

A APPENDICES

A.1 Digital Skills

A.1.1 Digital Literacy Global Framework (DLGF)

Table 1: Digital Literacy Global Framework (DLGF) [11]

Digital Competence Area	Digital Competences
1. Information and Data Literacy	1.1 Browsing, Searching and Filtering Data, Information and Digital Content
	1.2 Evaluating Data, Information and Digital Content
	1.3 Managing Data, Information and Digital Content
2. Communication and Collaboration	2.1 Interacting through Digital Technologies
	2.2 Sharing through Digital Technologies
	2.6 Managing Digital Identity
3. Digital Content Creation	3.1 Developing Digital Content
4. Safety	4.2 Protecting Personal Data and Privacy
5. Problem-Solving	5.2 Identifying Needs and Technological Responses

Note: The table shows only the digital competencies relevant to this study.

A.1.2 Tasks assigned to users, mapped out to the Digital Literacy Global Framework (DLGF)

Table 2: Tasks assigned to users, mapped out to the Digital Literacy Global Framework (DLGF)

Assigned Tasks	Digital Literacy Competences								
	1.1	1.2	1.3	2.1	2.2	2.6	3.1	4.2	5.2
Banking Application									
B1 Transfer to another account	✓		✓				✓	✓	
B2 Buy airtime for a phone number	✓		✓					✓	✓
B3 Display transactions history	✓	✓	✓						✓
B4 Find an option to log a complaint	✓			✓					
Shopping Application									
S1 Edit the name on the account			✓			✓	✓		
S2 Add a new address			✓			✓	✓		
S3 Search for a product	✓								
S4 Filter search results	✓	✓							
S5 Add products to the cart		✓	✓						
S6 Sort search results	✓	✓							
S7 Add to wish list			✓						
S8 Locate the wish list	✓								
S9 Share products with a saved contact					✓				
S10 Locate the cart	✓								✓
S11 Checkout	✓	✓							✓

A.2 Rank Analysis for Banking UI

A.2.1 Summary of Rank Analysis for Banking UI

Difficulty Measures	Task IDs			
	B1	B2	B3	B4
Error Occurrence	2	1	3	4
Task Completion	2.5	1	4	2.5
Taps	4	1	2	3
Time Elapsed	4	1	2	3
Average [Rank]	3.1	1.0	2.8	3.1

Note that the Average [rank] column shows an average based on 4 tasks. Hence 3.1 refers to 3.1/4. The higher the rank, the higher the score for difficulty based on the difficulty measures.

A.2.2 Summary of Rank Analysis for Shopping UI

Difficulty Measures	Task IDs										
	S1	S2	S3	S4	S5	S6	S7	S8	S9	S10	S11
Error Occurrence	7	4	3	8	2	10	11	12	6	5	8
Task Completion	6	7	3	7	2	7	13	11	5	4	10
Taps	7	5	12	9	11	4	3	1	8	13	6
Time Elapsed	7	12	4	11	3	9	1	5	6	10	13
AVERAGE [Rank]	7	7	6	9	5	8	7	7	6	8	9

Note that the Average [rank] column shows an average based on 11 tasks. Hence 9.25 refers to 9.25/11. The higher the rank, the higher the score for difficulty based on the difficulty measures.