

Redesigning A Payment Application for a seamless User Experience

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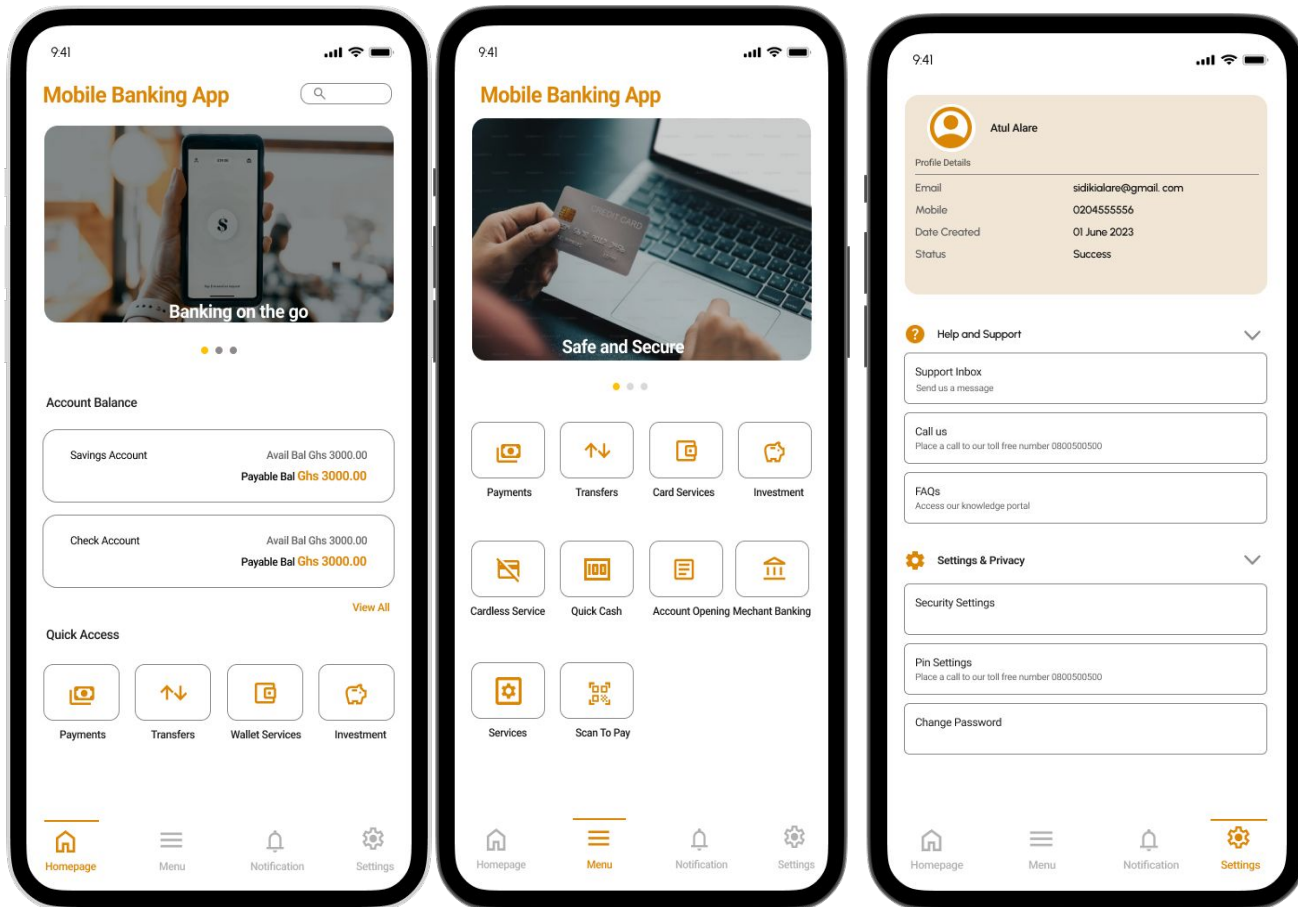
Project overview

Banking App

It is payment application that allow users to make secure transactions, manage finances and track payment history. The main focus is to create a seamless intuitive and efficient payment flow while ensuring security and user satisfaction

Project duration:

November 2022 - June 2023



Project overview



The problem:

The existing payment application lacks a user-friendly interface and easy payment flow. Users face difficulties in navigating through the application. This leads to frustration, and potentially lost business opportunities



The goal:

The goal is to redesign the payment application to provide a seamless user experience that simplifies the payment process, improve navigation and enhance the user experience.

Project overview



My role:

UX designer and UX researcher,



Responsibilities:

Planned the user research through collaboration with stakeholders

Conducted User Research using various qualitative and quantitative research methods

Created user personas to help guide the design process

Planned and conducted usability testing sessions

Collaborated with UX Designers to translate findings into design recommendations

Understanding the user

- User research
- Personas
- Problem statements
- User journey maps

User research: summary



A detailed approach was adopted to gain insights into user needs and user pain points. Interview and survey were conducted. Most of the participants reported frustrations with existing banking apps. Participants desired the need for easy steps in navigating a mobile app. Users also wanted a smooth user experience.

Participants represented various age groups, income levels, and technological proficiency.

User research: pain points

1

Pain point

Security concerns on robust encryption measures, storage of payment data .

2

Pain point

Navigation challenges - Users desired a payment application with easy navigation , input payment information.

3

Pain point

Users value quick access to customer support within the app. They seek live chat options, in-app help guides, and easily accessible contact information.

4

Pain point

Users highlighted the importance of an organized and detailed transaction history. They want to easily search, filter, and export their transaction data

Persona: Atul



"Changing the narrative through fashion"

Problem statement:

Atul is a busy seamstress who needs ways to simply and quickly send to her supplier because visiting her financial institution is time consuming for her. Atul is skeptical in using payment apps because she is concerned about the security of these apps.

Age: 23
Education: College
Hometown: Accra, Gh.
Family: Single
Occupation: Tailor

Goals

- Instantly send funds
- To use an app which is secure and protects customer data
- Use an app which is easy to navigate

Frustrations

- Restrictions on transfer/payment amounts
- Concerned about high charges/fees
- Worried about weak security associated with payment apps

Atul is a 23 year old tailor who has dyslexia and lives with her mum. She sews ready made garments and buys items from different sellers to accessorize. Atul constantly need to quickly make payments to secure her desired items. Due to her busy schedule she is concerned with going to her financial institution to make payments. She is also worried about high fees and charges associated with funds transfer and worried using a payment app may result in security and data breach and a limit on the payment amounts

Persona: Atul

Goal: A fast and easy way to pay suppliers

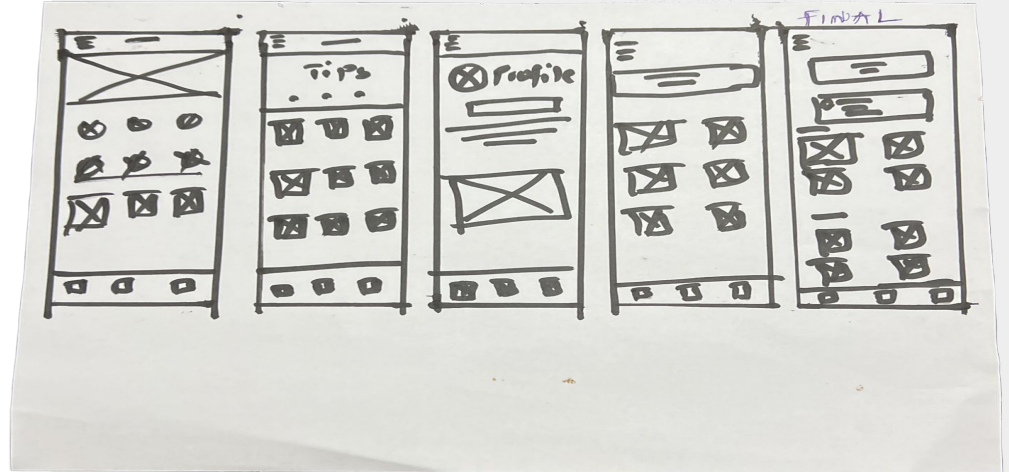
User journey map

The goal is to create a user centered design, provide a seamless user experience. The thought process involves incorporating security measures such a multi factor authentication and clear communication about privacy and data protection

ACTION	Select a payment app	Browse the features	Decide on a transaction	Complete a transaction	Receive advice
TASK LIST	Tasks A. Decide on a payment method B. Search for payment apps via the stores or browser C. Check security review and select a payment app	Tasks A. Browse online or the stores B. download the application via the stores/access online C. View features	Tasks A. provide payment information. B. choose transaction type B. submit beneficiary details	Tasks A. View charges/fees B. Confirm payment details	Tasks A. View payment status B. Notification of the status of the payment C. View payment advice
EMOTIONS	Overwhelmed by number of payment options Excited to find one they like	Annoyed at large amount of texts with tiny font sizes and limited visuals	Dissatisfied with scrolling to find the appropriate function	Frustrated at having to complete many fields/forms and provide lots of information	Happy to receive payment advice
IMPROVEMENT OPPORTUNITIES	Create a dedicated payment app that caters to Atul's need. Introduce biometric verification	Provide search filters Structure the transactions Optimize app for screen reader technologies	Provide a simple payment flow	Provide an option to review submitted information	Include a loyalty program

Paper wireframes

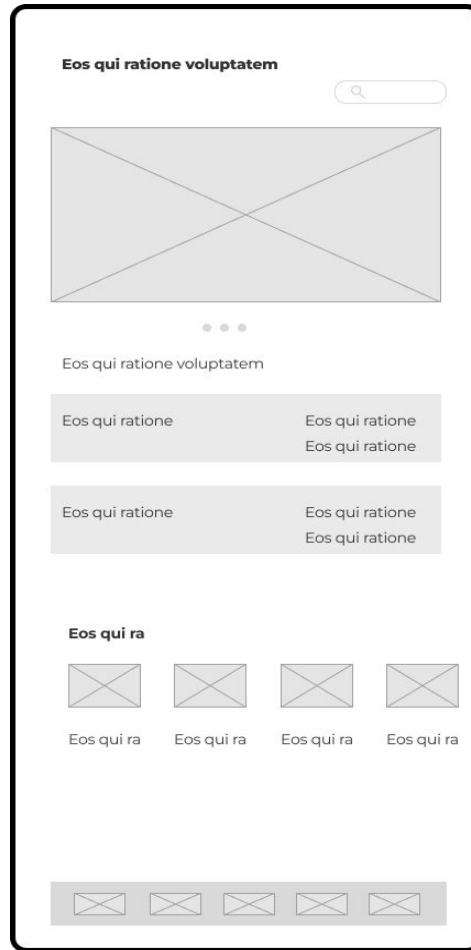
Users desired a design with personalised information and list of features and their functionalities.



Digital wireframes

[Users desired an overview
of their balances and
financial tips]

Users desired a
quick access to
the frequently
used menus



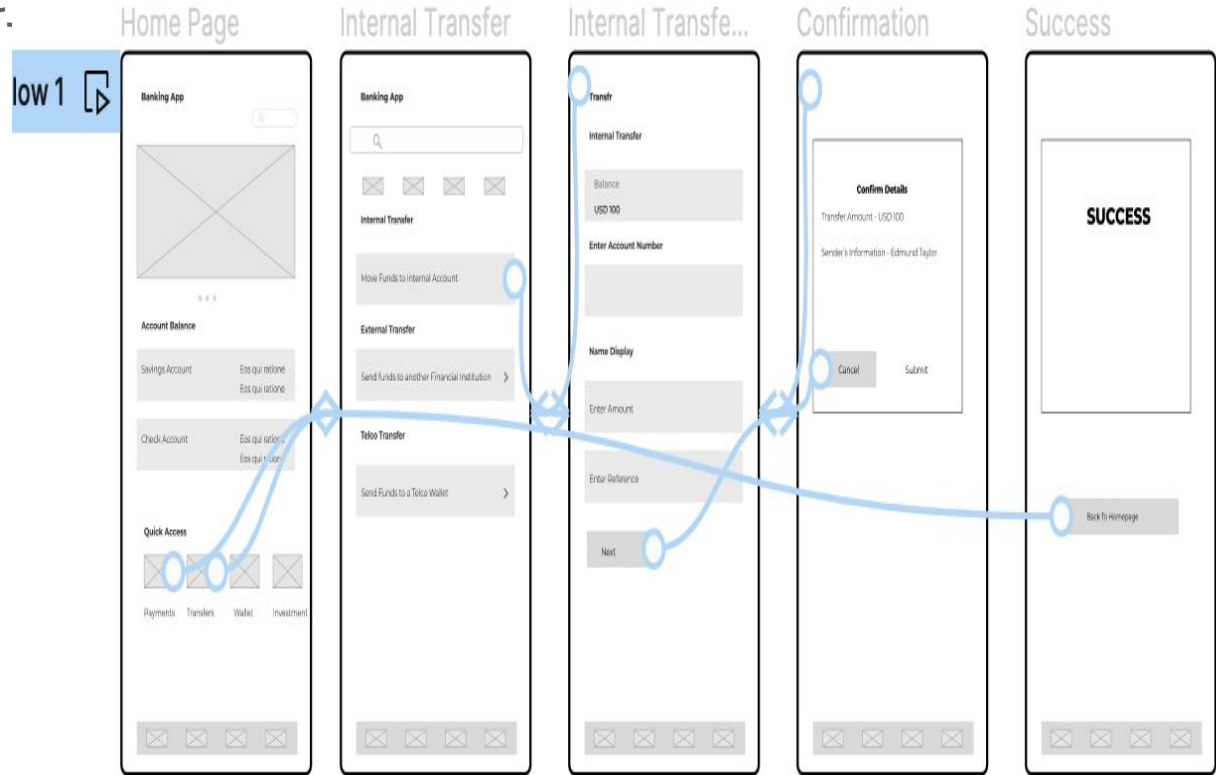
Tips on savings
and managing
finances to
empower users
to take charge
of their
finances

Low-fidelity prototype

The user access the menu from the homepage. A list of functions are displayed providing the user the option to select from the menu. The user selects the payment option and follow through the steps to pay.

Please find link below

<https://www.figma.com/file/Rwk9ag9JbIWQryxEt2dayb/CalBank-App-Redesign?type=design&node-id=82%3A95&mode=design&t=8DPupzc6j381ayoB-1>



Usability study: findings

Write a short introduction to the usability studies you conducted and your findings.

Round 1 findings

- 1 Quick access to the menu
- 2 Menu of functionalities
- 3 View charges and fees

Round 2 findings

- 1 Group similar functions together
- 2 Reword texts for users to easily understand
- 3 Incorporate high contrast colour in the design

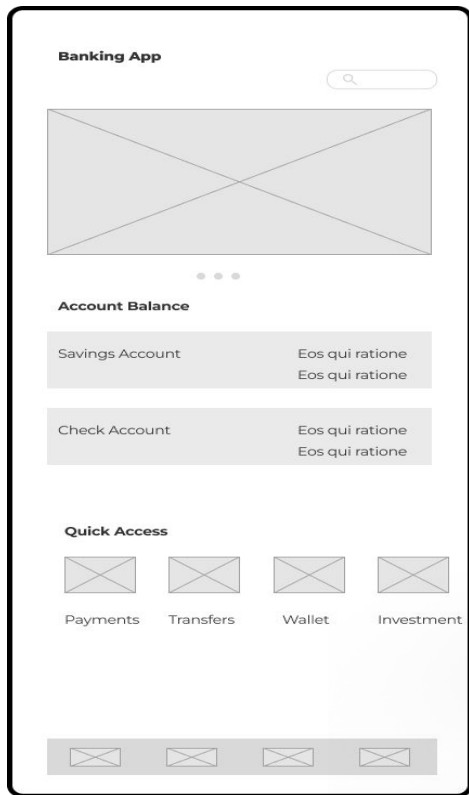
Refining the design

- Mockups
- High-fidelity prototype
- Accessibility

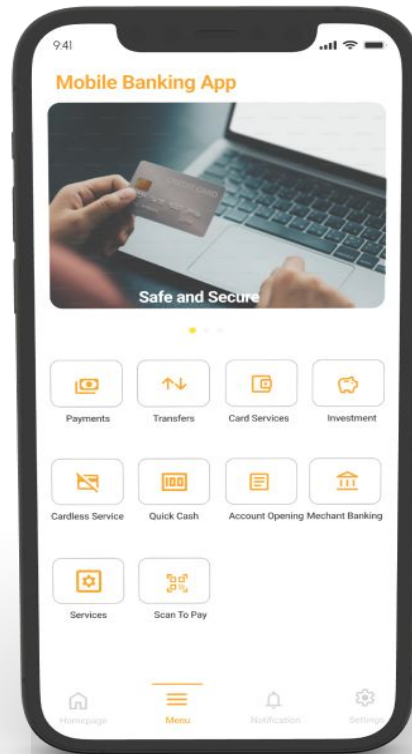
Mockups

Users perceived the groupings of the services to perform similar functions. This was considered and the services were grouped into two categories to simplify the complexity of grouping all the services together

Before usability study



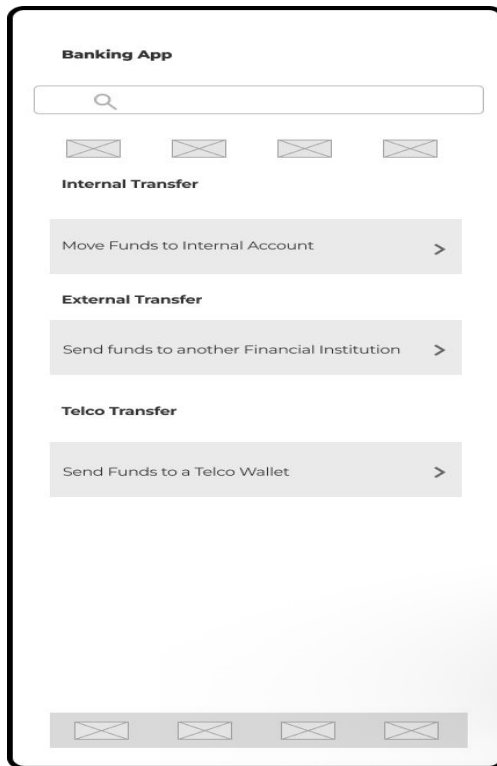
After usability study



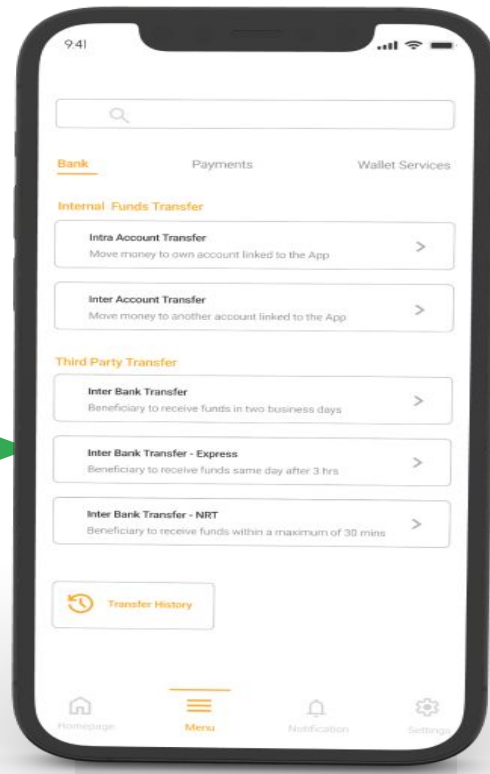
Mockups

[The text and headers had the same visual colours. Users did not know where to place emphasis. The text was grayed out. Also the cue to cancel an action did not meet the color contrast accessibility guidelines.]

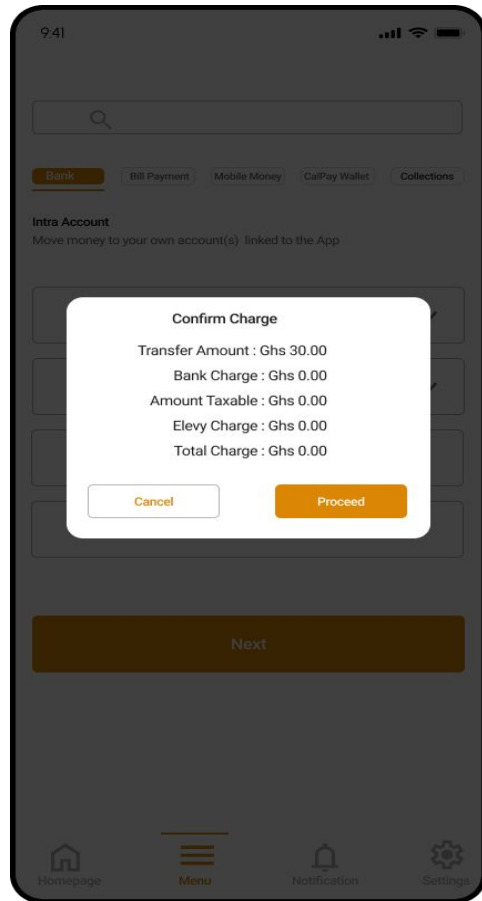
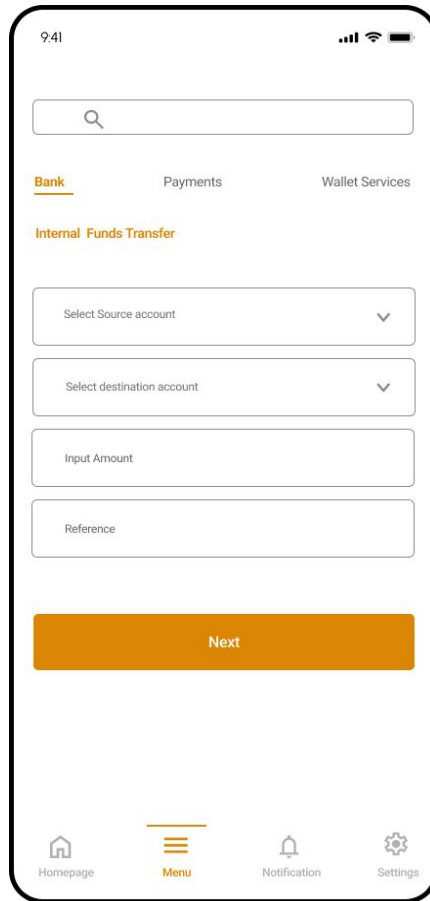
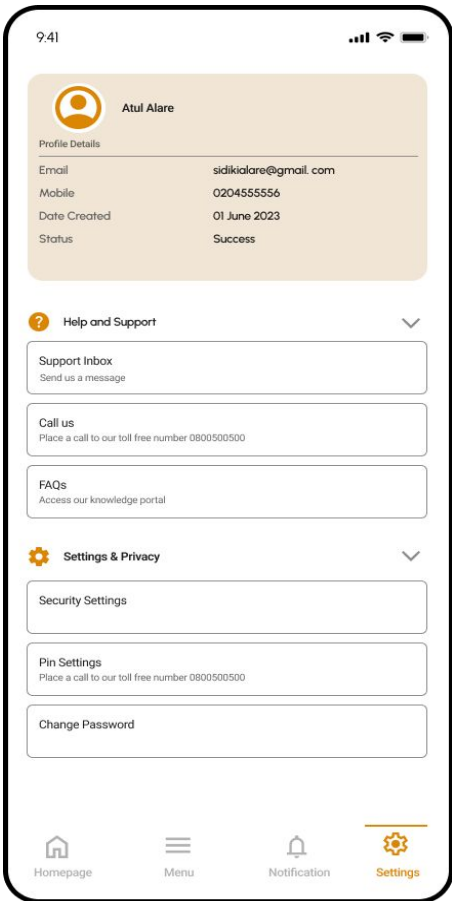
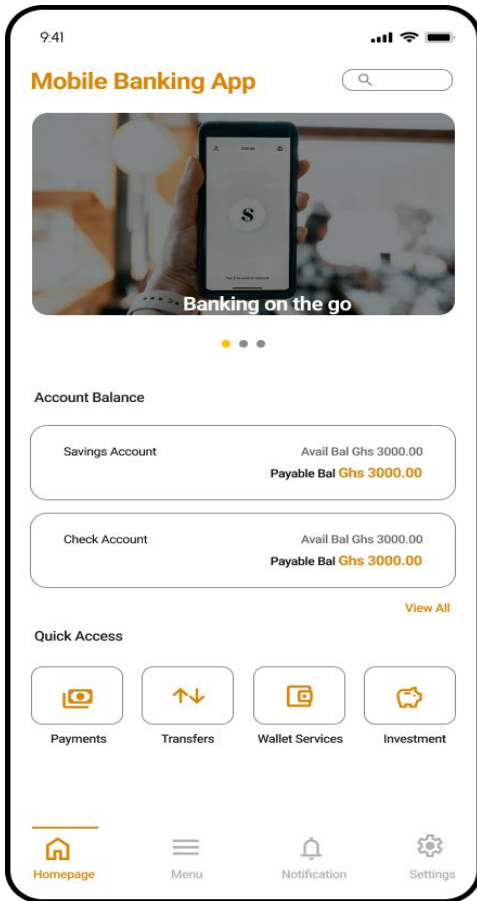
Before usability study



After usability study



Mockups

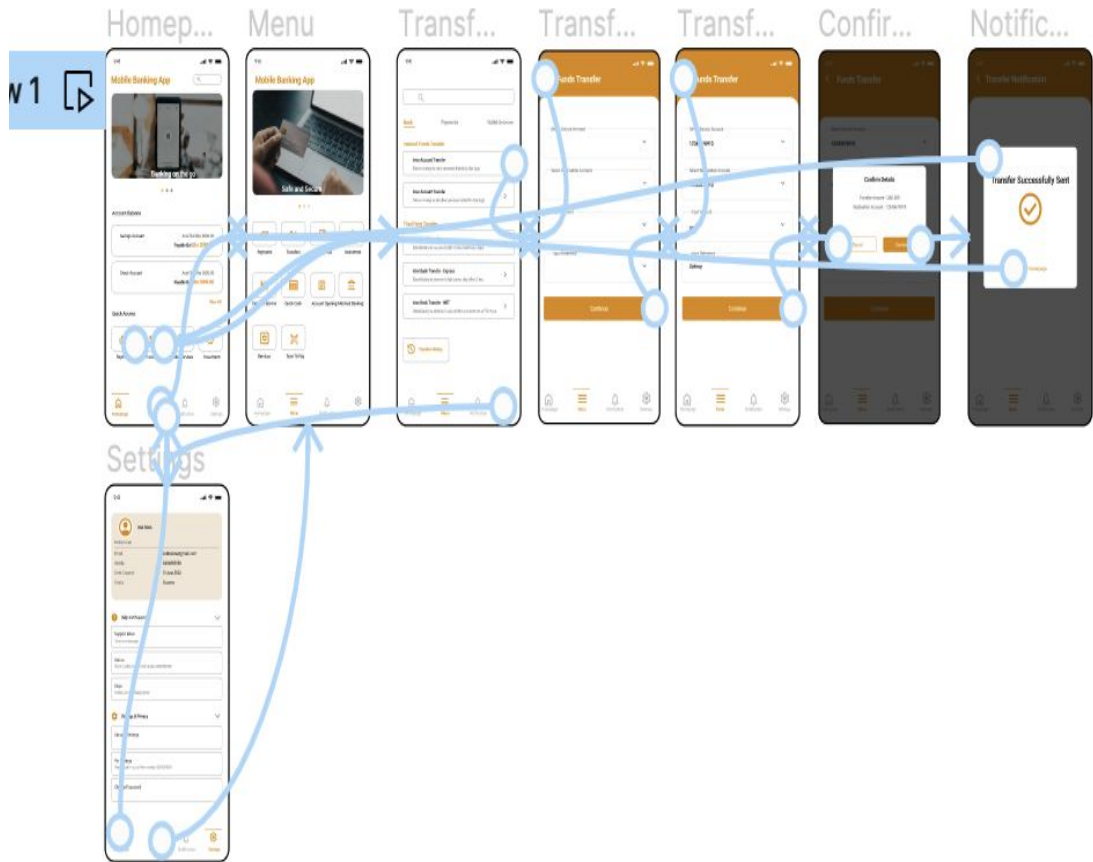


High-fidelity prototype

The high fidelity prototype followed the same user flow as the low fidelity prototype including design changes made after the usability studies.

View the link below.

<https://www.figma.com/file/Rwk9ag9JbIWQryxEt2dayb/CalBank-App-Redesign?type=design&node-id=116%3A50&mode=design&t=DoiOOAKzsxMFo43G-1>



Accessibility considerations

1

Contrast and Color
Color contrast was
applied between the
texts and background
elements

2

Adjustable font size. Users
can adjust the font size .

3

Touch Target size
Interactive elements have
adequate size so users
with motor impairments
can easily tap.

Going forward

- Takeaways
- Next steps

Takeaways



Impact: Users shared that the app design was clean, intuitive and user friendly. One quote from a peer was “navigating this app is so easy i do not need to figure out how to navigate as a first time user.



What I learned:

I learned that even though the problem i was trying to solve was big one, going through the entire design process and aligning with specific user needs helped me come up with innovative solutions that were both feasible and useful

Next steps

1

Continuous user testing and feedback to identify areas for improvement and refine

2

Introduce more financial resources beneficial to the users

3

Conduct research on how successful the app is in reaching the goal to make secure payments.

Let's connect!



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