

The use of mobile applications has become a necessity for everyday life. Every business is availing the benefits being provided by mobile applications and on the other hand, customers enjoy the convenience of them. The banking sector in Pakistan is one of the top sectors that consists of a huge number of clients from which most of them rely on their digital banking services. As the literacy rate of the country is not up to the standards, it makes it difficult for the customers to operate the applications and to enjoy the services being provided by them. Apart from the services provided by the mobile applications, their design including user interface and user experience plays a vital role in the success and failure of the application. Along with the fact of lower literacy rate of the country, the user experience of these mobile banking applications is also ignored or very little attention is being paid to the design or usability of these applications resulting in poor user experience. To help identify the area of the applications whose usability issues have not been fixed, we have proposed a framework called HUBA to not only identify the issues but also recommend the required changes in each step. Our framework includes both quantitative and qualitative methods including surveys, focus groups, and usability testing to analyze the current trends and preferences in mobile and web banking, as well as to identify areas for improvement.