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Cashless Banking Experience - Trust Based UX



Problem UnderStanding

- ✓ What is a cashless economy ?
- ✓ Why trust matters in finetch?
- ✓ Problems users face in digital payments

User Personas

- ✓ Low Trust User (Beginner) Medium
- ✓ Trust User (Regular User) High
- ✓ Trust User (Tech-Savvy User)

Low Trust-User Journey

- ✓ App onboarding (guided)
- ✓ Payment step-by-step flow
- ✓ Confirmation & receipt
- ✓ Error handling

Medium Trust-UserJourney

✓ Secure login (PIN / biometric)

✓ Make a payment

✓ Notifications & history

✓ Security controls

High Trust-User journey

✓ One-tap payment

Biometric authentication

✓ Auto-pay & subscriptions

✓ Smart spending insights

Features & UX Ideas

Multi-language support

Voice assistance

Fraud detection

Spending analytics

Instant alerts

Figma Screens

Welcome & login screen

Trust-level selection screen

Payment screen

Success & failure screen

Transaction history

Final Outcome

Benefits to users

Benefits to banks

Future improvements