



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.

Role

UX Designer

Responsibilities

- User Research
- Persona Development
- Information Architecture
- Wireframing
- Prototyping
- Usability Testing
- Collaboration

Team

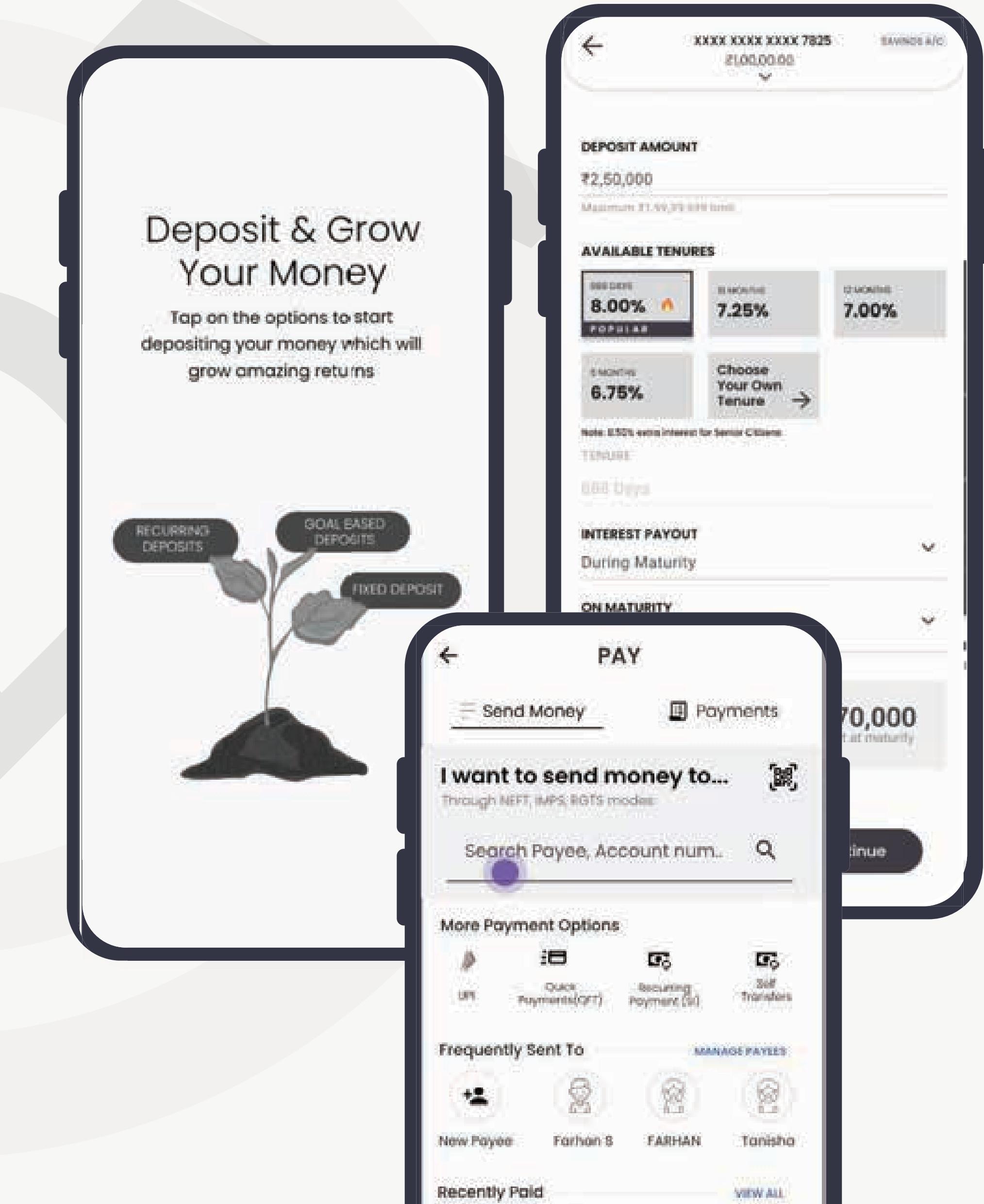
- 2 UX Designer
- 3 UI Designer
- 1 Content Writer
- 1 Animation Designer

Project Duration

Jan - Apr 2023 (4 Months)

Tools

- Balsamiq
- Mural
- Figma



Problem Statement

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.

Business Goals

The bank's UX design strategy focuses on creating a modern, seamless, and user-friendly digital experience to attract today's digital-first customers. The goal is to build trust, increase engagement, and present the bank as smart, paperless, and low-friction—reflecting a fresh, future-ready brand image.

User Pain Points

- Complex Navigation
- Registration
- Lack of Personalisation
- Lack of Transparent

Workshop



We used design thinking, research and a fresh design style to help transform Equitas from a small finance bank into a strong competitor to national banks, giving it a modern, global fintech feel.

Personas

- **Senior Citizens**
 - Easily manage finances with a simple, secure platform
 - **Young Working Professional**
 - Track and grow money effortlessly
 - **Student**
 - Learn the basics of money management
 - **Sole Proprietor**
 - Make informed financial decisions using data insights
 - **Medium Enterprise owner**
 - Leverage the bank's ecosystem to grow their business

Competitive Analysis

Observe and engage with users in real settings to understand their behavior, tasks, and pain points.

	AU	Canara Bank	FEDERAL BANK	Union Bank of India	AXIS BANK	Fi	Revolut	CRED	N	N
Ratings	4.1 <small>★★★★★</small>	3.7 <small>★★★★★</small>	4.5 <small>★★★★★</small>	3.5 <small>★★★★★</small>	4.6 <small>★★★★★</small>	4.3 <small>★★★★★</small>	4.5 <small>★★★★★</small>	4.4 <small>★★★★★</small>	4.3 <small>★★★★★</small>	3.5 <small>★★★★★</small>
Play Store (Android)										
App Store (iOS)	4.4 <small>out of 5</small>	3.9 <small>out of 5</small>	3.3 <small>out of 5</small>	2.4 <small>out of 5</small>	4.6 <small>out of 5</small>	4.6 <small>out of 5</small>	4.7 <small>out of 5</small>	4.8 <small>out of 5</small>	4.1 <small>out of 5</small>	4.6 <small>out of 5</small>
Features										
<i>Deposits</i>										
Digital cheque deposit		✗	✗		✓	✓			✗	
Personal Wallet		✗	✗	✗		✓	✓	✓	✓	✓
Pay later account		✗	✗	✗	✓			✓	✓	
Recurring deposit (SI)	✓	✓	✓	✓	✓	✓	✓	✗		✓
Goal based saving		✓	✗			✓	✓	✗	✓	✓
Investments (MF)	✓	✓	✓	✓	✓	✓	✓	✗	✓	
<i>Cards</i>										
Offer credit/debit card	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓
Pin changes	✓	✓	✓		✓	✓	✓	✗	✓	✓
Forex Prepaid		✗	✗		✓	✓	✓	✗	✓	✓
Upgrades		✓	✓		✓	✓	✓	✗		✓
Card Blocking via App	✓	✓	✓	✓	✓	✓	✓	✗		✓

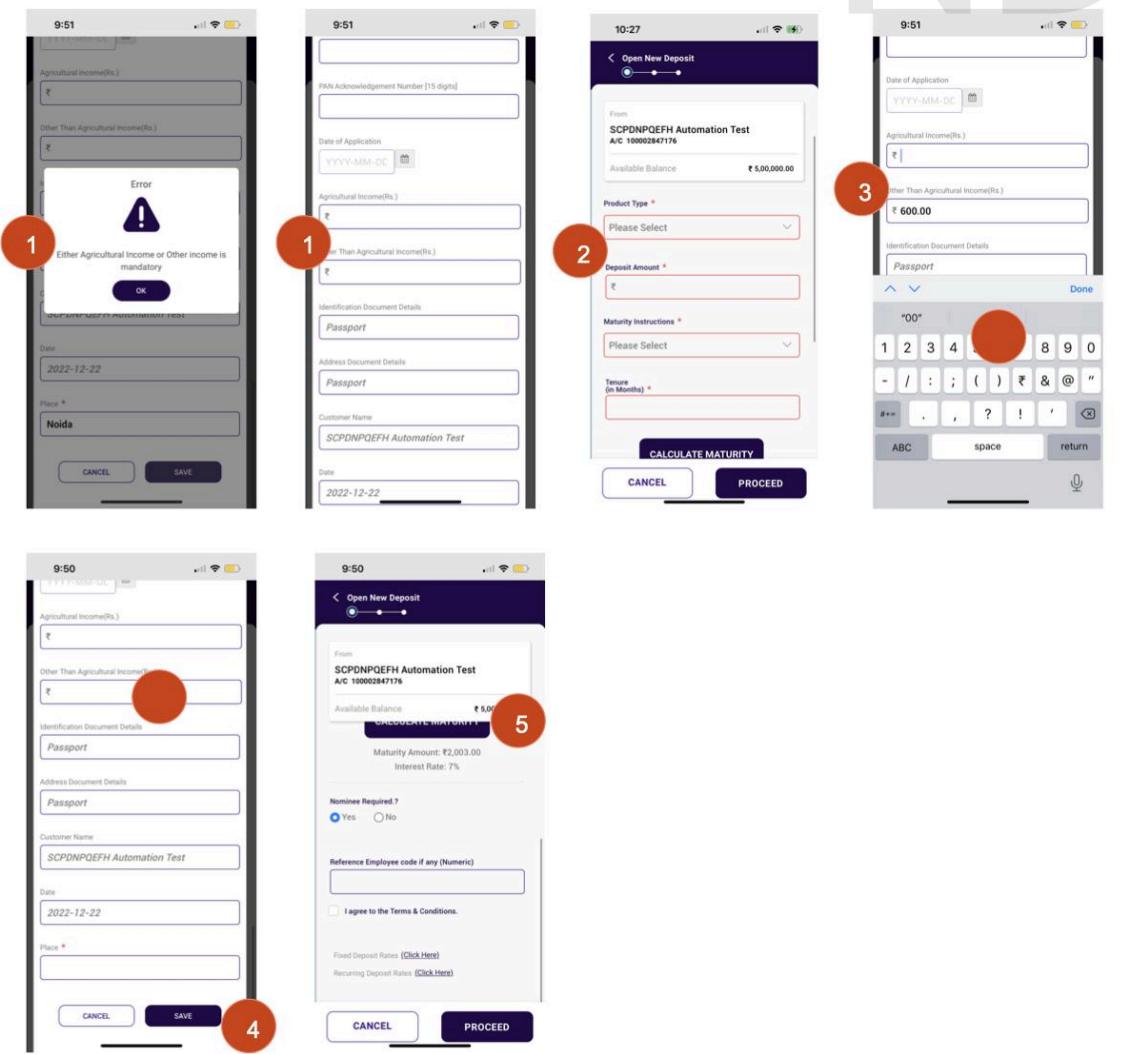
Heuristic Evaluation

This heuristic evaluation helped identify usability gaps in the Equitas app that impact user efficiency, confidence, and satisfaction. The insights guided design revisions to simplify navigation, improve clarity, and create a more user-friendly experience.

Error handling

Issue Description

- 1 User is notified of mandatory fields not filled in but the mandatory fields are not marked with * sign, while other mandatory fields are.
- 2 The treatment of error fields is not consistent. On some pages the fields are highlighted in red while in others they are not.
- 3 One cannot enter 0 as agricultural and other income. These cannot be mandatory fields nor have restriction on the value you enter since not everyone has agricultural and other income. Also, decisions that help bank make decisions should be asked. Not sure how this information will be used by the bank
- 4 The label 'Save' on the confirmation screen is not in-line with the 'Proceed' button used in the previous screen and the final action of 'submitting'
- 5 The button size and weight is inconsistent. Also, Secondary buttons are same as primary button sized.

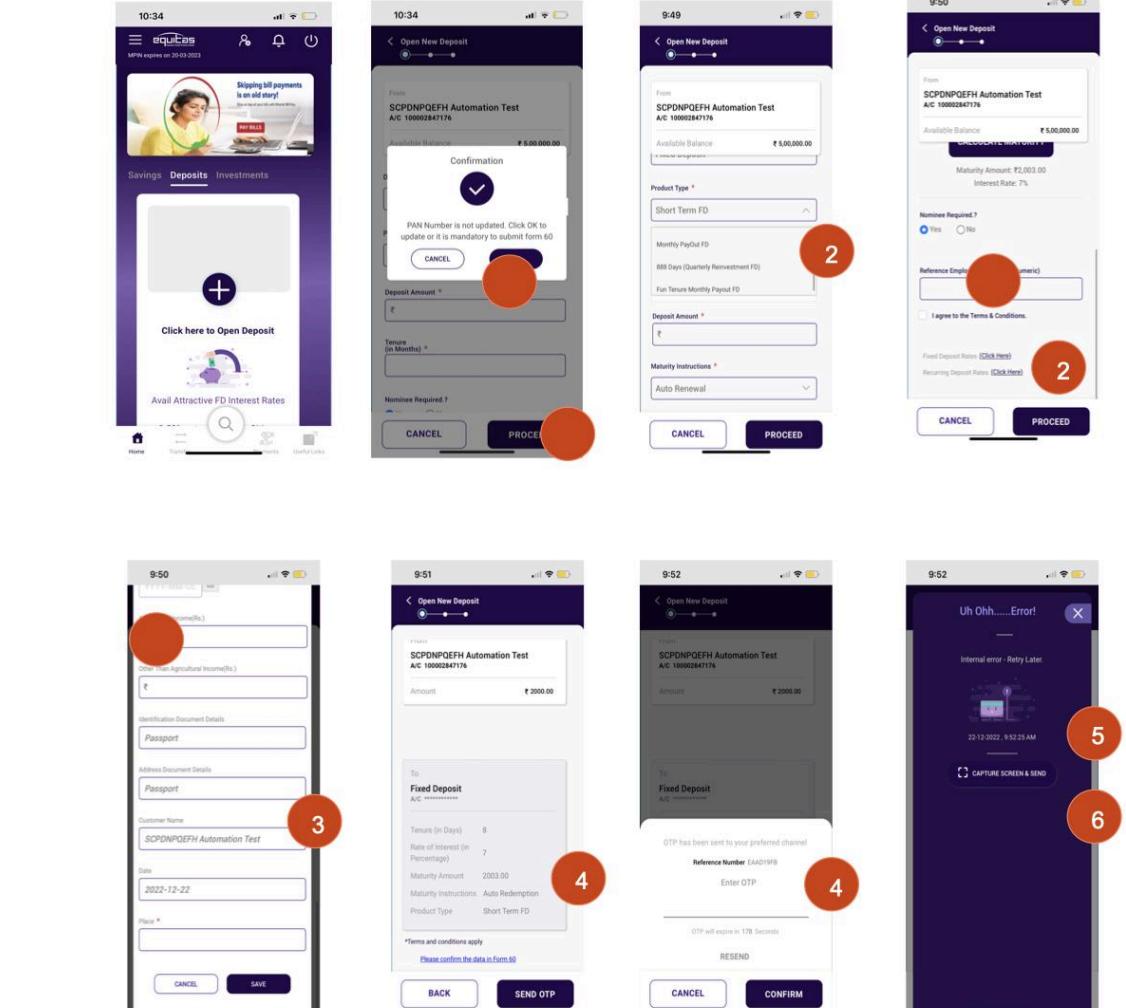
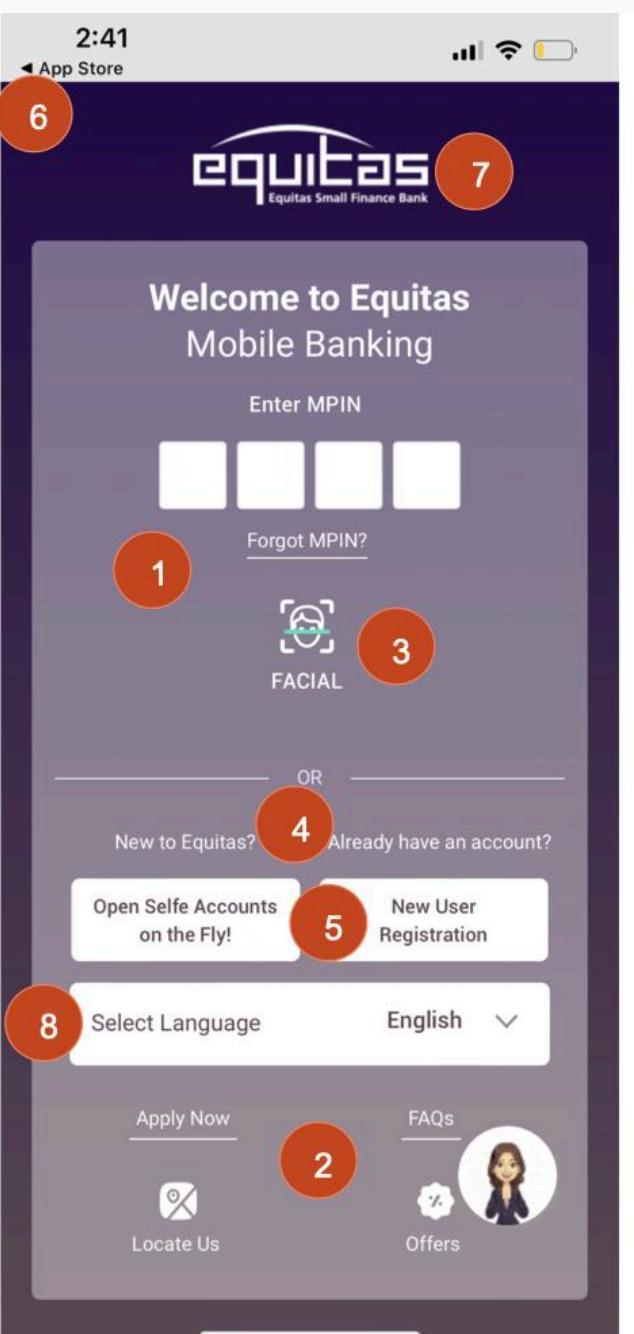


Unclear Navigation and Fragmented Experience

Redundant steps

Issue Description

- 1 Flow forking and providing multiple options to the user can hamper the user thinking and break the flow. Also, since Pan card details are already with the bank, they need not divert to that at this service creation point
- 2 The selection of product is difficult as there is no way to distinguish between them. A better display with information that helps user take decision is required. The interest rates etc. are shown right at the end after making all the decisions.
- 3 Intermediary step of confirming account information and asking for agricultural income seems redundant.
- 4 Reduce redundant steps, Confirmation screen followed by OTP screen can be combined at one place.
- 5 Error screen is different across the app. It needs to be consistent. No details around the cause of error is provided
- 6 On closing the error the user is navigated again to the home page, we should encourage user to complete the task and lead him to a prefilled confirmation screen.



Insights from Research

- The current application was outdated in design and functionality.
- Users struggled with navigation and found the app cluttered.

User Needs and Pain Points

- Different user personas (e.g., young professionals, elderly users, business clients) seek varying levels of simplicity or functionality (e.g., fintech-style UI vs. traditional banking flow).
- Slow onboarding process frustrates new users.
- Lack of personalized features (e.g., financial insights, spending categorization).
- Inconsistent UI elements confuse users.
- Limited support for accessibility needs (voice-over, font scaling).
- Security measures are too complex or not clearly explained.

Define

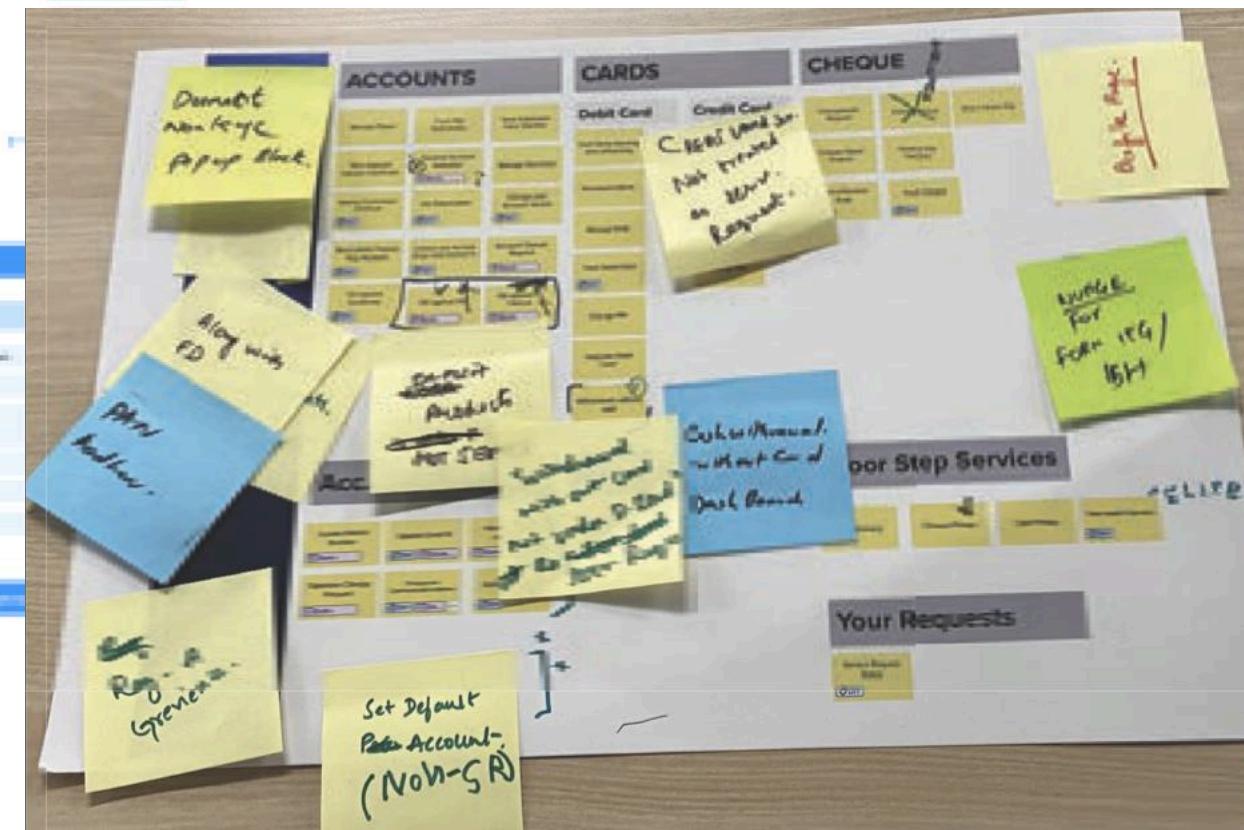
Real-Time Banking App Problems

- **Slow or Complex Onboarding**
 - Users want a quick and easy onboarding process so I can start banking without delays.
- **Transaction History Confusion**
 - Users want to easily filter and search my transactions so I can track my spending without frustration.
- **Unreliable Notifications**
 - As a customer, I want real-time alerts for every transaction to stay informed and secure.
- **Cluttered Dashboard**
 - Users want a clean, personalised dashboard that shows what I use most so I don't waste time.
- **Poor Accessibility Support**
 - As a visually impaired user, I want the app to work well with screen readers and have adjustable font sizes.
- **Security UX Issues**
 - Users want strong security without it being complicated or slowing me down.
- **Limited Customer Support**
 - Users want easy access to support (chat or call) within the app when I have issues.
- **App Crashes or Downtime**
 - Users want the app to be reliable and work smoothly without frequent errors or crashes.

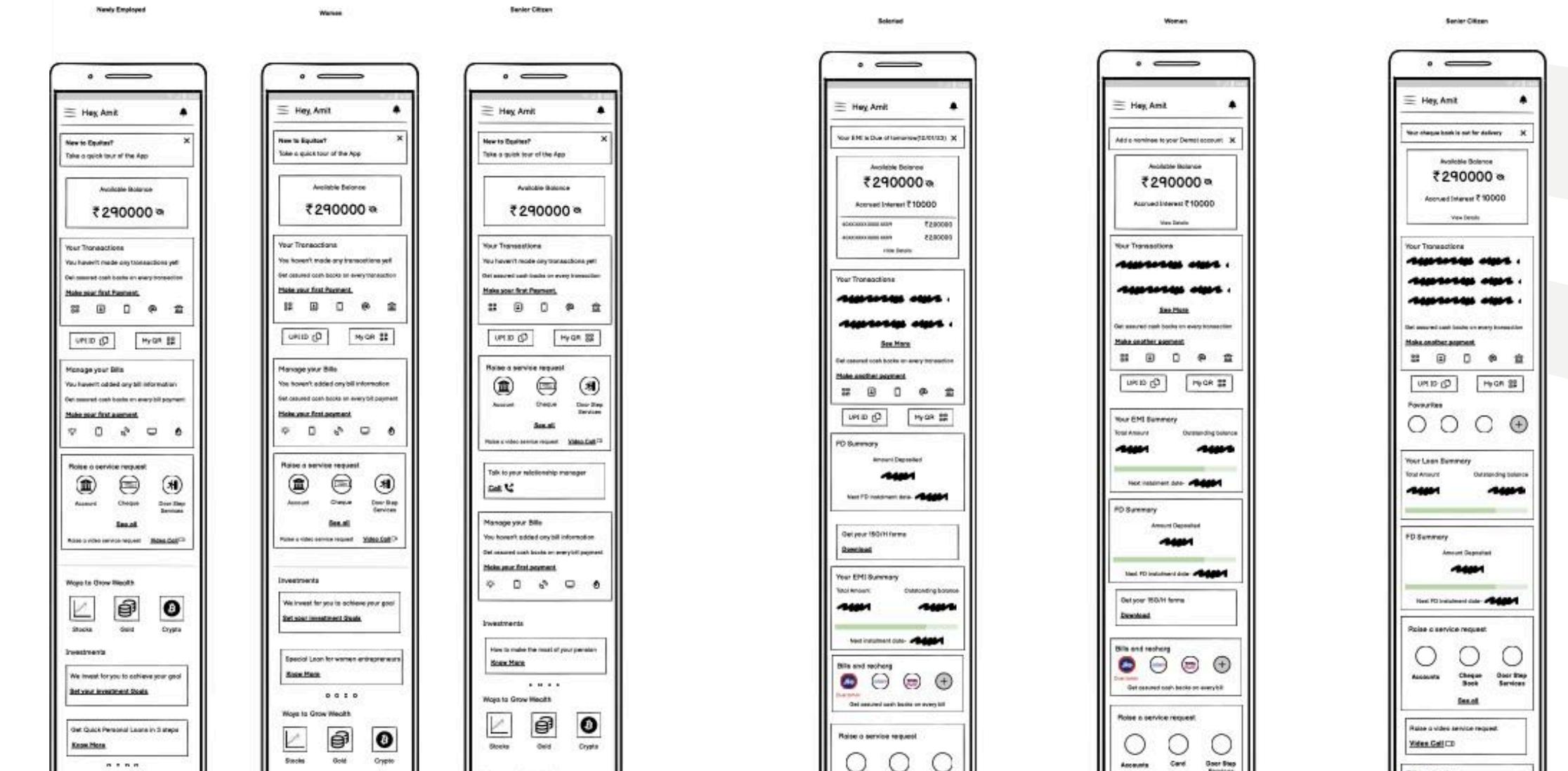
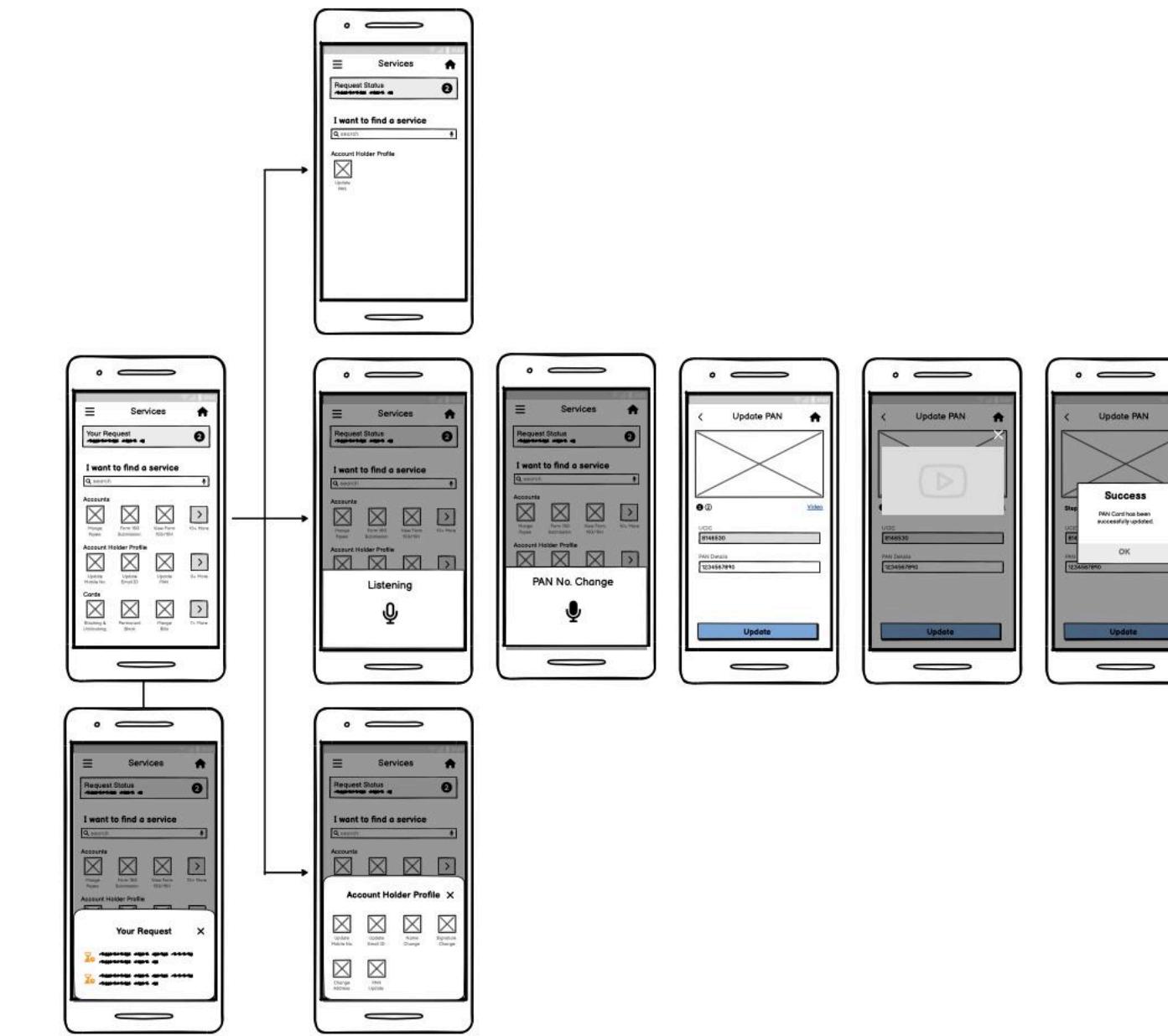
Brainstorming Solutions

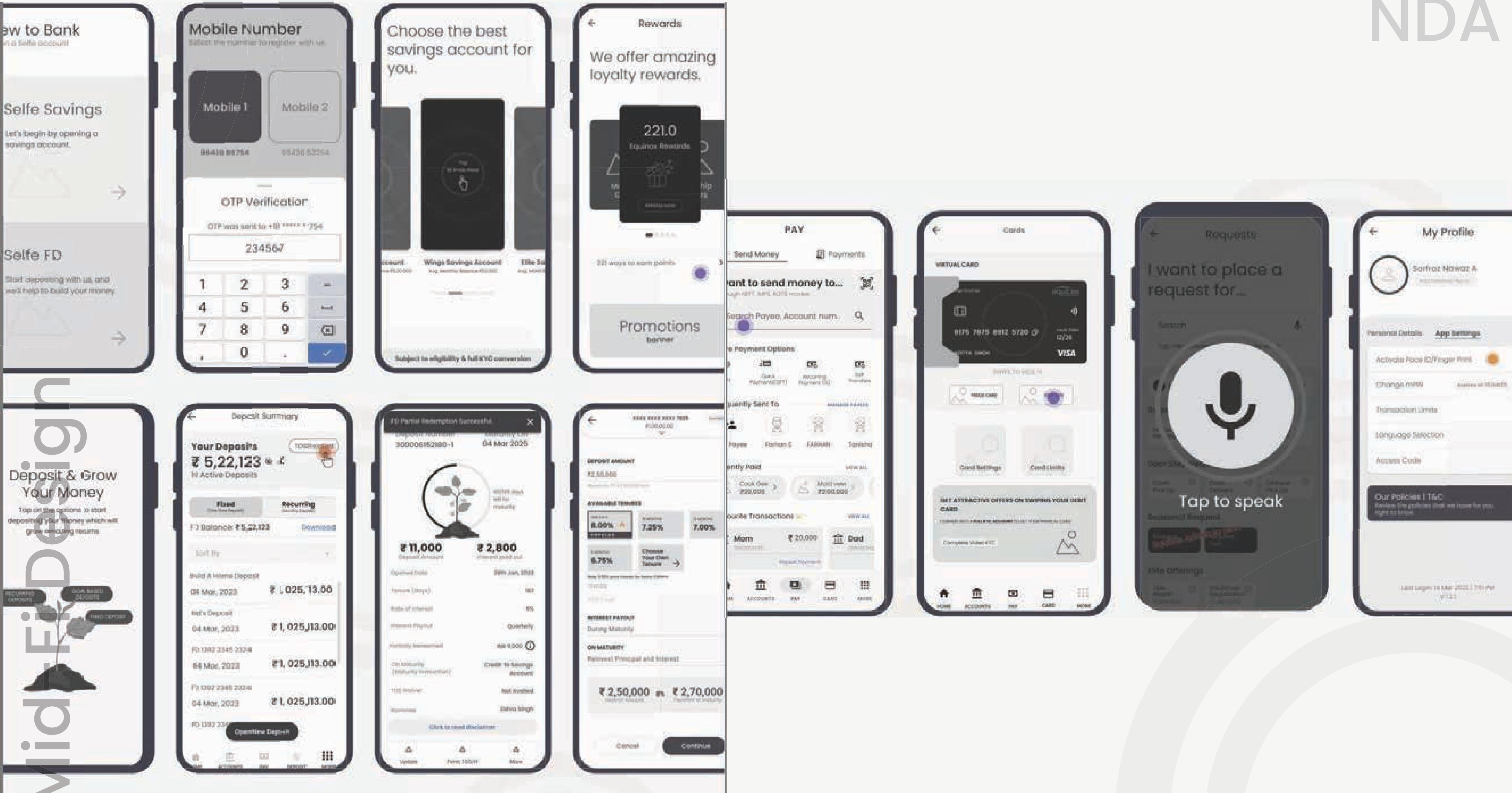


Information Architecture



Sketches



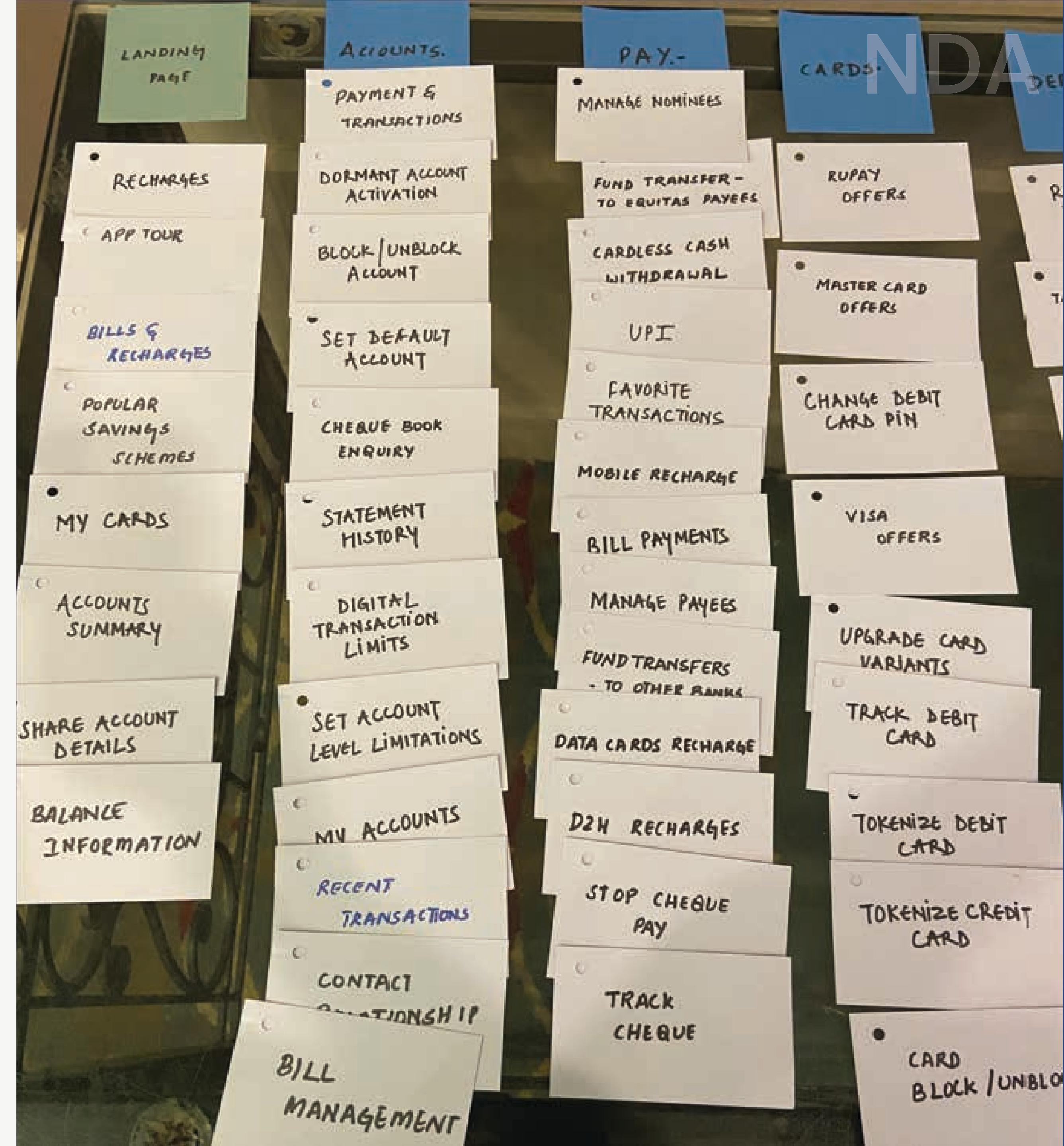


Testing

Usability Testing Sessions



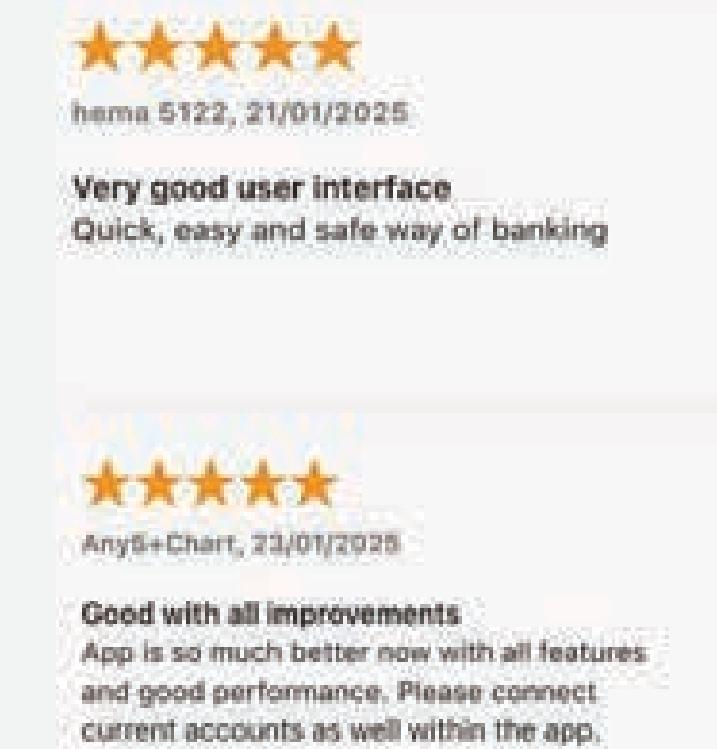
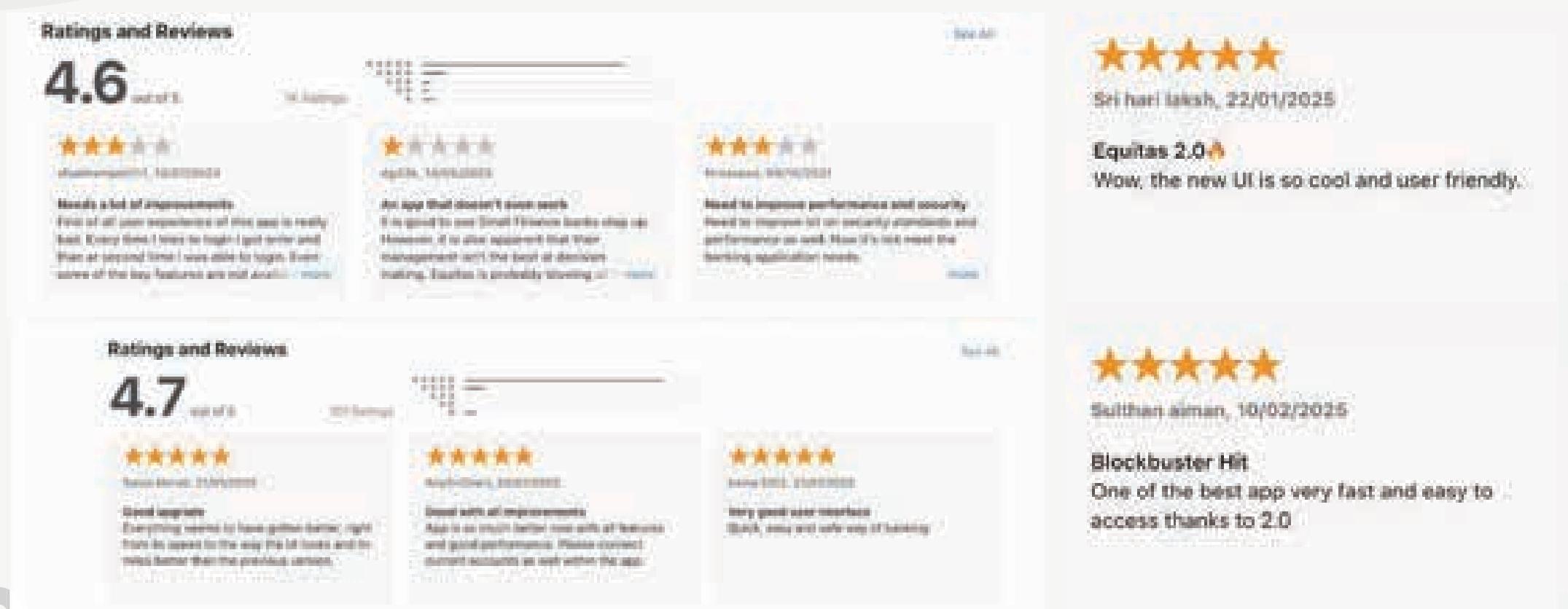
After launching the prototype, I ran usability tests with target users, uncovering navigation issues and task flow confusion. I prioritized feedback, collaborated with the team, and iterated the design to improve clarity, reduce friction, and better meet user expectations.



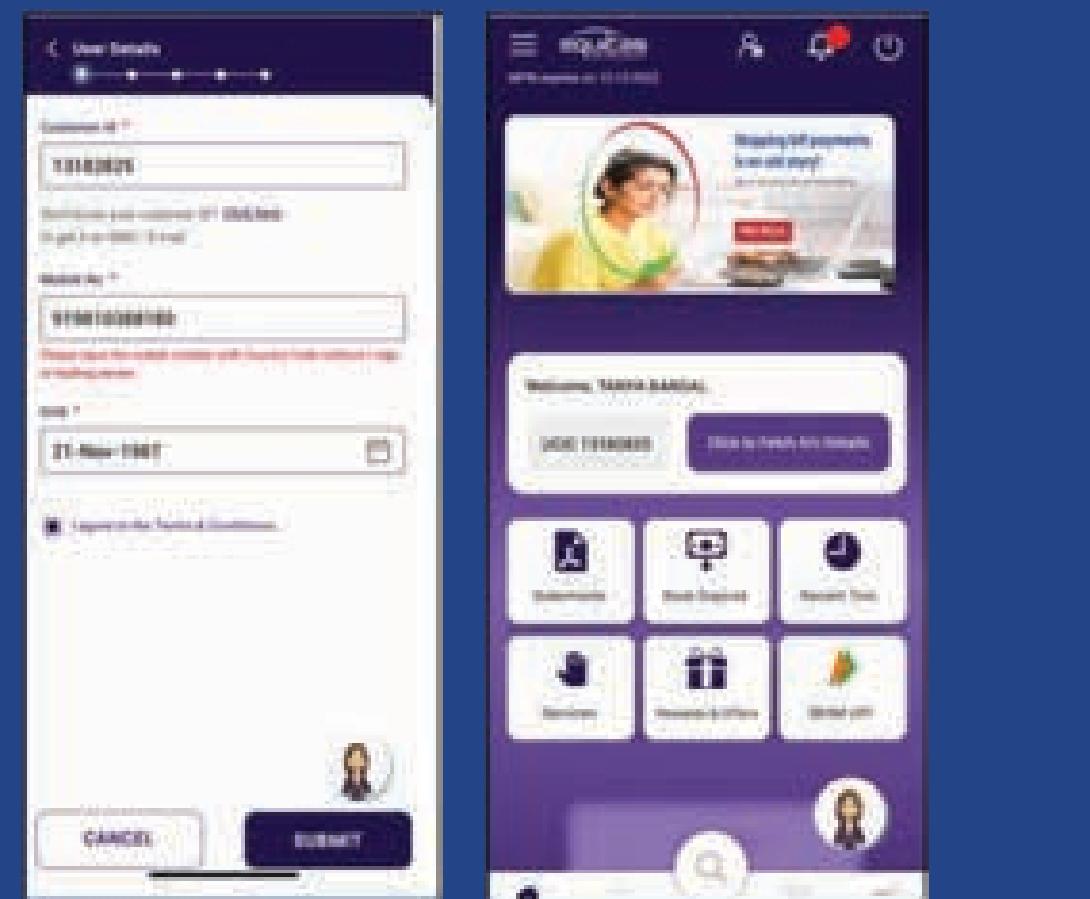
Metrics

Results

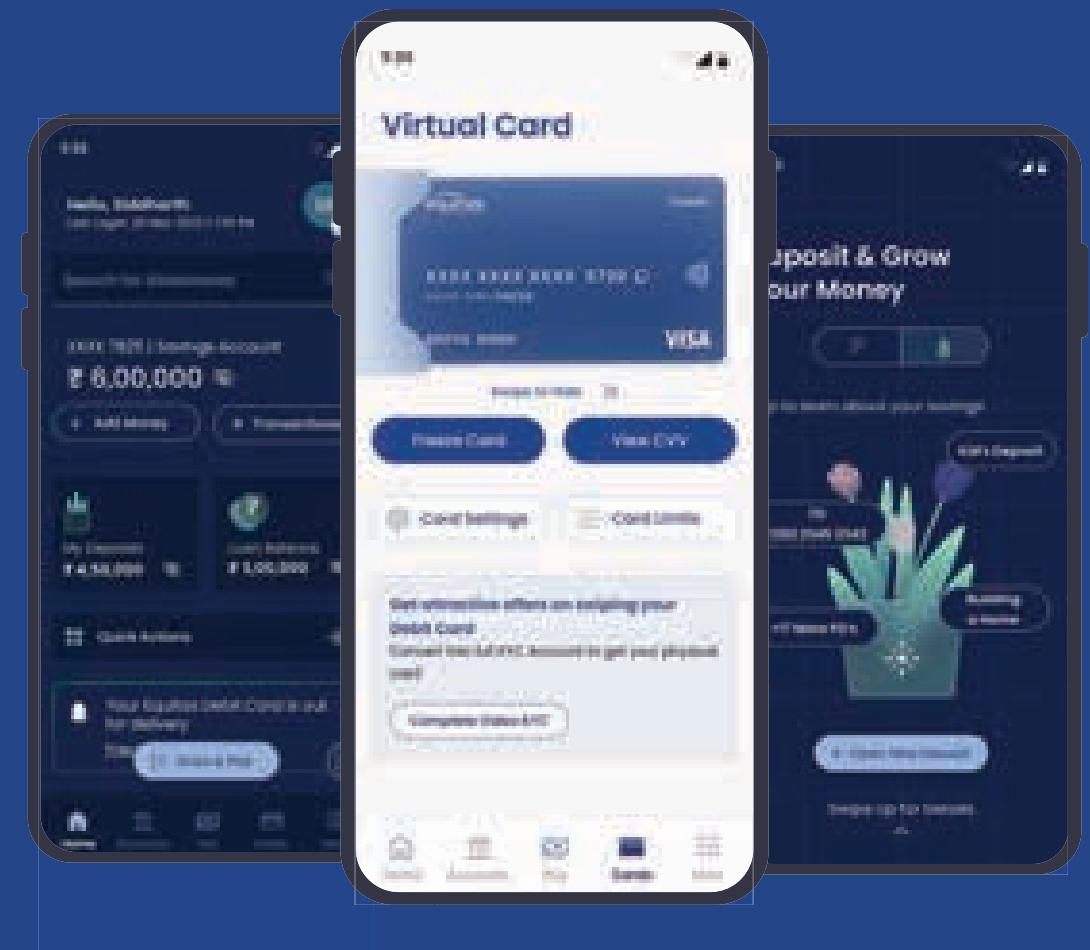
- Equitas 2.0 has officially launched and is already receiving overwhelmingly positive feedback on the Play Store.
- Users are praising its intuitive interface and smooth, user-friendly experience.
- Early reviews emphasize the app's enhanced performance and thoughtful design, reflecting a significant step forward in making digital banking more accessible, efficient, and enjoyable.



From



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