



# Tab Banking

Equitas offers personalised services and helps finds the right product to suit individual banking requirements for their savings.



## Project Duration

April - May 2023

A collage of various mobile banking application screens from Equitas, showcasing different features and user interfaces. The screens include:

- A "Deposit Overview" screen showing a pie chart of deposit types (Fixed Deposit, Recurring Deposit) and a table of account details with options like "View Statement", "Redeem Deposit", and "Update Maturity".
- An "Apply Credit Card" screen comparing two card options: "Equitas Excite - HDFC Bank Credit Card" and "Equitas Elegance - HDFC Bank Credit Card", highlighting rewards and fees.
- A "New Customer Account Opening" form with fields for personal information like DOB, PAN, and Aadhaar, and program selection.
- A "Transaction Details" screen showing a list of recent transactions with amounts and dates.
- A "Welcome" screen for a staff member named Greg Viewanath Ramachandran, showing account and cash transaction options.

The screens are arranged in a overlapping, slightly tilted grid across the right side of the slide.

# Problem Statement

Digital banking platform Tab Banking, which aims to offer a smooth and user-friendly banking experience, is struggling with usability issues and client discontent.

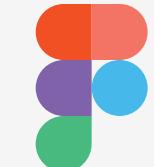


## My Role

UX Designer



## Tools



The image displays two screenshots of the Tab Banking mobile application. The left screenshot shows the 'Welcome' screen for a staff member named Greg Viswanath Ramachandran. It features sections for 'Onboarding' (New Customer, Existing Customer) and 'Application' (New Customer, Credit). The right screenshot shows the 'Welcome' screen for a customer named Viswanath Kumar, displaying a 'Deposit Overview' pie chart showing 80% Fixed Deposit and 20% Recurring Deposit. Below the chart are buttons for 'Open New Fixed Deposit' and 'Open New Recurring Deposit'. A table lists three deposit entries with options to 'View Statement', 'Redeem Deposit', 'Update Maturity', and 'TDS Enquiry'.

Welcome  
Greg Viswanath Ramachandran

Onboarding

- New Customer Account Opening
- Existing Customer Onboarding

Application

- New Customer Apply Credit Card
- Credit Add do

Welcome  
Viswanath Kumar

Customer Logout

Deposit Overview

Fixed Deposit ₹ 1,00,000.00 Recurring Deposit ₹ 3,00,000.00

Deposit Number	Branch	Deposit Amount
3000xxxx7239-1	Ramakrishna Road, Salem	₹ 40,000.00
3000xxxx7777-3	Ramakrishna Road, Salem	₹ 3,00,000.00
3000xxxx2321-7	Ramakrishna Road, Salem	₹ 1,00,000.00

Last Login: 25 Mar 2023 | 7:51 PM

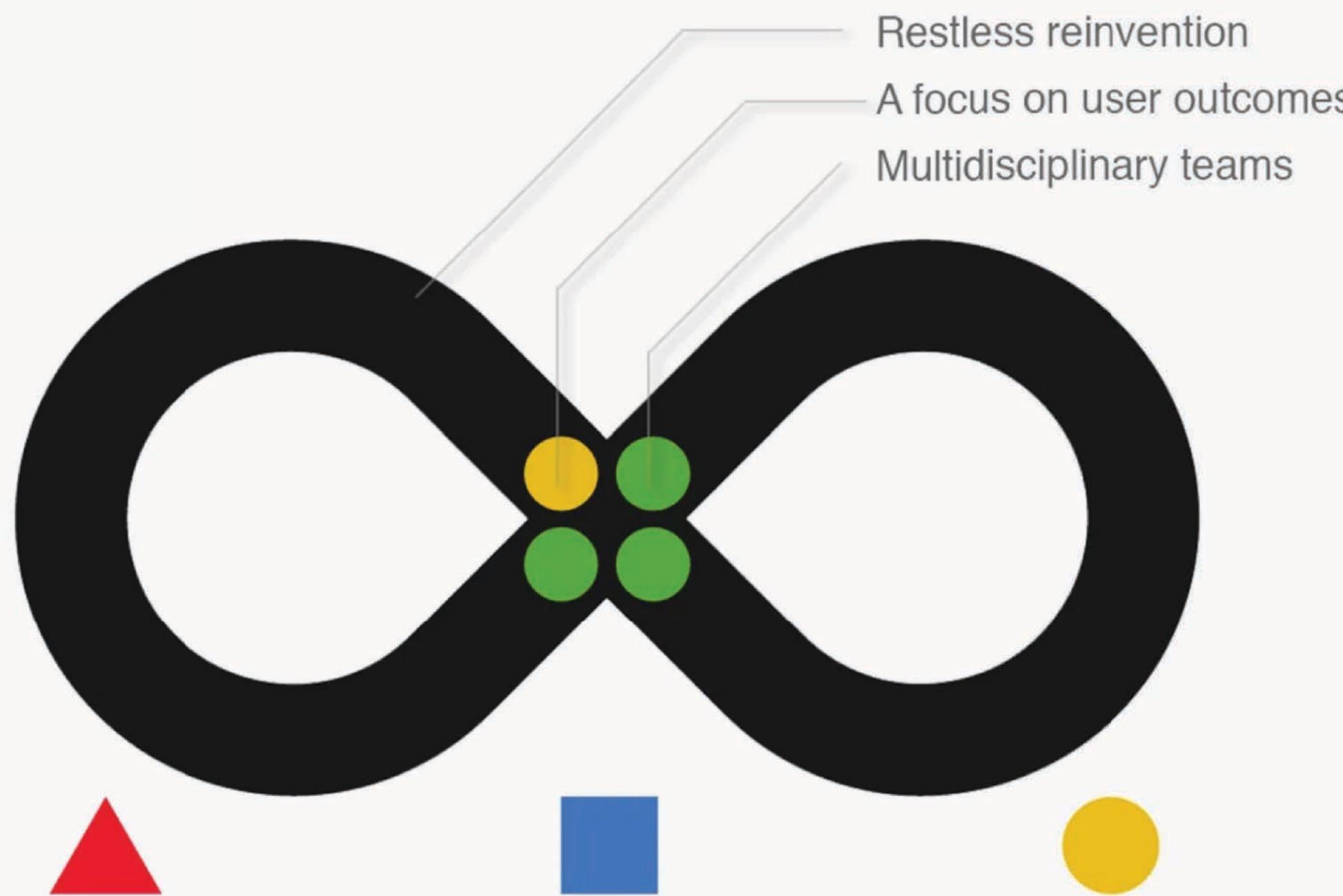


# IBM Design Thinking Process

IBM Design Thinking is a scalable framework to help teams understand and deliver—continuously. You begin by making a conscious commitment, as a team, to prioritize your users over other, sometimes competing, business concerns.

## The Loop

**Observe | Reflect | Make**



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

# User Research

Gathering information and understanding the requirements, behaviours, and preferences of the target customers are required to make informed design decisions. The detailed understand of the customers they are targeting, acquired via user research, allowed me to create user-centred designs that meet their needs, preferences, and expectations. The possibility of developing solutions that connect with people and produce a positive user experience is increased by this research-driven approach.

1

## User Interviews

Conduct one-on-one interviews with users to gather qualitative data about their goals, motivations, pain points, and expectations related to the product or service being designed.

2

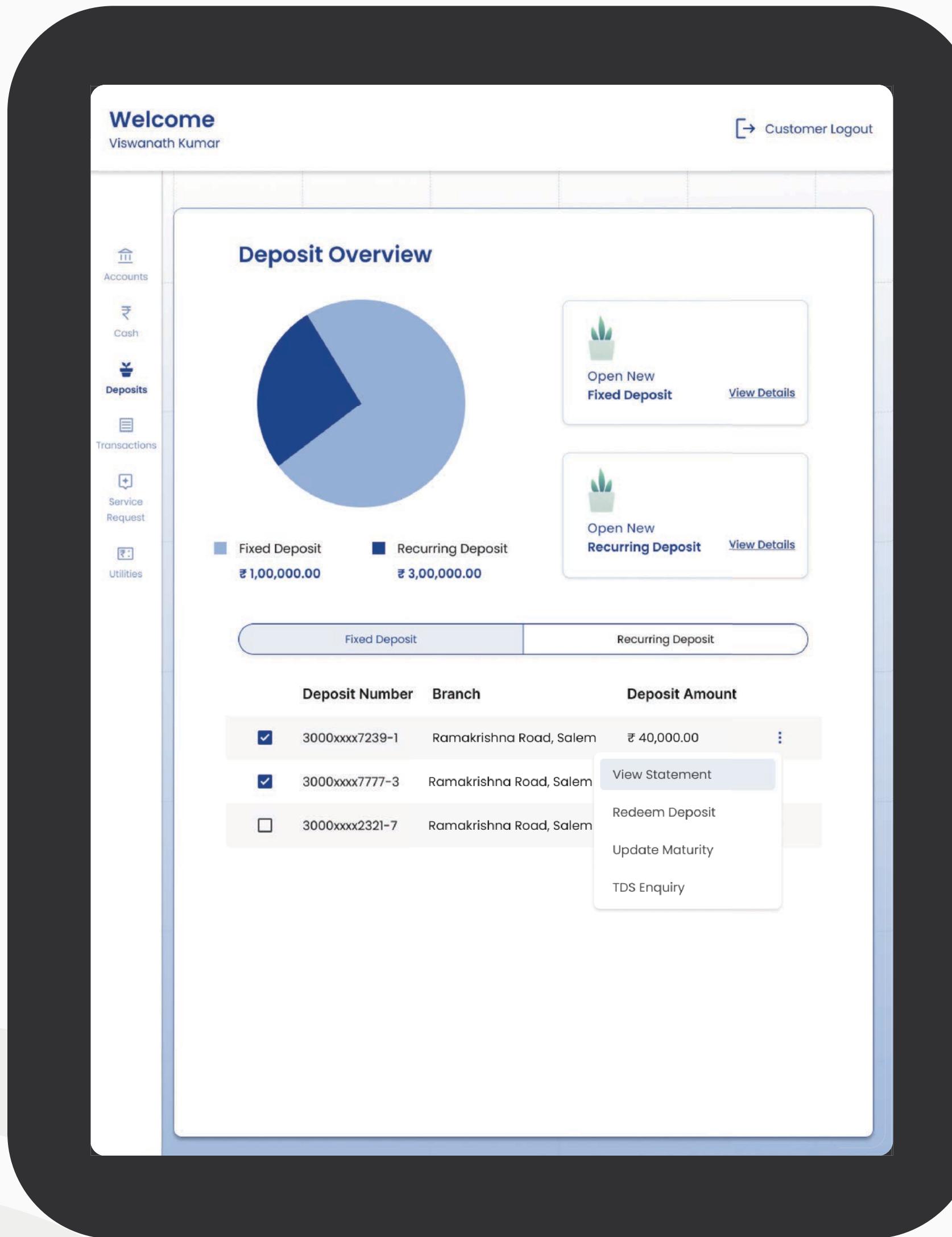
## Contextual Inquiry

Observe and interact with users in their natural environment to gain a deep understanding of their behaviours, workflows, and challenges.

3

## Competitive Analysis

Analyze competitors' products or services to understand industry trends, best practices, and areas of differentiation. This research helps identify opportunities for improvement and innovation in the UX design.



# Pain Points

## 1. Lack of Intuitive Design

Tab Banking may lack a consistent design language and interaction patterns across its various screens and features.

## 2. Cumbbersome Task Completion

Users may face challenges when trying to complete common banking tasks, such as transferring funds, paying bills, or managing their accounts.

## 3. Lack of Personalisation

Tab Banking may provide limited options for users to personalise their banking experience. Users may desire features like customising their dashboard, arranging favourite functionalities, or personalising notifications based on their preferences.

# User Persona



**Sam Naveen**  
Sales Agent

## About

35

MBA

India

Employee

## Bio

I am a dedicated and results-driven banking professional with 5 years years of experience in the financial industry.

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

## Goals

- Make it a point to ensure that Tab Banking is developed with the user in mind.
- A smooth and simple user experience for Tab Banking.
- Make user data privacy and security a priority.

## Frustrations

- Technical issues that impede their ability to deliver high-quality solutions.

## Motivations



# Lofi Wireframes

me  
wanath Ramachandran

New Customer Account Opening 2 / 5

Lead ID 204032277

Personal Details Bank Details Document Details

Choose any Document Types Select

Customer Photo Capture was successful.

Customer Signature Capture was successful.

PAN Card Capture was successful. AEYPS6856G

MID Form Capture was successful. 1234567890

Electricity Bill Capture was successful. 01-128-006-722

Salary Slip Capture was successful. Optional if any numbers to add

Welcome Greg Viswanath Ramachandran

New Customer Account Opening 1 / 5

Is he a corporate salary customer?  Yes  No

DOB 30 APR 1983

Yearly Income 5L - 7.5L

PAN Available  Yes  No

PAN Number AEYPS6856G

Select Program Select Elite

Elite Customer Type  Primary  Secondary

RM Code 34250

Select any option for Validation  Aadhaar  Virtual ID

Aadhaar Number 370444727152

Welcome Greg Viswanath Ramachandran

Onboarding

New Customer Account Opening

Existing Customer Onboarding

Application

Apply Credit Card Add document for credit card

Last Login: 26 APR 2023, 10:34 AM

Welcome Greg Viswanath Ramachandran

Text can be changed current design and website has different content. It can be altered any time.

Apply Credit Card 3 / 5

Equitas Excite - HDFC Bank Credit Card

- No Joining and Annual Fee
- Get 2 Reward Points For Every ₹150/- Spent On Your Credit Card\*
- Accelerated 3x Rewards On Fuel & Grocery\*
- Accelerated 3x Reward Points For Your Spends On Utility Bills, IRCTC and Tax Payments\*

Select Equitas Excite

Equitas Elegance - HDFC Bank Credit Card

- No Joining And Annual Fee
- Get 2 Reward Points For Every ₹150 Spent On Your Credit Card
- Accelerated 5x Rewards On Grocery, Super Market & Departmental Store\*
- 8 Complimentary Domestic Lounge Access Per Calendar Year
- Get Accelerated 5X Rewards On Utility Bills, IRCTC & Tax Payments.

Select Equitas Elegance

1 Credit card issuance is solely dependent on validating the documents submitted for verification and decision is subject to changes basics HDFC T&C listed under HDFC/Equitas Bank's website.

Cancel Continue

equitas Equitas Small Finance Bank

Welcome Enter your details to sign in to your account

User ID 34250

Password XXXXXXXXXXXX

Forgot Password?

Login

Ver 1.0.0.50

# Hifi Mockups

**Welcome**  
Viswanath Kumar

**Accounts**

₹ 1,84,191.00 Account Number  
XXXX XXXX 5352

A/C Status Regular Branch Ramakrishna Road, Salem

View Statement Select Duration Print Statement

Select Last 1 month

Date	Transaction Details	Amount	Closing Balance
30/Apr/2023	Cash withdrawal against 7581500	₹ 10,000.00	₹ 41,92,518.00
30/Apr/2023	Cash deposit against 7581500	₹ 20,000.00	₹ 41,92,518.00
30/Apr/2023	Cash withdrawal against 7581500	₹ 10,000.00	₹ 41,92,518.00
30/Apr/2023	Cash deposit against 7581500	₹ 20,000.00	₹ 41,92,518.00
30/Apr/2023	Cash withdrawal against 7581500	₹ 10,000.00	₹ 41,92,518.00

**Welcome**  
Greg Viswanath Ramachandran

**New Customer Account Opening**

Lead ID 204032277

Personal Details Bank Details Document Details

State Tamil Nadu  
City Salem  
Branch Palpakkai Omalur - ESFB0001118  
Mode of Payment IMPS  
Initial Deposit Amount ₹ 4,00,000.00  
(Amount should be more than ₹ 4,00,000.00)

**Welcome**  
Viswanath Kumar

**Onboarding**

New Customer Account Opening Equitas Staff Account Opening

Existing Customer Onboarding New Customer Convert Half KYC to Full KYC

**Application**

New Customer Apply Credit Card Credit Card Add document

Last login: 25 Mar 2023 | 7:51 PM

**Welcome**  
Greg Viswanath Ramachandran

**Apply Credit Card**

Equitas Excite - HDFC Bank Credit Card  
No Joining and Annual Fee  
Get 2 reward points for every ₹150/- spent on your credit card\*  
Accelerated 3x Rewards on Fuel & Grocery\*  
Accelerated 3x reward points for your spends on Utility Bills, IRCTC and Tax payments\*

Select Equitas Excite

Equitas Elegance - HDFC Bank Credit Card  
No Joining and Annual Fee  
Get 2 reward points for every ₹150 spent on your credit card  
Accelerated 5x Rewards on Grocery, Super Market & Departmental Store\*  
8 Complimentary Domestic Lounge Access per calendar year  
Get Accelerated 5X Rewards on Utility Bills, IRCTC & Tax Payments.

Select Equitas Elegance

© Credit card issuance is solely dependent on validating the documents submitted for verification and decision is subject to changes basics HDFC T&C listed under HDFC/Equitas Bank's website.

**Welcome**  
Viswanath Kumar

**Deposit Overview**

Open New Fixed Deposit Open New Recurring Deposit View Details

Fixed Deposit Recurring Deposit

Deposit Number Branch Deposit Amount

<input checked="" type="checkbox"/> 3000xxxx7239-1	Ramakrishna Road, Salem	₹ 40,000.00
<input checked="" type="checkbox"/> 3000xxxx7777-3	Ramakrishna Road, Salem	₹ 3,00,000.00
<input type="checkbox"/> 3000xxxx2321-7	Ramakrishna Road, Salem	

**Welcome**  
Greg Viswanath Ramachandran

**New Customer Account Opening**

Lead ID 204032277

Personal Details Bank Details Document Details

State Tamil Nadu  
City Salem  
Branch Palpakkai Omalur - ESFB0001118  
Mode of Payment IMPS  
Initial Deposit Amount ₹ 4,00,000.00  
(Amount should be more than ₹ 4,00,000.00)

Save Draft Cancel Continue

# 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.

## Before usability study

The 'ONLINE RECORDS' mobile application interface. It features a red header bar with the text 'ONLINE RECORDS'. Below it is a dark grey navigation bar with the word 'Home'. The main content area contains three cards:

- Convert to full KYC account**: Represented by a document icon.
- Biometric account opening – Insta / Non-Insta**: Represented by a pen and paper icon.
- Credit Card Application**: Represented by a credit card icon.



## After usability study

The 'Onboarding' section of the mobile application. It has a 'Welcome' header with the name 'Greg Viswanath Ramachandran'. The main area is titled 'Onboarding' and contains a grid of service options:

- New Customer Account Opening**
- Existing Customer Onboarding**
- New Customer Convert Half KYC to Full KYC**
- Credit Card Add document**

At the bottom right, there is a note: 'Last Login: 25 Mar 2023 | 7:51 PM'.

The 'BIOMETRIC ACCOUNT OPENING' form. It shows a 'New Customer Details' section with the following fields:

- \*Customer Name: Greg
- \*Date of Birth: 12-Dec-1986
- Aadhaar/Virtual ID:  Aadhaar  Virtual ID
- \*Aadhaar Number: 370444727152
- \*Yearly Income: 0 - 50k
- Income through Agriculture:
- Income Through Other Source:
- Income Through Agriculture & Other source:
- \*Is pan available?:  Yes  No
- \*Form 60:  Please mark the check Box
- \*Mobile Number: 919762465765
- \*Mother's Maiden Name: Tamila

At the bottom are 'Cancel' and 'Continue' buttons.



The 'New Customer Account Opening' modal. It includes the following fields:

- Is he a corporate customer?  Yes  No
- DOB: 30/APR/1983
- Yearly Income: 5L - 7.5L
- PAN Available:  Yes  No
- PAN Number: AEYPS6856G
- Select Program: Elite
- Elite Customer Type:  Primary  Secondary
- RM Code: 32546
- Select any option for Validation:  Aadhaar  Virtual ID
- Mobile Number: 370444727152

At the bottom are 'Cancel' and 'Continue' buttons.

The 'Document Details' screen. It shows two uploaded profile pictures and an 'Upload Document' section with the following fields:

- \*Document Type: Select
- \*Document Name: Please Select
- ID Number: [Input field]

Below this is a summary: '0 Images Uploaded'. Under 'Documents Uploaded', there are two items: '1 ID PROOF' and '2 ADDITIONAL DOCUMENTS'. At the bottom are 'CONTINUE' and a red circular button.



The 'New Customer Account Opening' form. It includes the following fields:

- Lead ID: 204032277
- Personal Details tab: Title (Mr.), First Name (Greg), Middle Name (Viswanath), Last Name (Ramachandran), DOB (02/APR/1985), Gender (Male), Email (greg@gmail.com), Mobile Number to register with bank (+91 9762465765), Marital Status (Single), Occupation (Professional).
- Bank Details tab: (not visible)
- Document Details tab: (not visible)

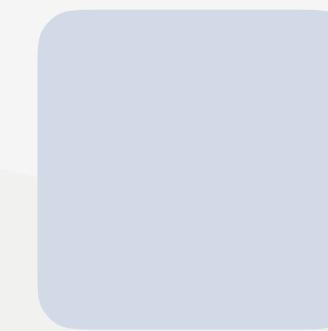
At the bottom are 'CONTINUE' and 'is Politically exposed person?  Yes  No' buttons.

# Style Guide

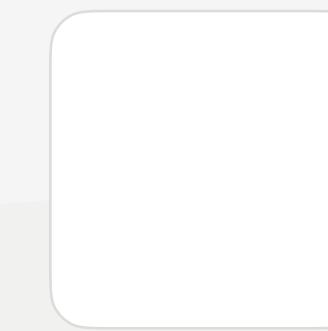
## Colour Palette



0067A2



D2D9E6



F4F4F4



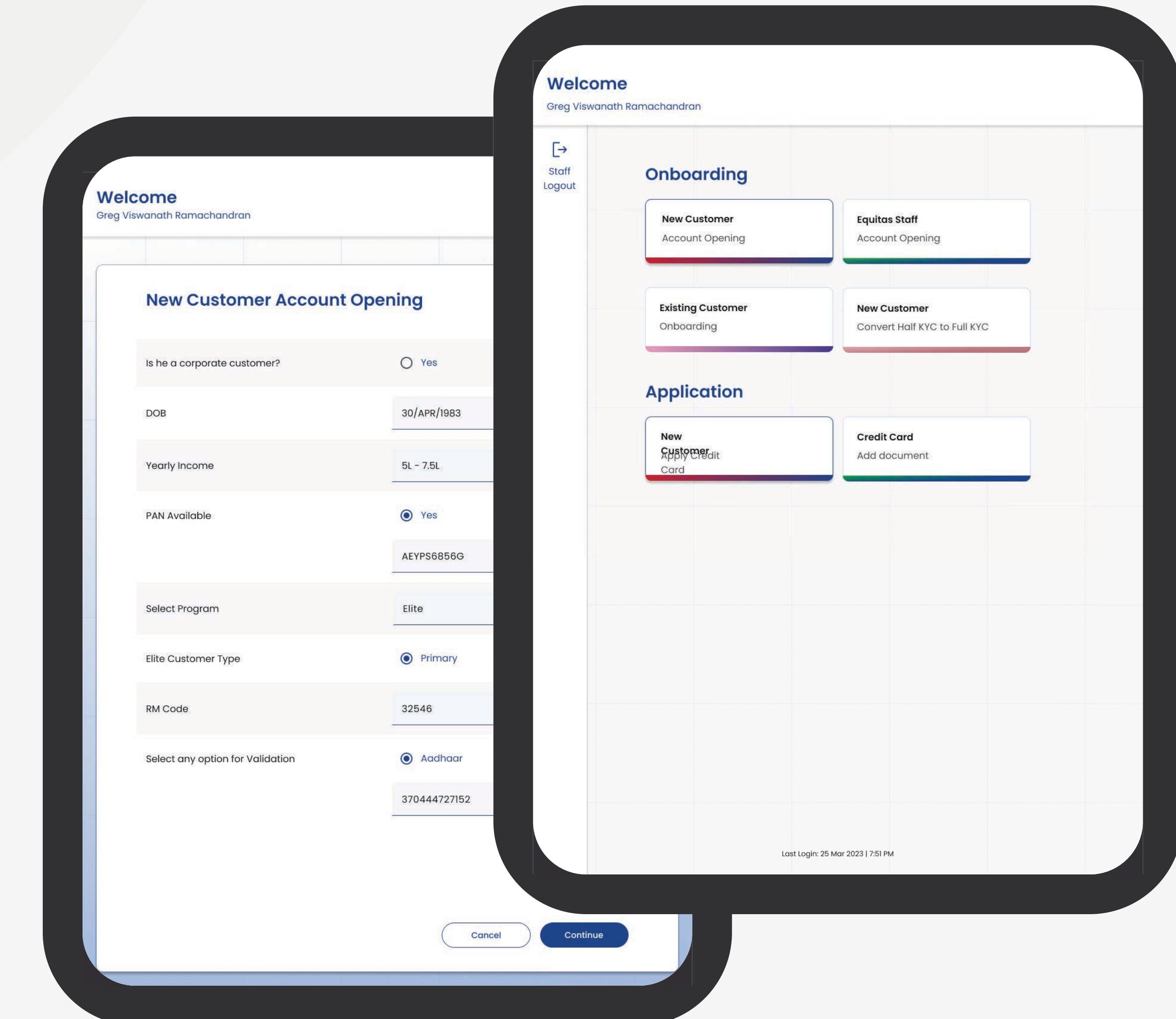
132143

## Typefaces

# Headings: Aa

## Headings: Aa

### Headings: Aa



# 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 & 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 & 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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