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Financial Websites Finally Modernize Their User-Interface Programs

A new world of graphical interfaces lets subscribers to financial Websites choose which page elements they want displayed.

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If memory serves, the last new Microsoft operating system to be met with anything but fear, loathing, and dread was Windows 95, released about 20 years ago this month. So Microsoft's goal of plastering Windows 10 across one billion Web-connected devices may be a hard pull.

That said, there's a lot about Windows and its graphical inspiration, Apple 's iOS, that investors ought to be demanding from their financial Websites. I don't mean the transitory particulars of Windows 10 or earlier OS fixes. But Microsoft (ticker: MSFT), Apple (AAPL), and their many software partners spent decades hammering out common graphical user interface conventions known to hundreds of millions of PC users. Financial Websites have mostly ignored them.

Rather than cataloging site shortcomings, let's look at instances where these conventions are finally being adopted to enhance the user experience—like the latest edition of Stock Rover (stockrover.com).

Version 6.0 solves a common design challenge that Stock Rover exhibits in the extreme: the sheer number of tables, charts, tools, data, and other analytical features it crams onto its home-page dashboard. Features are good, data are good. But they have to be accessible, and the site has to be navigable.

Stock Rover's melange of fundamental, technical, and even quantitative features has always strained the limits of a standard 24-inch flat panel. Site developers, however, have solved that challenge with a single decision: Let individual subscribers choose which page elements they want regularly displayed, and in what order.

A NEW IDEA? Hardly. Individual choice was the primary design goal of Microsoft and Apple user interfaces. But the conventions that make choice possible weren't adopted by most financial Web pages. Instead of multiple overlapping windows, drag-and-drop page customization, and Wysiwig ("what you see is what you get") editing systems that approximate what appears in print or on screen, financial sites tend to be modal: a collection of static screen configurations with unchangeable content. Data are often displayed in multiple file formats that can resist even cut-and-paste data capture. Features—or different portfolio views—are scattered across multiple pages in ways that make sense only to their creators.

Stock Rover is letting subscribers choose which page elements they want displayed.

Visit a half-dozen financial Websites and you probably have to acclimate yourself to a half-dozen different navigation schemes. By contrast, Stock Rover 6.0 employs longstanding user interface conventions, like resizable and detachable windows and page tabs to hop between views that are familiar to anyone who has ever used a computer.

"We wanted to make it cleaner, smoother, and more functional, without reducing usability for people who already know the product," says CEO Howard Reisman.

Sounds like a commonsense goal, but it's rare for desktop software or Web developers to make customer preferences a priority. *You're* supposed to change *your* work style. That's why users rarely welcome new Windows versions that often have more to do with refreshing revenue than accommodating customer desires.

Stock Rover's improvements are unintrusive and deployed at the user's discretion—ticker profiles in flyover text boxes, a collapsible left navigation panel, and a fully featured charting facility that can be detached in a resizable window. Users choose how much space to devote to these and other features supporting the main view.

As with so many sites, these rows of stocks and columns of stock metrics are Stock Rover's principal data container/display. Unlike most sites, they aren't static. Columns can be reordered, resized, and resorted, and tabs used to switch to different portfolio views with different metric sets—as in a Microsoft Excel spreadsheet. Stock Rover portfolios aren't as powerful or customizable as spreadsheets, but they're a giant step in that direction.

If budget-constrained Websites want to improve user experience 100%, they would just imitate some of the customization options available in a spreadsheet, arguably the greatest financial-analysis tool ever created. But based on conversations I've had with Website executives, that's not even being considered.

Another way to upgrade is by connecting Web pages to the real thing. Research house New Constructs (newconstructs.com) just added a "download button" that copies a page's portfolio or other data into an Excel spreadsheet. GuruFocus (gurufocus.com) goes a step further: an add-in that creates a GuruFocus menu in Excel, letting users "pull" the site's data, portfolio, and other features into the spreadsheet to work on.

YCHARTS (YCHARTS.COM) also has introduced an Excel add-in with similar features. The site already offers a huge set of fundamental, technical, and macroeconomic metrics, and a widely used chart-building utility for plotting them. But users of its Excel add-in will benefit from the spreadsheet's more extensive ways to analyze data.

YCharts' dashboard is more spartan than most—simple text portfolios with a few color-coded queues, such as green and red fonts to indicate price changes. Spartan is OK. A graphical user interface isn't really about graphics, and it doesn't have to be elaborate or even visually pleasing.

But it should be intuitive, customizable, and able to draw on familiar navigation conventions. For all of its warts, that's Windows, which Microsoft plans to spend a lot of marketing money on to reach its one billion goal.

No doubt, user choice isn't easy to deliver. But I've had it on my desktops for 20 years. Don't tell me I can't have it on the Internet.

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