

Emotional Experience and How It Relates to User Experience

User Experience (UX) is the overall experience of a person using a product such as a website especially in terms of how easy or pleasing it is to use.

Emotional Experience (EX) is what determines everything we do. More than half the typical experience is emotional.

A well-designed customer experience activates emotions that have an impact on customer loyalty. A great experience becomes intrinsically linked to the product or service itself. It is important that only positive emotions are triggered during the customer experience or you risk damaging the customer relationship.

Beyond Philosophy claims there are twenty emotions that either drive or destroy value.

Positive emotional experiences in Banking create financial services that satisfy customers' needs, both stated and implied, and generate customer loyalty.

Tech savvy customers are becoming a dominant segment of the market and they have higher expectations from their financial institutions than traditional banking customers. Customer-centered banking is expected along with innovative products available digitally 24 hours per day.

Northwoods Web Solutions believes that "User Experience design is the foundation of a customer-centric website."

A financial institution's online UX is composed of the following:

- Attitudes and emotions
- Opinions
- Value
- Ability to meet goals

It can be difficult to create an informative, interactive, and easy-to-use financial services website that generates positive experiences. A well-designed website, however, can generate a positive EX, customer satisfaction, and loyalty.

UX designers consider the following when developing websites for financial institutions:

1. End user is always a priority.
2. Variety of devices and browsers that will be utilized;
3. Specific niche groups;
4. Interactive experiences;
5. Customer expectations;
6. Simplified processes with fewer required clicks;
7. Easy-to-find important information;
8. Customers' desire to personalize websites and choose desired functions;

