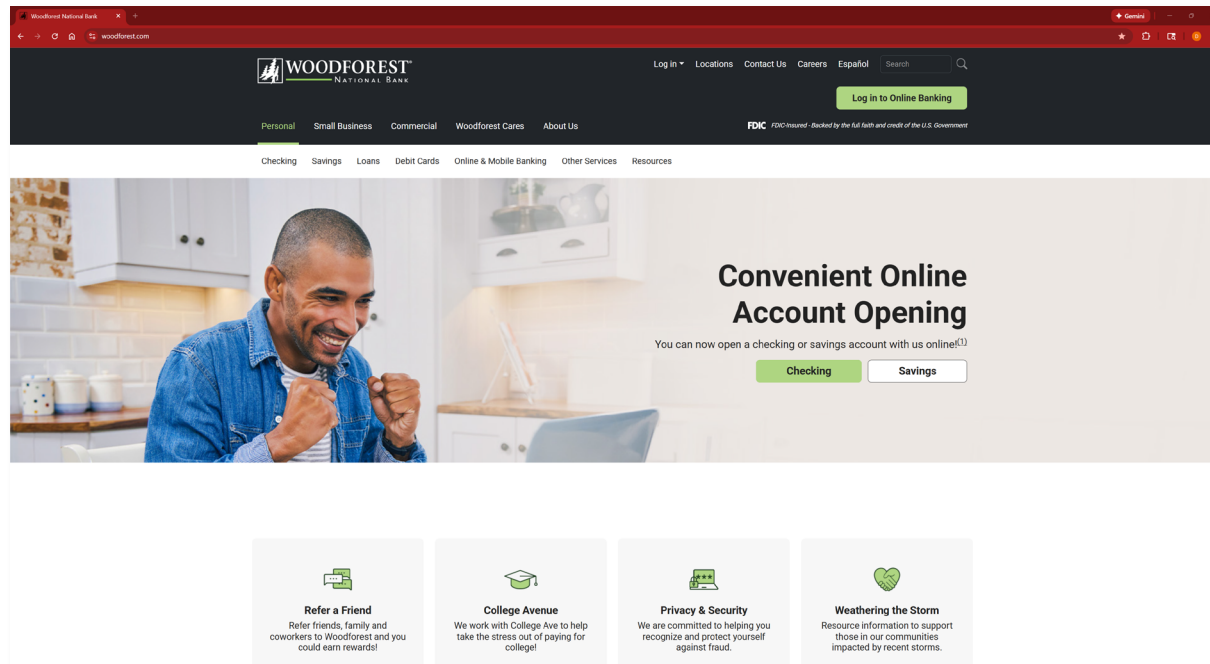


UX Research Study Results

Website UX/Functionality (Desktop)

User Test Overview

Our live site, on desktop view, was used to test user experience and overall functionality determined by testers completing tasks.



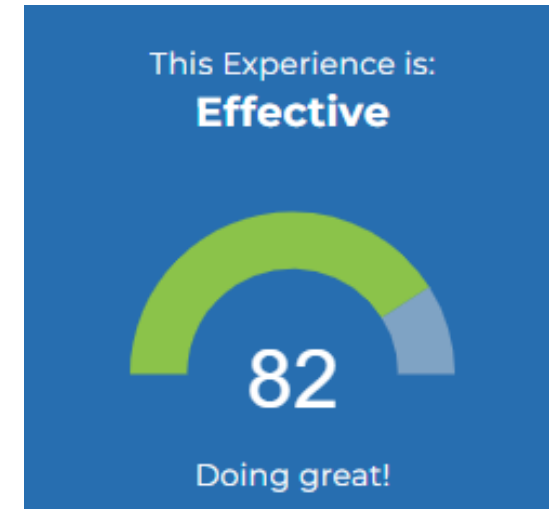
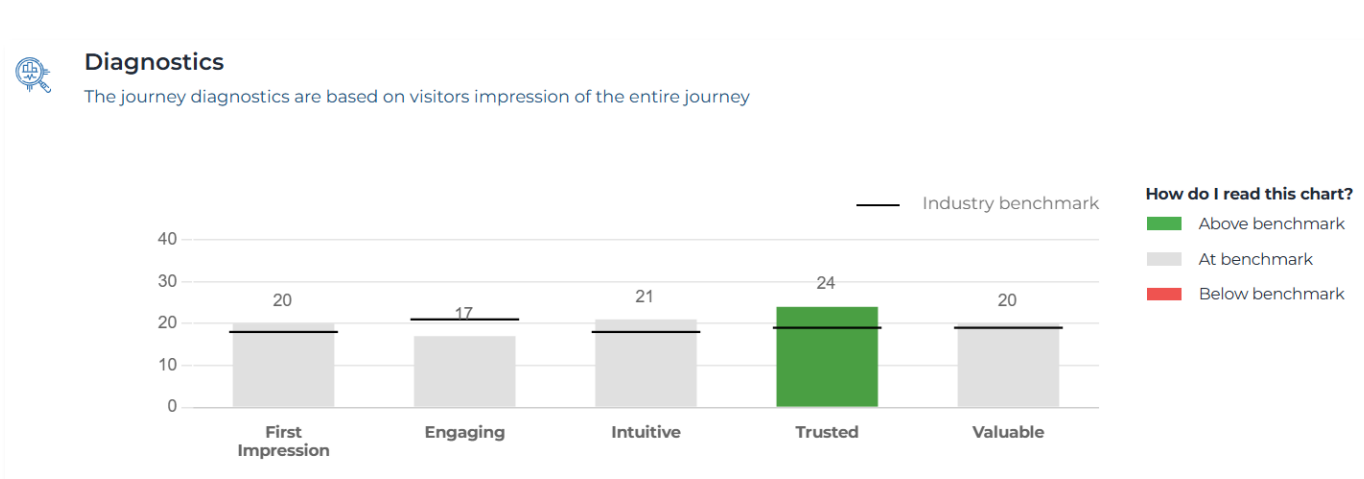
[Link to website](#)

User Test Overview

Research Goal: How effectively the website enables users to complete tasks efficiently and intuitively by assessing if information is presented clearly.

- Is there anything else they would expect to have on specific pages or within the site?

Participants: 126 testers reviewed our live site and provided feedback.



[View WEVO Test Dashboard](#)

Test Participant Audience

Anyone under the age of 65 who has visited their bank's website in the past three months.

Task to Complete

- Start from the **Homepage** - <https://woodforest.com> – and proceed to the **Woodforest Checking page** and locate the *'Minimum to open'* amount
- Proceed to the **Online and Mobile Banking page** to observe the features and locate *the ninth feature listed*
- Proceed to the **Privacy & Security page** and locate the *phone number you need to immediately call to report fraud* to the bank
- Proceed to the **Contact Us page** and locate the *email address for general inquiries*
- Proceed to the **CRA & Community Development page** and locate the *bank's five community development initiatives*
- Proceed back to the **Homepage** and the *task is complete*

Key Insight Categories

We've grouped the feedback into three key categories to help frame the discussion. These are high-level themes based on patterns we observed across user input.

1. Website Structure and Consistency

2. Intuitive Features

3. Experience Ease and Effort

We'll walk through each category in more detail over the next few slides.



Website Structure and Consistency

Key Insights

Website Structure and Consistency

Most prospective users found the website's structure and navigation with users reporting that they could find what they needed and that elements worked as expected.

Navigation was seen as consistent and predictable, with users especially appreciating the clear drop-down menus and logical page categorizations. For most, navigation felt easy, and users felt they were able to find what they were looking for.



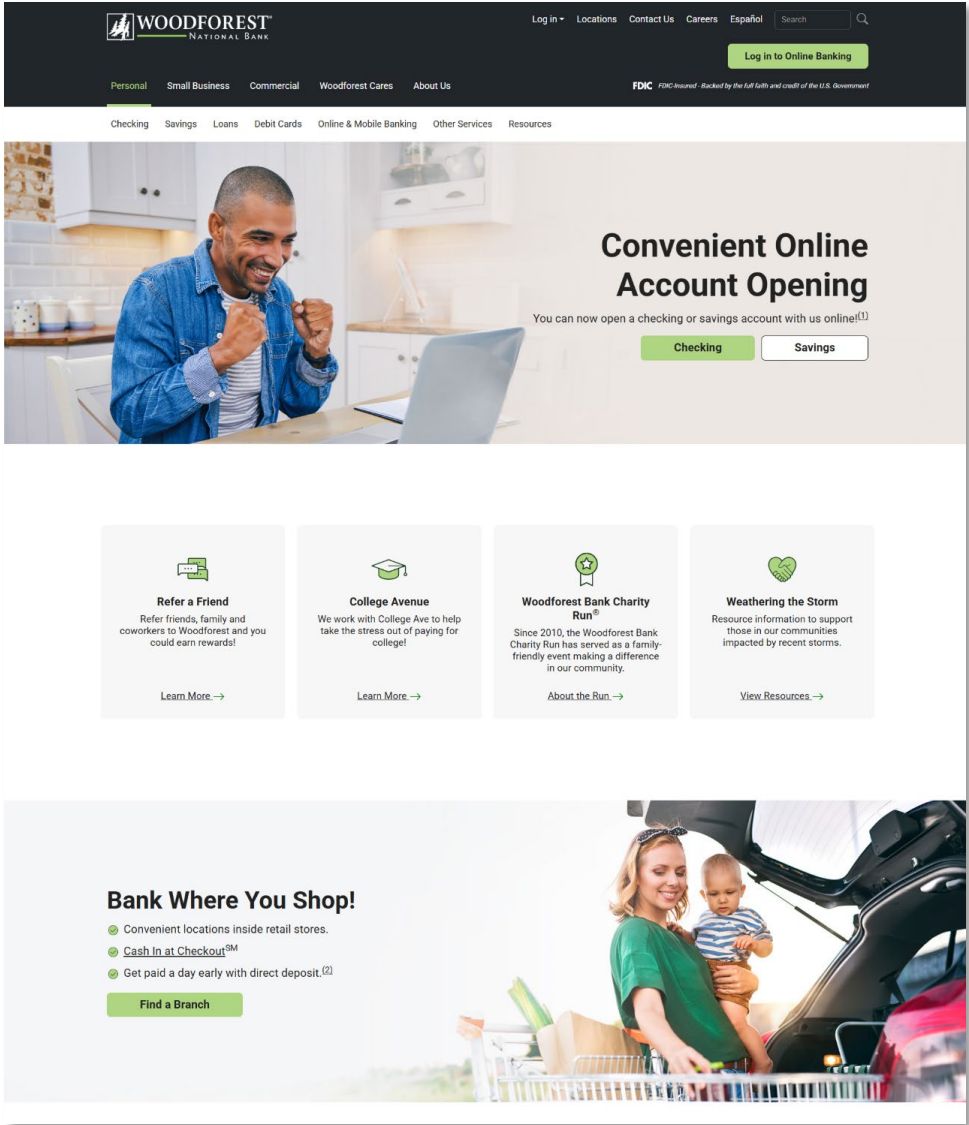
"The website's structure matched my expectations. I was able to complete the tasks completely without any issues. The way the website's structure was setup made it easy for me to find the answers to the tasks. I had no issue or I did not have to spend 5 minutes to look for anything."

Female, 45 - 54, Associate's Degree, \$0 - \$50k, 45-54, Yes



"I prefer a website that is easy to navigate and easy to find the information that I would be looking for. I also like the clean look of the page. Everything on the page is spread out and not too crowded together."

Male, 55 - 64, Bachelor's Degree or Higher, \$0 - \$50k, 55-65, Yes





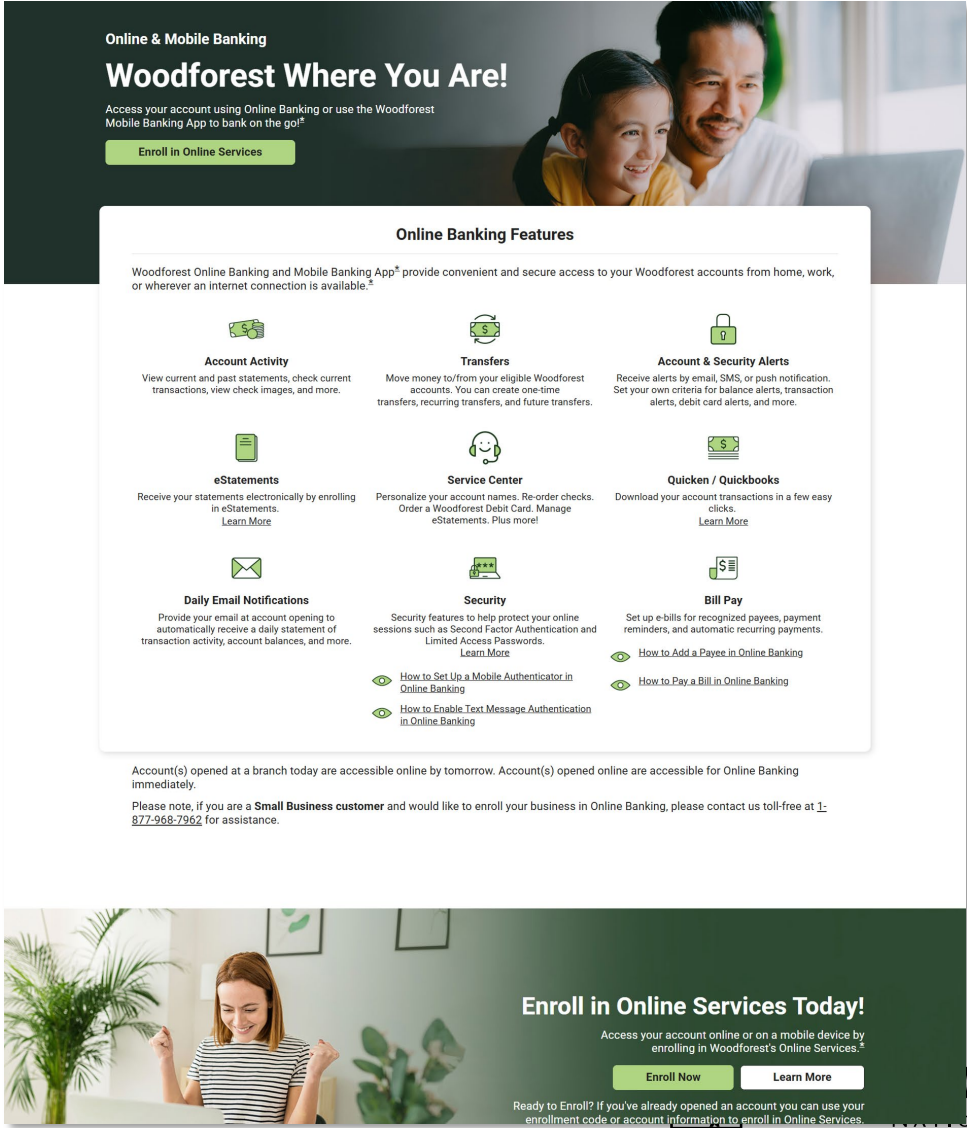
"This is a good example of a website for a bank I would consider. It is well organized and easy to navigate."

Female, 45 - 54, Associate's Degree, \$100k - \$150k, 45-54, Yes



"The layout alone told me that this should be a good experience as far navigating it."

Male, 45 - 54, Bachelor's Degree or Higher, \$50k - \$100k, 45-54, Yes



Website Structure and Consistency

78.7% of test participants found our website's structure matched their expectations to a moderate extent, large extent or completely.

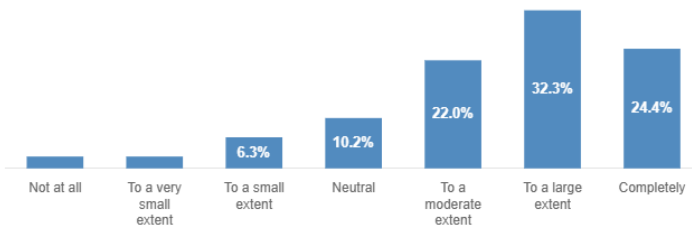


Website Structure

Customized questions made to visitors about the experience

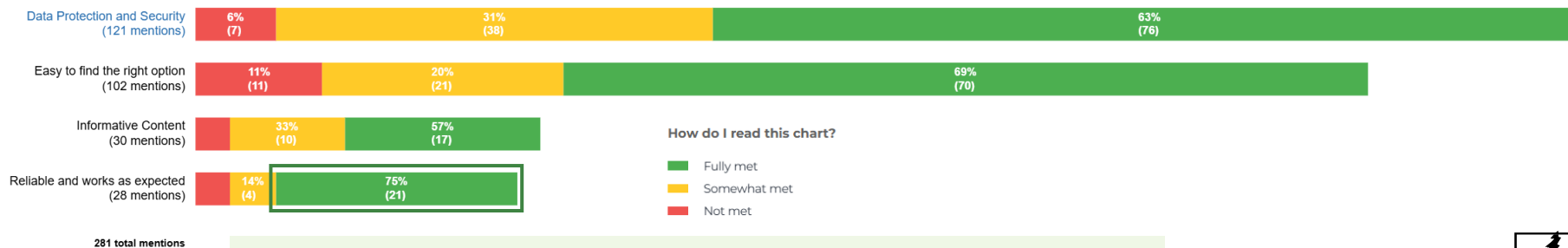
To what extent did the website's structure match your expectations?

JOURNEY LEVEL



Expectation Question

When navigating through a bank website, what are your greatest hopes? What are your greatest concerns?



Of those that expected a website to be reliable and work as expected
75% of them said it met their expectation

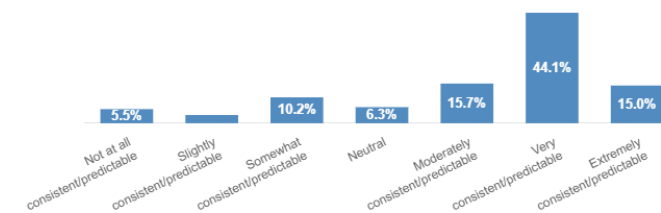


Consistency

Customized questions made to visitors about the experience

How consistent and predictable did the website feel as you navigated between pages?
Did the website feel similar and make sense as you moved between pages?

JOURNEY LEVEL





Intuitive Features

Key Insights

Intuitive Features

The majority of users did not find any of the website features to be difficult to use. They noticed how well the pages were laid out and features assisted them in a favorable way to understand how the website functions.



"I didn't find anything difficult to use. Everything was self explanatory. It was easy to figure out what I needed to click on to find what I needed."

Male, 55 - 64, Bachelor's Degree or Higher, \$0 - \$50k, 55-65, Yes



"I think it is a well thought out website"

Female, 55 - 64, High School Diploma/GED, \$50k - \$100k, 55-65, Yes

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Log In to Online Banking

Contact Us

We Are Here For You!

Have questions about your account or need support with Online or Mobile Banking? Give us a call or send us a Secure Message through Online Banking.

@

Phone Numbers

Toll-free
1.877.968.7962
1.888.333.9261
Houston
(832) 375-2000

Monday - Saturday
8:00 am - 5:00 pm CT

Send a Secure Message

1. Log In to Online Banking
2. Go to Messages Tab

Log In to Online Banking

Mailing Address

Woodforest National Bank
P.O. Box 7889
The Woodlands, TX 77381-7889

Branch Locations

See branch hours, phone numbers, and get directions.

Find a Branch Near You

ServiceMember Assistance

Woodforest National Bank offers loan assistance under the Servicemembers Civil Relief Act as thanks to our nation's servicemembers for their sacrifices. Contact our Loan Operations Department to determine your eligibility.
1.888.262.2288 (toll-free)

More Information

Direct Deposit

Have regular sources of funds, such as a paycheck, directly deposited into your account.

Set Up Direct Deposit

Confirmation and Verification Services

For requests such as Verification of Deposit, Credit Inquiries, Mortgage Reverification and Audit Confirmations.

Learn More

General Inquiries

Have a question? We'd love to hear it and see how we can help assist you. Please contact us at the following:
Email: info@woodforest.com

Check Out Our Mobile® and Online Banking Walk-thru Demos!
Interactive Guides for your most frequently asked questions.

View Demos

★

?

"Website is easy to use and self explanatory"

Female, 35 - 44, Some College, \$100k - \$150k, 35-44, Yes

★

?

"The website is very straightforward you can't really miss or get confused at anything"

Male, 18 - 24, High School Diploma/GED, \$0 - \$50k, 18-24, Yes

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Log In to Online Banking

Privacy & Security

Protecting your personal and account information is one of our top priorities. We are committed to helping you recognize and protect yourself against fraud.

How We Protect You

Ways we protect you and your information.

Our Protective Measures →

Cookie Policy

We use cookies to provide you with a better online experience.

Read Our Policy →

Terms of Use

For information about access to or website use.

Read Our Terms of Use →

What You Can Do to Protect Yourself Online

+

Tips from the FBI - How We Can Help You - Elder Fraud

+

Remember:

Woodforest National Bank will NEVER ask you to provide or verify account or login information by email, phone or text message. This includes account numbers, user IDs, passwords, and debit or credit card information. If you receive a text message from someone claiming to be an employee of Woodforest National Bank, you should contact or visit your local branch. Please Note: you will be asked to provide this information if you contact Woodforest National Bank.

IDnotify®

Plans include Lost Wallet Services, Identity Restoration, Internet Surveillance, and more!
Exclusive offer for Woodforest customers.*

Learn More

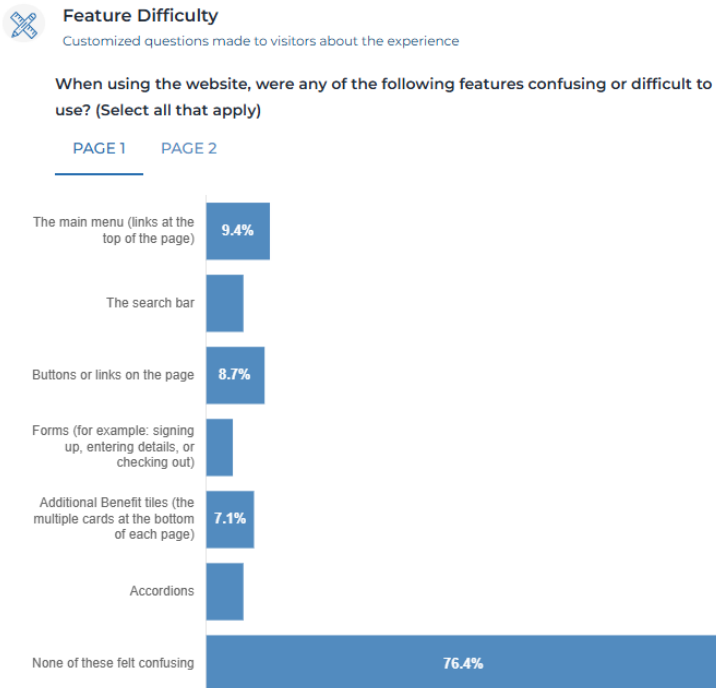
*Offer provided by IDnotify®, a part of Experian®.

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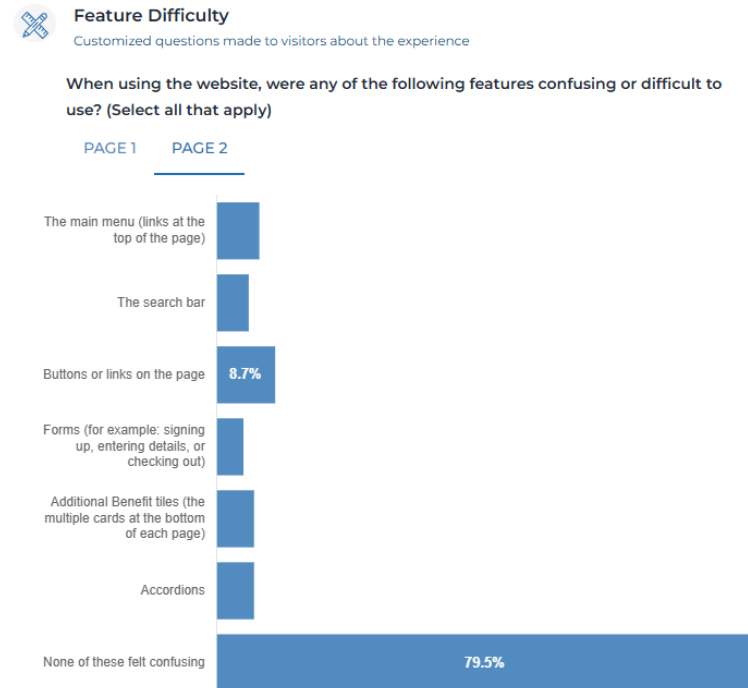
12

Intuitive Features

76.4% of test participants didn't find any feature confusing when presented with the Homepage.



79.5% of test participants didn't find any feature confusing when presented with the Online and Mobile Banking page.





Experience Ease and Effort

Key Insights

Experience Ease and Effort

We determined a task that would allow the tester to flow through a foundational journey in which we designed the website to feature and highlight how a user would truly experience our website.

Overall, they found the experience easy, intuitive, and clear.



"It was easy to complete all of the tasks that were assigned because I navigated without issue and the page had a seamless layout without any problems or issues that needed to be addressed"

Female, 35 - 44, Bachelor's Degree or Higher, \$150k+, 35-44, Yes



"I absolutely had no difficulty searching for the tasks asked of me."

Female, 45 - 54, Associate's Degree, \$0 - \$50k, 45-54, Yes

Experience Ease and Effort

77.3% of test participants found the task somewhat, easy, or very easy to complete.

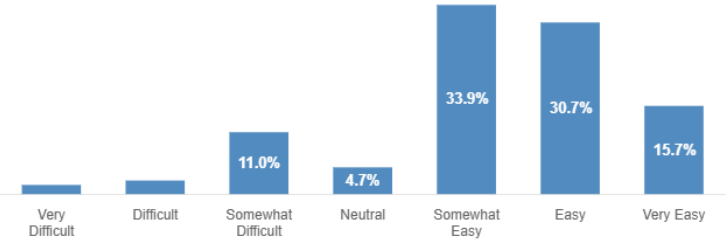


Tasks Complete Ease

Customized questions made to visitors about the experience

How easy did you find the tasks to complete?

JOURNEY LEVEL

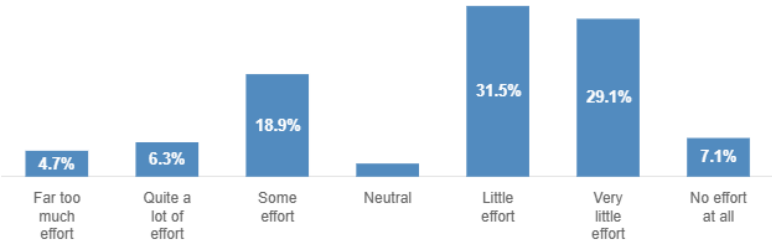


Effort

Customized questions made to visitors about the experience

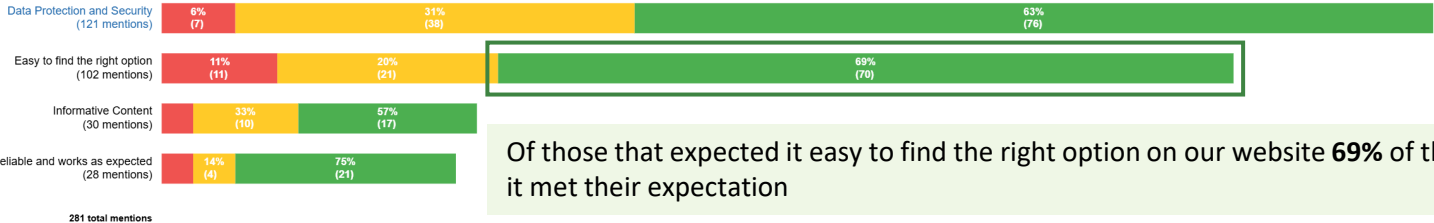
How much effort did it take you to complete your tasks on the website?

JOURNEY LEVEL



Expectation Question

When navigating through a bank website, what are your greatest hopes? What are your greatest concerns?



How do I read this chart?

- Fully met
- Somewhat met
- Not met

Of those that expected it easy to find the right option on our website 69% of them said it met their expectation

Improvement Opportunity:

Improve Page Flows and Features

A minor number of users who highlighted several areas of friction when completing the tasks presented. There were also users who found the website to be somewhat cluttered, hindering the process of navigating through the experience.

Content, such as additional resources, and the option to refer a friend were seen as being impertinent, especially for new users who may not even have an account yet.

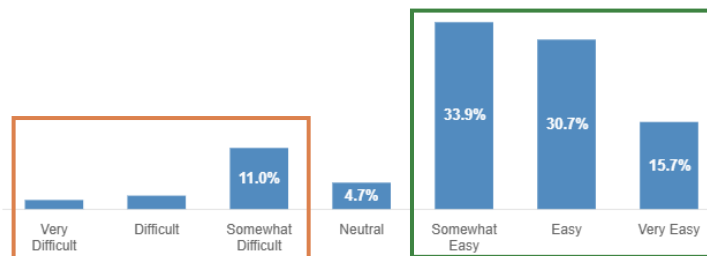


Tasks Complete Ease

Customized questions made to visitors about the experience

How easy did you find the tasks to complete?

JOURNEY LEVEL



While **80.3%** of prospective users found the task **somewhat, easy, or very easy to complete**, **15%** said they found the task **somewhat, difficult, or very difficult to complete**.

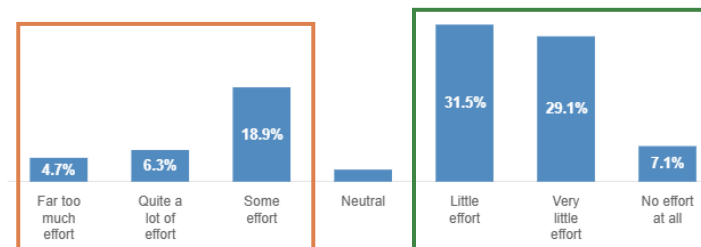


Effort

Customized questions made to visitors about the experience

How much effort did it take you to complete your tasks on the website?

JOURNEY LEVEL



While **59.3%** of prospective users found that to complete the task it took **little, very little, or no effort at all**, **29.9%** said they found that to complete the task it took **some, quite a lot of, or far too much effort..**



Looking ahead

Design Considerations

Next Steps

- Review page tier designs and menus:
 - Discuss how to improve flow (design or layout changes needed)
- Refer to other research tests on how to synthesis major webpages



Questions?

Thank you

Daniel Glaze

UX Design Team

Woodforest National Bank

Reach out to Daniel.Glaze@woodforest.com for questions or comments.