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YONO SBI

Finalising Different User Interaction Styles

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Theory

- Interaction styles refer to the different ways in which the user can interact or communicate with the computer system
- There are five major interaction styles:
 1. Direct Manipulation: Involves the direct manipulation of the object of interest
 2. Menu Selection: A UI that uses a list of choices to navigate within a program or website.
 3. Form fill-in: Used to enter data into a program or application by offering a limited selection of choices.
 4. Command Language: User types commands to give instructions to the system
 5. Natural Language: The user types a command in a natural language.

User Interaction Styles finalised

The main user interaction styles that this application utilises are majorly menu selection and form fill-in. It also uses Direct manipulation in certain places. The description and the way these interaction styles have been used are explained in detail below.

1. Start page

- The start page will consist of two options: Login and Quickpay

- The Login button takes the user to the authentication page to authenticate the identity of the user
- The Quickpay button provides the user with option to make quick, instantaneous payments directly from the start page itself without having to navigate through the home page
- Since this page consists of only two options to choose from, the best user interaction style to use here would be Menu Selection
- Advantages of Menu Selection:
 - a. It avoids user error since the user can only two things here
 - b. Little typing is required as the only thing the user has to do here is make a choice

2. Authentication and Login page

- In this page, the user is prompted to enter their mPin, a 6 digit password provided only to the user. This password is authenticated and if the authentication is successful, the user is taken to the home page
- Since this page consists of just password entering, the best interaction style for this page will be Form fill-in to allow the user to fill their mPin
- Advantages of Form fill-in:
 - c. It is simple data entry as the user only has to enter their mPin that they already know and remember
 - d. It is easy to learn and use

3. Home page

- The home page is the main page of the application from which all the functionalities are accessible
- The major functionalities it provides access to is viewing your card details, viewing your account information, withdrawing cash without a card and making a UPI payment. It also needs to provide the user with other functionalities such as the option to change their mPin, use password instead of mPin to login, view user profile, provide customer support and logout

- Since the home page's main job is to navigate the user to other functional pages, it would be best to provide options to the user to make choices on which page to navigate to based on their needs
- The choices would include going to account information page, careless cash withdrawal page, YONO pay page and also to view the other functionalities mentioned earlier
- Since choices are involved in this page, the most suitable user interaction style here would be menu selection
- Menu selection is the major user interaction style of this page. However, the user also has the option to have a brief look at all the various cards they own
- To view all the cards, the user needs to swipe to push the current card in view out and bring a new card in view. Swiping comes under Direct Manipulation making it another user interaction style that will be used in this page
- The advantages of direct manipulation are:
 - e. It provides fast and intuitive interaction where the user is shown their cards by a simple gesture
 - f. It is easy to learn

4. Account information page

- The account information page is responsible for displaying the bank account details to the user for their reference
- This page is only meant for displaying information and does not involve any interaction. So, this page does not require any user interaction style
- The user might have to swipe or scroll to view their complete information which comes under direct manipulation

5. YONO Cash page

- This page locates the nearest Branch of SBI with an ATM from the user's location and asks the user for the amount to withdraw without using their ATM card
- It also provides them with the option to change the automatically chosen ATM in case the location is inaccurate

- After entering the amount, the user will enter their ATM pin to complete their transaction
- This page mostly consists of collecting data from the user such as their location, amount to withdraw and their ATM pin. So, the best user interaction style would be form fill-in

6. YONO Pay page

- The purpose of the YONO Pay page is to enable the user to make UPI payments
- For this, the page first provides the user the ability to either scan a QR code or to choose a payment receiver from their contacts
- After this, they are asked to enter their desired amount to send followed by a prompt to enter their UPI pin
- As a lot of number and password entering is involved, the best interaction style for this page would be form fill-in