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User Interface, User Experience, and Bakong in Mobile Banking Adoption: A Qualitative Study of Cambodian Users

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ABSTRACT

Although prior research on mobile banking adoption has largely relied on quantitative frameworks, limited emphasis has been placed on users' lived experiences, particularly regarding user interface (UI), user experience (UX), and trust in emerging economies. This qualitative study investigates how UI/UX design features and national digital payment infrastructure influence mobile banking adoption behavior in Cambodia. Semi-structured interviews were conducted with business owners and experienced mobile banking users from diverse sectors, and the data were analyzed thematically to identify recurring patterns. The findings identify four key themes: (1) users show a strong preference for simplicity and functional clarity rather than feature-heavy "super app" designs; (2) UX elements such as transaction confirmations, audio alerts, and clear navigation enhance usability; (3) the Bakong (KHQR) platform supports interoperability and efficient transactions across financial institutions; and (4) users tend to resist complex interfaces, particularly for routine financial activities. Overall, the results suggest that excessive functionality can increase cognitive load and discourage adoption, even among digitally literate individuals. This study contributes to mobile banking and human-computer interaction scholarship by emphasizing the combined influence of UI/UX quality and institutional trust mechanisms on adoption decisions. From a practical standpoint, the findings indicate that financial institutions and fintech developers should prioritize user-centered design, streamlined interfaces, and trust-enhancing functionalities to support sustained mobile banking usage in Cambodia and comparable developing contexts.

Keywords: *Bakong, Mobile Banking, User Interface, User Experience*

INTRODUCTION

The pace of global digitalization has intensified considerably, with the banking industry experiencing particularly rapid transformation. Traditional financial institutions are increasingly modernizing their systems to meet the demands of technologically proficient customers. The widespread adoption of online banking platforms and mobile applications has enabled users to access, monitor, and manage their financial activities without temporal or spatial constraints. At the same time, advancements driven by leading technology firms continue to influence the evolution and sophistication of mobile banking services (Venkatesan, 2025).

A digital platform that facilitates the search for boarding accommodation plays a significant role in supporting individuals who relocate for education, employment, or other purposes. Evaluating the user interface (UI) and user experience (UX) of such a platform is essential for improving usability, functionality, and overall interaction quality. UI refers to the visual and interactive design elements that enable users to navigate the system effectively, while UX encompasses users' perceptions, emotions, and satisfaction when engaging with the platform. Systematic assessment of UI/UX contributes to enhancing service performance, strengthening user trust and loyalty, and sustaining competitiveness within a rapidly evolving digital market (Gracia Eddyputri Burhan & Mauritsius, 2024).

Johnson (2020), the User Interface (UI) is a component of the system that serves as a bridge between users and the system, enabling users to interact with it effectively. User interface (UI) design plays a critical role in the overall usability and success of a digital system, as it constitutes the primary point of interaction between the user and the technology. When the interface is overly complex or unintuitive, it can impede users' ability to effectively navigate and operate the system. In fact, poor UI design is frequently cited as a key factor contributing to system or website failure, particularly when it hinders user engagement or task completion (S. Suhardjono et al., 2022). User satisfaction and perceived ease of conducting transactions via mobile banking are pivotal in fostering customer retention. To enhance this experience, it is imperative that banks prioritize the development of mobile banking platforms with highly intuitive and user-friendly interface designs. This includes careful consideration of visual and functional elements such as iconography, color schemes, font sizes, button placement, and language clarity to ensure accessibility and satisfaction across diverse user groups (S. Suhardjono et al., 2022).

User Experience (UX) refers to an individual's perception and overall interaction when engaging with a system, serving as a critical indicator for assessing user satisfaction and system effectiveness (Dharta et al., 2021). Regardless of a system's technical excellence, user satisfaction tends to decline significantly if

individuals encounter difficulties or discomfort during interaction. Thus, user experience (UX) serves as a pivotal determinant in evaluating satisfaction with digital platforms (Hos et al., 2022). User Experience (UX) plays a critical role in enhancing users' satisfaction and encouraging their engagement with a system (Sabukunze & Arakaza, 2021). Consistently, Zhu et al. (2022) noted that User experience (UX) has increasingly become a focal concern within the banking sector over recent decades. While banking systems are designed with comprehensive service procedures to safeguard customers' financial security, the user experience of mobile banking applications still offers considerable scope for enhancement. User experience (UX) represents a human-centered factor that shapes how products are interpreted and evaluated. Nevertheless, the criteria used to assess it remain essential yet inherently indistinct (Desmet et al., 2022).

Mobile banking is available and ready to use in Cambodia, there is a possibility this system has remained unnoticed by the bank customers or is under-used. There is a need, therefore, to understand the bank customers' acceptance of digital banking and to examine the factors affecting their intentions to use mobile banking. Moreover, aligning with the ongoing progress in financial technology, the NBC has introduced a payment system that supports the royal government's policy aimed at fostering a digital economy and society. This includes the creation of the Bakong system, the standardized KHQR, and the Cambodian Shared Switch (CSS). These systems have significantly contributed to the growth of e-commerce and enhanced financial inclusion by making transactions between institutions more convenient, secure, cost-effective, and efficient (*Project Bakong: Next Generation Payment System*, 2020).

From a theoretical standpoint, prior empirical investigations into mobile banking adoption in Cambodia have predominantly emphasized established behavioral and technology acceptance frameworks rather than interface-related dimensions. For instance, Norng (2022) analyzed the determinants of mobile banking adoption by integrating the Technology Acceptance Model (TAM), selected attributes of the Innovation Diffusion Theory (IDT) specifically compatibility and observability, and trust within the Theory of Planned Behavior (TPB). Similarly, Marisa (2021), in a study examining factors influencing customers' behavioral intention to continue using mobile banking in Phnom Penh, concentrated on only four constructs: Perceived Ease of Use, Perceived Usefulness, Perceived Trust, and Perceived Risk. While these studies provide valuable theoretical insights, they largely overlook user interface (UI) and user experience (UX) aspects, indicating a notable research gap regarding how design quality and interaction experience may influence adoption behavior.

Therefore, mobile banking is a rapidly growing field in Cambodia, with more and more individuals turning to their mobile devices to conduct financial transactions. However, despite this growth, the adoption of mobile banking in Cambodia is still relatively low. This research aims to identify the factors

influencing the intention to adopt mobile banking in Cambodia, with the goal of providing insight into how mobile banking can be more widely adopted in the country. The study will also render a deeper insight into what is needed in order for the bank customers to accept this newly emerging technology and thus allows for improvement in the bank's strategy to attract the potential users to use mobile banking service.

LITERATURE REVIEW

Mobile banking now constitutes a core pillar of contemporary financial service delivery, enabling customers to execute financial transactions, settle payments, and oversee their accounts independently of physical bank branches. This level of convenience is especially significant in South Korea, where mobile banking usage ranks among the highest globally, with more than 90% of the population actively engaging with mobile banking platform (Kim et al., 2022).

User experience (UX) refers to users' holistic perceptions arising from their interaction with a system, encompassing comfort, operational efficiency, and emotional responses to the application interface (Gracia Eddyputri Burhan & Mauritsius, 2024) In contrast, user interface (UI) emphasizes visual design components and readability that facilitate intuitive navigation. Annas et al. (2025) indicated that the digital transformation of the banking industry has enhanced the convenience of financial transactions through the adoption of mobile banking applications. Nevertheless, ensuring high-quality user experience (UX) and user interface (UI) remains a significant challenge, particularly for individuals with limited levels of digital literacy. Rahmi & Handayani (2024) argue that inadequacies in user experience (UX) can diminish user loyalty, whereas an intuitive user interface (UI) enhances user comfort during application usage.

Recent empirical evidence indicated that language accessibility and the quality of UI/UX design are critical determinants of users' perceived ease of use in mobile banking applications. Li et al. (2023) reported that, in multilingual contexts, mobile banking platforms achieve higher adoption rates among expatriates and international students when they provide comprehensive localization, culturally adaptive interfaces, and real-time user support. These findings imply that South Korean banks should place greater strategic emphasis on improving multilingual accessibility and intuitive UI/UX design in order to effectively serve the expanding community of international students and expatriates.

Previous research has examined particular aspects of UI/UX design, including navigation structures and homepage complexity, demonstrating their influence on users' attention, brand perceptions, and purchase intentions (Geissler et al., 2013; Singh et al., 2017) . These findings indicate that simplified and well-structured interfaces can enhance engagement and satisfaction by reducing homepage complexity. Additionally, Wardana (2025) indicated that three key factors such as interface design, user experience, and perceived ease of use, significantly enhance

customer satisfaction with the Byond BSI application. These elements function as core supports of effective UI/UX, demonstrating that well-structured design, intuitive interaction, and usability are critical for improving satisfaction and sustaining competitive advantage in the digital banking market.

RESEARCH METHODOLOGY

This study applies a qualitative methodology. The qualitative approach explores perceptions of User Interface (UI) and User Experience (UX), including the role of government-backed platforms like Bakong or KHQR. The qualitative approach is used to survey mobile banking users' perceptions of UI & UX and the impact of Bakong through an interview. A qualitative approach is selected due to its effectiveness in contextual and detailed information regarding user perceptions and attitudes. This approach allows for a deeper understanding of how mobile banking users interpret the functionality, usability, and design of mobile banking applications, as well as their awareness and experience of Bakong platforms or KHQR. Meanwhile, a quantitative approach is employed to explore the factors influencing the behavioral intention to adopt mobile banking in Cambodia by distributing a survey questionnaire through an online platform.

Qualitative approach typically involves direct personal experience, with the goal of depth of understanding of “externally observable behavior and internal states” in context (Patton, 2015). Rooted in the constructivist perspective, the qualitative approach views reality as being shaped by human experience and context, acknowledging the existence of multiple, intangible realities. In this framework, the researcher actively participates in the study and is considered a key part of the research process, adding depth and insight. Qualitative studies usually involve small, deliberately chosen samples, focusing on individuals who have direct experience with the topic being explored. Rather than relying on numbers and statistics, qualitative research generates detailed narratives that vividly describe participants' values, beliefs, actions, behaviors, intentions, and everyday experiences, often collected through interviews, focus groups, or observations in real-life settings rather than controlled environments (Goodman et al., 2020) .

This study adopted a purposive sampling strategy to recruit a total of 10 participants, specifically *business owners* and individuals working in the technology field who are active users of mobile banking services in Cambodia. This targeted sampling approach was chosen to ensure that participants possess relevant knowledge and experience with digital financial services and can provide meaningful insights into the user interface (UI), user experience (UX), and the perceived impact of government-supported digital payment platforms such as Bakong.

RESULTS AND DISCUSSION

To ensure diverse representation in the qualitative phase of this study, four participants were purposively selected based on variations in age, educational background, business sector, and enterprise size. All participants are male business owners actively operating in different sectors of Cambodia's economy. Their demographic and professional profiles are summarized in the table below.

Table 1 Participant Profile

Cod e	Gende r	Age Group	Educatio n	Skill	Business Sector	Business Size	Type
P-01	Male	35 - 44	Bachelor	Banking & Finance	Construction & Fuel	Medium	Owner
P-02	Male	35 - 44	High school	Business	Food & Beverage	Small	Owner
P-03	Male	45 -54	PhD	Economic & Finance	Construction	Small	Owner
P-04	Male	35 - 44	Master	Information Technology	Technology	Small	Owner
P-05	Male	25 - 34	Master	Information Technology	Technology	Small	IT-Manager
P-06	Male	25 - 34	Bachelor	Information Technology	Food & Beverage	Small	Owner
P-07	Male	35 - 44	Master	Information Technology	Technology	Medium	Owner
P-08	Male	35 - 44	Bachelor	Information Technology	Technology	Medium	IT-Manager
P-09	Male	35 - 44	Bachelor	Banking & Finance	Trading	Medium	Owner
P-10	Male	35 - 44	Master	Banking & Finance	Trading	Medium	Sale Manager

Source: Information from Interview (2025)

Table 1 presents the demographic and professional profiles of the ten participants involved in the qualitative interviews. All participants were male, reflecting the male-dominated ownership and management structure commonly observed in small and medium-sized enterprises in Cambodia. In terms of age distribution, the majority of participants fell within the 35–44 age group, indicating that most interviewees were in their prime working and decision-making years. Two participants were aged 25–34, while one participant belonged to the 45–54 age group, suggesting a reasonable spread of professional maturity and experience.

Regarding educational background, the participants demonstrated a relatively high level of formal education. Most held Bachelor’s or Master’s degrees, with one participant possessing a PhD. Fields of specialization were predominantly Information Technology and Banking and Finance, followed by Business and Economics and Finance, indicating that the respondents possessed relevant technical and financial knowledge aligned with digital banking usage and adoption.

In terms of business sectors, participants were drawn from diverse industries, including *Technology, Trading, Food and Beverage, and Construction and Fuel*. The technology sector was the most represented, reflecting the study’s focus on digital service usage and user experience. Most businesses were categorized as small enterprises, while a smaller number were medium-sized, ensuring insights from both operational scales.

With respect to business roles, the majority of participants were business owners, highlighting their direct involvement in strategic and operational decision-making, particularly in financial transactions. A smaller number served as IT managers and sales managers, providing complementary perspectives related to system implementation and daily transaction management. Overall, the participant profile indicates that the qualitative findings are grounded in insights from experienced, educated, and decision-oriented individuals across multiple business sectors, thereby enhancing the credibility and relevance of the study’s exploration of mobile banking adoption, UI, and UX perceptions.

Bakong Interview with Participants

Table 2 Bakong Interview with participants

Participants	Questions				If Bakong did not exist, would you still use Mobile Banking? How often?
	Do you know Bakong?	How do you think about Bakong?	Why do you use Bakong?	How was your experience?	
P-01	Yes	-Able to transfer money across the banks	-Fast -No fee charge (limited amounts) -High security (Blockchain Tech.)	-Easy to use -Sometime met error	-Yes, still use. -Daily, sometime need to use physical cash.
P-02	Yes	-Able to transfer money across the banks	-Fast -No fee charge (limited amounts) -High security (Blockchain Tech.)	-Easy to use -Slower than other transactions	-Yes, still use. -Daily, sometime need to use physical cash.

Participants	Questions				If Bakong did not exist, would you still use Mobile Banking? How often?
	Do you know Bakong?	How do you think about Bakong?	Why do you use Bakong?	How was your experience?	
P-03	Yes	-Able to transfer money across the banks	-Fast -No fee charge (limited amounts) -High security (Blockchain Tech.)	-Easy to use	-Yes, still use. -Daily
P-04	Yes	-Able to transfer money across the banks	-Fast -No fee charge (limited amounts) -High security (Blockchain Tech.)	-Easy to use	-Yes, still use. -Daily, sometime need to use physical cash.
P-05	Yes	-Able to transfer money across the banks	-Fast -No fee charge (limited amounts) -High security (Blockchain Tech.)	-Easy to use -Sometimes met error (Bank of receiver)	-Yes, still use. -Daily
P-06	Yes	-Able to transfer money across the banks	-Fast -No fee charge (limited amounts) -High security (Blockchain Tech.)	-Easy to use -Never met error	-Yes, still use. -Daily, sometime need to use physical cash.
P-07	Yes	-Able to transfer money across the banks	-Fast -High security (Blockchain Tech.)	-Easy to use -Sometimes met error	-Yes, still use. -Daily, sometime need to use physical cash.
P-08	Yes	-Able to transfer money across the banks	-Fast -High security (Blockchain Tech.)	-Easy to use	-Yes, still use. -Daily
P-09	Yes	-Able to transfer money across the banks	-Fast -High security (Blockchain Tech.)	-Easy to use -Sometimes met error	-Yes, still use. -Daily
P-10	Yes	-Able to transfer money across the banks	-Fast -No fee charge (limited amounts) -High security (Blockchain Tech.)	-Easy to use -Rarly use physical cash	-Yes, still use. -Daily

Source: Data from Interview (2025)

General Awareness and Perception of Bakong

According to the Table 2 above, all participants (P-01 to P-10) indicated awareness of Bakong. This reflects high penetration and visibility of the platform,

especially among business owners in Cambodia. Every participant viewed Bakong as a tool to transfer money across banks, indicating a strong awareness of its core utility. This perception suggests that Bakong's interoperability (cross-bank transfers) is its most recognizable feature.

Motivation Themes for Using Bakong

Table 3 Motivation for Using Bakong

Theme	Mentioned by	Description
Speed	All 10 participants	Bakong is perceived as fast , suggesting it improves transaction efficiency.
No Fees (limited amounts)	7 participants (P-01 to P-06, P-10)	The cost-saving advantage is clearly valued, especially for frequent, low-value transfers .
High Security (Blockchain Tech)	All 10 participants	The blockchain foundation was explicitly noted, reflecting trust in Bakong's safety and transparency.

Source: Summary of Data from Interview

These responses position Bakong as a platform that delivers high utility by being cost-effective, secure, and fast, which are key drivers of adoption in a business context.

User Experience with Bakong

All participants rated the platform as easy to use, but some noted occasional issues:

1. **Positive Experiences:** many participants described Bakong as *simple* and *user-friendly*. Furthermore, P-06 mentioned *never encountering errors*, indicating strong reliability for some.
2. **Minor Frustrations:** P-01, P-05, P-07, P-09 reported occasional transaction errors while P-02 noted that it was *slower* than other services. P-05 mentioned that errors sometimes occurred on the *bank receiver's side*.

In conclusion for this point, the overall user experience is good, but occasional errors show that transaction success rates should be improved, possibly by working more closely with partner banks.

Bakong Vs Mobile Banking Adoption

In this point, participants were asked “*If Bakong did not exist, would you still use Mobile Banking? How often?*” the results are following:

1. All participants confirmed they would still use mobile banking.
2. Most participants indicated daily reliance on mobile banking applications; however, several respondents (e.g., P-01, P-02, P-04, P-06, P-07) acknowledged occasional dependence on physical cash for specific transactions.

While all participants expressed continued reliance on traditional mobile banking apps regardless of Bakong’s existence, their responses revealed that Bakong plays a catalytic role in accelerating the adoption and usage intensity of digital financial services in Cambodia. The key observations from the interviews:

1. **Interbank Transfer:** Participants highlighted that Bakong’s ability to transfer money across banks without fees bridges gaps between siloed banking systems. This reduces friction that typically hinders mobile banking usage among SMEs and individual users operating across multiple banks.
2. **Trust through Blockchain:** The blockchain-based infrastructure of Bakong increases perceived trust and data security, which is a significant enabler in environments where data privacy concerns and cybercrime fears still limit full digital adoption.
3. **Fee Charge:** The zero-fee transfers offered (up to a threshold) encourage frequent, low-value digital transactions, which may not be cost-effective using traditional mobile apps due to transaction fees.

In conclusion, Bakong is not only a useful platform on its own but acts as a gateway technology that enhances the overall digital banking adoption curve in Cambodia.

UI and UX Evaluation of Mobile Banking Applications

User Interface (UI) and User Experience (UX) play a critical role in shaping customer satisfaction and the overall adoption of mobile banking platforms. As financial services become increasingly digital, the ease with which users can navigate mobile apps, perform key tasks (such as Transfers, QR Code, and Payments), and interact with system designs directly impacts their trust, usage frequency, and long-term engagement. In the context of Cambodia's growing FinTech ecosystem, evaluating the usability of prominent mobile banking applications becomes vital to understand how digital tools meet the expectations of diverse user groups.

This study incorporates user feedback from ten participants representing various business sectors and skill levels to assess their experiences with five commonly used mobile banking applications. The evaluation focuses on both UI

(aesthetic and layout design) and UX (task completion related to core banking functions), using a Likert scale ranging from 1 (Not applicable) to 6 (Excellent or very easy).

Overall Design Ratings (UI)

Participants were asked to rate the overall UI design of five mobile banking apps. Ratings ranged from 1 (Not applicable) to 6 (Excellent). AC Super App and ABA Mobile App consistently received high UI ratings (5–6) across all participants, indicating a strong user perception of visual appeal, clarity, and ease of navigation. AC Super App scored Excellent by P-01 and P-05, while ABA Mobile App scored Excellent from P-01, P-04, P-07, and P-08.

In contrast, CANADIA, AMRET, and WING Mobile Apps received low UI scores (mostly not applicable), except for a few mid-range responses (P-02 rated WING as 4). These low ratings reflect dissatisfaction or unfamiliarity, possibly due to limited features, outdated interfaces, or less frequent usage.

Scan QR code Ratings (UX)

Participants assessed the ease of using the QR code scan feature for making payments or transfers across various mobile banking applications. The AC Super App and ABA Mobile App once again emerged as the top-performing platforms, receiving consistently high user experience (UX) ratings ranging from 5 to 6 among all respondents. These high scores highlight the apps' strong QR functionality, characterized by fast response times, stable performance, and precise scanning accuracy. Notably, every participant rated the ABA Mobile App's QR feature either 5 or 6, underscoring its reliability and user satisfaction.

In contrast, the CANADIA, AMRET, and WING Mobile Apps received predominantly low scores, mostly around 1, indicating significant issues the respondents did not use QR code function of these banks. Only a few exceptions were noted: participants P-02 and P-05 gave moderate scores of 4 to WING, while P-03 and P-04 rated CANADIA's QR code feature at 5. These results demonstrate that while leading digital banks such as ABA and ACLEDA have successfully optimized the usability of their QR scan features, ensuring speed, accuracy, and reliability, several other banking applications continue to face notable performance and functional limitations that hinder overall user experience. Moreover, these weaker-performing banks have not actively promoted or encouraged widespread adoption of their mobile apps among customers, resulting in lower user engagement and limited familiarity with their digital features. This lack of effective promotion, combined with technical inefficiencies, has likely contributed to the slower growth and reduced competitiveness of these banks in Cambodia's increasingly digital financial ecosystem.

Money Transfer Ratings (UX)

The ability to perform successful money transfers represents one of the most essential functions of mobile banking applications. Among the platforms evaluated, the ABA Mobile App once again stood out as the top performer, consistently receiving the highest rating of 6 (Very Easy) from the majority of participants. The AC Super App also demonstrated strong performance, earning steady ratings of 5 and 6, reflecting users' confidence in its *reliability* and *speed*. In contrast, the CANADIA, AMRET, and WING mobile apps were predominantly rated 1 (Not Applicable) by nearly all respondents, signifying not only frequent transaction failures or technical delays but also *limited actual usage*. Many participants reported that they did not use these apps for money transfers, either because they lacked confidence in their performance or because such apps were not well-promoted or widely adopted in their business operations. This finding suggests that limited functionality, coupled with insufficient user engagement initiatives, has contributed to low utilization rates, positioning these apps as less competitive alternatives to leading digital banking platforms like ABA and ACLEDA.

Payment (Water, Electricity, etc.) Ratings (UX)

Participants also evaluated the ease of completing utility or bill payments through various mobile banking applications. The AC Super App demonstrated outstanding performance, receiving consistently high ratings of 5 and 6 from all respondents (P-01 to P-10), indicating strong functionality, user-friendly design, and reliability in processing bill payments. The ABA Mobile App similarly performed well, particularly among participants P-03 to P-10, who praised its intuitive interface and seamless transaction process. In contrast, other applications such as CANADIA, AMRET, and WING received the lowest rating of 1, primarily because most participants did not use these platforms for such transactions. This low rating does not necessarily reflect technical failure but rather the limited adoption and lack of engagement with these apps for utility or bill payments. The findings suggest that while leading digital banks like ABA and ACLEDA have successfully integrated convenient payment features into their mobile platforms, several other banks have yet to gain user trust or promote sufficient awareness of their digital payment capabilities.

User Interface Preference Analysis

Based on the responses from 10 participants in Table 1.5, preferences regarding mobile banking interfaces were clearly divided between the Classic and Super App versions. A total of four participants (P-01, P-03, P-08, and P-09) preferred the Classic Interface, which offers fewer but essential functions such as account, transfers, scan QR code, payment, and top-ups. These respondents are primarily male professionals aged 35–54 with backgrounds in Banking & Finance or Information Technology. Most held ownership or managerial roles in medium-

sized businesses. Their preference reflects a need for fast, efficient access to core banking functions without distraction from additional, non-essential features. This group values practicality and speed, likely due to the time-sensitive nature of their professional responsibilities.

In contrast, six respondents (P-02, P-04, P-05, P-06, P-07, and P-10) expressed a preference for the Super App Interface, which includes a wider range of features such as insurance, bill payments, and online shopping. These participants were generally younger (ages 25–44), many of whom had IT-related academic backgrounds and managerial or owner roles in small to medium businesses. Their preference reflects a more digitally immersed lifestyle and a greater appreciation for multifunctional platforms that centralize services beyond banking.

Table : User Interface Preference

Questions (UI)	Choose	P-01	P-02	P-03	P-04	P-05	P-06	P-07	P-08	P-09	P-10
Many mobile banking apps have updated from a Classic Interface (with only essential functions like Account, Transfer, Payment, and Top-Up) to a Super App Interface (with many additional features such as Insurance, Loan Application, Online Shopping, etc.).	I prefer the Classic Interface (simpler, fewer functions)	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>					<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Which interface do you prefer for your daily banking needs?	I prefer the Super App Interface (more functions and services)		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>
	Not familiar with both versions										
	Familiar with both versions										

Source: Data from Interview (2025)

UI and UX Improvement

Feedback from in-depth interviews highlights nuanced, participant-driven recommendations for improving the User Interface (UI) and User Experience (UX) of mobile banking applications.

1. AC Super App

Participants offered various suggestions aimed at improving both functionality and user experience. Several respondents (P-01, P-05, P-10) emphasized the need to *increase* the transfer limit for interbank transactions, highlighting a limitation in the app's financial operations that can restrict business convenience. Security remained a major concern, with recommendations to enforce PIN code confirmation before transactions (P-05, P-10) to enhance safety.

Respondents (P-03, P-04) also suggested greater customization of the user interface, such as allowing users to *personalize the app* with their own images or themes, which could improve engagement and comfort. Additionally, clarity in wording was stressed by P-07, who advocated for using simple language instead of icons to ensure intuitive interaction, especially for users with lower digital literacy. Operationally, concerns were raised about slow account approval processes (P-06), which reflects a need for more responsive backend systems to support user onboarding and service delivery.

2. ABA Mobile App

The ABA Mobile App also drew feedback on security and trust, with P-03 and P-09 emphasizing the importance of disabling *face recognition* for high-value transfers and restricting the ability to *change phone numbers* within the app, suggesting fears of unauthorized access or fraud. Respondents P-05 and P-06 requested faster issue resolution and better support, implying a need for more responsive customer service workflows. Furthermore, *voice-based confirmation* features (P-05) were recommended to reinforce trust and reduce transaction errors. One user (P-07) reported difficulty navigating the updated transfer and payment interface, demonstrating the risks of introducing UI changes without adequate user testing or onboarding support. Like with AC Super App, P-04 recommended customizable themes and personal UI options, reinforcing *personalization* as a key UX driver.

3. CANADIA, AMRET and WING Mobile Apps

Among the lesser-used mobile banking applications specifically CANADIA, AMRET, and WING, participant feedback was minimal, signaling relatively low adoption or neutral user experiences. For CANADIA Mobile App, a few respondents (e.g., P-03) recommended foundational improvements, including enhanced security protocols and offering free-of-charge interbank transfers, which align with broader user

expectations for trustworthiness and affordability in digital financial services. In contrast, no specific suggestions were provided for AMRET and WING Mobile Apps across all participants, implying either a lack of familiarity or perceived irrelevance in their day-to-day banking needs. This absence of engagement highlights a critical gap for these institutions: the need to strengthen UI/UX competitiveness, improve functionality, and promote awareness to position their apps more favorably within the growing mobile banking ecosystem.

CONCLUSION

The findings of this study establish that User Interface and User Experience serve as primary determinants of mobile banking adoption in Cambodia, with direct bearing on Perceived Ease of Use, Customer Satisfaction, and Behavioral Intention. Evidence from both quantitative and qualitative strands of the study consistently positioned ABA Mobile App and AC Super App as the highest-rated platforms, assessed across dimensions of visual clarity, aesthetic appeal, interface responsiveness, and task completion efficiency. Applications from smaller institutions, including CANADIA Mobile App, WING Mobile App, and AMRET Mobile App, recorded considerably lower engagement among the sampled users, reflecting constrained market reach and limited user familiarity. Such findings indicate that interface quality and usability function as foundational conditions for adoption, and that institutions which neglect these dimensions risk marginalisation within an increasingly competitive digital financial services environment.

Notwithstanding the relatively strong performance of leading platforms, user feedback revealed recurring deficiencies that continue to constrain the adoption experience across applications. Participants cited limited interbank transfer thresholds, rigid interface configurations, slow institutional responsiveness, and insufficient transactional confirmation as persistent sources of friction. These concerns were especially salient among business users conducting high-frequency or high-value transactions, for whom reliability and clarity carry direct operational consequences. The recurrence of these issues across multiple platforms points to structural gaps within the broader mobile banking ecosystem, warranting coordinated responses from financial institutions, technology developers, and relevant regulatory bodies.

With respect to the Bakong platform, the study finds that while it commands broad awareness and generally favourable user perceptions, its role in shaping adoption behaviour is better characterised as facilitative rather than foundational. Users consistently recognised Bakong's contributions to interbank interoperability, cost-free transactions, and blockchain-secured payment processing, yet the majority indicated that their continued use of mobile banking services would persist independently of Bakong's availability. This positions Bakong as an infrastructural enabler that strengthens trust, connectivity, and transactional convenience across

the digital finance ecosystem, rather than a primary adoption driver in its own right. The broader implication for developing economies is that sustained policy commitment to national interoperable payment infrastructures represents a meaningful lever for advancing financial inclusion and expanding the reach of digital financial services.

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