Bank Pivdenny [UX research & design by Liza Kukovska]

☰ Collaboration	With Olesia Kuliesh and Sasha Riabtsun
☰ Programs	Figma
☰ Roles	Mobile Design Product Design UX Research
☰ Spaces	Bank Money Transactions

In 2020, even the most loyal customers of Pivdenny Bank - sailors and those who receive salaries on the bank's card - withdraw money from their account due to inconvenient transfers. The bank is losing customers and one of the key methods of income. Thus, our design team was tasked with implementing p2p transfers in a more convenient way - between one's cards, to a different card holder, to an account and replenishment.
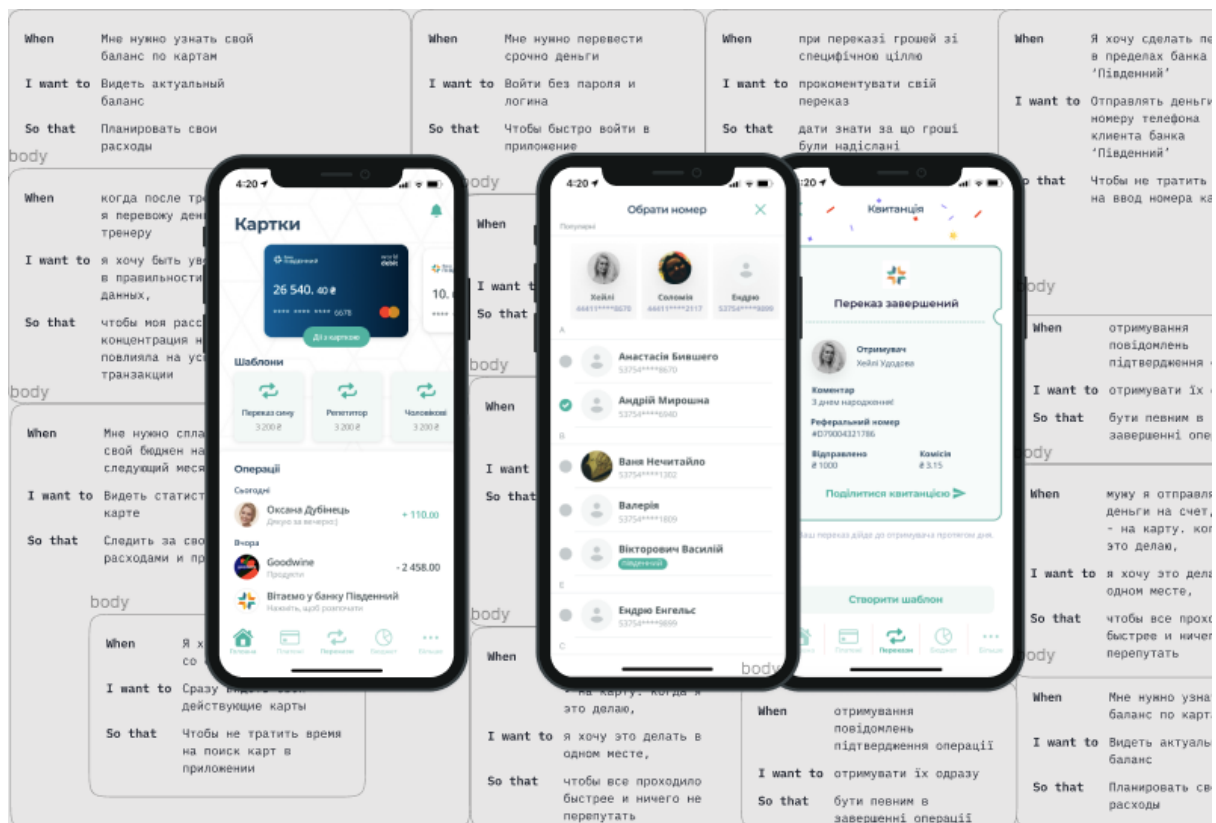
Problem

Bank clients withdraw money from the account due to inconvenient transfers.

Task

1) Find out about recurring problems within the mobile app of Bank Pivdenny.

2) Come up with a new more user-friendly functionality of the app.

Solution

1:
- Conduct a research on Bank Pivdenny and its problems by holding interviews and by analyzing data and complaints from open sources.

2:
- Implement p2p transfers - between your cards, to your card, to your account and replenishment;

- Making an easy access to transfers between accounts, both within the bank system and between different baks in Ukraine;

- Use the "Bill Payment" service: pay bills for mobile telephone, Internet, TV, utility bills and others;

- Create and make use of payment templates, use the payments duplication option;

- Perform recurring payments;

- Give users a sense of confidence by including information about the recipient, make a "contacts" page with a "top" category and providing the user with a quick receipt after each transaction.

You can view the full prototype in Figma via this link,
but for more detail explanation of the work done *just keep on scrolling* :)

RESEARCH

Surveys and interviews.

Our team conducted two surveys and couple of interviews to find answers. We asked questions focused on past experiences and behaviors. Also wanted to know any frustrations people had with other banking applications.

Analysis of data from open sources (reviews from minfin.com.ua, Google Play, App Store).

We started our research by making an assumption: people need a mobile banking app that makes it easier for them to make everyday transfers. We needed to answer three questions for validation:

1)   Are the transactions the main issue in a Bank Pivdenny app?

2)   In which situations people use transactions with a mobile app?

3)   What features do they aspect to see and need?

User Personas

First, we asked the Bank about their main client segments and identified four people group to interview. These are the people who will benefit the most from the mobile app redesign.

- Pay clients: they receive their salary on the bank card. They are the main segment right now.

- Depositors.

- IT specialists.

- Sailors.

First Survey

We posted a Kano model survey online to various social media platforms. It didn't mention anything about the specific bank or community at this point.

The Kano stands for a specific set of questions which allow to focus on optimizing the most essential features of a particular product and divert attention away from unnecessary or redundant features. So it had some questions with hypothetical situations as we wanted to gather initial reaction to our first pool of ideas and determine the best ones to pursue.

Based on the results, it turned out that people do not like to answer hypothetical questions and we did not conduct this test correctly. We doubted the quality of the answers so we took time to think again, to go through these questions:

- What metrics are we trying to influence?

   1) the percentage of customers using Internet banking

2) the percentage of active transactions through the bank

- What might affect these metrics?

1:
- virality

- app availability

2:
- the number of errors in transfers

- the number of steps required for transfers (speed of the transaction process itself)

- breadth of functionality (number of ways to make a transfer)

Second survey

This time, we asked specific questions about people experience with mobile banking. We needed to know what they liked most about these tools, and what they liked least.

Here are key findings from the responses:

- People are afraid to use auto payments because they may forget to cancel in a situation when they have a low account and they need this sum for something else.

- The user wants to be sure that the transfer was successful, so she/he is waiting for a quick confirmation.

- The user wants to be sure that the purpose of his transfer is known to the recipient.

- The user wants to see the statistics for a certain period. So she/he can plan the budget for next month.

- For many, transferring money is a stressful moment. There is a need to enter a lot of accurate information with maximum concentration - so many people asked to simplify this process.

Competitive Analysis

We wanted to see what problems or successes people would share that we may not have considered yet so we analyzed the competitors. We identified five such apps: Monobank, Alfa Bank, Privat Bank, Oshchad Bank and Ukrsib Bank.

From the competition we learned a lot. By checking the apps firsthand either from ours and friends accounts or by analyzing comments on different open sources.

Top three strengths to include in the design:

1)   Card number identifier by photo to provide quick autofill

2)   Showing image of physical cards in the main menu

3)   Providing receipts after each transaction

Top three weaknesses to avoid in the design:

1)   Overwhelming number of features and information

2)   Newfangled acid colors distracts from functional

3)   Making it difficult for people to edit a template

DESIGN

We wrote 25 hypothesis after research was done. Then we translated them all to our first user flow and three prototypes.
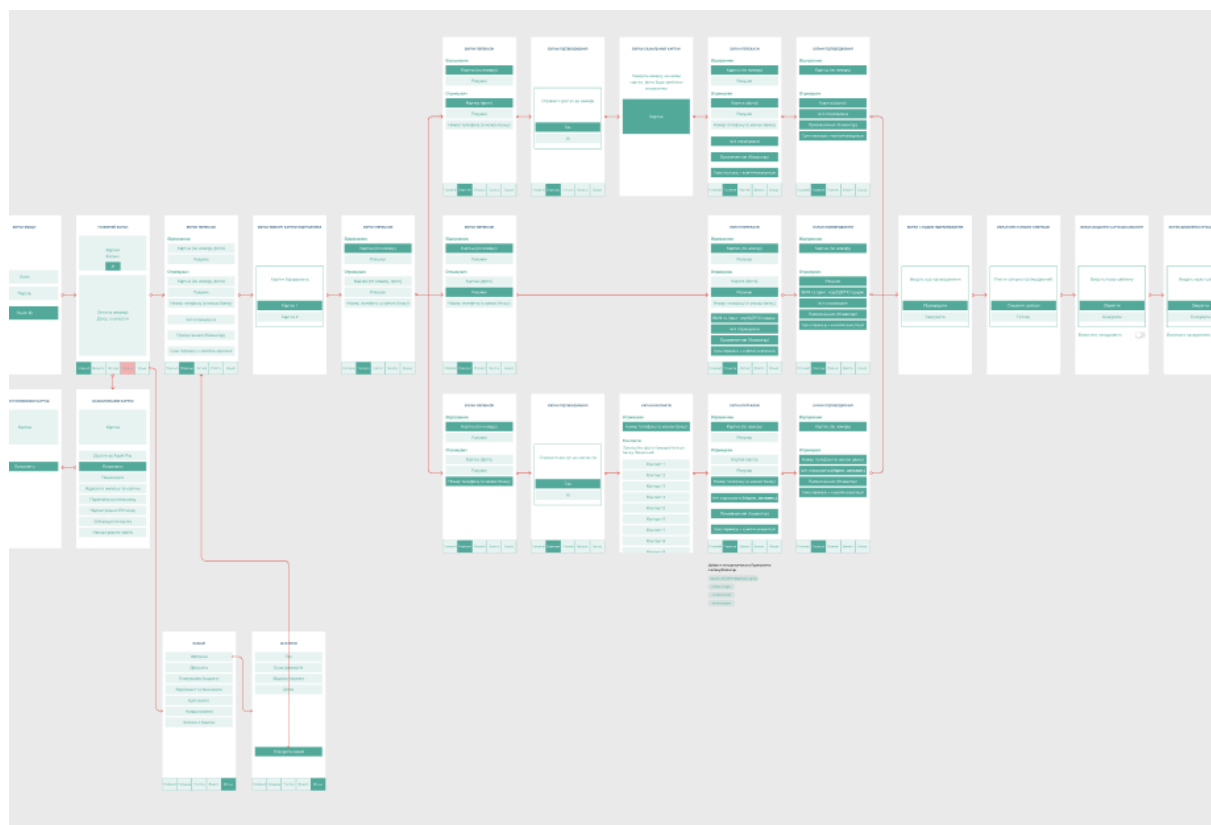
Testing of each prototype showed a couple of different weaknesses and strengths. So, for our main working project, we combined all the strengths into one prototype.

Problems & Solutions

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  1. **Step.** Menu and navigation
  → **Problem.** The menu was cluttered and the user cannot quickly find how to transfer money. Also the user does not understand where his cards are in the application.
  → **Hypothesis.** When users get the final result faster, they will use our application more often.
  → **Solution.** If we move the main user actions to the bottom navigation, such as: the main screen (actions with the card, quick translation by templates, viewing the latest transactions), payments, transfers, viewing statistics on cards, then the number of application users will increase.

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  2. **Step.** Types of payments
  → **Problem.** Several scenarios for actions with the same result.
  → **Hypothesis.** It is easier and faster for the user to transfer money from one place in the app. If we combine all types of payments on one screen, add the ability to send from another bank card and to a phone number within the bank, then users will make their transfers faster and more often.
  → **Solution.** Collect all types of payments in one place.

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  3. **Step.** Contacts
  → **Problem.** Transferring money is a tense moment. You need to enter a lot of accurate information with maximum concentration.
  → **Hypothesis.** The pleasure of quick contact selection, quick operation. Also, the combination of the name and the photo adds

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  4. **Step.** Receipts
  → **Problem.** If there is no confirmation of the delivery of money, the beginning of receiving the goods / services is delayed.
  → **Hypothesis.** The user need to be able to keep everything under control, receive timely notifications of a successful

confidence in the correct choice of the recipient.

→ **Solution.** It is important for the user to see clearly to whom he / she is sending money. So it may be worth adding as much information about the recipient as possible. Like photo, name and phone number.

transaction. It will give the impression that the process of transferring money is faster than it is. Users will be able to immediately send a receipt of payment to contractors.

→ **Solution.** Show notification of successful payment immediately as soon as the money has gone to the bank for processing, without waiting for their actual transfer

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  5. **Step.** Templates

  → **Problem.** Transferring money is a tense moment. There is a need to enter a lot of accurate information with maximum concentration - so we need to simplify this process.

  → **Hypothesis.** It will be easier for users to navigate in stressful situations. Attachment to the application will be developed, because the person made an investment in the form of a creating template.

  → **Solution.** Add the ability to create a template through the main page of the app and also after a successful translation.

📌 2. Types of payments

📌 1. Menu & navigation

📌 3. Contacts

📌 4. Receipts

📌 5. Templates
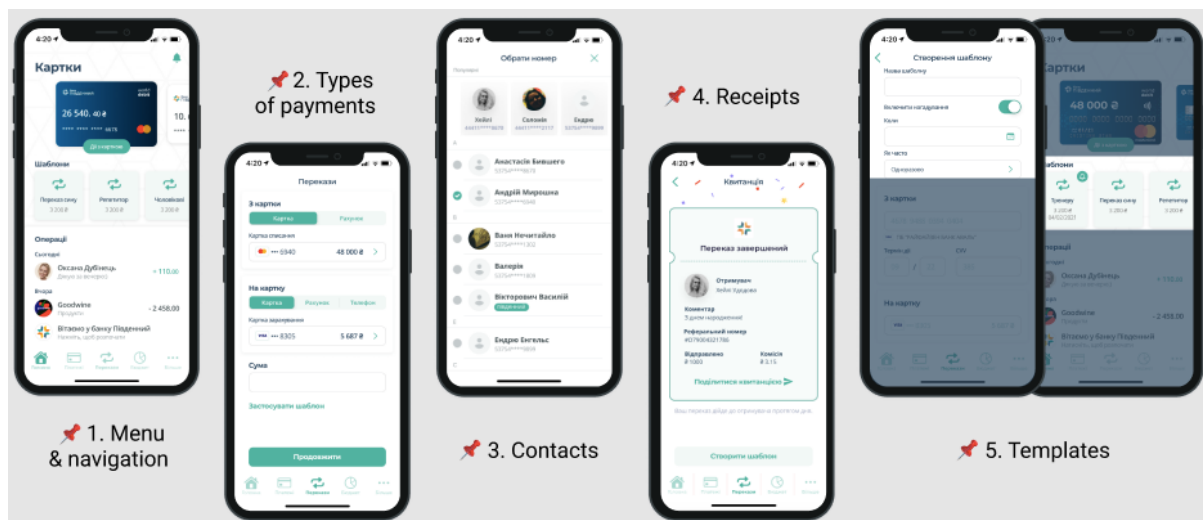
Testing

We tested early and often during every phase of the design process: wireframes, mockups, and prototype, took every opportunity to test in person and remotely online to refine our design solutions.

We conducted couple of usability tests. Each session was approximately 10 minutes long.

The tasks for the testers were as follows:

1) You have two cards linked to your account. Try to change the default one to another.

2) Transfer money from your bank account to a specific card.

3) Try to top up your mobile account.

4) Now you only have this card number of the recipient. Try to transfer 1 UAH.

5) Find Olga in your contact list to transfer her 1 UAH.

6) You decide to transfer money to Anya instead of Olga. Change the recipient.

7) You plan to transfer this amount to Anya on a regular basis. Add this transaction to your templates.

8) Try editing the amount of money of your newly added template, then delete it.

9) You need to confirm the transfer you've just made. Try to share the receipt via email.

Based on the usability test results our team made three key changes :

1) We added name labels to the templates.

2) Added the ability to create a template after a successful translation on a receipt page.

3) A "top" section in the contacts has been created to make it easier to find the recipient if it's a regular transaction.

We also went to our fellow programmers for advice on implementing our design solutions. Turned out that one of our first ideas to add an automatic currency transfer function was difficult to program, so we discard the idea.

CONCLUSION

Our team redesigned the mobile app of Bank Pivdenny and came up with a couple of new UX solutions that gives users more convenient transfers.

This collaboration was first for each member in a team. And what surprised me most was the amount of research, design, and testing required to solve for a relatively small list of tasks. There are so many other design features to add to make the app more complete and fully functioning.

This project was challenging and helped me grow as a designer, more than any other project up to this point. I learned the value of discovering problems early and making smaller more manageable changes. I also learned the importance of being able to validate and defend my design decisions. I'll take these lessons learned and continue to improve my design process for the future.

Work done by Liza Kukovska

Kyiv 2021