

The Macro UX And UI Patterns Among Customers In Different Countries: Understanding The Role Of “Super Apps” In The Digital Payments Ecosystem

The Macro UI And **UX Patterns** Among Customers In Different Countries : Understanding The Role Of “**Super Apps**” In The Digital Payments Ecosystem

About me

Director of Android Engineering at Squire

Google Developer Expert

Developed a banking app on Android

User of 15 banks

Born in Russia, resident of Canada

Agenda

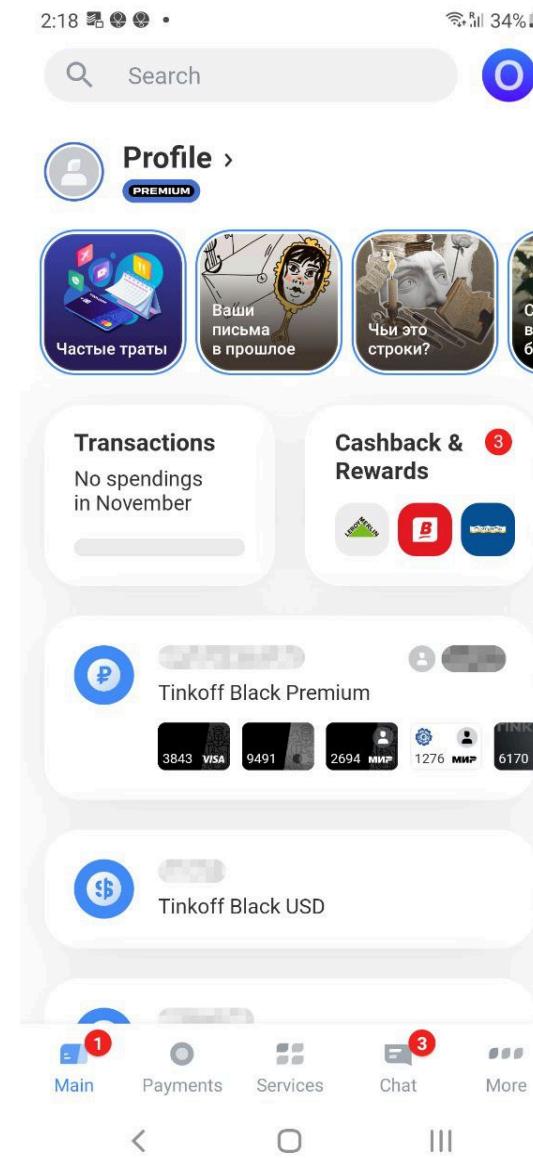
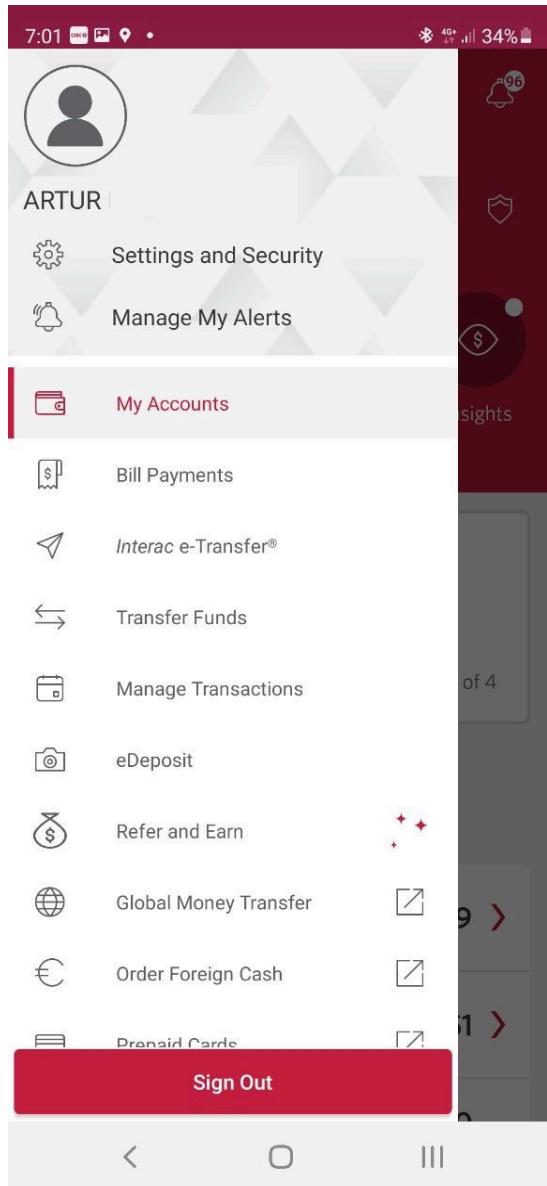
1. A few Millenial notes on banking apps (Subjective)
2. Evolution of banking apps in Russia (Objective)
3. Superapps vs Ecosystems (Motivational)

UX of an "Open an account" feature

1. No preauthorized zone in the app. "Go to the site"
2. Pre auth zone with a multi-step Choose an account feature.
3. In-app progress of application + Notifications
4. Virtual card after approval

User experience depends on the app
navigation

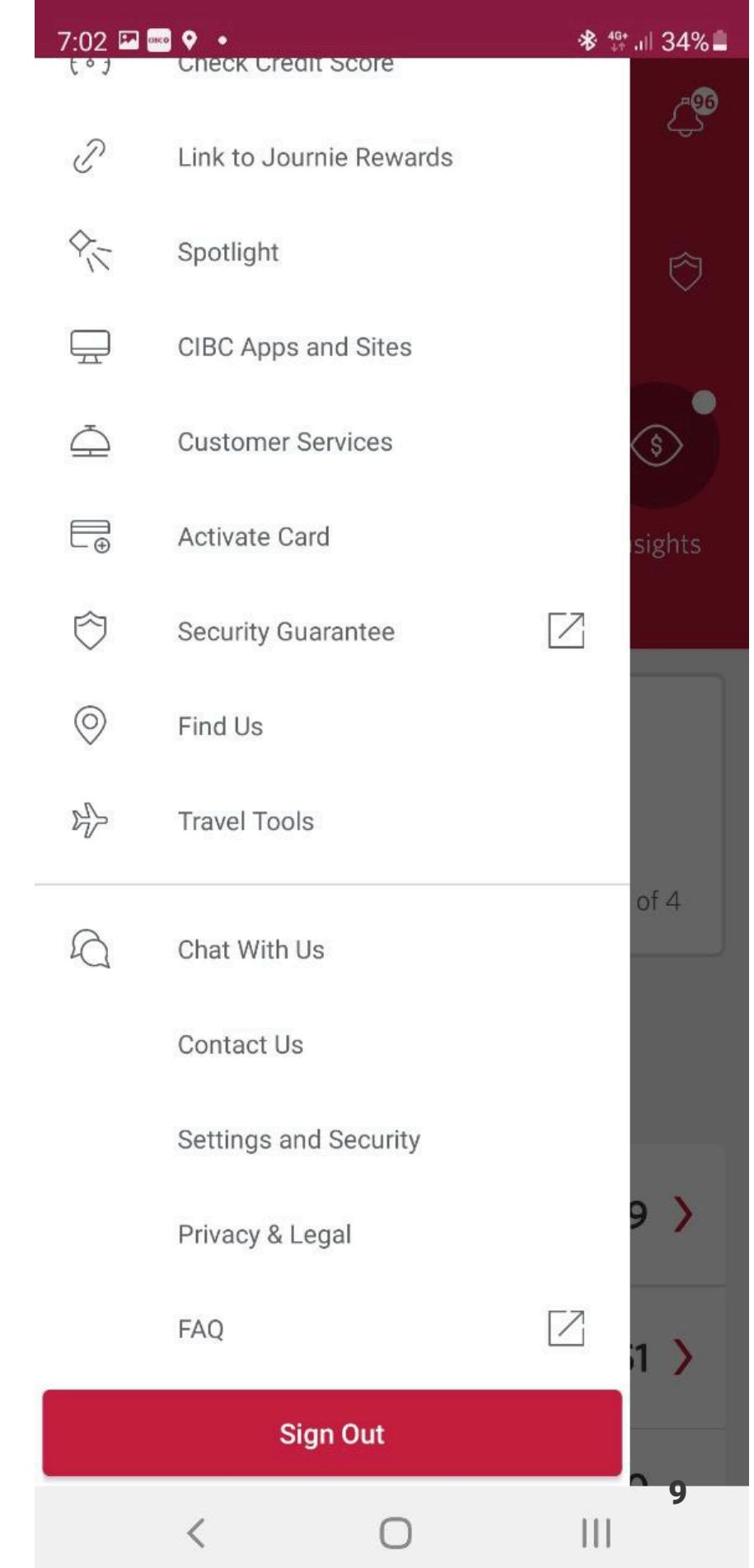
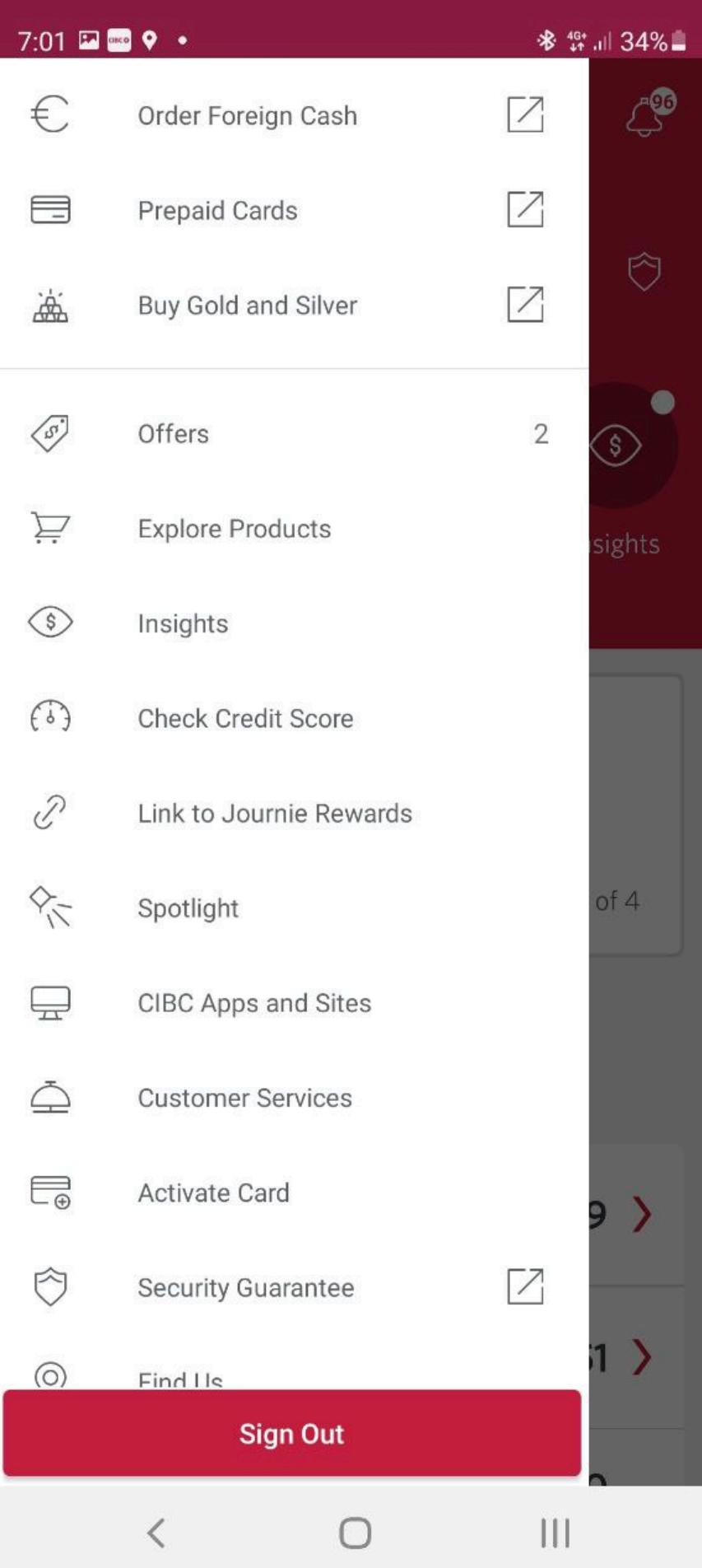
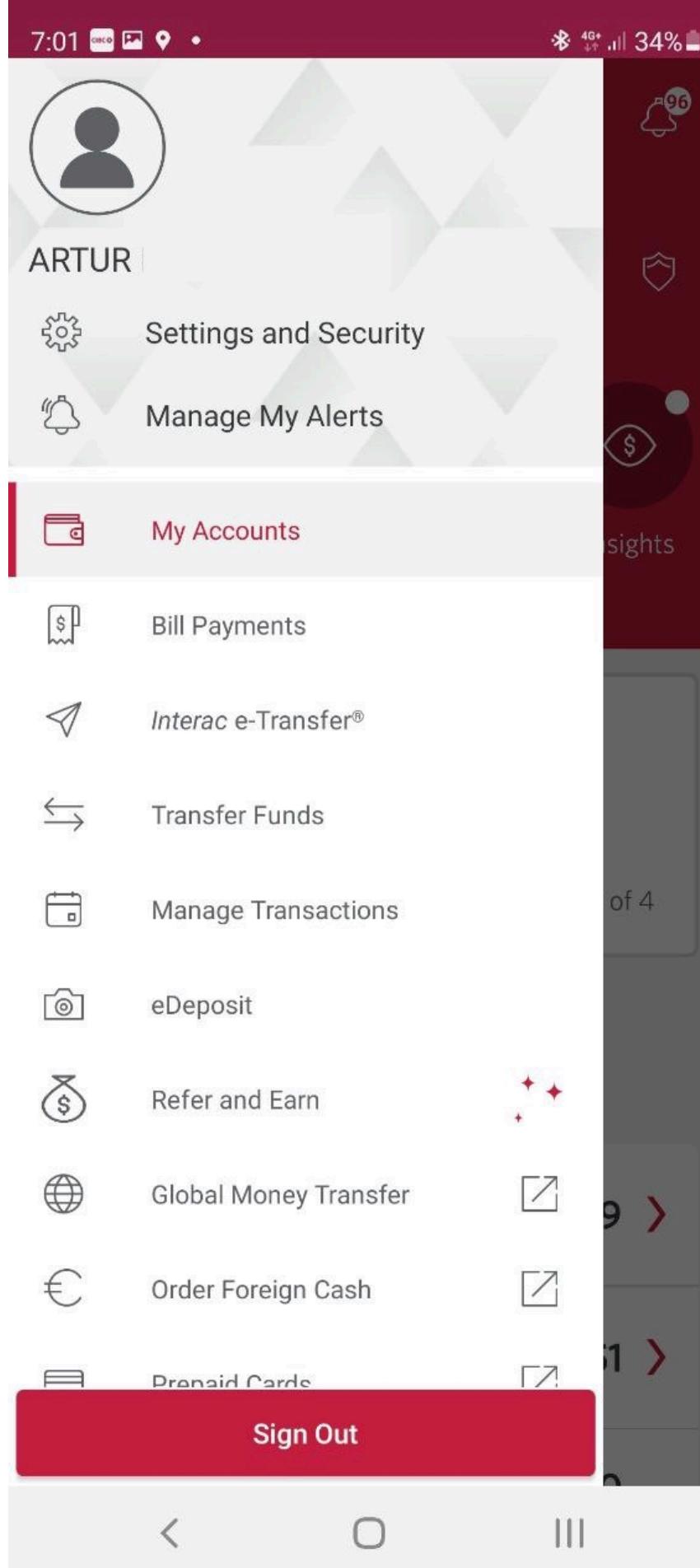
Hamburger Menu vs Bottom Tabs



The downside of being able to show
a lot of options is that you can show
a lot of options.

– *Mike Stern, Apple User Experience Evangelist*¹

¹ <http://blog.manbolo.com/2014/06/30/apple-on-hamburger-menus>



A photograph of a cluttered junk drawer or desk area. The surface is covered with a variety of items, including a coiled green and brown wire, a white notepad with horizontal lines, a yellow circular container with a screwdriver, several paperclips, a red folder, a black marker, a small black cup, a red screwdriver, a blue-handled pair of pliers, a red-handled pair of scissors, and a red plastic tray containing small tools. A blue-handled pair of snippers lies in the foreground.

Hamburger Menu ->
"Junk Drawer"

IPHONE TO IPHONE 4S



IPHONE 5 TO 5S



IPHONE 6



IPHONE 6 PLUS



Discoverability is cut almost in half by hiding a website's main navigation. Also, task time is longer and perceived task difficulty increases.

– *Nielsen Norman Group*²

² <https://www.nngroup.com/articles/hamburger-menus/>

2:18 34%

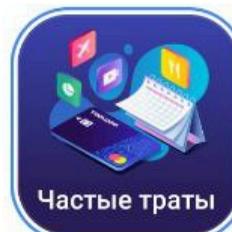
34% ■

Search



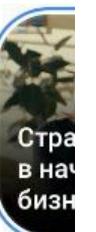
Profile >

PREMIUM



Transactions

No spendings
in November



Cashback & Rewards



Tinkoff Black Premium



3843



VISA



9491



2694



МИР



6170



Tinkoff Black USD

Main 1 Payments Services Chat More

10:15 76%

76% ■

Москва ▾

Concerts



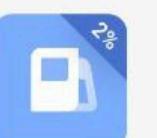
Frequently used



Travel



Restaurants



Fuel



All services

Showtimes

Cinema, concerts,
theatres and sport

• up to 30%



Fuel

• 2%



Goods

• up to 20%



Restaurants

• up to 10%



VkusVill

• 2%



5 letters

5

Travel

Airline tickets,
hotels, tours



For you Journal

Main 1 Payments Services Chat More

10:25 74%

74% ■

Restaurants



More

\$ 65,75

€ 66,05

£ 85,55

ATMs

Map with ATMs of Tinkoff and other banks



Deposit spots

Where to deposit rubles, dollars and euros



Get a bank statement

Account balance, transaction history and others



Settings

Appearance and features



13



Transactions

Statements

Accounts Transactions Move Money More

C

Accounts Transactions Move Money More

To conclude

1. Think about the first impression
2. Be mindful about app navigation
3. Follow UX guidelines

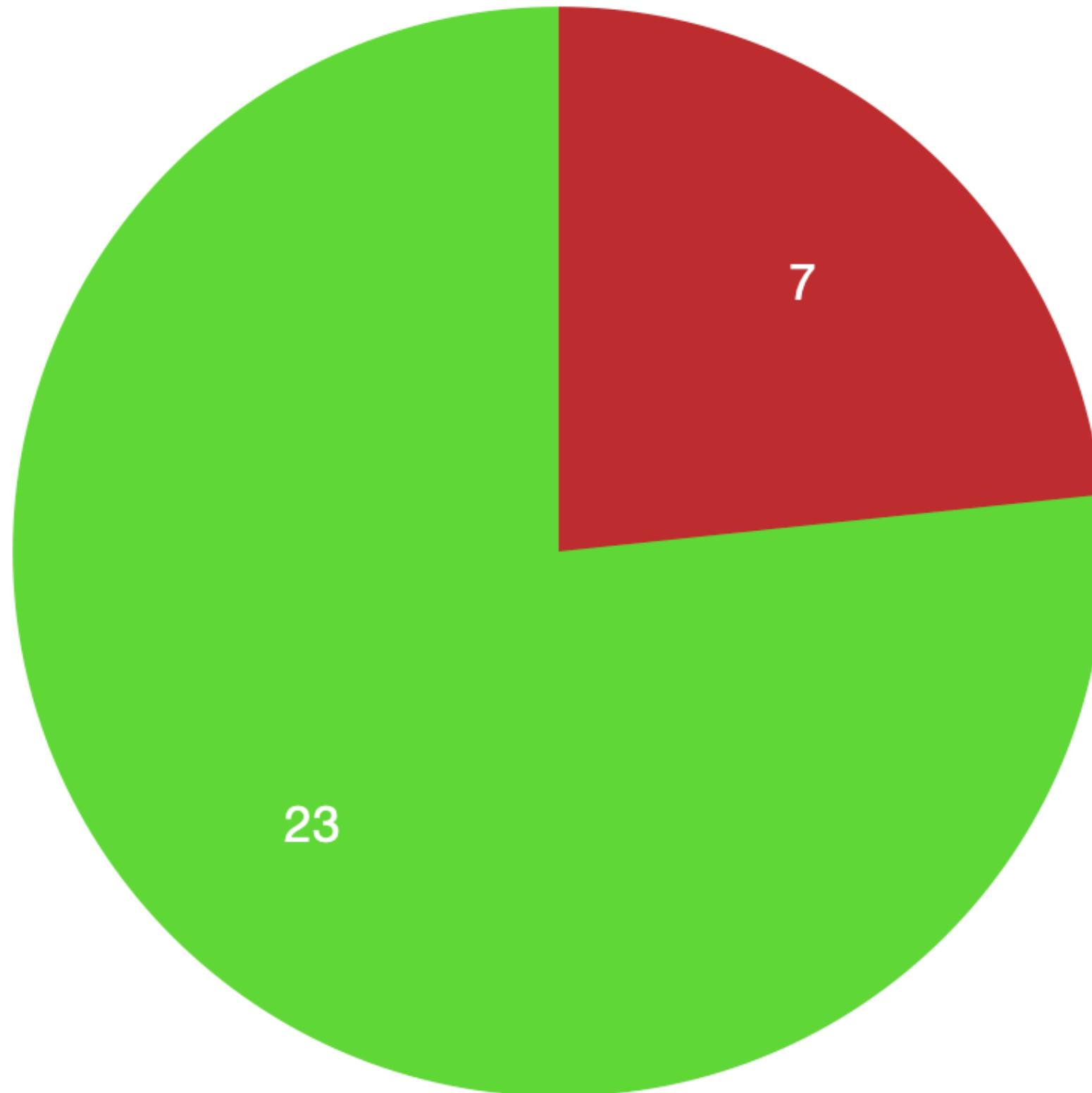
Evolution of banking apps

Markswebb 2012 - 2022 Mobile Banking Ranking

- Traditional Bank
- Digital Office
- Ecosystem Core / Superapp

● Don't have apps

● Have apps



2012. The baseline - "Traditional bank"

Features:

- Accounts list
- Transactions list
- Bill Payments
- Templates
- In-bank transfers

2013-2016. Evolution of banking apps

- App as a Sales Channel:
 - opening savings accounts, GICs, credit cards
 - both for existing and new clients
 - virtual card right after approval

2013-2016. Evolution of banking apps

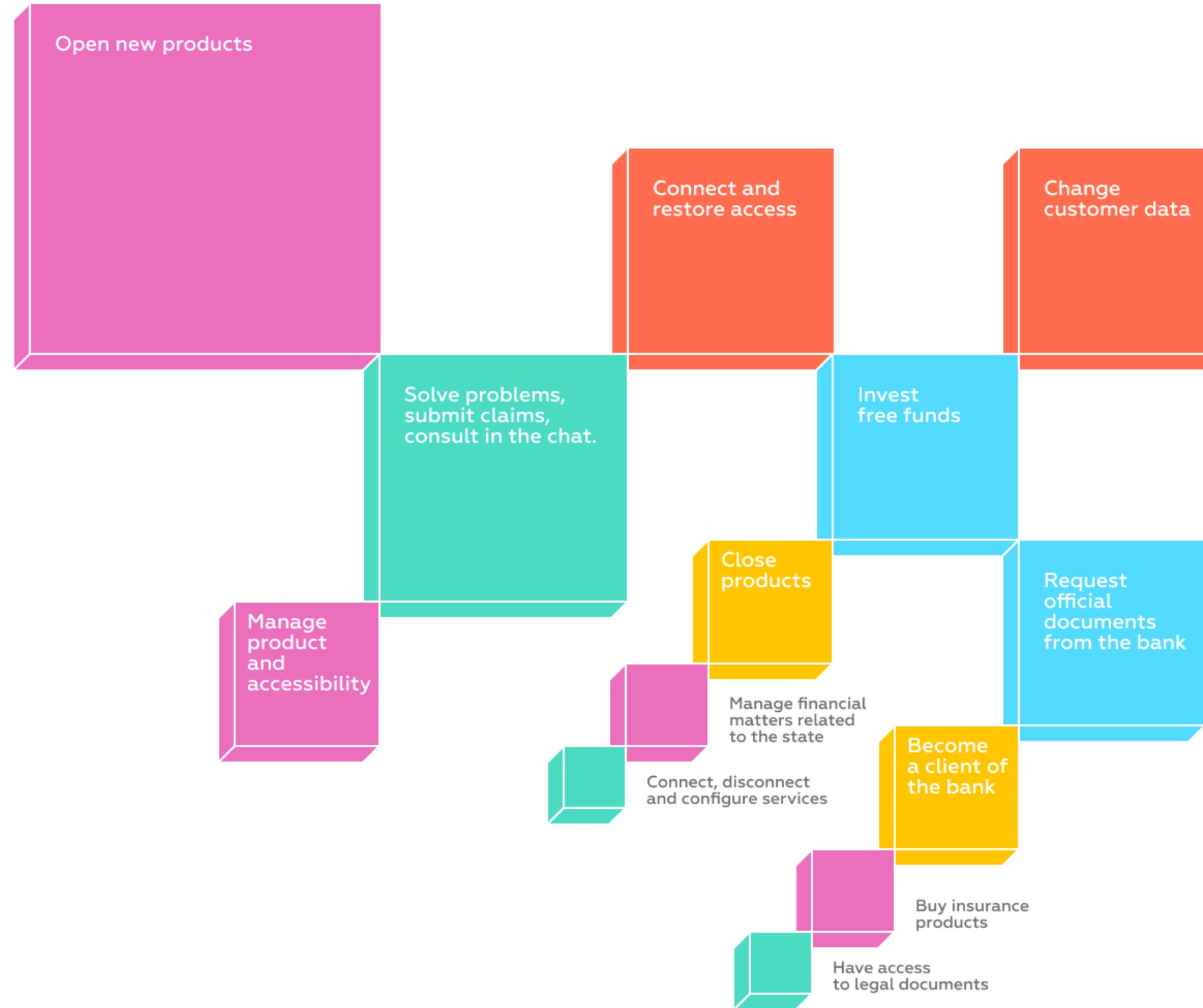
- Online chat with support
 - ML-based answers for support
 - No timeouts when a robot answers you!
- VoIP calls
- Feature search

2013-2016. Evolution of banking apps

- Automatic verification code population
 - Push notifications
 - Cost saving
 - Push first, sms as a backup

2017 - 2019. Digital branch

- Insurance
- Investment
- Account-related documents
- Personal data changes
- Consultations
- Restoring access



What's next?

Ecosystems vs Super Apps

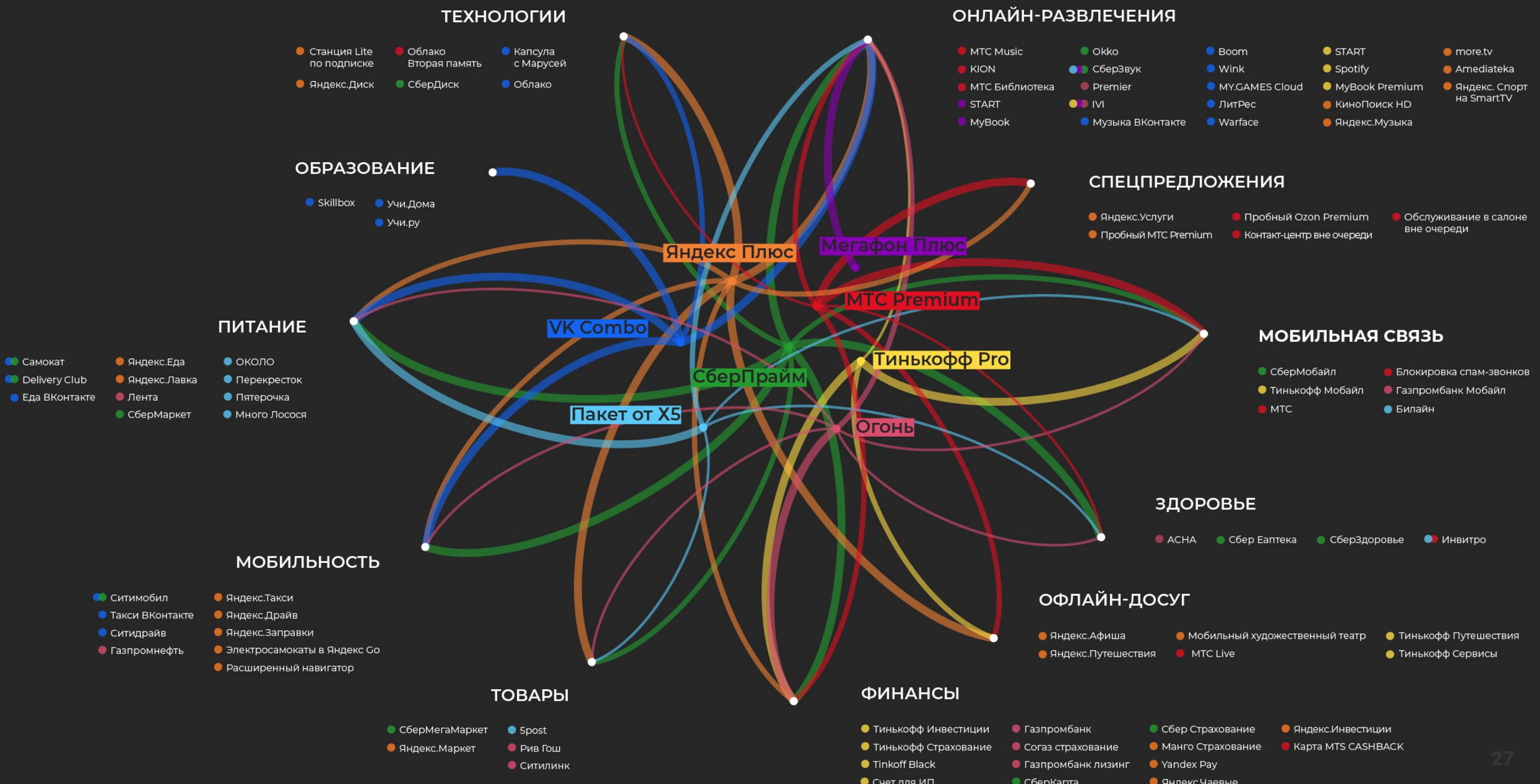
2019 - 2022. Ecosystem Core

- Universal Bank id
- Cinema, Theater, Sport
- Travel
- Music and video subscriptions
- Service subscriptions
- Telecommunications providers
- Interaction with government

КАРТА РОССИЙСКИХ МУЛЬТИСЕРВИСНЫХ ПОДПИСОК

SPEKTR

СЕРВИСЫ ДЛЯ РОЗНИЧНЫХ КЛИЕНТОВ



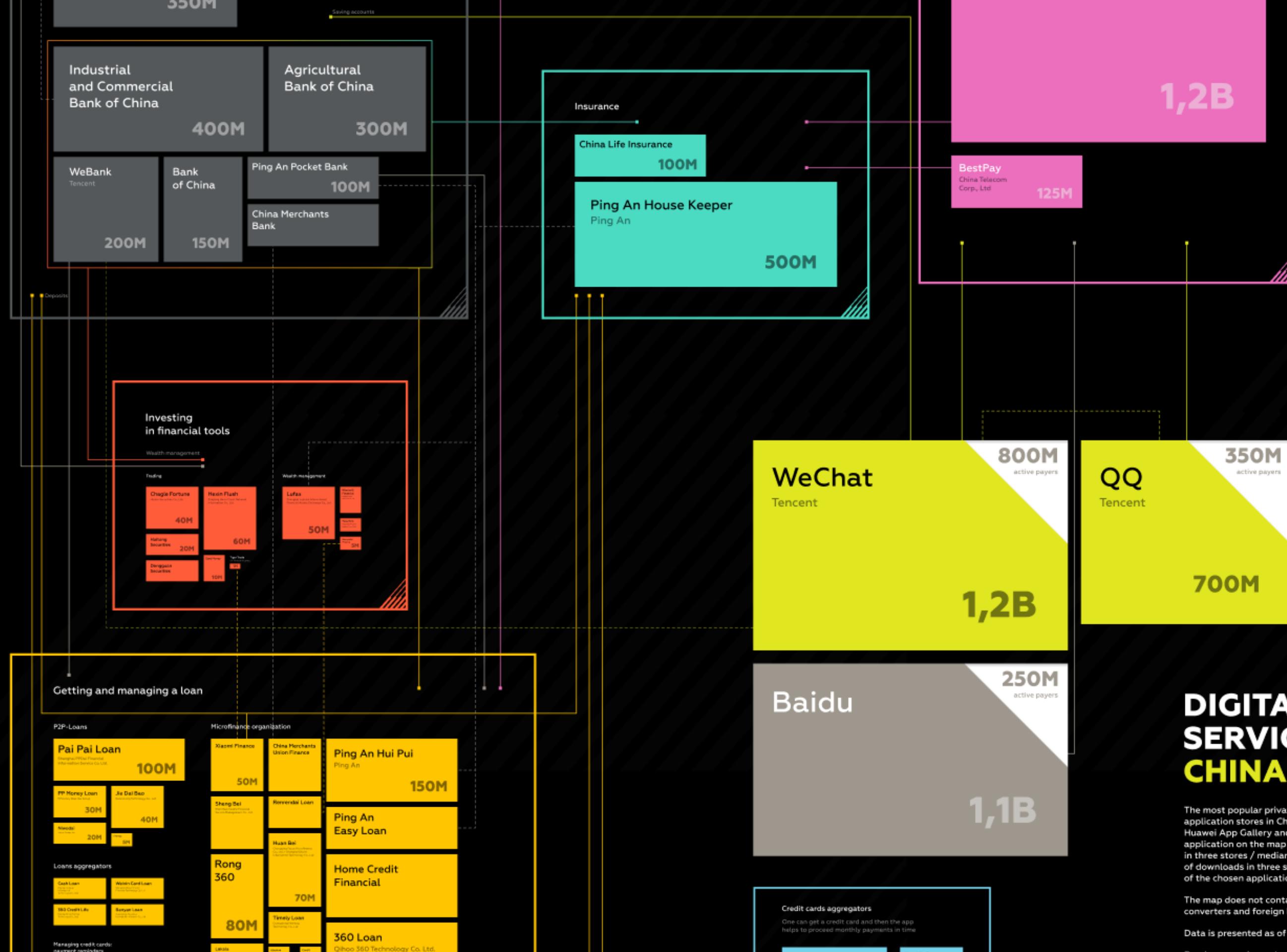
Superapps

- AliPay
- WeChat
 - Messaging
 - Money transfer
 - Payments
 - Food delivery
 - Taxi
 - ...
 - Apps Marketplace

AliPay and WeChat have as many users using payment services as a sum of Top-12 Chinese banks⁵

– Markswebb

⁵ <https://medium.com/markswebb/why-did-banks-in-india-and-china-lose-50-of-clients-8544c3f3b7a4>



DIGITAL FINANCIAL SERVICES MAP CHINA

The most popular private financial management digital services in three application stores in China are shown on the map: Tencent My App Store, Huawei App Gallery and Oppo Software Store. Number of users of each application on the map = the total number of downloaded applications in three stores / median value of the ratio of the total number of downloads in three stores with an actual number of users of the chosen application types.

The map does not contain the apps to follows news, games, currency converters and foreign bank applications.

Data is presented as of August 2020.

Bank accounts and cards

with PFM

Financial

and Commercial

250M

Postal Savings
Bank of China

200M

Mobile banking app for credit cards

CMB Life App
China Merchants Bank

100M

Guangfa
Credit Card

50M

Construction Bank

350M

China
CITIC Bank

40M

Opening accounts and credit cards
in other banks

Saving accounts

Saving accounts

Industrial
Commercial
Bank of China

400M

Agricultural
Bank of China

300M

Bank
of China

150M

Ping An Pocket Bank

100M

China Merchants
Bank

00M

Mobile banking app for credit cards

CMB Life App
China Merchants Bank

100M

Guangfa
Credit Card

50M

Opening accounts and credit cards
in other banks

Saving accounts

Saving accounts

Insurance

China Life Insurance

100M

Ping An House Keeper

Ping An

500M

E-wallets

Payments and money transfers

China
UnionPay

300M

Alipay

Alibaba

1,2

125M

BestPay

China Telecom
Corp., Ltd

Food for thought

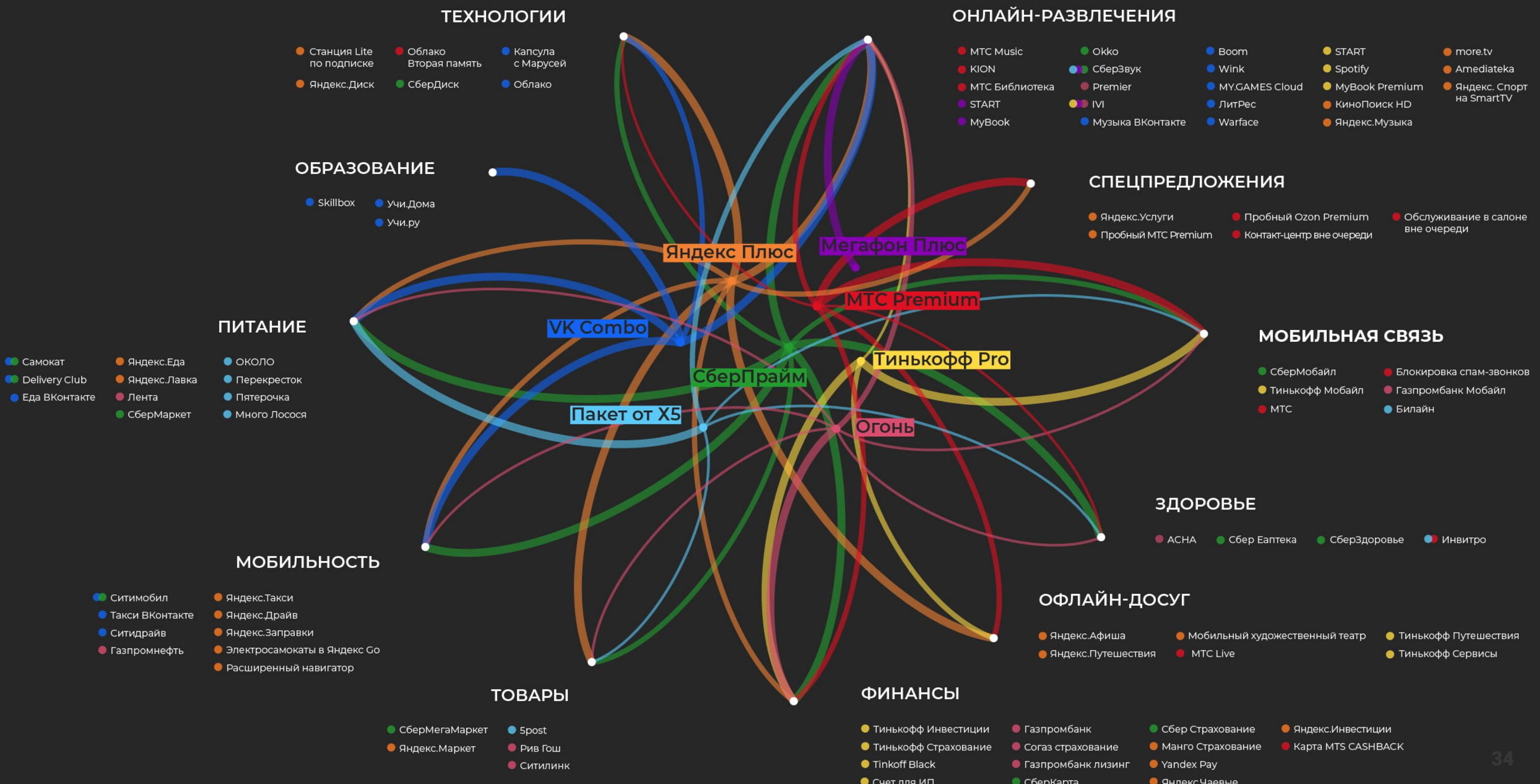
- Mobile app - a commodity
- Customers expect high level of usability and feature completeness
- Advanced app may be a competitive advantage on a developing market
- Instant money transfer is possible for usual banks

Thank you for your attention!

КАРТА РОССИЙСКИХ МУЛЬТИСЕРВИСНЫХ ПОДПИСОК

SPEKTR

СЕРВИСЫ ДЛЯ РОЗНИЧНЫХ КЛИЕНТОВ



Backup slides

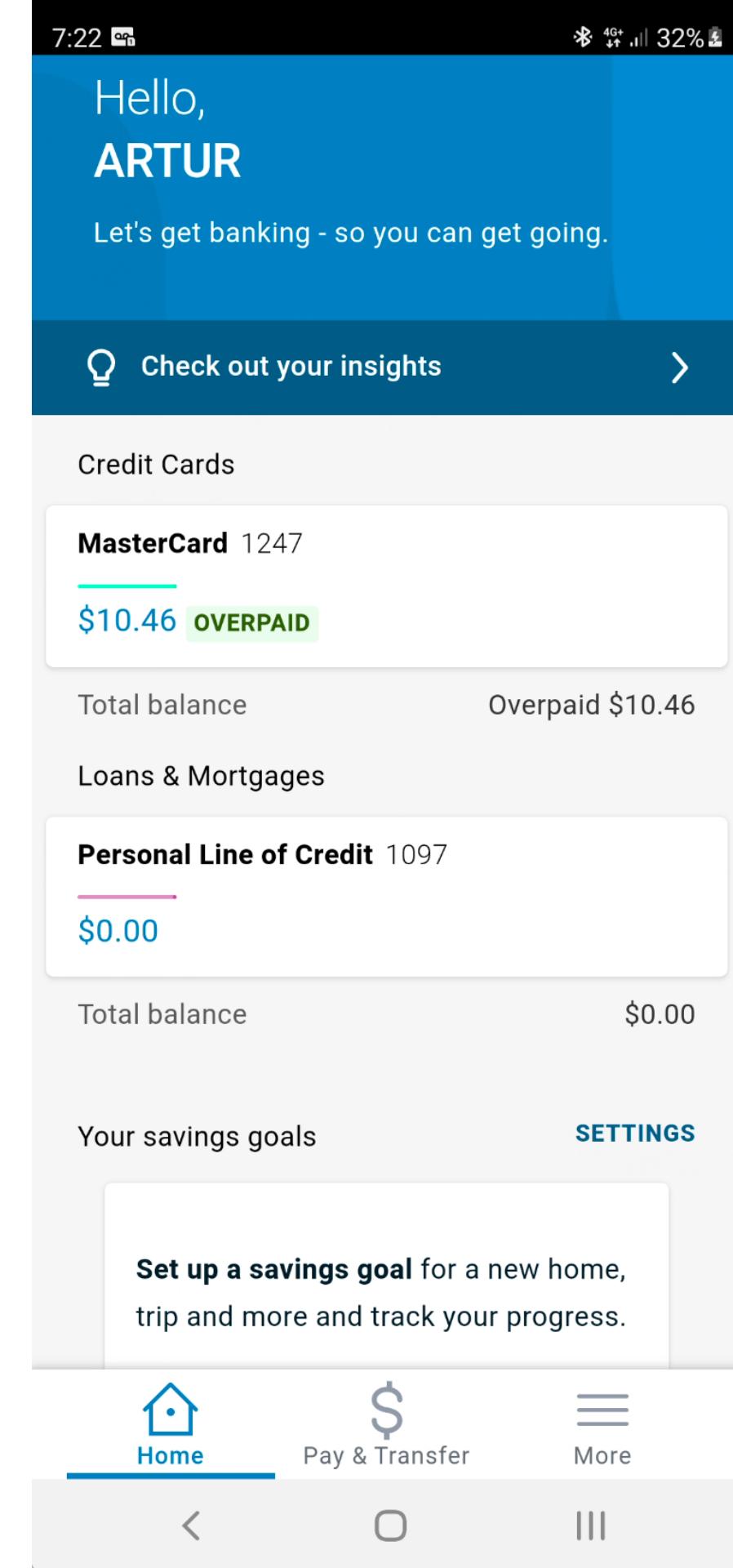
About me

User of 8 banks in Russia

User of 5 banks in Canada

User of a couple UK neobanks

Bottom tabs notes



7:22

32%

Hello,
ARTUR

Let's get banking - so you can get going.

Check out your insights >

Credit Cards

MasterCard 1247

\$10.46 **OVERPAID**

Total balance

Overpaid \$10.46

Loans & Mortgages

Personal Line of Credit 1097

\$0.00

Total balance

\$0.00

Your savings goals

SETTINGS

Set up a savings goal for a new home,
trip and more and track your progress.



Home



Pay & Transfer



More

7:23

32%

Hello,
ARTUR

Let's get banking - so you can get going.

Check out your insights >

Credit Cards

MasterCard 1247

\$10.46 **OVERPAID**

Total balance

Overpaid \$10.46



TRANSFER



GLOBAL MONEY TRANSFER



PAY A BILL



INTERAC E-TRANSFER®



DEPOSIT A CHEQUE

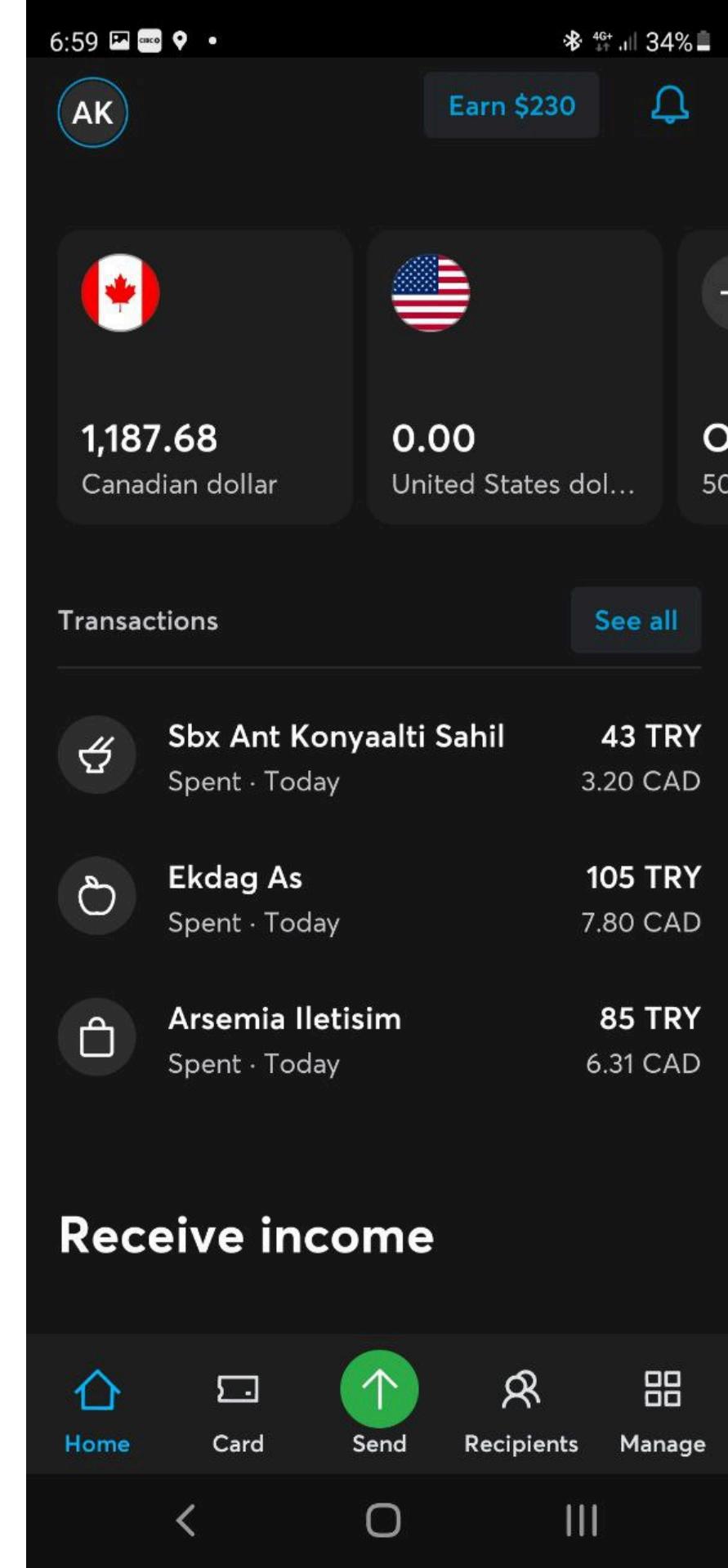
Cancel

Use a tab bar only to enable navigation, not to help people perform actions.³

– *Apple Human Interface guidelines*

³ <https://developer.apple.com/design/human-interface-guidelines/components/navigation-and-search/tab-bars/#best-practices>

Exception?



6:59

4G+ 34%



Earn \$230



1,187.68

Canadian dollar



0.00

United States dol...

Transactions

See all



Sbx Ant Konyaalti Sahil

Spent · Today

43 TRY

3.20 CAD



Ekdag As

Spent · Today

105 TRY

7.80 CAD



Arsemia Iletisim

Spent · Today

85 TRY

6.31 CAD

Receive income



Home



Card



Send



Recipients



Manage

6:49

4G+ R R 89%



Where do you want
to send from?



An account outside Wise

Send from your bank



303.73 CAD available

Canadian dollar

First online-only banks (Neobanks)

Tinkoff Bank (Russia) - 2006

Chime (US) - 2012

N26 (Germany) - 2013

Atom (UK) - 2013

Monzo (UK) - 2015

Revolut (UK) - 2015

List of features

2013-2016. Evolution of banking apps

- App as a Sales Channel
- Online chat with support
- "News feed" for all accounts
- In-app registration
- Push messaging
- Transfers to other banks
- ATM map
- Biometrics

2013-2016. Evolution of banking apps

Ability to order a new card / bank product

Connect new card in Apple/GooglePay before it arrived

Transaction dispute

Online chat

Spendings analytics

By period

By category

Diagrams and budgets

2013-2016. Evolution of banking apps

- "News feed" for all accounts
 - Total balances
 - Transactions from different account

2017

Fines, utility bills subscription

Reminders

Setting card limits, freezing a card

QR code to withdraw money

Requesting statements for time period

New client registration

Changing pin code

Service search

"Stories"

<https://www.youtube.com/watch?v=eRxaLE2ulg>

2018

Digital banking -> Digital office

SMS -> push notifications

New clients can request the first card or credit

Investments view

Insurance + voucher in the app

In-app user education

Chat use cases

Forming statements

Transactions for the period from the account opening

Transactions filters and search

Must have

Card lock / unlock / limits
Virtual cards or card info

More ideas

Collaborative transactions engagement raises user activity and account balance

Neobanks bet on easing and automating collaborative actions: they offer split-the-bill services, crowdfunding links with built-in Apple Pay and Google Pay, and sharing accounts.

The community used for customer help saves resources

One of the distinctive features of neobanks is the lack of complete customer support: most of the user goals are already automated or can be solved by the user itself. The big bet is made on a community that answers questions on forums and replaces the first line of support.

Self-service and self-resolution are also achieved by developing a well-stocked knowledge base: it's integrated within forums, offers cards or video instruction formats. Some neobanks like Revolut Business land users on FAQ pages as the first step of troubleshooting.

Several neobanks of Europe and the US consider subscription management as their killer feature. The bank identifies regular charges with the same amount, then matches them with its own external services database and marks these charges as "Subscriptions". This is the way users see their subscriptions and their share of expenditure, also they can cancel the subscription.

Markswebb