

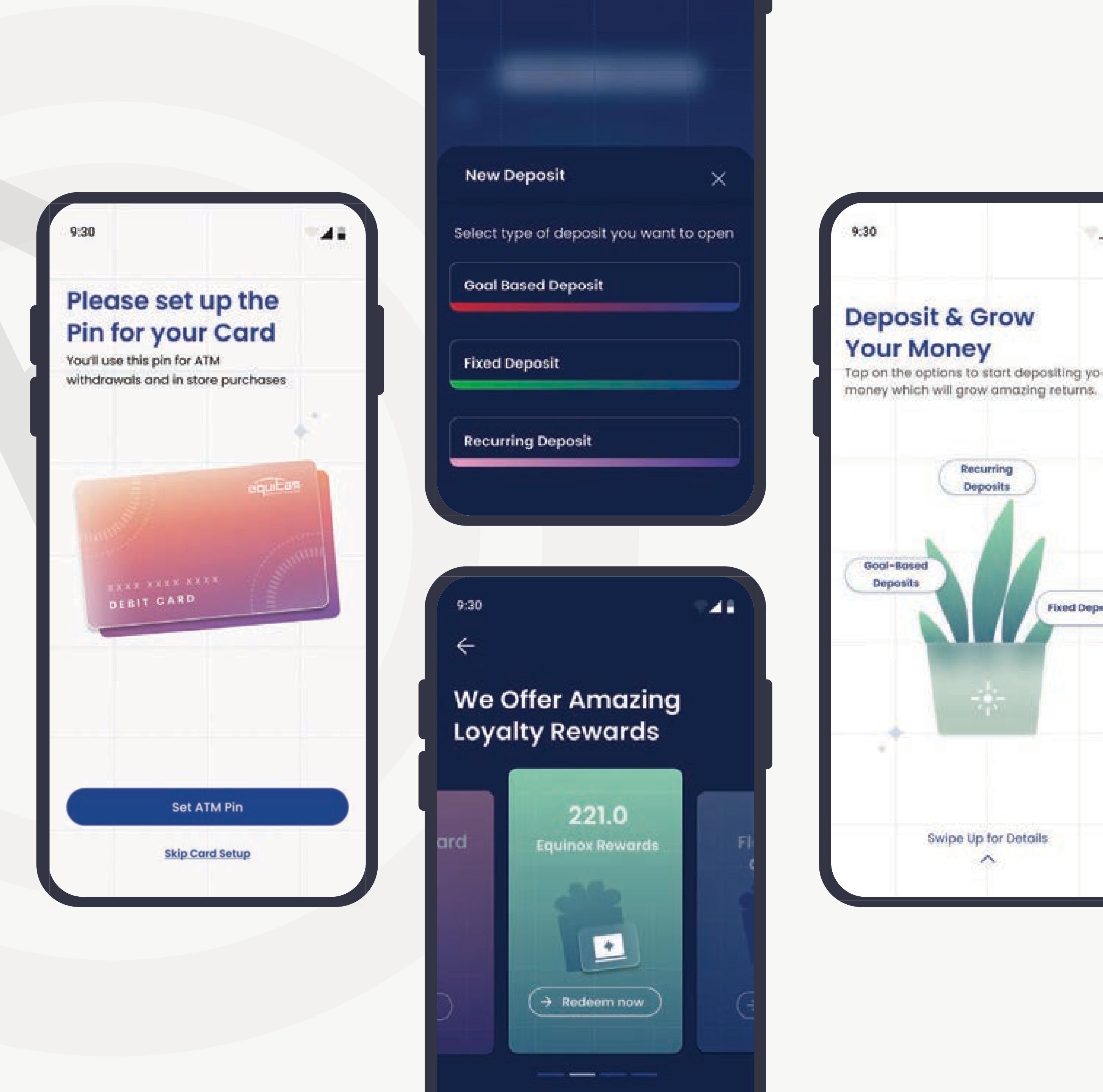
Equitas Small Finance Bank

Equitas Small Finance Bank is a New Age Bank that offers a new way to bank to children, youth, families, and business people across India.



Project Duration

January - March 2023



Overview

Enhance the user interface and functionality of the bank's online banking platform to improve engagement, boost customer happiness and promote digital adoption across users of all ages (**Seniors, Middle-aged, and Young**).

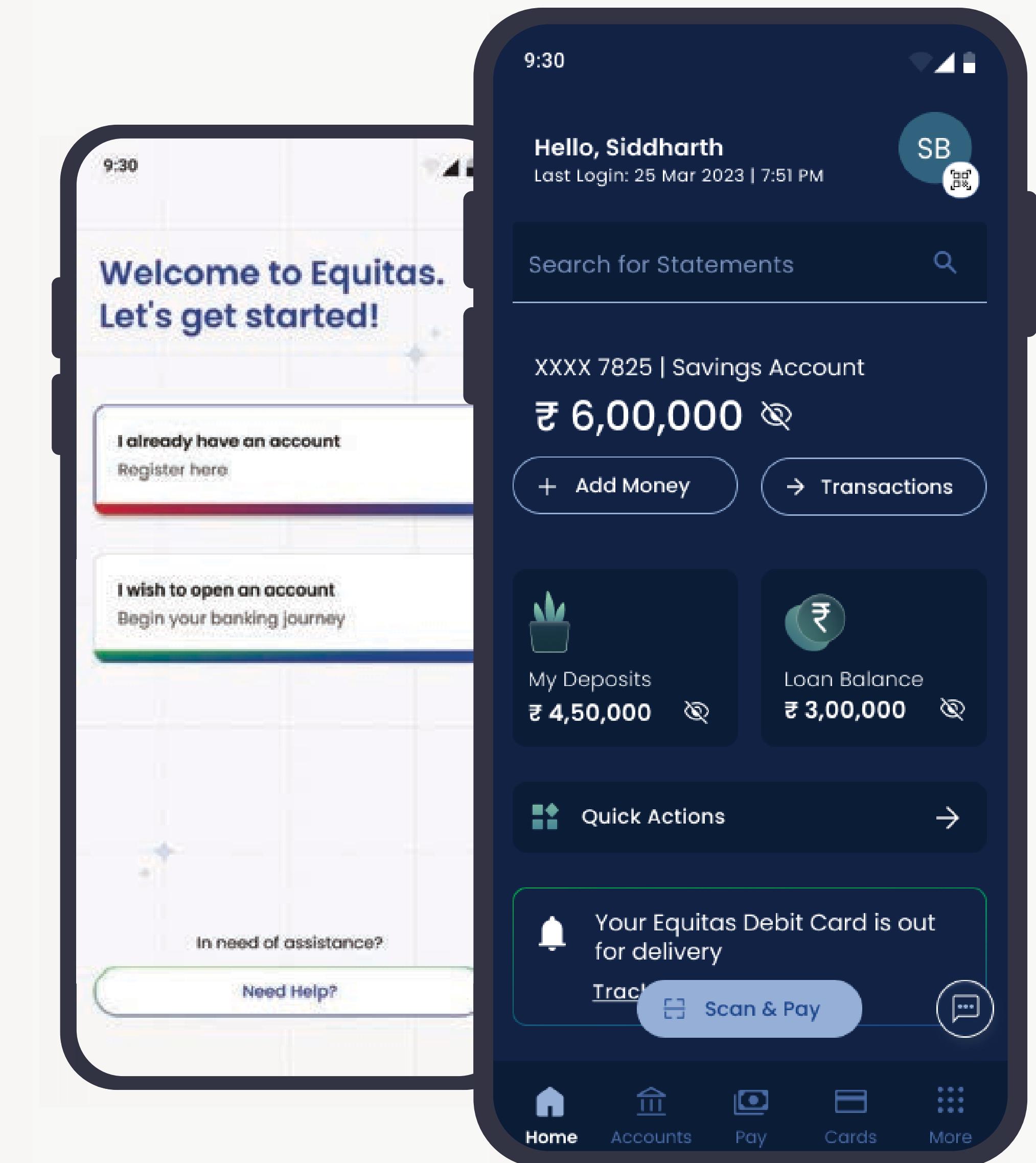


My Role

UX Designer



Tools



IBM Design Thinking Process

IBM Design Thinking is the framework that allows to apply design thinking to understand consumers and build empathy with the speed and scale that industry demands.

Observe | Reflect | Make

Restless reinvention
A focus on user outcomes
Multidisciplinary teams



Hills >

Align teams on meaningful user outcomes to achieve.

Playbacks >

Stay aligned by regularly exchanging feedback

Sponsor Users >

Invite users into the work to stay true to real world needs

Research

Challenges and Goals

- Identify the unique requirements and pain points for different user groups.
- How to make the app more popular and engage.

I conducted interviews with a few users of different ages.

- A mid-age range, between 30 and 50.
- A young, between the ages of 18 and 29.
- A senior who is a minimum of fifty years old.
- A homemaker. & the NRI.

Primary Research

I was curious about the issues people encounter after conducting some studies. Conducting interviews would be the most effective technique, so I developed a series of questions centered on their experiences.

User Interviews Questions

1. How frequently do you use the Mobile app? How often do you directly visit the bank for doing your tasks?
 2. What in your opinion is the biggest obstacle which is hindering your success of the Web or mobile banking for Equitas?
 3. Who in your opinion are your strongest competitors? And what do you aspire to do to beat them in the market?
 4. From a customer experience point of view - where do you think is the potential areas of improvement in the e-banking system of equitas?
- and more...**

User Personas

Raj Malhothra



Smiling and dreaming won't cost money. So, I expertise in both of them.

Age: 45

FAMILY: Married, 2 Kids

LOCATION: Nandanam, Chennai

EDUCATION: University of Madras

OCCUPATION: Security & Fraud Specialist

Bio

I am a dedicated and results-driven banking professional with 15 years of experience in the financial industry.

I have a passion for delivering exceptional customer service and building long-lasting relationships with clients.

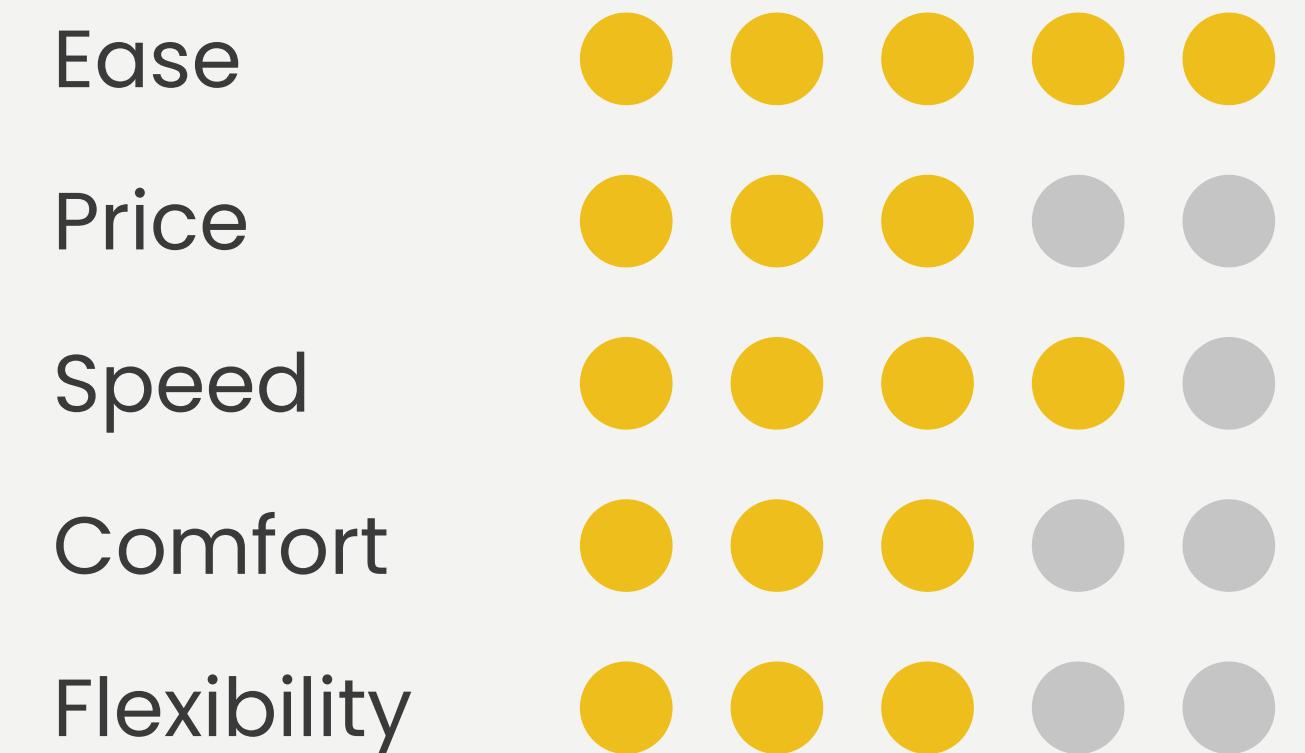
Goals

- Convenient and time-efficient banking services to fit her busy lifestyle.
- Seamless access to account information and transaction history.
- Quick and secure fund transfers and bill payments.
- Personal finance management tools to track expenses and set financial goals.
- Advanced digital banking features and functionalities.

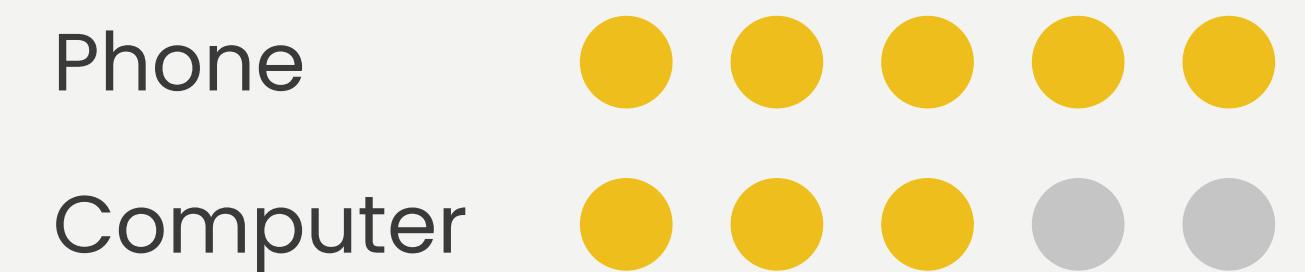
Frustrations

- The digital banking processes overwhelming and confusing.
- Finds it challenging to understand the complex terms, conditions, and policies associated with banking services.

Motivations



Preferred Medium



Pain Points



Complex Navigation

User find it difficult to locate the needed financial services due to complex navigation.

Registration

Complicated and challenging Selfe & Account registration processes could discourage potential customers from enrolling in online banking.

Lack of Personalization

Users find it challenging to access relevant information or customise their preferences, leading to a lack of engagement and relevance in their digital banking interactions.

Lack of Transparent

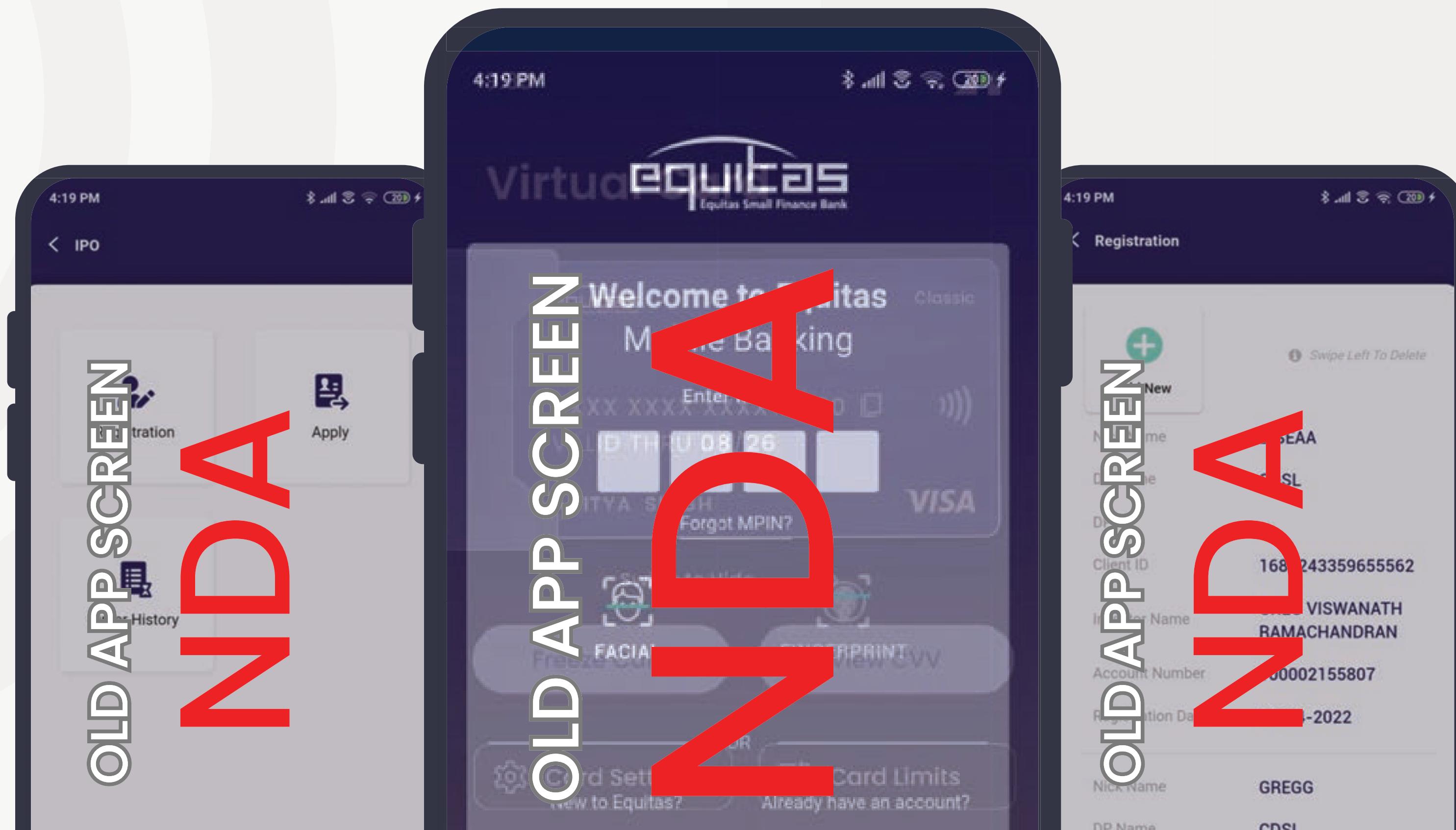
Users find it challenging to comprehend their account balances, transaction histories, or fees due to the complexity of the financial information and the lack of clear explanations or visualisations.

The Problem

The present online banking platform is not user-friendly, which leads to a poor user experience and minimal client engagement. Customers are unable to efficiently manage their funds and use online banking services due to the platform's outmoded design, difficult navigation, and constrained capabilities.

The Goal

The bank's online banking platform's UX design strategy aims to develop a smooth and user-centric digital banking experience that delights consumers, boosts engagement, and cultivates a strong feeling of trust and happiness.



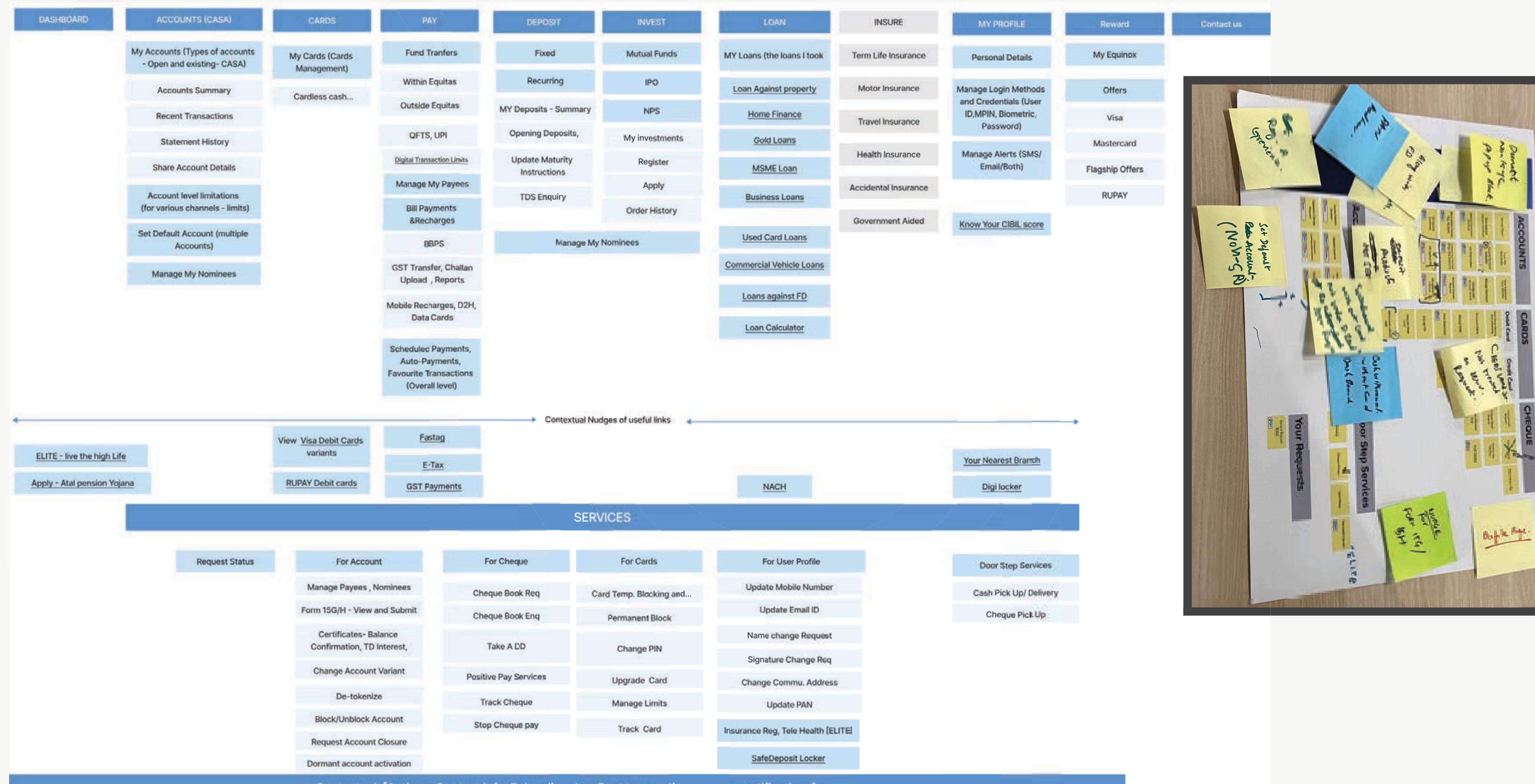
Competitive Audit

Conducting a thorough investigation of competitors in the banking business to get insights into their goods, services, user experience, and market positioning is what a competitive audit includes.

	 AU	 CIMB	 FEDERAL BANK	 UNION BANK	 AIRTEL MONEY	 FINSERV	 Revolut	 CRED	 NINJA FINANCIALS	 NINJA FINANCIALS
Ratings	4.1 *****	3.7 ****	4.5 *****	3.5 ****	4.6 *****	4.3 ****	4.5 *****	4.4 *****	4.3 ****	3.5 ****
Play Store (Android)										
App Store (iOS)	4.4 *****	3.9 ****	3.3 ****	2.4 ***	4.6 *****	4.6 *****	4.7 *****	4.8 *****	4.1 ****	4.6 *****
Features										
<i>Deposits</i>										
Digital cheque deposit	x	x			✓	✓			x	
Personal Wallet	x	x	x	x		✓	✓	✓	✓	x
Pay later account	x	x	x	x	✓			✓	✓	
Recurring deposit (SI)	✓	✓	✓	✓	✓	✓	✓	x		✓
Goal based saving		✓	x			✓	✓	x	✓	✓
Investments (MF)	✓	✓	✓	✓	✓	✓	✓	x	✓	
<i>Cards</i>										
Offer credit/debit card	✓	✓	✓	✓	✓	✓	✓	x	✓	✓
Pin changes	✓	✓	✓		✓	✓	✓	x	✓	✓
Forex Prepaid		x	x		✓	✓	✓	x	✓	✓
Upgrades		✓	✓		✓	✓	✓	x		✓
Card Blocking via App	✓	✓	✓	✓	✓	✓	✓	x		✓

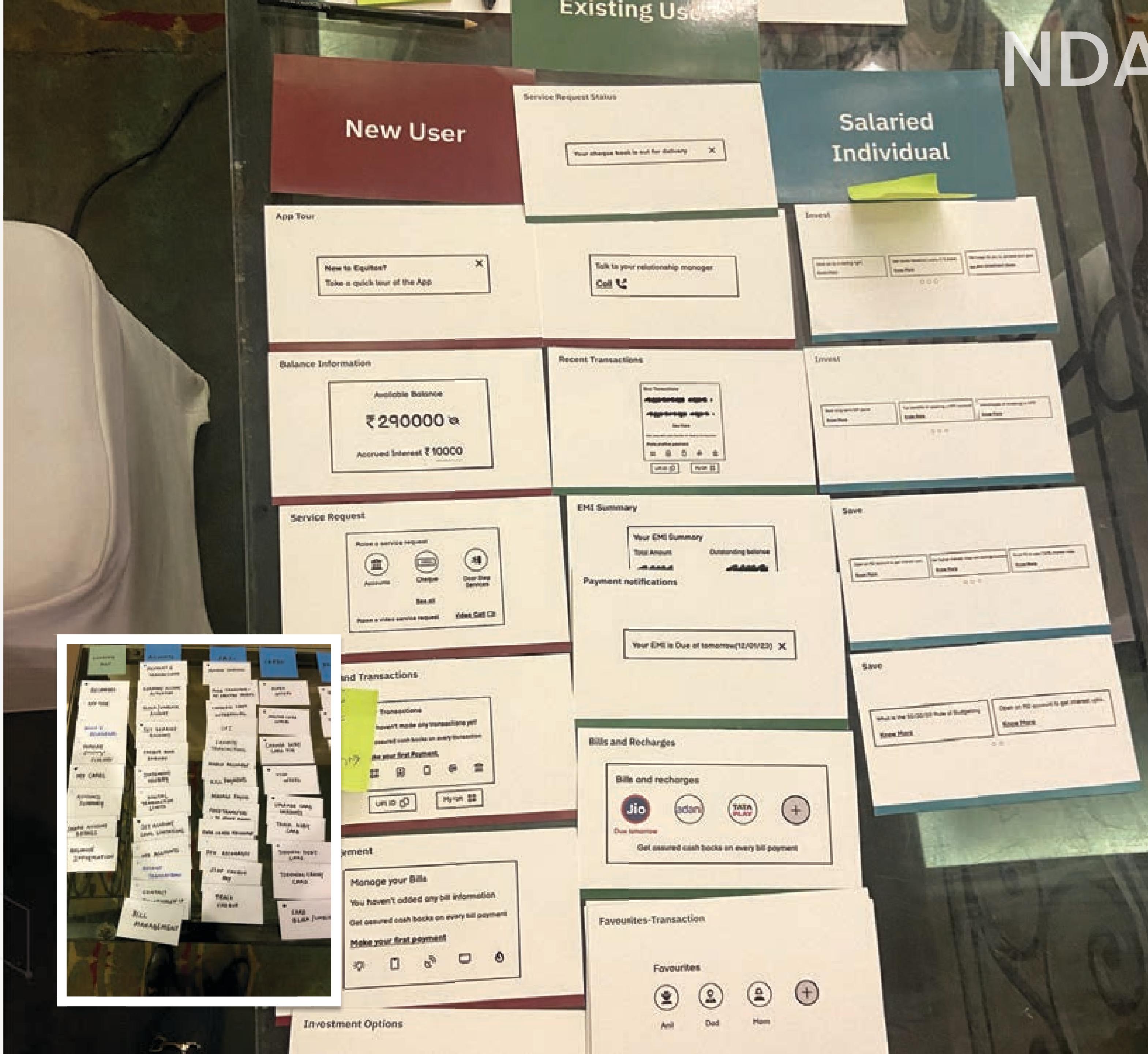
Information Architecture

We realized that the APP's navigation structure was complicated when we looked at the Journey of Services and other menus. Users will become confused if terminology is used inconsistently over various parts. In short, the hierarchy is unclear.



Card Sorting

Card sorting is a user-centered design technique used to understand how users categorize information and to inform the development of information architecture.



Heuristic Evaluation

It's a usability inspection method in which evaluators systematically assess a user interface against a set of predefined heuristics or usability principles.

New User Registration

The screenshots illustrate the New User Registration process on the Equitas mobile application. The process involves several steps:

- Selfie Account Creation:** The first step where users upload a selfie and provide basic information like full name and mobile number.
- ID Proof Information:** The second step where users select their ID proof (Aadhaar Card or Virtual ID) and enter their Aadhaar Card Number and PAN Card Number.
- Location Information:** The third step where users select their state and city.
- Acknowledgement:** The final step where users agree to terms and conditions and generate an Aadhaar OTP.

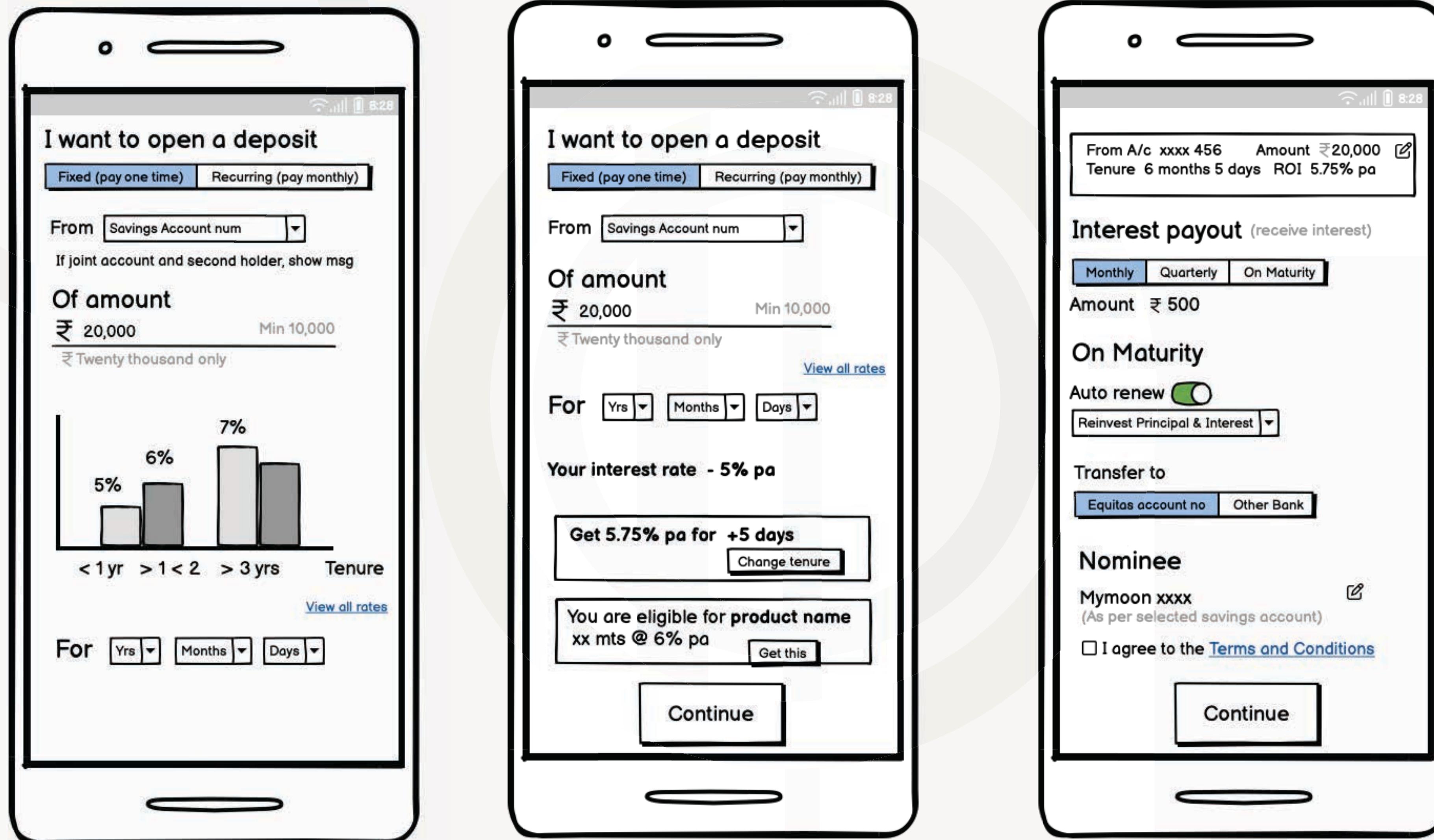
Red circles numbered 1 through 4 highlight specific UI elements for review:

- Step 1:** A red circle highlights the 'Start Camera' button in the Selfie Account Creation screen.
- Step 2:** A red circle highlights the 'Next Step' button in the ID Proof Information screen.
- Step 3:** A red circle highlights the 'Next Step' button in the Location Information screen.
- Step 4:** A red circle highlights the 'Generate Aadhaar OTP' button in the Acknowledgement screen.

Similar points to web

Wireframes

An interface or screen for a mobile app that provides an outline of the overall structure and layout without the specifics of the font, color scheme, or image composition. They act as a guide for the general design and operation of a digital product.



Lo - Fi Wireframes

NDA

New to Bank
Open a Selfe account

Selfe Savings
Let's begin by opening a savings account.

Selfe FD
Start depositing with us, and we'll help to build your money.

Mobile Number
Select the number to register with us.

Mobile 1: 98438 86754
Mobile 2: 99438 53254

OTP Verification
OTP was sent to +91 ***** *754
234567

Keypad:

1	2	3	-
4	5	6	-
7	8	9	⌫
,	0	.	✓

Choose the best savings account for you.

Wings Savings Account
Avg. Monthly Balance ₹50,000

Elite Savings Account
Avg. Monthly Balance ₹50,000

Subject to eligibility & full KYC conversion

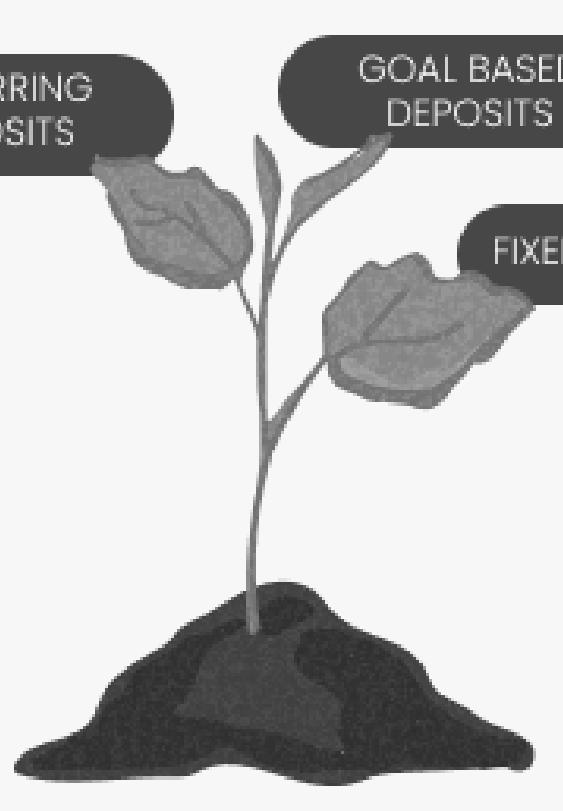
Rewards
We offer amazing loyalty rewards.

221.0 Equinox Rewards
REDEEM NOW

Promotions banner

Deposit & Grow Your Money
Tap on the options to start depositing your money which will grow amazing returns

RECURRING DEPOSITS
GOAL BASED DEPOSITS
FIXED DEPOSIT



Deposit Summary

Your Deposits ₹ 5,22,123

TDS Related

10 Active Deposits

Fixed (One Time Deposit) Recurring (Monthly Deposit)

FD Balance: ₹ 5,22,123 Download

Sort By

Build A Home Deposit
04 Mar, 2023 ₹ 1,025,113.00

Kid's Deposit
04 Mar, 2023 ₹ 1,025,113.00

FD I392 2345 2324
04 Mar, 2023 ₹ 1,025,113.00

FD I392 2345 2324
04 Mar, 2023 ₹ 1,025,113.00

FD I392 2345 2324
04 Mar, 2023 ₹ 1,025,113.00

Open New Deposit

HOME ACCOUNTS PAY DEPOSIT MORE

FD Partial Redemption Successful.

Deposit Number 300006152180-1 Maturity On 04 Mar 2025

₹ 11,000 Deposit Amount ₹ 2,800 Interest paid out

60/120 days left for maturity

Opened Date 28th Jan, 2023

Tenure (days) 182

Rate of Interest 6%

Interest Payout Quarterly

Partially Redeemed INR 9,000 ⓘ

On Maturity (Maturity Instruction) Credit to Savings Account

TDS Waiver Not Availed

Nominee Zahra Singh

Click to read disclaimer

Update Form 15G/H More

XXXX XXXX XXXX 7825 ₹1,00,00.00 SAVINGS

DEPOSIT AMOUNT ₹2,50,000 Maximum ₹1,99,99,999 limit

AVAILABLE TENURES 888 DAYS 8.00% POPULAR 18 MONTHS 7.25% 12 MONTHS 7.00%

6 MONTHS 6.75% Choose Your Own Tenure →

Note: 0.50% extra interest for Senior Citizens

TENURE 888 Days

INTEREST PAYOUT During Maturity

ON MATURITY Reinvest Principal and Interest

₹ 2,50,000 8% ₹ 2,70,000 Deposit Amount Payment at maturity

Cancel Continue

PAY

Send Money Payments

I want to send money to... through NEFT, IMPS, RTGS modes

Search Payee, Account num..

Payment Options

Quick Payments(OFT) Recurring Payment (S) Self Transfers

Frequently Sent To

Payee Farhan S FARHAN Tanisha

Recently Paid

Cook Gee ₹20,000 Maid veer ₹2,00,000

Our Transactions

Mom ₹ 20,000 Dad ₹ 006901342 Repeat Payment

ACCOUNTS PAY CARD MORE

Cards

VIRTUAL CARD

6175 7875 8912 5720 VALID THRU: 12/26 VISA

SWIPE TO HIDE ⟲

FREEZE CARD VIEW CVV

Card Settings Card Limits

GET ATTRACTIVE OFFERS ON SWIPING YOUR DEBIT CARD
CONVERT INTO A FULL KYC ACCOUNT TO GET YOUR PHYSICAL CARD

Complete Video KYC

HOME ACCOUNTS PAY CARD MORE

Requests

I want to place a request for...

Tap to speak

Seasonal Request

Request Admin to plan Two

Door Step Request

Cash Pick Up Cash Delivery Cheque Pick Up

Elite Offerings

Tele Health 17 JAN 2023 Insurance Registration 27 JAN 2023

Our Policies | T&C Review the policies that we have for you right to know.

My Profile

Sarfraz Nawaz A Add Preferred Name

Personal Details App Settings

Activate Face ID/Finger Print

Change mPIN expires at 10JUN23

Transaction Limits

Language Selection

Access Code

Our Policies | T&C Review the policies that we have for you right to know.

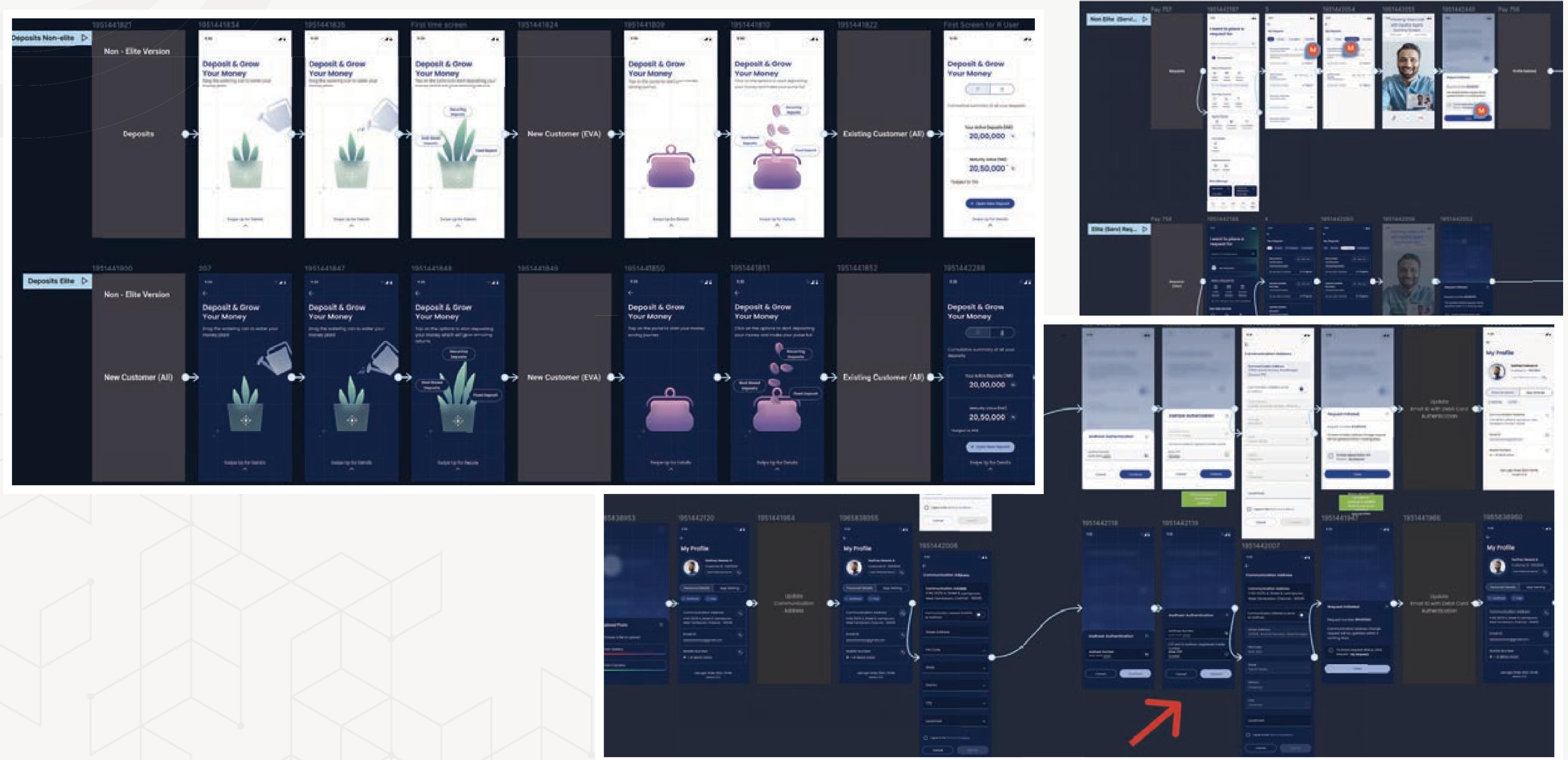
Last Login: 14 Mar 2023 | 7:51 PM V1.2.1

Hi - Fi Mockups (Android Devices)

NDA



Prototype Screenshot

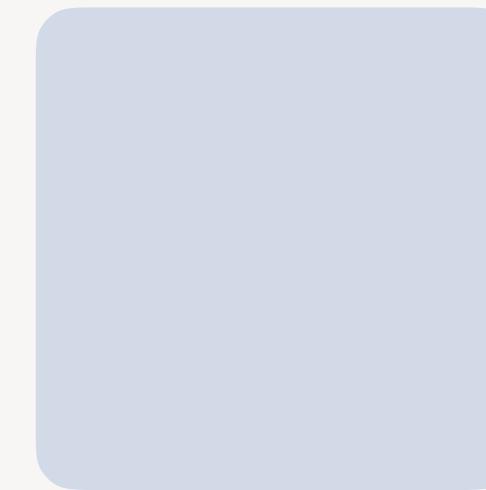


Style Guide

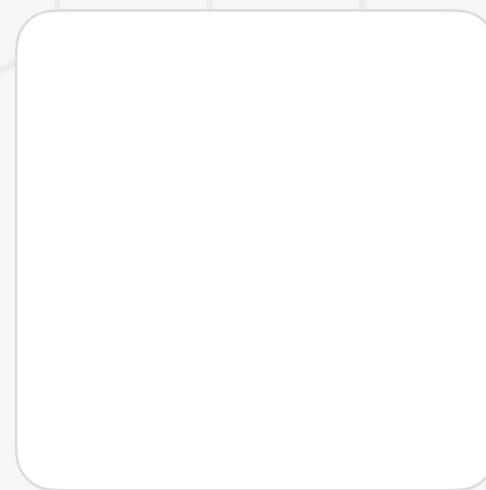
Colour Palette



0067A2



D2D9E6



F4F4F4



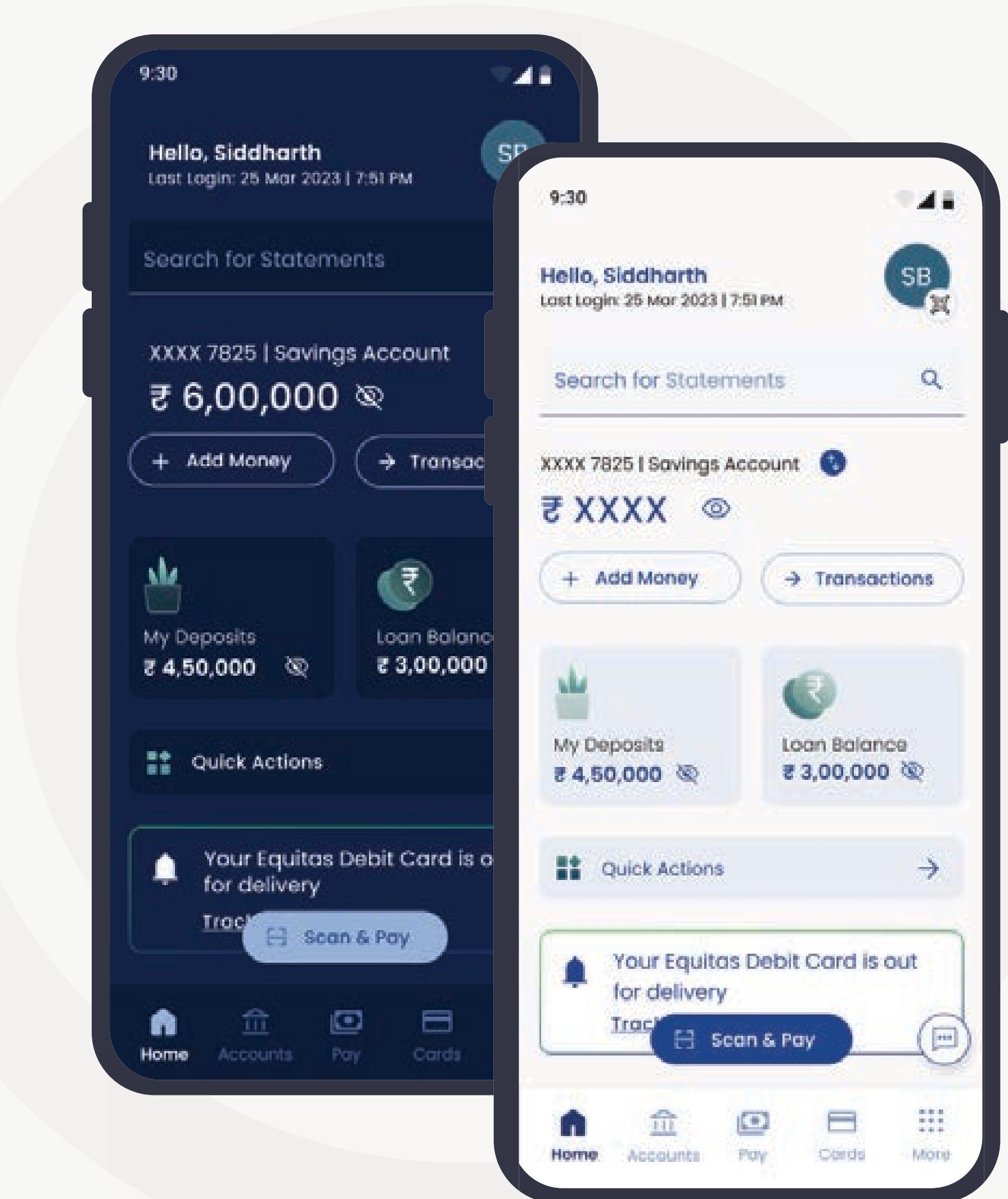
132143

Typefaces

Headings: Aa

Headings: Aa

Headings: Aa



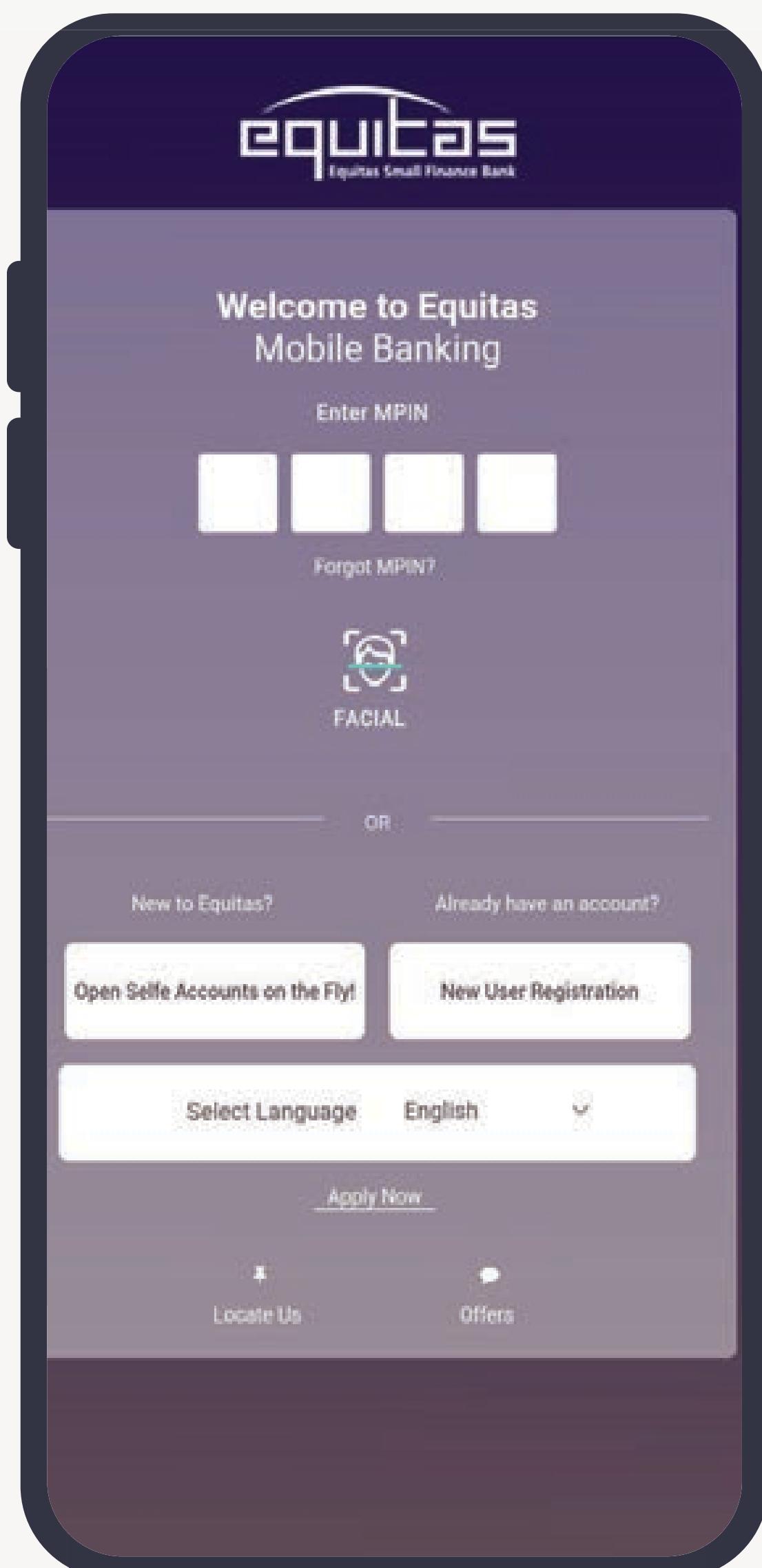
Usability Testings

Usability testing provides valuable insights into how users interact with a product or service, allowing UX designers to make informed decisions and create a more user-centred and intuitive experience. It helps identify usability issues early in the design process, reducing the risk of costly redesigns and improving overall user satisfaction.

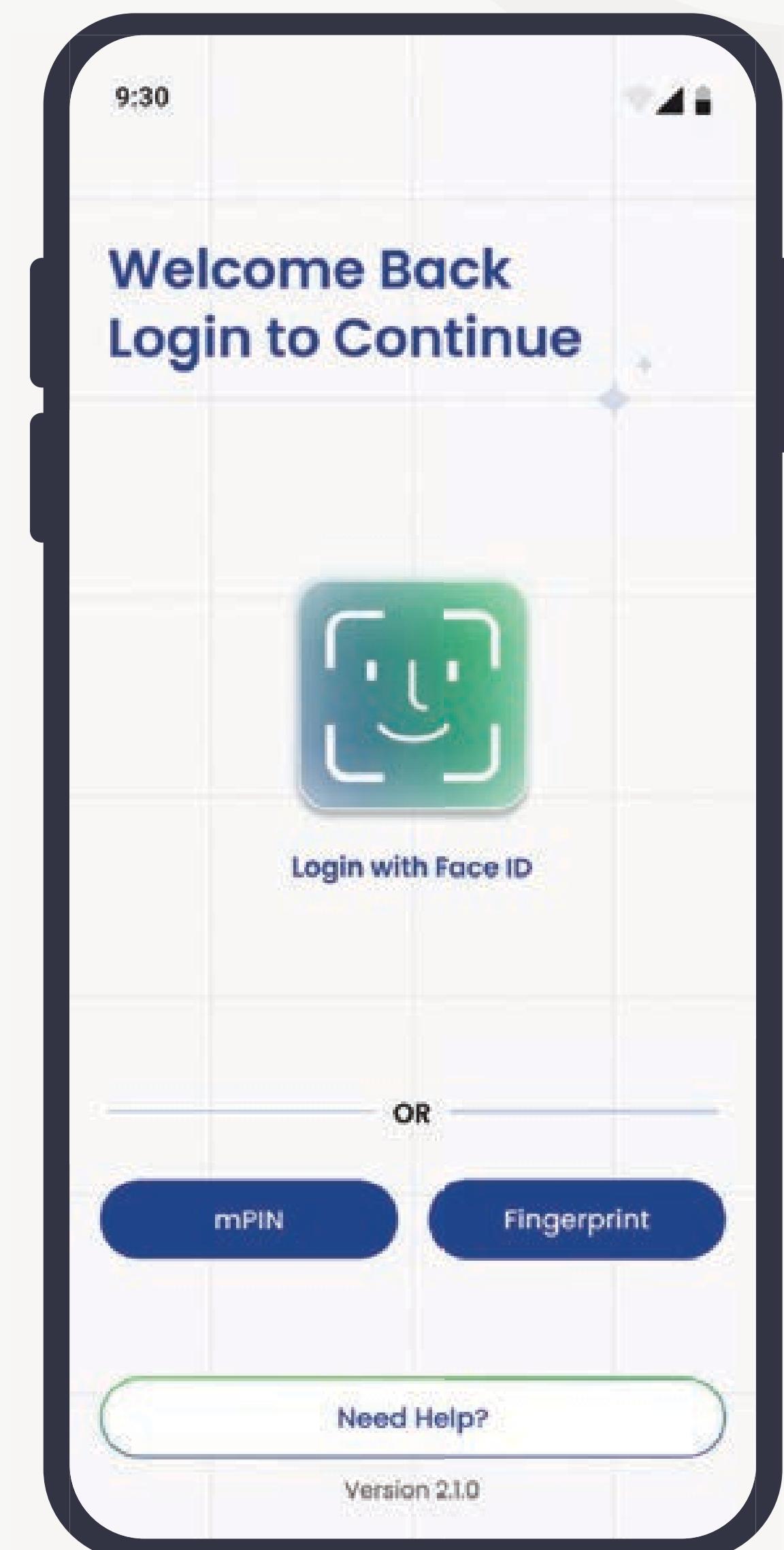
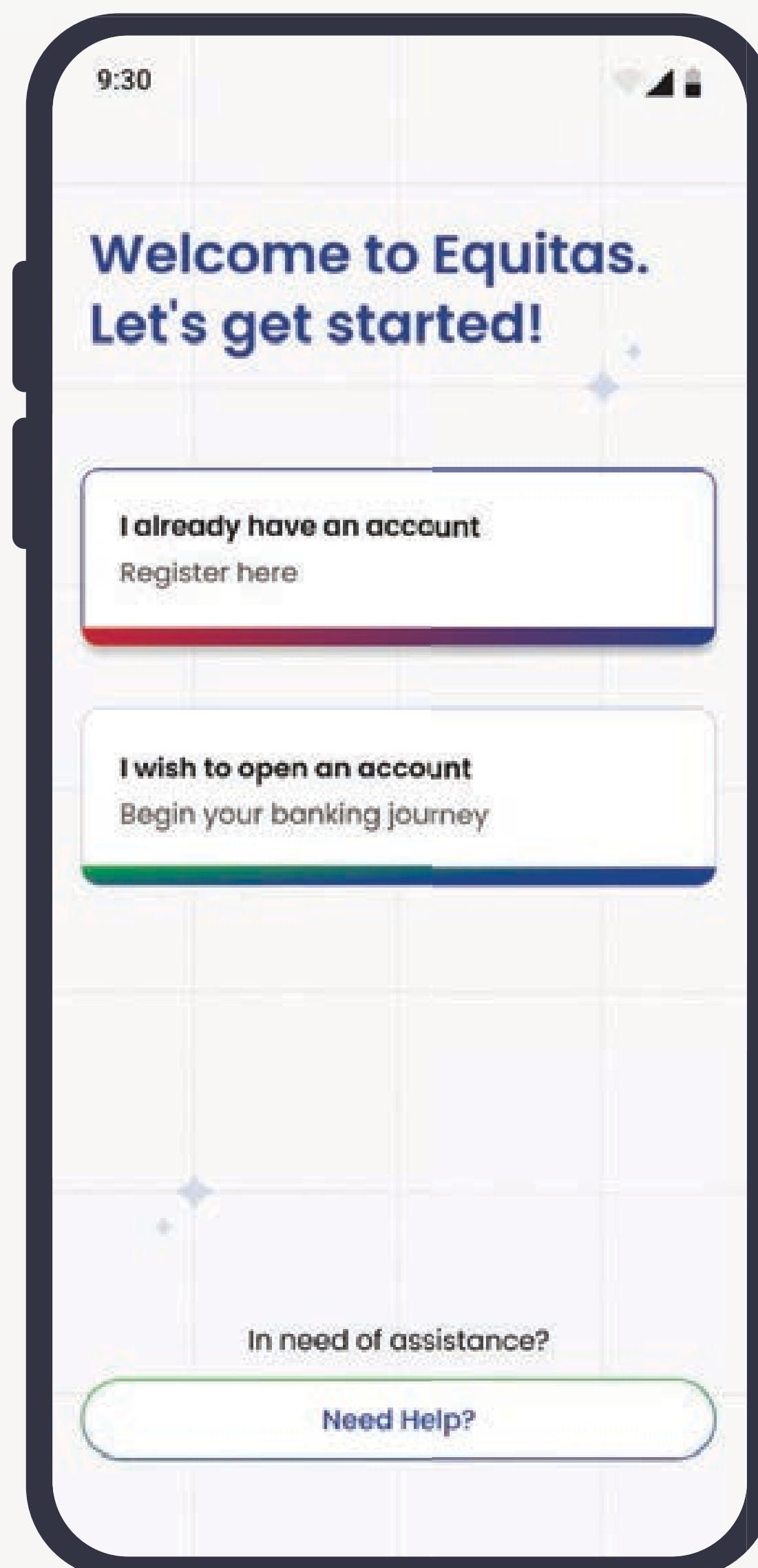
Key Insights

- Define Testing Objectives:** Clearly define the goals and objectives of the usability testing.
- Recruit Participants:** Identify and recruit participants who represent your target user base.
- Prepare Test Materials:** Prepare the necessary materials for the usability test, such as prototypes, wireframes.
- Conduct the Testing Sessions:** Schedule and conduct the usability testing sessions with the participants.
- Observe and Take Notes:** As participants navigate through the product or service, observe their interactions, behaviors.
- Collect User Feedback:** After participants complete the test scenarios, conduct a debriefing session to gather their overall impressions, thoughts, and suggestions.
- Analyse and Synthesise Findings:** Review the collected data, including observation notes, participant feedback, and any quantitative metrics (if available).

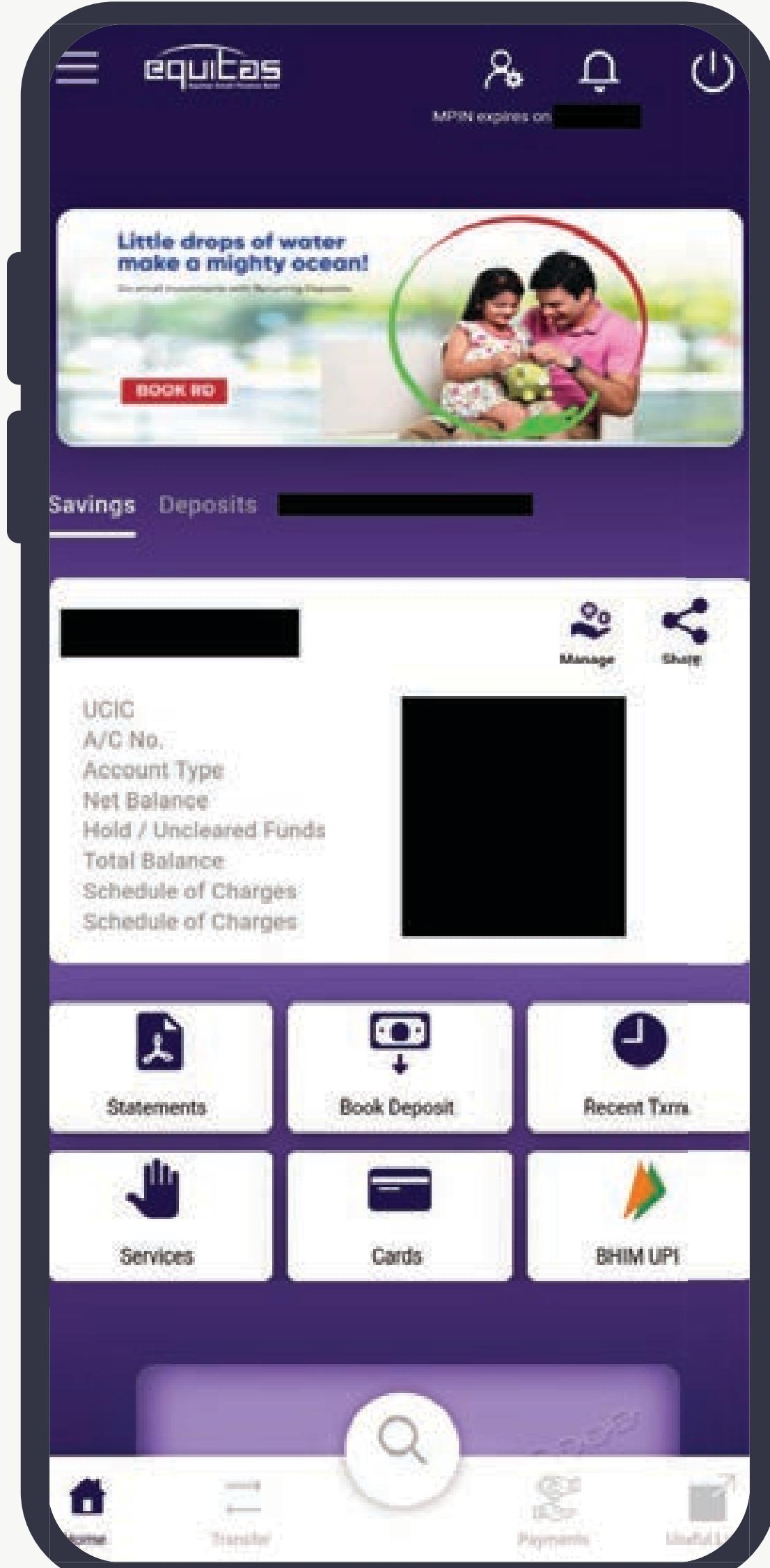
Before usability study



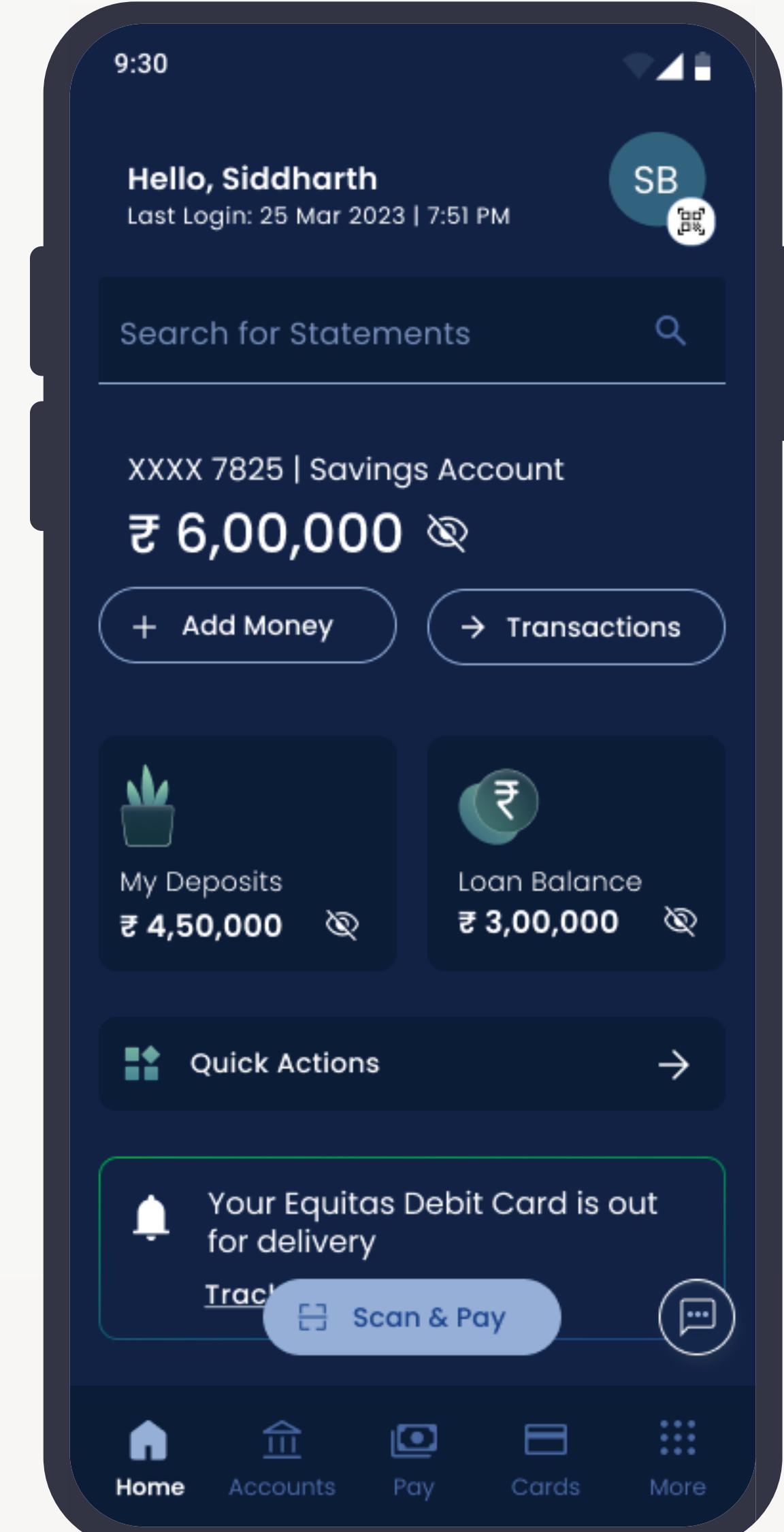
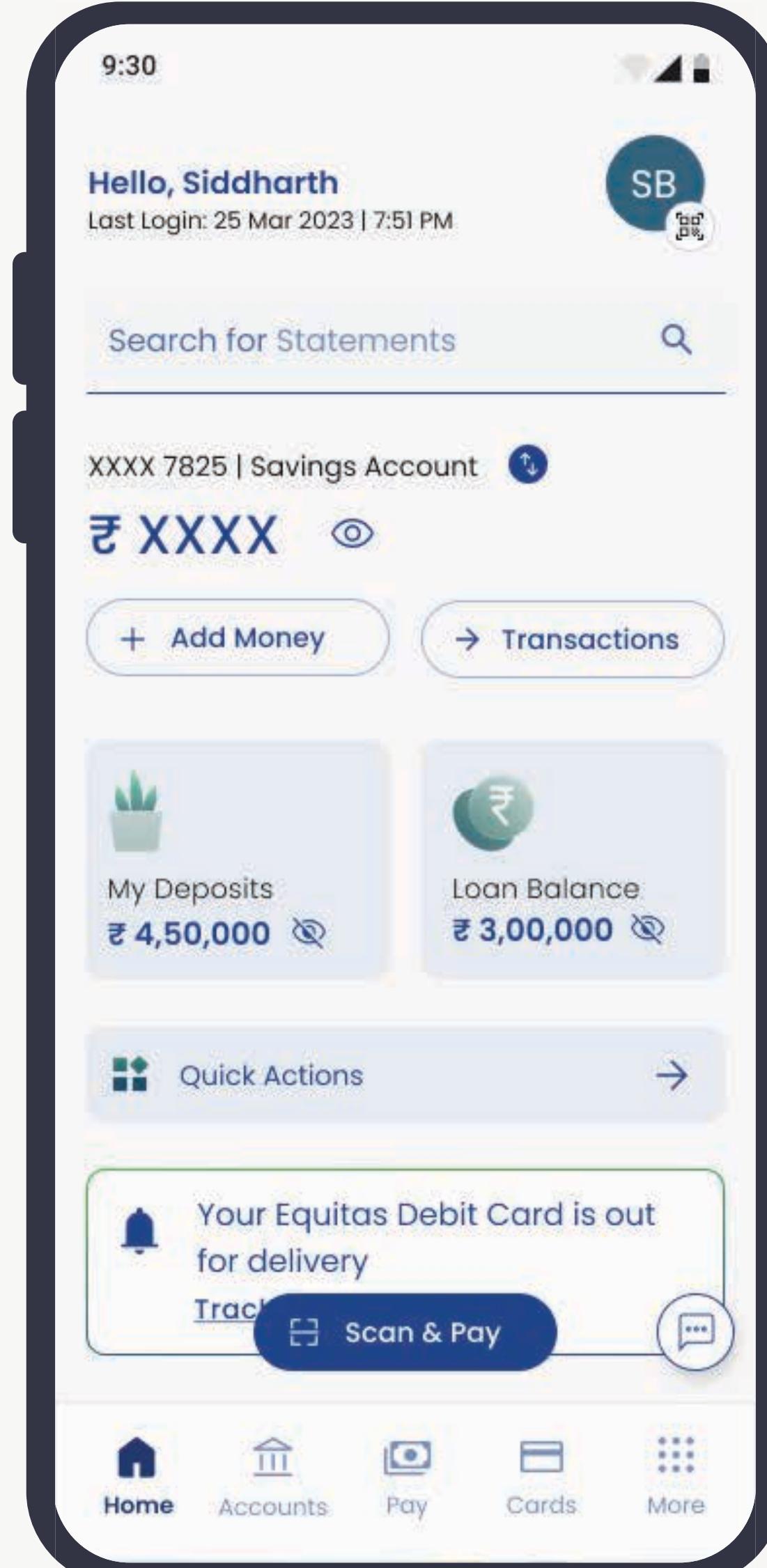
After usability study



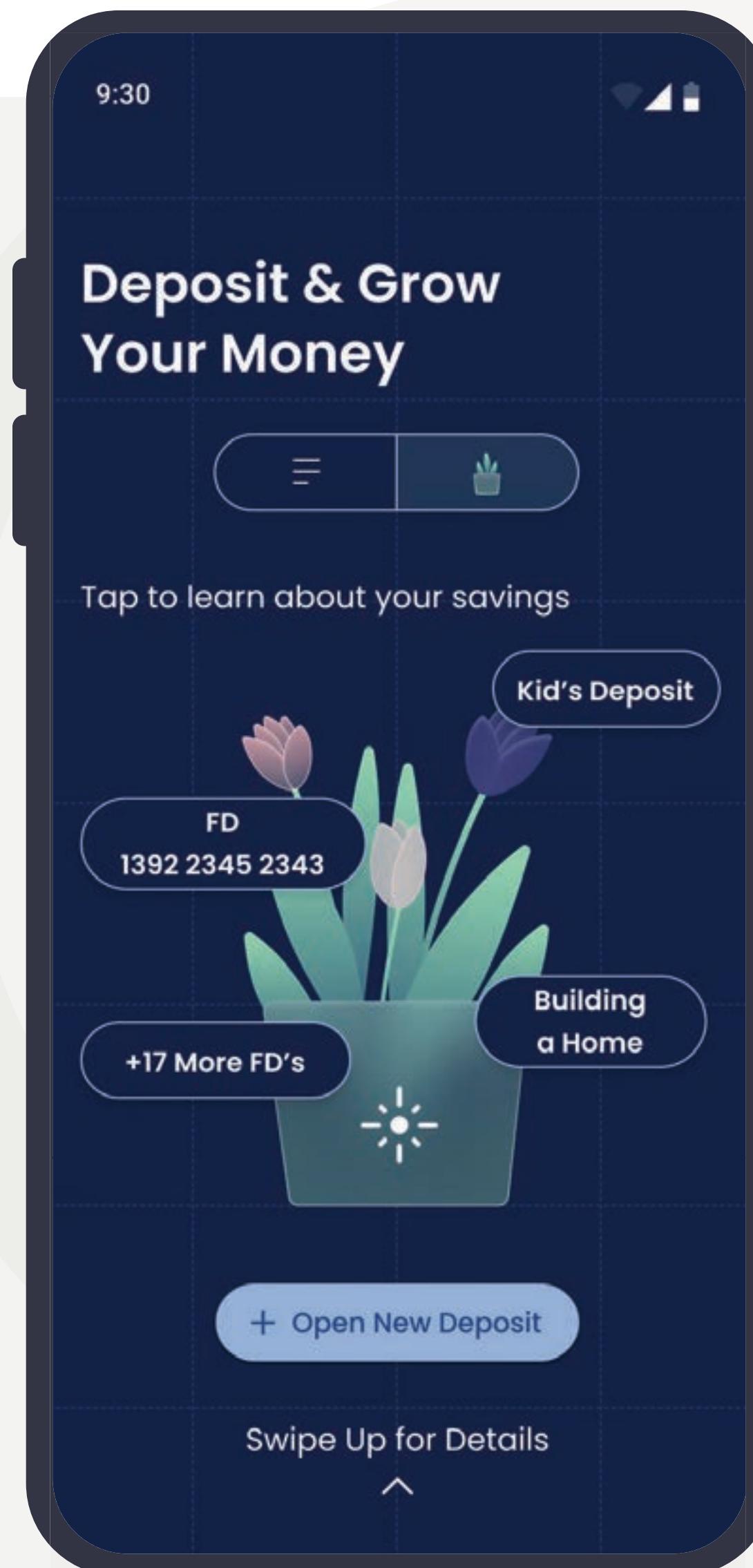
Before usability study



After usability study



Impacts



Business Objectives

Design impacts business objectives by influencing customer acquisition, conversion rates, and revenue generation.

Efficiency and Productivity

Design impacts operational efficiency and productivity within organizations.

Emotional Connection and Trust

Design has the power to evoke emotions and establish a sense of trust with users.

Innovation and Competitive Advantage

Design-driven innovation can give organizations a competitive advantage by introducing new and unique solutions to meet user needs.

Lessons Learned

As a UX designer, there are several valuable lessons that can be learned throughout your career.

- **User-Centered Design:** Putting the user at the center of the design process is crucial. Understanding user needs, conducting user research, and involving users in testing and feedback loops help create products and experiences that truly meet their needs.
- **Iterative Design:** Design is an iterative process, and it's essential to embrace feedback and iterate on designs based on user insights. Testing early and often allows for continuous improvement and avoids costly design changes later in the process.
- **Collaboration and Communication:** Collaboration with stakeholders, developers, and other team members is key to successful design outcomes. Clear and effective communication helps align expectations, share ideas, and ensure everyone is working towards the same goals.
- **Empathy and Advocacy:** Developing empathy for users and advocating for their needs is crucial. Understanding their pain points, frustrations, and motivations helps create designs that address their specific challenges and provide meaningful solutions.
- **Flexibility and Adaptability:** Being open to change and adaptable in the face of new information or evolving requirements is essential. Designers must be willing to pivot, adjust, and explore alternative solutions based on user feedback and project constraints.
- **Design Documentation:** Creating clear and comprehensive design documentation is important for effective collaboration and handoff with development teams. Documenting design decisions, user flows, and interactions helps ensure a shared understanding and smooth implementation.
- **Continuous Learning:** The field of UX design is ever-evolving, and staying updated with the latest trends, tools, and methodologies is crucial. Continuous learning through reading, attending conferences, participating in workshops, and engaging with the design community helps grow as a designer.
- **Balancing User Needs and Business Goals:** Striking a balance between user needs and business goals is a challenge. Understanding business objectives and finding creative solutions that meet both user and business requirements is a valuable skill for UX designers.
- **Embracing Constraints:** Design often operates within constraints such as budget, time, and technological limitations. Embracing these constraints as opportunities for creativity and innovation can lead to more effective and realistic design solutions.

Let's Connect

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