

THE IMPACT OF USER INTERFACE ON EFFICIENCY AND ENGAGEMENT IN FINANCIAL APPS

Financial management apps have become a part of everyday life in the digital age. Their success largely depends on the user interface (UI) quality and user experience (UX). A well-designed interface can significantly impact an app's effectiveness, increasing user engagement and facilitating more accurate financial transactions. At the same time, a poorly designed interface can lead to lower user satisfaction, transaction errors, and reduced trust in the platform.

This paper aims to explore how the user interface influences engagement and effectiveness in financial applications and analyze the key factors contributing to successful UI/UX design in this domain.

The effectiveness of financial applications depends on the quality of their interface and user experience (UI/UX). User-friendly design allows users to perform operations, avoid errors and save time quickly. Essential in such applications are simplicity and clarity of navigation, as well as the ability to adapt to different devices. Optimization of processes significantly increases efficiency. For example, reducing the number of steps to perform operations or automatically filling in data. Deterioration of UX can decrease the application's efficiency, which can repel users—for example, an overloaded interface or an unintuitive design.

UI/UX ensures efficiency and is an essential factor in user engagement. A convenient and intuitive interface motivates users to return to the application. The aesthetic appearance of the interface plays a vital role in the perception of the application. Pleasant colour schemes, readable fonts and minimalistic design create a positive impression. Too bright or overloaded elements can annoy and distract users. A balanced and harmonious design helps to focus on the main functions and increases the comfort of working with the application. Personalized recommendations, interactive graphs and easy navigation increase interest. For example, financial applications can use data about users' financial habits to offer individual plans. Push notifications and instant feedback on user actions support active interaction with the application. The success of financial apps also depends on how well they take into account the specifics of different countries and cultures. For example, people in different regions may perceive colours, design, or how information is presented differently. Adapting the app to local needs and making it understandable for users from different countries will help increase trust. It is also essential to implement multilingual interfaces to make the app accessible to a broader audience.

It is also essential to consider users' opinions when improving the design. Asking for their feedback regularly will help identify shortcomings and fix them. For example, users may say that they have difficulty finding certain features or that the app is not user-friendly. By analyzing how people interact with the app and testing different design options, developers can make the interface more straightforward and understandable.

In addition to ease of use, it is essential to balance security and accessibility. Financial applications usually use advanced authentication methods, such as multi-factor authentication or biometric technologies, to ensure the security of user data. However, these mechanisms must not complicate the user experience. Technologies such as AI can automatically configure the interface to simplify access to the most essential functions, while blockchain ensures transparency and security of transactions.

The main factors of an effective UI/UX are simplicity and adaptability, the ability to personalize, and a high level of security [1]. An intuitive and user-friendly interface allows users to perform financial transactions quickly and safely, while modern technologies provide increased security and enhanced application functionality. It is also necessary to consider the diverse needs of users, including people with disabilities or users who do not have high technical skills.

Therefore, an effective user interface and user experience are very important factors in the success of financial apps. Since users often interact with such apps to perform essential and complex operations, the interface must be functional and intuitive. Modern technologies such as AI, personalization, and interactive elements can significantly improve user engagement and experience. Thus, quality UI/UX design is essential for developers who want to attract and retain their users.

References

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