User Interface Designs and Effective Service Delivery of Deposit Money Banks in Port Harcourt, Rivers State, Nigeria

Nwabuatu, Emmanuel Nnajiubah Ph.D
Department of Entrepreneurship
Ignatius Ajuru University of Education
Rumuolumeni, Port Harcourt
Email- Emmanuel.nwabuatu@aiue.edu.ng
DOI: 10.56201/ijbfr.vol.11.no9.2025.pg36.64

Abstract
This study examines the relationship between user interface designs and effective service delivery in deposit money banks operating in Port Harcourt, Rivers State, Nigeria. With the increasing digitalization of banking services, understanding how interface design elements influence service delivery effectiveness has become crucial for competitive advantage and customer satisfaction. The study adopts a descriptive survey research design, focusing on three key dimensions of user interface design: visual hierarchy and clarity, navigation efficiency, and responsiveness and accessibility. Data were collected from 384 bank customers and 96 banking staff across twelve deposit money banks in Port Harcourt using structured questionnaires. Findings reveal significant positive relationships between all three UI design dimensions and service delivery effectiveness, measured through transaction completion rates, customer satisfaction, and service turnaround time. The study concludes that strategic investment in user-centered interface design can substantially enhance service delivery outcomes in the Nigerian banking sector.

Keywords: User Interface Design, Service Delivery, Deposit Money Banks, Digital Banking, Port Harcourt, Nigeria

Introduction

The banking industry in Nigeria has undergone remarkable transformation over the past two decades, driven largely by technological advancements and changing customer expectations (Ojo et al., 2023). Deposit money banks have progressively shifted from traditional brick-and-mortar operations to sophisticated digital platforms that emphasize user experience as a competitive differentiator (Adewale & Yusuf, 2022). Port Harcourt, as the economic nerve center of Rivers State and a major oil and gas hub in Nigeria, hosts numerous banking institutions serving diverse customer segments ranging from multinational corporations to individual retail customers (Nwankwo & Chukwu, 2024).

User interface (UI) design has emerged as a critical determinant of service delivery effectiveness in the digital banking ecosystem. UI encompasses the visual elements, interactive components, and overall presentation through which customers interact with banking platforms, whether through mobile applications, internet banking portals, or automated teller machines (Flavián et al., 2022). The quality of these interfaces directly impacts customer experience, operational efficiency, and ultimately, the competitive positioning of banks in an increasingly crowded marketplace (Hassan et al., 2023).

In the Nigerian context, several factors amplify the importance of effective UI design. First, the country's relatively young and tech-savvy population demonstrates high adoption rates for digital banking services, creating heightened expectations for seamless digital experiences (Eze & Chinedu, 2023). Second, the Central Bank of Nigeria's financial inclusion agenda has prioritized digital channels as vehicles for reaching underserved populations, making interface accessibility and usability paramount considerations (CBN, 2023). Third, the competitive intensity among the twenty-four deposit money banks operating in Nigeria necessitates differentiation through superior customer experience, of which UI design is a foundational element (Okafor & Ugwu, 2024).

Despite these realities, scholarly attention to the specific relationship between UI design and service delivery effectiveness in Nigerian banks remains limited. While international literature extensively documents UI design principles and their impacts, contextual factors unique to the Nigerian banking environment—such as infrastructure constraints, varying levels of digital literacy, and cultural preferences—warrant dedicated investigation (Adeyemi et al., 2023). Port Harcourt presents an ideal research context due to its cosmopolitan nature, concentration of banking activities, and representation of both sophisticated and emerging customer segments (Pepple & Onyeche, 2024).

Statement of the Problem

Nigerian deposit money banks have invested substantially in digital transformation initiatives, with technology expenditure reaching unprecedented levels in recent years (NIBSS, 2024). However, customer complaints regarding digital banking platforms remain persistently high, with issues ranging from navigation difficulties and transaction failures to inadequate accessibility features (Okeke et al., 2023). The Central Bank of Nigeria's consumer protection framework reports indicate that digital channel-related complaints constitute approximately 37% of all banking complaints, suggesting systematic challenges in how banking interfaces are designed and implemented (CBN Consumer Protection Department, 2023).

Several specific problems characterize the current state of UI design in Nigerian banks. First, many banking applications and platforms exhibit poor visual hierarchy, overwhelming users with information density that impedes efficient task completion (Chibueze & Nneka, 2024). Customers frequently report difficulty locating essential functions, understanding error messages, or completing transactions without external assistance. Second, navigation structures often lack intuitive logic, forcing users through unnecessarily complex pathways to accomplish routine banking tasks (Okonkwo et al., 2023). This navigation inefficiency translates directly into extended service delivery times and customer frustration.

Third, accessibility and responsiveness issues plague many banking interfaces, particularly affecting elderly customers, persons with disabilities, and users accessing services through low-bandwidth connections (Adekunle & Taiwo, 2023). The failure to implement universal design principles effectively excludes significant customer segments from fully utilizing digital banking services. Fourth, inconsistent interface designs across different channels (mobile app, web portal, ATM) create cognitive burden as customers must learn multiple interaction paradigms within the same banking relationship (Ibrahim & Mohammed, 2024).

These UI design inadequacies manifest in tangible service delivery consequences. Banks experience elevated transaction abandonment rates, increased customer service inquiries about platform usage, lengthened service turnaround times, and ultimately, customer attrition to competitors with superior digital experiences (Eze & Chinedu, 2023). The economic implications

are substantial: failed transactions cost the Nigerian banking system an estimated ₦87 billion annually, much of which stems from interface-related usability issues (NIBSS, 2024).

Furthermore, the problem extends beyond customer inconvenience to encompass broader implications for financial inclusion and economic development. When banking interfaces fail to accommodate users with varying levels of digital literacy or technical resources, they perpetuate financial exclusion rather than advancing the national financial inclusion agenda (Sanusi & Aminu, 2023). In Port Harcourt specifically, where banking serves as critical infrastructure for the petroleum industry and diverse commercial activities, interface-driven service delivery inefficiencies impose transaction costs throughout the regional economy (Nwankwo & Chukwu, 2024).

Despite these challenges, research specifically examining the relationship between UI design dimensions and service delivery effectiveness in Nigerian deposit money banks remains scarce. Existing studies tend to address digital banking adoption generally without disaggregating the specific contribution of interface design elements (Adewale & Yusuf, 2022). This knowledge gap leaves bank managers without evidence-based guidance for prioritizing UI design investments and leaves the academic community without contextually grounded understanding of how interface design principles operate within Nigeria's unique banking environment.

Aim and Objectives of the Study

The aim of this study is to examine the relationship between user interface designs and effective service delivery of deposit money banks in Port Harcourt, Rivers State, Nigeria. Specifically, the study seeks to:

1. Determine the extent to which visual hierarchy and clarity in user interface design influence service delivery effectiveness of deposit money banks in Port Harcourt.
2. Examine the relationship between navigation efficiency in user interface design and service delivery effectiveness of deposit money banks in Port Harcourt.
3. Assess how responsiveness and accessibility in user interface design affect service delivery effectiveness of deposit money banks in Port Harcourt.

Research Questions

Based on the objectives outlined above, this study addresses the following research questions:

1. To what extent does visual hierarchy and clarity in user interface design influence service delivery effectiveness of deposit money banks in Port Harcourt?
2. What is the relationship between navigation efficiency in user interface design and service delivery effectiveness of deposit money banks in Port Harcourt?
3. How do responsiveness and accessibility in user interface design affect service delivery effectiveness of deposit money banks in Port Harcourt?

Significance of the Study

This study holds theoretical, practical, and policy significance for multiple stakeholders in Nigeria's banking ecosystem. Theoretically, the research contributes to the growing body of knowledge on technology-mediated service delivery by providing empirically grounded insights into how specific UI design dimensions influence service outcomes within an African banking context. By testing established UI design principles in the Nigerian environment, the study advances understanding of how contextual factors moderate the relationship between interface design and service effectiveness.

For banking practitioners, the findings offer actionable intelligence for strategic technology investments. Bank executives and digital transformation teams will gain evidence-based guidance on which UI design elements most significantly impact service delivery outcomes, enabling more efficient allocation of development resources. User experience designers working in Nigerian financial institutions will benefit from contextualized understanding of how design principles translate into operational results within local constraints and customer preferences.

From a policy perspective, the study provides relevant information for regulatory bodies such as the Central Bank of Nigeria and the Nigeria Deposit Insurance Corporation in developing standards and guidelines for digital banking interfaces. As regulators increasingly recognize the consumer protection implications of interface design, empirical evidence on the design-service delivery relationship can inform more effective regulatory frameworks that balance innovation with consumer safeguarding.

The study also carries implications for financial inclusion efforts. By demonstrating how accessibility and responsiveness features influence service effectiveness, the research provides evidence to support the business case for inclusive design practices that extend banking services to previously underserved populations. This aligns with national development objectives and the United Nations Sustainable Development Goals related to financial inclusion and reduced inequalities.

Scope of the Study

This study focuses geographically on deposit money banks operating in Port Harcourt metropolis, Rivers State, Nigeria. Port Harcourt was selected due to its status as a major commercial center with substantial banking activity and diverse customer demographics. The study covers twelve deposit money banks with significant presence in the city, representing both tier-one and tier-two institutions.

Thematically, the research examines user interface design through three specific dimensions: visual hierarchy and clarity, navigation efficiency, and responsiveness and accessibility. Service delivery effectiveness is conceptualized and measured through three key indicators: transaction completion rates, customer satisfaction levels, and service turnaround time. The study encompasses digital banking channels including mobile applications, internet banking platforms, and automated teller machines, which represent the primary technology-mediated touchpoints between banks and customers.

The temporal scope covers the period from January 2024 to September 2025, reflecting current realities in the Nigerian banking sector following recent technological upgrades and regulatory changes. The study population comprises bank customers who actively use digital banking services and banking staff involved in digital service delivery, providing both user and provider perspectives on the UI design-service delivery relationship.

Literature Review
Conceptual Review
User Interface Design

User interface design represents the practice of creating interfaces in software or digital devices with emphasis on visual appeal, ease of use, and efficiency in accomplishing user objectives (Galitz, 2022). The discipline synthesizes elements from graphic design, interaction design, and information architecture to construct digital environments that facilitate human-computer interaction (Preece et al., 2023). In the banking context, UI design encompasses all visual and

interactive elements through which customers engage with financial services, including screen layouts, navigation patterns, typography, color schemes, iconography, and feedback mechanisms (Flavián et al., 2022).

Contemporary UI design philosophy has evolved from purely aesthetic considerations to embrace user-centered design principles that prioritize functionality, accessibility, and user satisfaction (Norman, 2023). This evolution reflects growing recognition that interface quality directly impacts task performance, error rates, learning curves, and overall user experience (Hassan et al., 2023). Effective UI design reduces cognitive load, minimizes the steps required to complete tasks, provides clear feedback on system status, and accommodates diverse user capabilities and preferences (Tidwell et al., 2020).

The theoretical foundations of UI design draw from multiple disciplines. Cognitive psychology contributes understanding of attention, perception, memory, and decision-making processes that inform how users process interface information (Wickens et al., 2022). Gestalt principles of visual perception explain how users group interface elements and perceive relationships between components (Chang et al., 2024). Information processing theory provides frameworks for understanding how individuals acquire, process, and act upon information presented through digital interfaces (Sweller & Chandler, 2021).

In banking applications specifically, UI design must balance multiple competing demands: security requirements that necessitate authentication steps, regulatory compliance that mandates specific disclosures, business objectives that promote cross-selling opportunities, and user preferences for simplicity and speed (Okonkwo et al., 2023). The most effective banking interfaces achieve this balance through careful information architecture that prioritizes user goals, progressive disclosure that reveals complexity only when needed, and visual design that communicates hierarchy and relationships clearly (Adeyemi et al., 2023).

Visual Hierarchy and Clarity

Visual hierarchy constitutes a fundamental principle of effective interface design, referring to the arrangement and presentation of elements in ways that reflect their relative importance and guide users' attention sequentially through an interface (Cao et al., 2023). In banking applications, establishing clear visual hierarchy enables users to quickly identify primary functions, understand available options, and distinguish critical information from supporting details (Chibueze & Nneka, 2024). This hierarchy is achieved through manipulation of size, color, contrast, spacing, typography, and positioning elements that leverage natural human perceptual tendencies to create intuitive information landscapes (Lidwell et al., 2023).

Clarity in interface design refers to the degree to which interface elements, functions, and information are presented in unambiguous, easily comprehensible ways (Galitz, 2022). Clear interfaces minimize user confusion, reduce interpretation errors, and enable efficient task completion (Hassan et al., 2023). In banking contexts where accuracy is paramount and errors can have financial consequences, clarity becomes especially critical (Flavián et al., 2022). Clear design manifests in precise labelling of functions, explicit communication of system status, unambiguous error messages, and transparent presentation of transaction details (Okafor & Ugwu, 2024).

Research demonstrates that visual hierarchy significantly impacts user performance metrics including task completion time, error rates, and subjective satisfaction (Williams & Tollett, 2023). Users confronted with flat visual hierarchies where all elements receive equal visual weight, experience increased cognitive load and difficulty prioritizing information (Wickens et

al., 2022). Conversely, well-structured hierarchies enable rapid visual scanning, facilitate recognition over recall, and support efficient decision-making (Chang et al., 2024).

In Nigerian banking applications, challenges to visual hierarchy often stem from attempts to accommodate extensive functionality within limited screen real estate, particularly on mobile devices (Eze & Chinedu, 2023). When interfaces present excessive information or options without clear prioritization, users experience decision paralysis and navigation confusion (Adewale & Yusuf, 2022). Additionally, cultural factors may influence optimal hierarchy strategies, as information presentation preferences can vary across different user populations (Pepple & Onyeche, 2024).

Navigation Efficiency

Navigation efficiency describes how easily and quickly users can move through an interface to accomplish their objectives (Preece et al., 2023). Efficient navigation minimizes the number of steps required to complete tasks, provides clear wayfinding cues, maintains consistent interaction patterns, and enables users to recover easily from errors (Tidwell et al., 2020). In banking applications, navigation efficiency directly influences transaction completion rates, as cumbersome navigation structures increase abandonment likelihood (Ibrahim & Mohammed, 2024).

Effective navigation design incorporates several key principles. First, information architecture should reflect users' mental models—organizing functions and content in ways that match how users conceptualize banking tasks (Rosenfeld et al., 2022). Second, navigation should support multiple access pathways, accommodating both novice users who prefer guided exploration and expert users who seek direct shortcuts to frequent functions (Norman, 2023). Third, consistent navigation patterns across an application reduce learning requirements and enable skill transfer between different sections (Galitz, 2022).

Research identifies several navigation patterns particularly relevant to banking applications. Hierarchical navigation organizes content in parent-child relationships, suitable for complex banking products and services (Nielsen & Budiu, 2023). Hub-and-spoke navigation, where users return to a central dashboard between tasks, provides clear orientation but may increase interaction costs for multi-step processes (Preece et al., 2023). Tabbed navigation enables quick switching between related functions, appropriate for comparing accounts or products (Tidwell et al., 2020).

In the Nigerian banking context, navigation challenges often arise from attempting to replicate branch banking processes in digital interfaces, resulting in navigation flows that reflect organizational structures rather than user task logic (Okeke et al., 2023). Additionally, inconsistent navigation patterns across different digital channels—mobile apps, web portals, and ATMsrequire customers to learn multiple interaction paradigms, increasing cognitive burden and error likelihood (Okonkwo et al., 2023). Effective navigation design requires understanding the specific tasks Nigerian banking customers prioritize and constructing pathways optimized for these high-frequency activities (Nwankwo & Chukwu, 2024).

Responsiveness and Accessibility

Responsiveness refers to the ability of interfaces to adapt seamlessly across different devices, screen sizes, and interaction modalities while maintaining functionality and usability (Gardner, 2023). In banking applications, responsive design ensures consistent experiences whether customers access services via smartphones, tablets, desktop computers, or other devices (Frain,

2022). Beyond device adaptation, responsiveness encompasses system performance how quickly interfaces load, process transactions, and provide feedback to user actions (Souders, 2023).

Accessibility describes the extent to which interfaces can be used effectively by people with diverse abilities, including those with visual, auditory, motor, or cognitive impairments (Henry & Arch, 2024). Accessible design implements features such as screen reader compatibility, keyboard navigation alternatives, sufficient color contrast, adjustable text sizes, and clear, simple language (W3C, 2023). In banking specifically, accessibility extends to accommodating varying levels of financial and digital literacy, ensuring that interface complexity does not exclude potential users (Adekunle & Taiwo, 2023).

International standards, particularly the Web Content Accessibility Guidelines (WCAG) published by the World Wide Web Consortium, establish benchmarks for accessible digital design across four principles: perceivable, operable, understandable, and robust (W3C, 2023). These principles translate into specific technical requirements such as alternative text for images, keyboard accessibility, consistent identification of interface elements, and error prevention and recovery support (Henry & Arch, 2024).

Research demonstrates significant business and social benefits of responsive and accessible design. Accessibility features often improve usability for all users, not just those with disabilities a phenomenon termed "universal design" (Persson et al., 2024). For example, clear language benefits both cognitively impaired users and those operating in stressful conditions; voice-activated controls assist both visually impaired users and those multitasking (Newell & Gregor, 2022).

In Nigeria's banking sector, responsiveness challenges particularly affect users in areas with limited internet bandwidth, where heavy, poorly optimized interfaces fail to load or function adequately (Eze & Chinedu, 2023). Accessibility receives insufficient attention despite the significant population of elderly customers and persons with disabilities who could benefit from inclusive design practices (Sanusi & Aminu, 2023). Implementing responsive and accessible design principles could substantially expand effective service delivery to currently underserved customer segments (Adeyemi et al., 2023).

Service Delivery Effectiveness

Service delivery effectiveness in banking refers to the degree to which financial services meet customer needs and expectations in terms of quality, speed, accuracy, and satisfaction (Parasuraman et al., 2024). Effective service delivery manifests in successful transaction completion, minimal errors, appropriate turnaround times, and positive customer experiences (Zeithaml et al., 2023). In digital banking contexts, service delivery effectiveness is increasingly mediated by technology, making interface quality a critical determinant of service outcomes (Lovelock & Wirtz, 2024).

The concept encompasses multiple dimensions. Reliability reflects consistent, accurate service delivery transactions that complete successfully without errors or failures (Berry & Parasuraman, 2022). Responsiveness indicates the speed with which services are delivered and problems are addressed (Kotler & Keller, 2023). Assurance encompasses the knowledge and courtesy conveyed through interfaces and the security protections implemented (Ojo et al., 2023). Empathy describes the degree to which services are tailored to individual customer needs and preferences (Pepple & Onyeche, 2024).

Measuring service delivery effectiveness requires consideration of both objective performance metrics and subjective customer perceptions (Anderson & Mittal, 2023). Objective measures

include transaction completion rates, processing times, error frequencies, and system availability (NIBSS, 2024). Subjective measures capture customer satisfaction, perceived service quality, likelihood to recommend, and continued usage intentions (Okonkwo et al., 2023).

In Nigerian banking specifically, service delivery effectiveness faces unique challenges including infrastructure limitations that affect system reliability, security concerns that influence customer trust, and competitive pressures that elevate service expectations (Okafor & Ugwu, 2024). The Central Bank of Nigeria's instant payment system initiatives have raised customer expectations for real-time service delivery, intensifying pressure on banks to optimize their interface-mediated service delivery (CBN, 2023).

Theoretical Framework
Technology Acceptance Model (TAM)

This study is anchored on the Technology Acceptance Model developed by Davis (1989), which explains user adoption and usage of information technologies. TAM proposes that perceived usefulness and perceived ease of use are primary determinants of technology acceptance and usage behaviour. Perceived usefulness describes the degree to which individuals believe that using a particular system will enhance their performance, while perceived ease of use refers to the degree to which individuals expect the system to be free of effort (Venkatesh & Davis, 2023). The model has been extensively validated across diverse technologies and contexts, including banking applications (Marangunić & Granić, 2024). In the context of this study, TAM provides theoretical grounding for understanding how UI design elements influence service delivery effectiveness through their impact on ease-of-use perceptions. Well-designed visual hierarchies, efficient navigation structures, and responsive interfaces reduce the effort required to accomplish banking tasks, thereby enhancing perceived ease of use (Ibrahim & Mohammed, 2024). When customers perceive banking interfaces as easy to use, they are more likely to complete transactions successfully, utilize services more frequently, and report higher satisfaction, all indicators of service delivery effectiveness (Eze & Chinedu, 2023).

Extended versions of TAM incorporate additional variables such as trust, subjective norms, and facilitating conditions that influence technology acceptance in specific contexts (Venkatesh et al., 2023). In Nigerian banking, these extensions are particularly relevant given the importance of trust in financial contexts and the influence of social factors on technology adoption decisions (Adewale & Yusuf, 2022). The theoretical framework suggests that UI design quality influences service delivery effectiveness both directly, through enabling efficient task completion, and indirectly, through shaping user perceptions and attitudes toward digital banking channels (Okafor & Ugwu, 2024).

Empirical Review
Visual Hierarchy, Clarity and Service Delivery

Empirical research consistently demonstrates relationships between visual design quality and service outcomes across various digital service contexts. Hassan et al. (2023) examined mobile banking applications across five European countries, finding that applications rated higher on visual hierarchy clarity exhibited significantly lower transaction abandonment rates and higher customer satisfaction scores. Their study employed eye-tracking technology to demonstrate that clear visual hierarchies reduced task completion times by an average of 34% compared to poorly hierarchized interfaces. However, the study's exclusive focus on European markets limits generalizability to African contexts where user characteristics and technology infrastructure

differ substantially.

In an Asian context, Chen and Liu (2024) investigated the relationship between interface clarity and error rates in online banking platforms serving Chinese customers. Their findings indicated that clarity in presenting transaction details, feedback messages, and system status reduced user errors by 47% and increased successful transaction completion rates by 31%. The study particularly highlighted the importance of clear error recovery mechanisms in maintaining service continuity when problems occur. While methodologically rigorous, this research did not examine clarity across multiple device types or consider accessibility implications.

Focusing specifically on ATM interfaces, Okonkwo et al. (2023) studied Nigerian banking customers' experiences with automated teller machines in Lagos. Their findings revealed that visual complexity and poor information hierarchy were primary factors contributing to transaction failures and customer frustration. Customers frequently reported difficulty locating desired functions and understanding transaction outcomes due to cluttered screen designs and inconsistent visual presentation. The study recommended simplifying ATM interfaces and implementing clearer visual hierarchies tailored to varying levels of user sophistication. However, the research did not quantitatively measure the relationship between specific design elements and service delivery metrics.

Chibueze and Nneka (2024) conducted experimental research comparing banking application interfaces with different levels of visual hierarchy clarity among Nigerian university students. Participants using clearly hierarchized interfaces completed banking tasks 28% faster and with 41% fewer errors than those using poorly hierarchized interfaces. Satisfaction ratings were significantly higher for clear interface designs. While this study provides valuable quantitative evidence in a Nigerian context, its limitation to student participants raises questions about generalizability to broader banking populations including elderly customers and those with limited digital literacy.

Internationally, Williams and Tollett (2023) meta-analyzed 47 studies examining visual design quality and user performance across diverse digital platforms. Their synthesis confirmed consistent positive relationships between visual hierarchy clarity and performance metrics including task completion speed, error rates, and user satisfaction. Effect sizes were strongest for complex tasks requiring multiple decisions precisely the nature of many banking transactions. The meta-analysis identified moderating variables including user experience level and task complexity that influenced the strength of design-performance relationships.

Navigation Efficiency and Service Delivery

Research investigating navigation design impacts on service delivery reveals substantial effects across digital banking contexts. Nielsen and Budiu (2023) conducted usability testing on mobile banking applications from 50 global banks, documenting that navigation efficiency measured through number of taps required to complete standard banking tasks, strongly predicted customer satisfaction and application usage frequency. Applications requiring fewer than four taps to accomplish common transactions received satisfaction ratings 52% higher than those requiring seven or more taps. The study emphasized that navigation efficiency becomes particularly critical on mobile devices where screen limitations intensify the costs of inefficient pathways.

Focusing on cognitive aspects, Rosenfeld et al. (2022) examined how navigation structure alignment with user mental models affected banking website effectiveness. Through card sorting exercises and usability testing, they demonstrated that navigation architectures reflecting customer task conceptualizations, rather than internal organizational structures, resulted in

significantly faster task completion and reduced customer service inquiries. Banks that reorganized navigation to match customer mental models experienced 37% reductions in navigation-related support calls within six months of implementation.

In the African context, Ibrahim and Mohammed (2024) investigated navigation challenges in Ethiopian banking applications, finding that overly complex navigation hierarchies constituted a primary barrier to digital banking adoption among less educated populations. Their qualitative research revealed that potential users abandoned digital banking attempts when navigation pathways were not immediately intuitive, reverting instead to branch visits despite the inconvenience. The study highlighted the financial inclusion implications of navigation design, noting that complex navigation effectively excludes populations who could otherwise benefit from digital financial services.

Research specifically addressing navigation consistency across channels is provided by Okeke et al. (2023), who studied omnichannel banking experiences in Nigeria. Their findings indicated that inconsistent navigation patterns across mobile, web, and ATM channels created customer confusion, increased errors, and necessitated multiple learning curves that discouraged comprehensive digital service adoption. Customers expressed frustration at needing to relearn banking procedures for each channel. The study recommended standardizing navigation patterns across channels while optimizing for each platform's specific constraints and affordances.

Tidwell et al. (2020) provided a comprehensive framework for evaluating navigation efficiency through their analysis of design patterns across successful digital platforms. They identified specific navigation patterns such as persistent navigation bars, breadcrumb trails, and search functionality; that consistently improved user wayfinding and task efficiency. Applied to banking contexts, their framework suggests that implementing established navigation patterns can substantially enhance service delivery by leveraging user familiarity with conventional interaction paradigms.

Responsiveness, Accessibility and Service Delivery

Empirical investigation of responsiveness and accessibility impacts on banking service delivery has intensified in recent years, driven by mobile banking growth and regulatory attention to digital inclusion. Frain (2022) analyzed performance data from 200 banking websites across 40 countries, demonstrating strong correlations between page load times and transaction completion rates. Each additional second of load time resulted in approximately 7% reduction in completed transactions. The study particularly highlighted impacts on mobile users accessing services over cellular networks, where performance optimization proved essential for service delivery effectiveness. Recommendations emphasized technical optimizations including image compression, code minimization, and content delivery network utilization.

Henry and Arch (2024) conducted comprehensive accessibility audits of banking websites and applications across North America and Europe, finding that most failed to meet WCAG 2.1 Level AA standards. Common deficiencies included inadequate colour contrast, missing alternative text for images, keyboard navigation limitations, and form fields lacking proper labels. Their cost-benefit analysis demonstrated that implementing accessibility features yielded returns through expanded customer bases, reduced legal risk, and improved usability for all customers not just those with disabilities. The business case for accessibility was particularly strong given aging populations across developed economies.

Examining accessibility in developing contexts, Adekunle and Taiwo (2023) investigated Nigerian banking applications' accommodation of elderly users and persons with disabilities.

Their findings revealed significant accessibility gaps including small touch targets, insufficient contrast ratios, complex language, and lack of voice alternatives, barriers that effectively excluded these populations from digital banking benefits. Interviews with excluded users documented reliance on family members or branch visits for banking needs, incurring substantial transaction costs and dignity concerns. The study advocated for regulatory requirements mandating accessibility standards in Nigerian banking applications.

Sanusi and Aminu (2023) examined relationships between digital literacy, interface accessibility, and financial inclusion in Northern Nigeria. Their research demonstrated that simplified, accessible interfaces substantially increased digital banking adoption among populations with limited education and digital experience. When banks implemented interfaces with clear language, guided workflows, and error recovery support, adoption rates among previously excluded populations increased by 63%. The study provided evidence that accessibility features critical for disadvantaged populations often improve experiences for all users, supporting the universal design philosophy.

Research addressing responsive design specifically is provided by Gardner (2023), who evaluated cross-device consistency in banking application experiences. His findings indicated that applications maintaining functional and visual consistency across devices fostered greater customer confidence and more comprehensive service utilization. Conversely, applications with divergent experiences across devices created customer confusion about service availability and capabilities. The study recommended responsive design approaches that adapt intelligently to device constraints while preserving core functionality and interaction patterns.

Research Methodology
Research Design
This study adopted a descriptive survey research design, which is appropriate for examining relationships between variables and describing characteristics of populations at specific points in time (Creswell & Creswell, 2023). The descriptive survey design enabled systematic data collection from bank customers and staff regarding their experiences with and perceptions of UI design quality and service delivery effectiveness. This design choice aligns with the study's objectives of determining relationships between UI design dimensions and service delivery outcomes without manipulating variables experimentally.

Population of the Study
The study population comprised two distinct groups. The primary population consisted of customers of deposit money banks in Port Harcourt metropolis who actively utilize digital banking services (mobile apps, internet banking, or ATMs). Based on data from the Nigeria Inter-Bank Settlement System (NIBSS, 2024), approximately 847,000 active digital banking users operate within Port Harcourt across the twelve banks included in this study. The secondary population consisted of banking staff involved in digital service delivery, including product managers, user experience designers, digital banking officers, and customer service representatives. Across the twelve banks studied, this population numbered approximately 432 staff members.

Sample Size and Sampling Technique
Sample Size Determination
For the customer population, sample size was determined using Taro Yamane's formula: $n = N / (1 + N(e)^2)$, where n represents sample size, N represents population size, and e represents margin of error (Yamane, 1967). With a population of 847,000 and margin of error of 0.05, the formula yielded a sample size of 384 customers.

For the banking staff population, given the smaller population size, a census approach targeting all 432 staff members was initially planned. However, recognizing practical constraints on response rates, a sample of 96 staff members (approximately 22% of the population) was determined as appropriate using proportionate stratified sampling across the twelve banks.

Sampling Technique
A multi-stage sampling approach was employed. First, purposive sampling selected twelve deposit money banks with significant presence in Port Harcourt, ensuring representation of both tier-one banks (with national market share above 5%) and tier-two banks (market share below 5%). Second, stratified random sampling allocated customer respondents proportionately across the twelve banks based on their respective customer bases. Third, convenience sampling was employed at bank branches and digital touchpoints to recruit willing participants who met the inclusion criterion of active digital banking usage (at least three digital transactions monthly).

For banking staff, proportionate stratified sampling ensured representation across banks and functional roles, with staff recruited through organizational channels with management approval.

Instrument for Data Collection
Data were collected using structured questionnaires designed specifically for this research. Two questionnaire variants were developed: one for bank customers and one for banking staff. Both questionnaires consisted of sections addressing demographic information, the three UI design dimensions (visual hierarchy and clarity, navigation efficiency, responsiveness and accessibility), and service delivery effectiveness indicators (transaction completion rates, customer satisfaction, service turnaround time).

Questions employed five-point Likert scales ranging from 1 (Strongly Disagree) to 5 (Strongly Agree) to measure respondent perceptions and experiences. The customer questionnaire contained 42 items while the staff questionnaire contained 38 items, with variations reflecting different perspectives (customer experience versus service provider observation). Items were developed through literature review and adapted from validated instruments used in prior UI design and service quality research (Parasuraman et al., 2024; Nielsen & Budiu, 2023; Henry & Arch, 2024).

Validity and Reliability of Instrument
Validity
Content validity was established through expert review. The questionnaire instruments were submitted to five experts: two professors of marketing with specialization in services marketing, two senior user experience designers from Nigerian banks, and one research methodologist. These experts assessed whether questionnaire items adequately covered the constructs under investigation and provided feedback on item clarity, relevance, and comprehensiveness. Based on expert feedback, seven items were modified for clarity and two redundant items were eliminated.

Construct validity was assessed through factor analysis during data analysis, confirming that items loaded appropriately onto their intended constructs.

Reliability

Reliability was assessed through internal consistency testing using Cronbach's alpha coefficient. A pilot study involving 40 customers and 12 staff members (not included in the main study) was conducted to test instrument reliability. Cronbach's alpha values for each construct exceeded 0.70, the threshold indicating acceptable internal consistency (Nunnally & Bernstein, 1994). Specific alpha values were: Visual Hierarchy and Clarity ($\alpha = 0.847$), Navigation Efficiency ($\alpha = 0.823$), Responsiveness and Accessibility ($\alpha = 0.891$), Transaction Completion Rates ($\alpha = 0.812$), Customer Satisfaction ($\alpha = 0.868$), and Service Turnaround Time ($\alpha = 0.795$).

Method of Data Collection

Data collection proceeded over a three-month period from June to August 2025. Research assistants were recruited and trained on ethical data collection procedures, questionnaire administration techniques, and respondent recruitment protocols. Customer questionnaires were administered at bank branches, ATM locations, and through online survey platforms distributed via banks' digital channels (with institutional permission). Staff questionnaires were distributed through bank human resource departments and completed during work hours with management approval.

Participation was entirely voluntary, with informed consent obtained from all respondents. Questionnaires included explanatory statements describing the research purpose, confidentiality protections, and participant rights. No personally identifiable information was collected beyond basic demographics relevant to the study. Distribution of 450 customer questionnaires yielded 392 returns, of which 384 were properly completed and usable (85.3% usable response rate). Distribution of 108 staff questionnaires yielded 96 usable responses (88.9% usable response rate).

Method of Data Analysis

Quantitative data analysis employed descriptive and inferential statistics using Statistical Package for Social Sciences (SPSS) version 27. Descriptive statistics including frequencies, percentages, means, and standard deviations summarized respondent demographics and variable distributions. To address the three research questions:

Multiple regression analysis enabled assessment of each UI design dimension's relative contribution to service delivery effectiveness while controlling for other variables. Statistical significance was determined at $p < 0.05$. Data from customer and staff surveys were analyzed both separately and combined to provide comprehensive perspectives on the UI design-service delivery relationship.

Data Presentation and Analysis

Response Rate

Table 1 presents the questionnaire distribution and return rates for both customer and staff populations.

Table 1: Questionnaire Distribution and Return Rate

Respondent Category	Distributed	Returned	Usable	Response Rate (%)
Bank Customers	450	392	384	85.3%
Banking Staff	108	98	96	88.9%
Total	**558**	**490**	**480**	**86.0%**

Source: Field Survey, 2025

The overall response rate of 86.0% exceeded the 70% threshold generally considered adequate for survey research (Mugenda & Mugenda, 2003), indicating strong participation and enhancing the reliability of findings.

Demographic Characteristics of Respondents
Customer Demographics
Table 2 presents demographic characteristics of customer respondents.
Table 2: Demographic Profile of Customer Respondents (N=384)

Characteristic	Category	Frequency	Percentage
Gender	Male	214	55.7%
	Female	170	44.3%
Age	18-25 years	78	20.3%
	26-35 years	156	40.6%
	36-45 years	97	25.3%
	46-55 years	38	9.9%
	Above 55 years	15	3.9%
Education	Secondary	42	10.9%
	Diploma/NCE	67	17.4%
	Bachelor's Degree	189	49.2%
	Postgraduate	86	22.4%
Banking Experience	Less than 1 year	31	8.1%
	1-3 years	118	30.7%
	4-6 years	142	37.0%
	Above 6 years	93	24.2%
Digital Channel Usage Frequency	Daily	187	48.7%
	Several times weekly	134	34.9%
	Weekly	49	12.8%
	Several times monthly	14	3.6%

Source: Field Survey, 2025

The demographic profile indicates that customer respondents represented diverse age groups, though concentration was highest in the 26-35 age range (40.6%), reflecting the demographics of active digital banking users. Educational attainment was relatively high, with 71.6% holding bachelor's degrees or higher, consistent with Port Harcourt's status as an educated, commercial center. Most respondents (61.2%) had substantial banking experience (4+ years), providing

informed perspectives on service delivery trends. High frequency digital channel usage (83.6% using digital banking at least several times weekly) confirmed respondents' qualification to assess UI design quality and service delivery effectiveness.

Staff Demographics
Table3 presents demographic characteristics of banking staff respondents.

Table 3: Demographic Profile of Staff Respondents (N=96)

Characteristic	Category	Frequency	Percentage
Gender	Male	58	60.4%
	Female	38	39.6%
Position	Digital Banking Officer	28	29.2%
	Customer Service Rep	31	32.3%
	Product Manager	16	16.7%
	UX Designer/IT Staff	12	12.5%
	Branch Manager	9	9.4%
Years in Banking	1-3 years	24	25.0%
	4-6 years	37	38.5%
	7-10 years	23	24.0%
	Above 10 years	12	12.5%
Bank Tier	Tier-1 Bank	64	66.7%
	Tier-2 Bank	32	33.3%

Source: Field Survey, 2025

Staff respondents represented diverse functional roles directly involved in digital service delivery, with customer service representatives and digital banking officers comprising the majority. Experience levels were substantial, with 75% having four or more years of banking experience. Representation from both tier-1 and tier-2 banks ensured diverse institutional perspectives.

Descriptive Statistics of Study Variables
Visual Hierarchy and Clarity
Table 4presents descriptive statistics for items measuring visual hierarchy and clarity in banking interfaces.

Table 4: Descriptive Statistics - Visual Hierarchy and Clarity

Item	Mean	Std. Dev.
Important functions are visually prominent in the interface	3.42	1.08
Information is organized logically on screens	3.28	1.14
I can easily distinguish primary from secondary options	3.36	1.12
Screen layouts are not cluttered or overwhelming	3.15	1.21
Text and labels are clear and easy to understand	3.67	0.98
Colour and contrast make information easy to read	3.54	1.05

Item	Mean	Std. Dev.
Error messages clearly explain what went wrong	2.98	1.26
Transaction details are presented unambiguously	3.47	1.09
Overall Visual Hierarchy and Clarity	**3.36**	**0.89**

Source: Field Survey, 2025Note: Scale: 1=Strongly Disagree, 5=Strongly Agree

The overall mean score of 3.36 indicates moderate levels of visual hierarchy and clarity in banking interfaces, suggesting room for improvement. Text clarity scored highest (M=3.67), while error message clarity scored lowest (M=2.98), indicating a particular weakness requiring attention.

Navigation Efficiency

Table 5 presents descriptive statistics for navigation efficiency dimensions.

Table 5: Descriptive Statistics - Navigation Efficiency

Item	Mean	Std. Dev.
I can find desired functions quickly	3.41	1.11
Navigation menus are logically organized	3.33	1.15
Completing transactions requires minimal steps	3.18	1.19
The interface provides clear indication of my location	3.29	1.13
I can easily return to previous screens	3.58	1.02
Navigation is consistent across different sections	3.22	1.17
Shortcuts are available for frequent tasks	2.87	1.28
The learning curve for navigation is minimal	3.14	1.21
Overall Navigation Efficiency	**3.25**	**0.94**

Source: Field Survey, 2025

Navigation efficiency received an overall mean of 3.25, indicating moderate performance with specific weaknesses. The absence of shortcuts for frequent tasks scored particularly low (M=2.87), suggesting that interfaces do not adequately accommodate experienced users seeking efficiency gains.

Responsiveness and Accessibility

Table 6 presents descriptive statistics for responsiveness and accessibility measures.

Table 6: Descriptive Statistics - Responsiveness and Accessibility

Item	Mean	Std. Dev.
The interface works well on my mobile device	3.52	1.07
Pages and screens load quickly	3.18	1.22
The interface works reliably even with slow internet	2.76	1.31
Text size is adjustable or readable	3.44	1.10
The interface accommodates users with disabilities	2.68	1.19
Colour contrast is sufficient for easy reading	3.37	1.08
Voice alternatives are available where needed	2.42	1.24

Item	Mean	Std. Dev.
The interface works consistently across devices	3.28	1.14
Overall Responsiveness and Accessibility	**3.08**	**0.96**

Source: Field Survey, 2025

Responsiveness and accessibility scored lowest among the three UI design dimensions (M=3.08), with particularly weak performance in voice alternatives (M=2.42), disability accommodation (M=2.68), and performance under constrained network conditions (M=2.76). These findings highlight significant accessibility gaps in Nigerian banking interfaces.

Service Delivery Effectiveness

Table 7 presents descriptive statistics for service delivery effectiveness indicators.

Table 7: Descriptive Statistics - Service Delivery Effectiveness

Indicator	Mean	Std. Dev.
Transaction Completion Rates		
My transactions usually complete successfully	3.48	1.12
I rarely experience failed transactions	3.22	1.21
The system rarely times out during transactions	3.14	1.25
I can complete intended tasks without assistance	3.38	1.15
Subtotal Transaction Completion	*3.31*	*1.01*
Customer Satisfaction		
I am satisfied with digital banking services	3.44	1.09
Digital banking meets my expectations	3.36	1.13
I would recommend digital banking to others	3.52	1.08
Overall interface quality is satisfactory	3.28	1.16
Subtotal Customer Satisfaction	*3.40*	*0.98*
Service Turnaround Time		
Transactions complete in reasonable time	3.39	1.11
Account information updates promptly	3.27	1.17
Transaction history is immediately available	3.45	1.09
Services are delivered faster than branch banking	3.68	1.02
Subtotal Service Turnaround Time	*3.45*	*0.95*
Overall Service Delivery Effectiveness	**3.39**	**0.91**

Source: Field Survey, 2025

Service delivery effectiveness achieved a moderate overall mean of 3.39. Service turnaround time scored highest (M=3.45), reflecting digital banking's inherent speed advantages over branch banking. Customer satisfaction (M=3.40) and transaction completion rates (M=3.31) showed room for improvement, likely reflecting the UI design deficiencies identified earlier.

Test of Research Questions
Research Question One
To what extent does visual hierarchy and clarity in user interface design influence service delivery effectiveness of deposit money banks in Port Harcourt?
Table 8 presents Pearson correlation results examining relationships between visual hierarchy/clarity and service delivery effectiveness dimensions.

Table 8: Correlation Between Visual Hierarchy/Clarity and Service Delivery Effectiveness

Variable	Transaction Completion	Customer Satisfaction	Service Turnaround	Overall Service Delivery
Visual Hierarchy & Clarity	.684**	.712**	.658**	.729**

Source: Field Survey, 2025 **p < 0.01 (2-tailed)
Results indicate strong positive correlations between visual hierarchy/clarity and all service delivery effectiveness dimensions. The strongest relationship emerged with customer satisfaction (r=.712, p<0.01), followed by overall service delivery effectiveness (r=.729, p<0.01). These correlations suggest that improvements in visual hierarchy and clarity substantially enhance service delivery outcomes.

Table 9 presents multiple regression results examining the predictive power of visual hierarchy and clarity on service delivery effectiveness.

Table 9: Regression Analysis - Visual Hierarchy/Clarity Predicting Service Delivery

Model Summary	
R	.729
R Square	.531
Adjusted R Square	.527
Std. Error of Estimate	.626

ANOVA	
F-statistic	431.68
Sig.	.000

Coefficients	B	Std. Error	Beta	t	Sig.
(Constant)	.892	.147		6.068	.000
Visual Hierarchy & Clarity	.745	.036	.729	20.777	.000

Source: Field Survey, 2025Dependent Variable: Overall Service Delivery Effectiveness

The regression model is statistically significant (F=431.68, p<0.001), with visual hierarchy and clarity explaining 53.1% of variance in service delivery effectiveness (R^2=.531). The standardized coefficient (β=.729, p<0.001) confirms that visual hierarchy and clarity significantly and positively predict service delivery effectiveness. This substantial effect size indicates that visual design quality is a critical determinant of service outcomes.
Visual hierarchy and clarity in user interface design significantly and substantially influence service delivery effectiveness of deposit money banks in Port Harcourt. The strong positive

relationship (r=.729) and predictive power (R²=.531) demonstrate that clearer, better-organized interfaces directly enhance transaction completion, customer satisfaction, and service speed.

Research Question Two
What is the relationship between navigation efficiency in user interface design and service delivery effectiveness of deposit money banks in Port Harcourt?

Table 10 presents correlation results for navigation efficiency and service delivery dimensions.
Table 10: Correlation Between Navigation Efficiency and Service Delivery Effectiveness

Variable	Transaction Completion	Customer Satisfaction	Service Turnaround	Overall Service Delivery
Navigation Efficiency	.696**	.723**	.681**	.743**

Source: Field Survey, 2025 **p < 0.01 (2-tailed)
Navigation efficiency demonstrates strong positive correlations with all service delivery dimensions, with particularly strong relationships with overall service delivery effectiveness (r=.743, p<0.01) and customer satisfaction (r=.723, p<0.01).
Table 11 presents regression analysis results

Table 11: Regression Analysis - Navigation Efficiency Predicting Service Delivery

Model Summary

R	.743
R Square	.552
Adjusted R Square	.548
Std. Error of Estimate	.612

ANOVA

F-statistic 470.32
Sig.   .000

Coefficients	B	Std. Error	Beta	t	Sig.
(Constant)	.758	.142		5.338	.000
Navigation Efficiency	.719	.033	.743	21.687	.000

Source: Field Survey, 2025Dependent Variable: Overall Service Delivery Effectiveness
The regression model achieves statistical significance (F=470.32, p<0.001), with navigation efficiency accounting for 55.2% of variance in service delivery effectiveness (R²=.552). The standardized coefficient (β=.743, p<0.001) indicates that navigation efficiency is a powerful predictor of service outcomes.
A strong positive relationship exists between navigation efficiency and service delivery effectiveness of deposit money banks in Port Harcourt. Efficient navigation structures that minimize steps, provide clear wayfinding, and maintain consistency significantly enhance transaction completion, customer satisfaction, and service speed (r=.743, R²=.552).

Research Question Three

How do responsiveness and accessibility in user interface design affect service delivery effectiveness of deposit money banks in Port Harcourt?

Table 12 presents correlation results for responsiveness/accessibility and service delivery.

Table 12: Correlation Between Responsiveness/Accessibility and Service Delivery Effectiveness

Variable	Transaction Completion	Customer Satisfaction	Service Turnaround	Overall Service Delivery
Responsiveness & Accessibility	.672**	.698**	.714**	.721**

Source: Field Survey, 2025 **p < 0.01 (2-tailed)

Responsiveness and accessibility show strong positive correlations with all service delivery dimensions, with the strongest relationship with service turnaround time (r=.714, p<0.01), suggesting that responsive, accessible interfaces particularly enhance service speed.

Table 13 presents regression analysis results.

Table 13: Regression Analysis - Responsiveness/Accessibility Predicting Service Delivery

Model Summary

R	.721
R Square	.520
Adjusted R Square	.516
Std. Error of Estimate	.633

ANOVA

F-statistic	413.25
Sig.	.000

Coefficients	B	Std. Error	Beta	t	Sig.
(Constant)	.947	.151		6.272	.000
Responsiveness & Accessibility	.684	.034	.721	20.329	.000

Source: Field Survey, 2025 Dependent Variable: Overall Service Delivery Effectiveness

The regression model is statistically significant (F=413.25, p<0.001), with responsiveness and accessibility explaining 52.0% of variance in service delivery effectiveness (R^2=.520). The standardized coefficient (β=.721, p<0.001) confirms significant positive prediction.

Responsiveness and accessibility significantly and positively affect service delivery effectiveness of deposit money banks in Port Harcourt. Interfaces that adapt across devices, perform efficiently, and accommodate diverse user capabilities substantially enhance service outcomes (r=.721, R^2=.520).

Combined Model Analysis

To understand the collective contribution of all three UI design dimensions, a simultaneous multiple regression was conducted with all three predictors.

Table 14: Multiple Regression - All UI Design Dimensions Predicting Service Delivery

Model Summary

R	.812
R Square	.659
Adjusted R Square	.656
Std. Error of Estimate	.534

ANOVA

F-statistic	244.83
Sig.	.000

Coefficients	B	Std. Error	Beta	t	Sig.
(Constant)	.312	.128		2.438	.015
Visual Hierarchy & Clarity	.284	.042	.278	6.762	.000
Navigation Efficiency	.318	.039	.329	8.154	.000
Responsiveness & Accessibility	.247	.038	.261	6.500	.000

Source: Field Survey, 2025

The combined model demonstrates enhanced predictive power (R^2=.659, adjusted R^2=.656), explaining approximately 66% of variance in service delivery effectiveness. All three UI design dimensions contribute significantly and independently to service delivery outcomes, with navigation efficiency showing the strongest unique contribution (β=.329), followed by visual hierarchy and clarity (β=.278), and responsiveness and accessibility (β=.261).

Discussion of Findings
Visual Hierarchy, Clarity and Service Delivery Effectiveness
The finding that visual hierarchy and clarity significantly influence service delivery effectiveness (r=.729, R^2=.531, p<0.001) provides strong empirical support for design principles emphasizing organized, unambiguous interface presentation. This result aligns with Hassan et al. (2023), who documented that clear visual hierarchies in European banking applications reduced task completion times substantially and improved customer satisfaction. The magnitude of the relationship found in this study (explaining 53.1% of service delivery variance) exceeds effect sizes reported in some international studies, suggesting that visual clarity may be particularly critical in the Nigerian context where diverse digital literacy levels and complex banking tasks amplify the cognitive benefits of well-organized interfaces (Chibueze & Nneka, 2024).
The particularly strong relationship between visual hierarchy and customer satisfaction (r=.712) suggests that customers derive psychological comfort from interfaces where information relationships are immediately apparent and navigational choices are clearly delineated. This finding resonates with cognitive load theory, which posits that reducing extraneous cognitive processing through clear visual organization frees mental resources for core task execution (Sweller & Chandler, 2021). In banking contexts where customers often operate under time pressure or financial stress, minimizing interface-induced cognitive burden becomes especially valuable (Wickens et al., 2022).
The descriptive findings revealing weaknesses in error message clarity (M=2.98) and visual organization (screen clutter, M=3.15) indicate specific areas where Nigerian banks fall short of

optimal practice. Poor error messages frustrate customers and impede effective problem resolution, contributing to transaction abandonment and customer service inquiries (Norman, 2023). The business case for improving these specific elements is compelling given their documented impact on service outcomes. Williams and Tollett (2023) demonstrated that error message improvements alone could reduce support costs by substantial margins while enhancing customer retention.

Comparing these results with Okonkwo et al. (2023), who qualitatively documented visual hierarchy problems in Nigerian ATM interfaces, this study provides quantitative evidence of the relationship's strength and confirms that visual design quality meaningfully impacts service delivery rather than representing merely aesthetic preferences. The finding that visual hierarchy predicts transaction completion rates (r=.684) is particularly significant, as failed transactions impose costs on both banks (operational expenses, reputation damage) and customers (time, frustration, lost opportunities).

The theoretical implications extend Technology Acceptance Model applications by demonstrating that perceived ease of use—substantially influenced by visual hierarchy and clarity—translates directly into service delivery effectiveness metrics beyond simple adoption decisions (Venkatesh & Davis, 2023). When interfaces present information clearly and organize it logically, customers not only adopt digital banking but use it more successfully and satisfactorily, validating TAM's predictions about ease-of-use consequences (Marangunić & Granić, 2024).

Navigation Efficiency and Service Delivery Effectiveness
The strong relationship between navigation efficiency and service delivery effectiveness (r=.743, R^2=.552, p<0.001) confirms that how customers move through banking interfaces substantially determines service outcomes. Navigation efficiency emerged as the strongest single predictor among the three UI design dimensions in the combined model (β=.329), highlighting its particular importance. This finding corroborates Nielsen and Budiu (2023), who identified navigation efficiency as the primary determinant of mobile banking satisfaction across global applications, and extends their findings to the Nigerian context with even stronger effect sizes.

The relationship magnitude suggests that navigation design represents a high-leverage intervention point for banks seeking to enhance service delivery. When customers can accomplish banking tasks efficiently locating desired functions quickly, completing transactions with minimal steps, and maintaining clear orientation service delivery improves across all measured dimensions. The particularly strong correlation with customer satisfaction (r=.723) indicates that navigation frustration disproportionately impacts overall evaluations of banking services, potentially due to the frequent nature of navigation interactions compared to any single feature usage (Rosenfeld et al., 2022).

Descriptive findings revealing inadequate shortcuts for frequent tasks (M=2.87) represent a missed opportunity for banks to enhance experienced users' efficiency. Research consistently demonstrates that providing multiple navigation pathways guided flows for novices and shortcuts for experts, optimizes satisfaction across user segments (Preece et al., 2023). The moderate score for navigation consistency across sections (M=3.22) suggests that banks have not fully implemented cohesive navigation paradigms, creating learning burdens as customers move between different functional areas (Tidwell et al., 2020).

These findings resonate with Ibrahim and Mohammed (2024), who documented that navigation complexity hindered digital banking adoption among Ethiopian populations with limited

education. While Port Harcourt's relatively educated population (71.6% with bachelor's degrees or higher) may cope better with navigation inefficiencies, the significant relationship found in this study suggests that even educated users benefit substantially from streamlined navigation. The financial inclusion implications are profound: if navigation efficiency matters this much for educated urban customers, its importance likely increases for rural, less educated populations whom financial inclusion initiatives target (Sanusi & Aminu, 2023).

The relationship between navigation efficiency and transaction completion rates (r=.696) provides empirical evidence for a causal pathway often assumed but rarely quantified: poor navigation literally prevents customers from completing intended transactions. This finding validates banking industry rules of thumb that each additional step in a transaction flow increases abandonment probability (Okeke et al., 2023). The implication for bank managers is clear: navigation optimization should prioritize high-frequency transactions, as even marginal efficiency gains multiply across millions of transactions to produce substantial aggregate benefits.

From a theoretical perspective, these findings support information foraging theory, which predicts that users follow information scents cues suggesting whether a path will lead to desired information, and abandon searches when scents grow weak (Pirolli, 2023). Banking interfaces with efficient navigation provide strong, consistent scents that guide customers confidently toward objectives. Poor navigation creates weak or misleading scents, forcing customers into exploratory behaviour that consumes time, induces errors, and ultimately degrades service delivery effectiveness.

Responsiveness, Accessibility and Service Delivery Effectiveness

The finding that responsiveness and accessibility significantly predict service delivery effectiveness (r=.721, R^2=.520, p<0.001) demonstrates that technical performance and inclusive design meaningfully impact service outcomes. While responsiveness and accessibility showed the lowest descriptive scores among UI design dimensions (M=3.08), its substantial relationship with service delivery highlights the gap between current performance and optimal practice. This gap represents both a challenge and an opportunity: banks that successfully enhance responsiveness and accessibility can achieve competitive differentiation through superior service delivery.

The particularly strong relationship with service turnaround time (r=.714) aligns with intuitive expectations that system responsiveness directly affects transaction speed. However, the magnitude suggests that responsiveness impacts extend beyond simple processing time to encompass customer perceptions of service quality and efficiency (Zeithaml et al., 2023). Customers experiencing fast-loading, smoothly performing interfaces perceive banking services as more effective overall, even controlling for actual transaction times—a halo effect documented across service contexts (Anderson & Mittal, 2023).

Descriptive findings revealing poor performance under constrained network conditions (M=2.76) reflect a critical weakness in Nigerian banking interfaces. Nigeria's telecommunications infrastructure, while improving, exhibits variable quality with many areas experiencing limited bandwidth (Eze & Chinedu, 2023). Banking interfaces optimized exclusively for high-bandwidth conditions effectively exclude customers accessing services from areas with infrastructure limitations or during peak network congestion periods. This optimization failure directly contradicts financial inclusion objectives and imposes transaction costs on economically disadvantaged populations who are least able to afford them (Adeyemi et al., 2023).

The extremely low scores for voice alternatives (M=2.42) and disability accommodation (M=2.68) reveal that Nigerian banks have largely neglected accessibility considerations in interface design. This finding aligns with Adekunle and Taiwo (2023), who documented widespread accessibility gaps in Nigerian banking applications. The significant relationship between accessibility and service delivery effectiveness (r=.672) demonstrates that accessibility features benefit not only users with disabilities but contribute to overall service quality—the universal design principle whereby inclusive design improvements enhance experiences for all users (Persson et al., 2024).

The business case for accessibility investment strengthens when considering Nigeria's aging population and the high prevalence of uncorrected visual impairments (WHO, 2023). Features like adjustable text sizes, high contrast modes, and screen reader compatibility expand the addressable customer base while simultaneously improving usability for younger, able-bodied customers operating in challenging conditions such as bright sunlight or while multitasking (Newell & Gregor, 2022). The market opportunity appears substantial given that accessibility-conscious banks could differentiate themselves in a market where such features remain rare.

Cross-device consistency issues (M=3.28) reflect a broader challenge in omnichannel banking strategy. Customers increasingly expect seamless experiences across touchpoints, yet many banks develop mobile, web, and ATM interfaces independently, creating inconsistent interaction paradigms (Gardner, 2023). This inconsistency imposes learning costs and creates confusion about feature availability across channels. The relationship between responsiveness/accessibility and customer satisfaction (r=.698) suggests that consistency frustrations significantly impact overall banking relationship evaluations.

These findings validate Henry and Arch's (2024) argument that accessibility represents not merely a compliance obligation but a strategic opportunity. Banks implementing comprehensive accessibility programs achieve competitive advantages through expanded market reach, enhanced brand reputation, reduced legal risk, and improved usability across customer segments. The quantitative evidence provided by this study strengthens the business case by demonstrating measurable service delivery improvements resulting from accessibility investments.

From a theoretical perspective, these results extend Technology Acceptance Model by highlighting that perceived ease of use depends substantially on technical performance and inclusive design considerations. When systems respond slowly, fail under common network conditions, or exclude users with disabilities, perceived ease of use plummets regardless of interface aesthetics or navigation logic (Venkatesh et al., 2023). This finding suggests that TAM applications in infrastructure-constrained contexts must emphasize technical performance and accessibility alongside traditional usability factors.

Conclusion

This study examined relationships between user interface design dimensions and service delivery effectiveness in deposit money banks operating in Port Harcourt, Rivers State, Nigeria. Through systematic investigation involving 384 bank customers and 96 banking staff across twelve institutions, the research established that visual hierarchy and clarity, navigation efficiency, and responsiveness and accessibility significantly and substantially influence service delivery effectiveness measured through transaction completion rates, customer satisfaction, and service turnaround time.

The combined UI design dimensions explain approximately 66% of variance in service delivery effectiveness, demonstrating that interface quality constitutes a critical determinant of banking

service outcomes in the digital age. Among the three dimensions, navigation efficiency emerged as the strongest predictor, followed closely by visual hierarchy and responsiveness/accessibility, with all three contributing independently and significantly to service delivery. These findings validate international UI design principles within the Nigerian banking context while revealing specific areas where current practice falls short of optimal standards.

Descriptive analyses identified particular weaknesses in error message clarity, navigation shortcuts for experienced users, performance under bandwidth constraints, and accessibility features for users with disabilities. These gaps represent both immediate challenges requiring attention and strategic opportunities for competitive differentiation. Banks that systematically address UI design deficiencies can expect measurable improvements in transaction completion rates, customer satisfaction, and service efficiency outcomes that directly impact customer retention, operational costs, and competitive positioning.

The research makes several contributions to knowledge. Theoretically, it extends Technology Acceptance Model by demonstrating how specific design dimensions influence post-adoption service delivery outcomes through ease-of-use mechanisms. It provides empirical validation of UI design principles in an African banking context, addressing gaps in the predominantly Western-focused design literature. Methodologically, it offers a quantitative framework for assessing UI design impacts on service delivery that can be adapted to other contexts and service sectors.

Practically, the findings furnish bank managers with evidence-based guidance for prioritizing digital transformation investments, inform designers about which interface elements most significantly impact outcomes in Nigerian contexts, and provide regulators with empirical foundations for developing consumer protection standards addressing digital banking interface quality. The research also carries implications for financial inclusion efforts by demonstrating how accessible, responsive design can expand effective service delivery to previously underserved populations.

Recommendations

Based on the research findings, the following recommendations are proposed:

1. Banks should conduct comprehensive navigation audits across all digital channels and implement streamlined pathways ensuring that high-frequency transactions such as fund transfers, bill payments, and balance inquiries require no more than three taps or clicks from the home screen, while standardizing navigation patterns across mobile, web, and ATM interfaces to reduce customer learning burdens.

2. Banking institutions should establish formal user experience design functions reporting to senior management, staffed with qualified UX researchers and designers who conduct regular usability testing with diverse customer segments to inform iterative design improvements and integrate customer feedback mechanisms directly into digital interfaces.

3. Banks should adopt Web Content Accessibility Guidelines (WCAG) 2.1 Level AA as minimum standards for all digital interfaces, implementing screen reader compatibility, keyboard navigation alternatives, adjustable text sizing, sufficient color contrast ratios, and simplified language options to expand market reach while enhancing usability for all customers.

4. Banks should implement technical optimizations including progressive web app architectures, aggressive caching, image optimization, and code minimization to enable

reliable service delivery under low-bandwidth conditions, with performance budgets established requiring pages to load within three seconds on 3G networks.

5. Banking institutions should redesign cluttered interfaces to implement clear visual hierarchies that guide attention to primary functions, with particular focus on improving error messages to provide clear explanations of problems and explicit guidance on resolution steps, while reducing information density through progressive disclosure techniques.

6. The Central Bank of Nigeria should establish minimum standards for digital banking interface quality addressing navigation efficiency, accessibility, error handling, and performance, requiring banks to demonstrate WCAG 2.1 Level AA compliance for all customer-facing digital interfaces within defined timeframes, verified through independent audits with results publicly disclosed.

7. Banks should establish design quality metrics as part of service level agreements, including task completion success rates, average steps to complete common transactions, customer satisfaction scores for specific interfaces, and accessibility compliance levels, with regular reporting to senior management to create accountability for interface quality.

8. National financial inclusion strategies should explicitly address digital interface quality as a critical inclusion enabler, with government and industry collaborating on digital literacy initiatives that address both general digital skills and specific banking interface navigation, while policy makers facilitate industry working groups to develop shared interface design standards and best practices.

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