Account Statement', 'Check your Loan Status', and 'Authorised Agencies'. A second row of links includes 'List of Loan Centres', 'Annual Percentage Rate Calculator', 'Part Disbursement FAQs', 'Approved Projects', 'Track Application', and 'Fair Practice Code For Lenders'. At the bottom, a 'HAVE QUERIES?' section features three FAQ cards with question marks and text: 'What is the location and the timing of the AXIS Bank Loan Center closest to me?', 'Is it mandatory to have a co-applicant when applying for a Home Loan?', and 'Do I need to pay a fee to apply for an AXIS Bank Home Loan?'.

Home Loan: Lead

User would not apply online



Users would not want to apply for the loan online

Why?

Users would like to visit the bank branch in person

Click here to go back to the old website ▶

AXIS BANK Personal Business Axis Group About Us

Call Us Locate Us Check Rates

What are you looking for?

Explore Products Grab Deals Make Payments Bank Smart Progress With Us Apply Now

Home / Retail / Loans / Axis Bank Home Loans / Axis Bank Home Loan / Features-Benefits

Axis Bank Home Loan

Own your dream home with long tenure loans for highest eligibility at lowest EMIs

Smaller EMIs	Loan Amount	Prepayment Charges	Interest Rate Applicable
Space out your payments and avail smaller EMIs paid over longer tenure	Minimum - Rs. 3,00,000 Maximum - Depends on combined income	Floating Rate Loan: Nil Fixed Rate Loan: 2% of outstanding principal/amount prepaid	Floating and Fixed

Features and Benefits Eligibility & Documentation Interest Rates and Charges FAQs Special Balance Transfer Scheme Your Recently Visited

Explore Products (Loan)

DELHI – Out of 9 users

BANGALORE– Out of 8 user

5



Discovery of segment

6

5



Ease of Understanding
information

4

3



Application by User

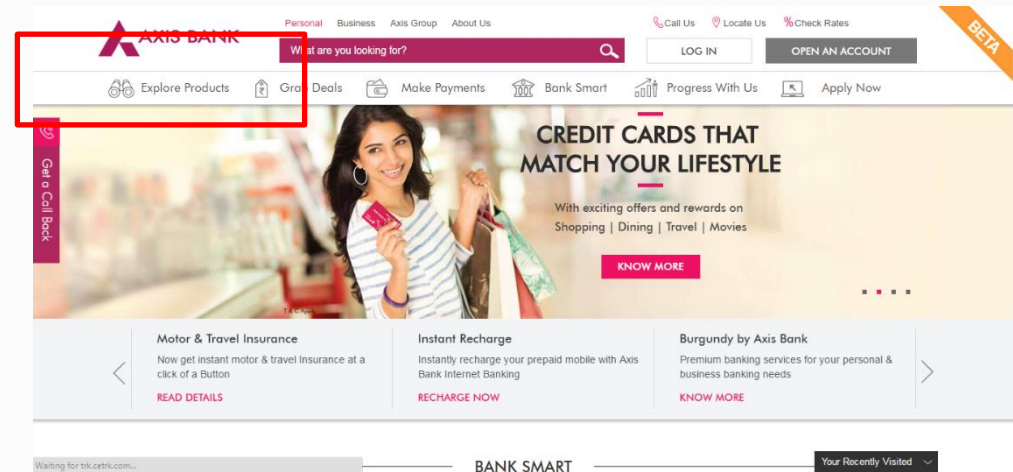
3

Comparing Credit Card

Scenario : “You want to apply for a Credit Card. Compare the loans and apply for the best option for yourself”

Objective:

- Is the user successful in finding Credit Cards Loan?
- Does the user notice the shortcut in the mega-menu?
- Is the user successful in comparing the cards?
- Is the user satisfied with the information provided?
- Would the user directly apply for a card?
- What would be his next step?



Comparing Credit Cards

Unable to compare cards



Users were confused as to what had to be done to compare the Cards after being selected

Why?

The compare option appears in the users' blindspot. Users did not notice the transition of option appearing and hiding as it was too fast

The screenshot shows the Axis Bank website interface for comparing credit cards. The navigation bar includes 'AXIS BANK', 'Explore Products', 'Grab Deals', 'Make Payments', 'Bank Smart', 'Progress With Us', and 'Apply Now'. A search bar and 'OPEN AN ACCOUNT' link are also present. The main content area displays two credit card options: 'Insta Easy Credit Card' and 'Miles and More Credit Card'. Each card has a 'Compare' button and an 'Apply Now' button. A vertical sidebar on the right contains a 'Useful Links' section and a 'Compare' button, which is highlighted with a green box and a white border. A red arrow points to the 'Compare' button in the sidebar. The page also features a 'BETA' badge in the top right corner and a 'Your Recently Visited' dropdown at the bottom right.



Competitors Review - HDFC

Users found it difficult to find information regarding the loans and payments related to business



CONCLUSION

Desktop-Retail

- Users appreciated the look and feel of the website
- Users appreciated all the options displayed upfront via the mega-menu
- In terms of information they found the content easy to understand and being provided in detail
- Users had difficulty in comparing between particular products
- Users were unable to see a product's information in detail if they chose explore option
- Users appreciated and liked the 'Progress with Us' and 'Grab Deals' section
- Users looked for offers for Credit Card/Debit under their respective sections as they did not notice the Grab Deal/Expect such a section
- In terms of Make Payment, users would like to see more options regarding offers
- Cross promotion of relevant sections is required, for e.g. offers to be shown while doing a recharge/bill payment

CONCLUSION

Mobile - Retail

- Users appreciated the shortcuts on the horizontal band but failed to see more options provided behind a scroll
- Users failed to relate to certain terms like Retail, Bank Smart, Progress With Us which made them hesitate to explore
- Users found the information easy to understand and enough. Their only concern was the difficulty in finding it.

CONCLUSION

Desktop – Corporate

- Users failed to realize they would find business related information in the business section and not the personal section
- In terms of information, apart from certain terms they found the information easy to understand

Thank You



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