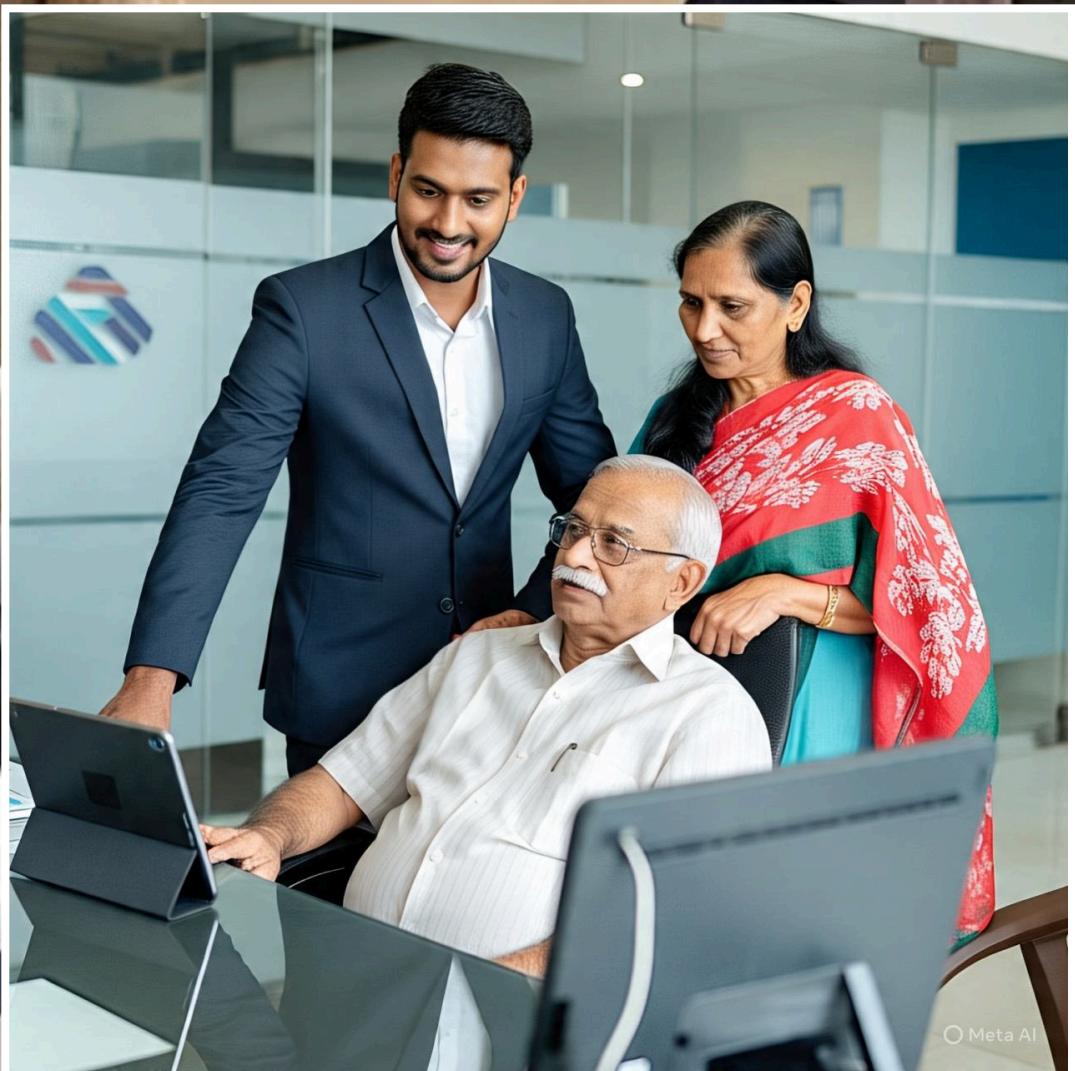
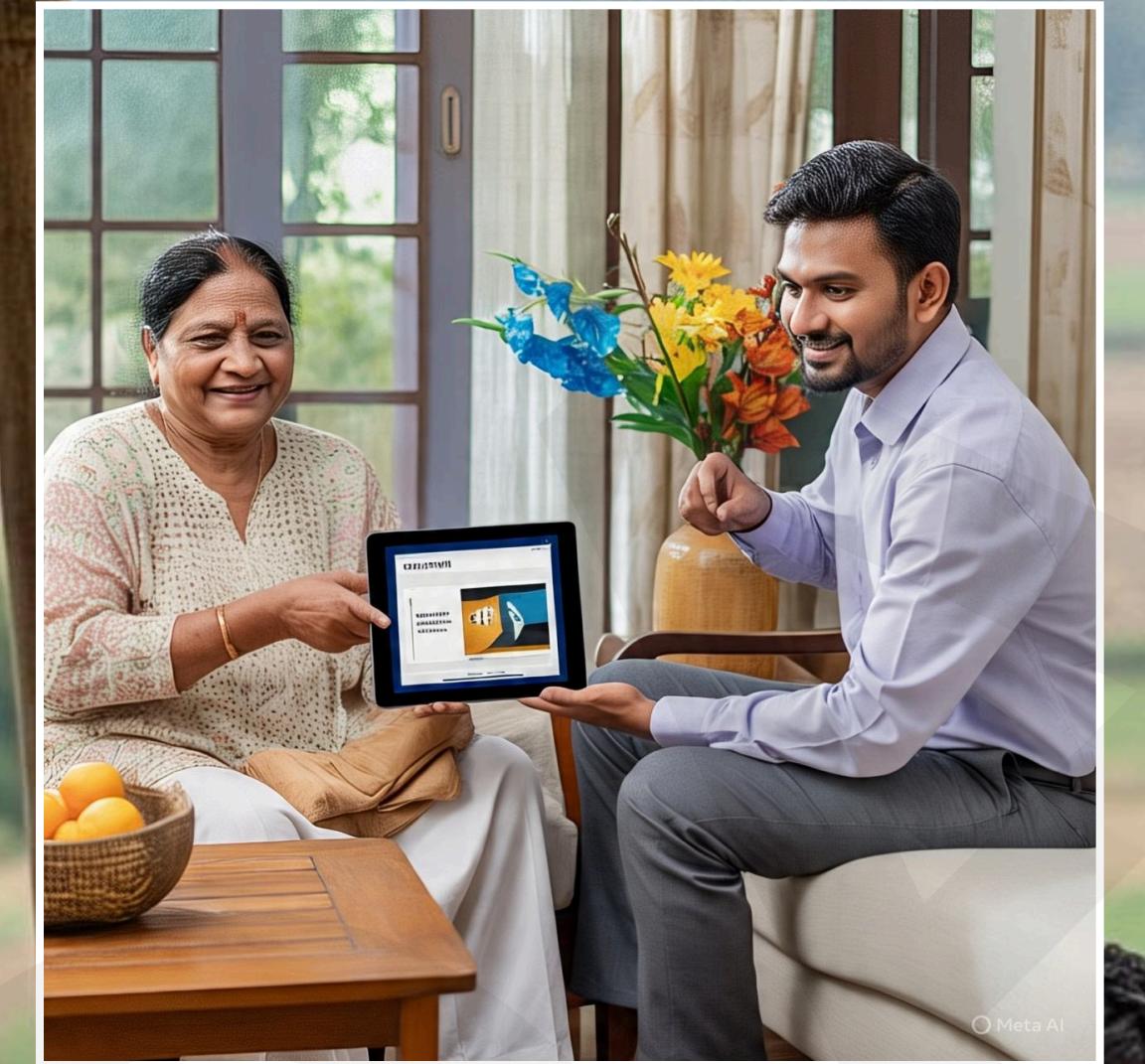




Assisted Banking

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



Problem Statement

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

My Roles & Responsibilities

As a **UX Designer**, I help make it easier for sales agents to open accounts, so customers can get started with banking services faster and more smoothly.

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

Project Duration

- 1 Month

Team Strength

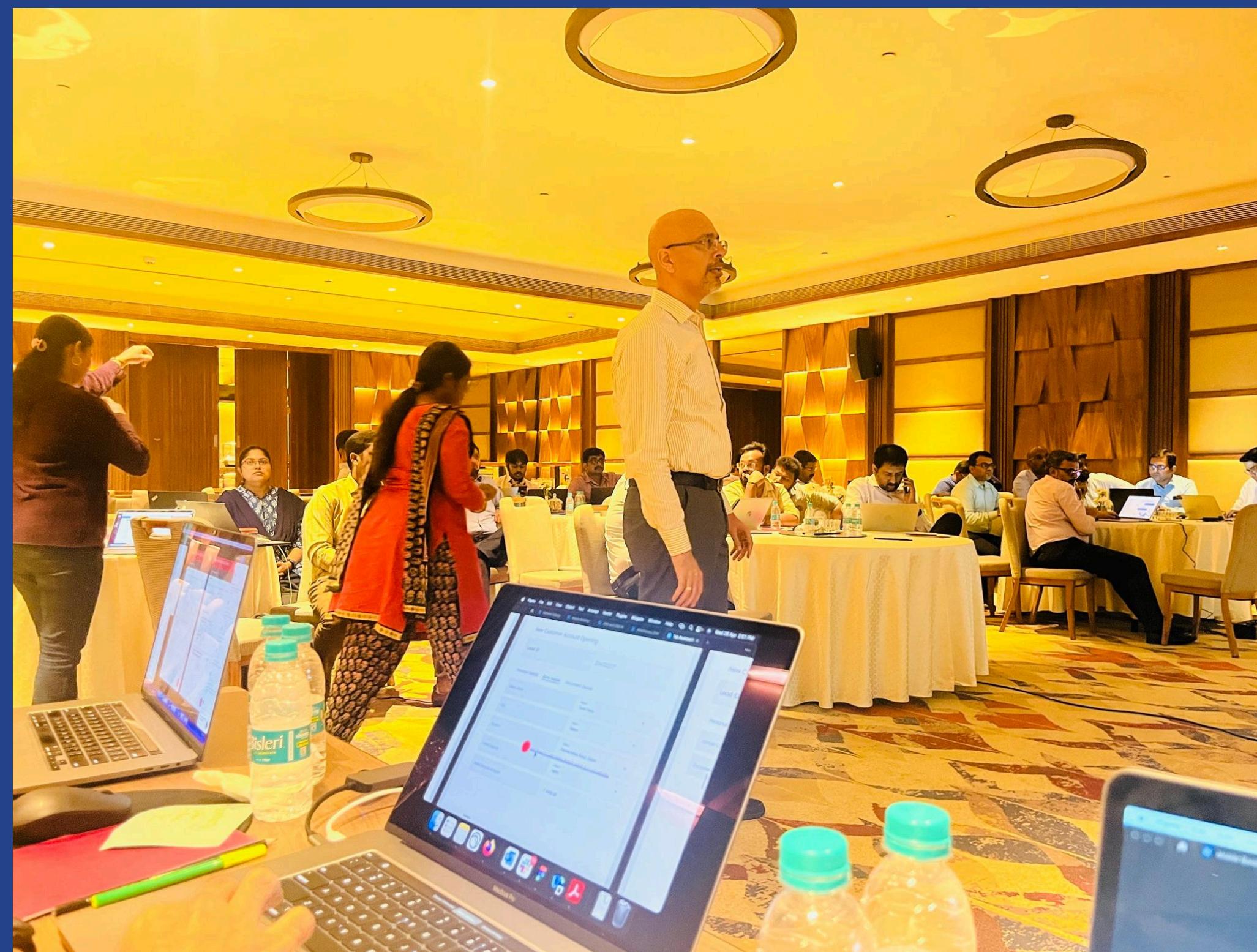
- 1 UX Designer
- 1 UI Designer

Tools

- Figma

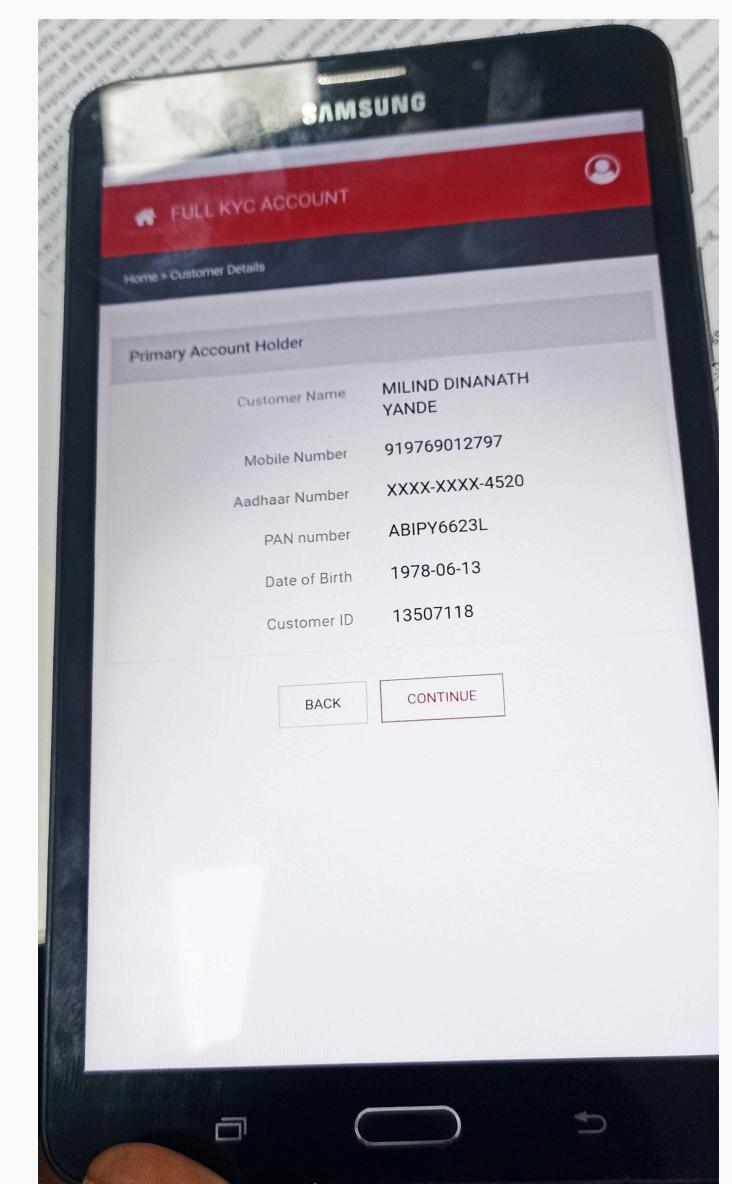
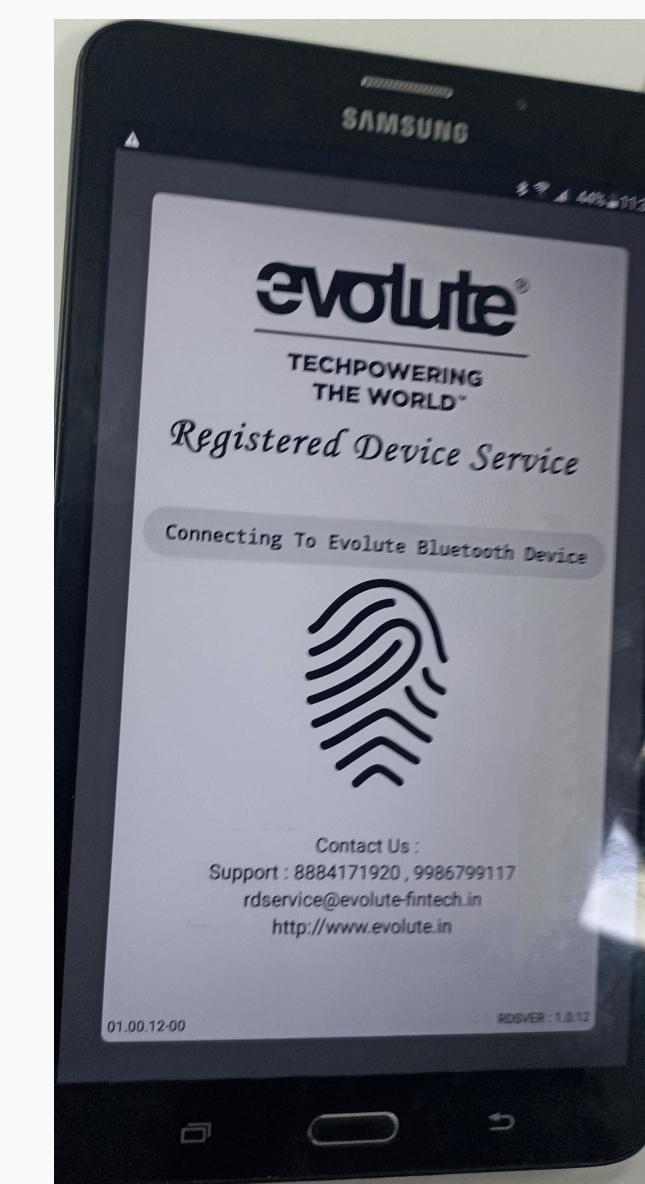
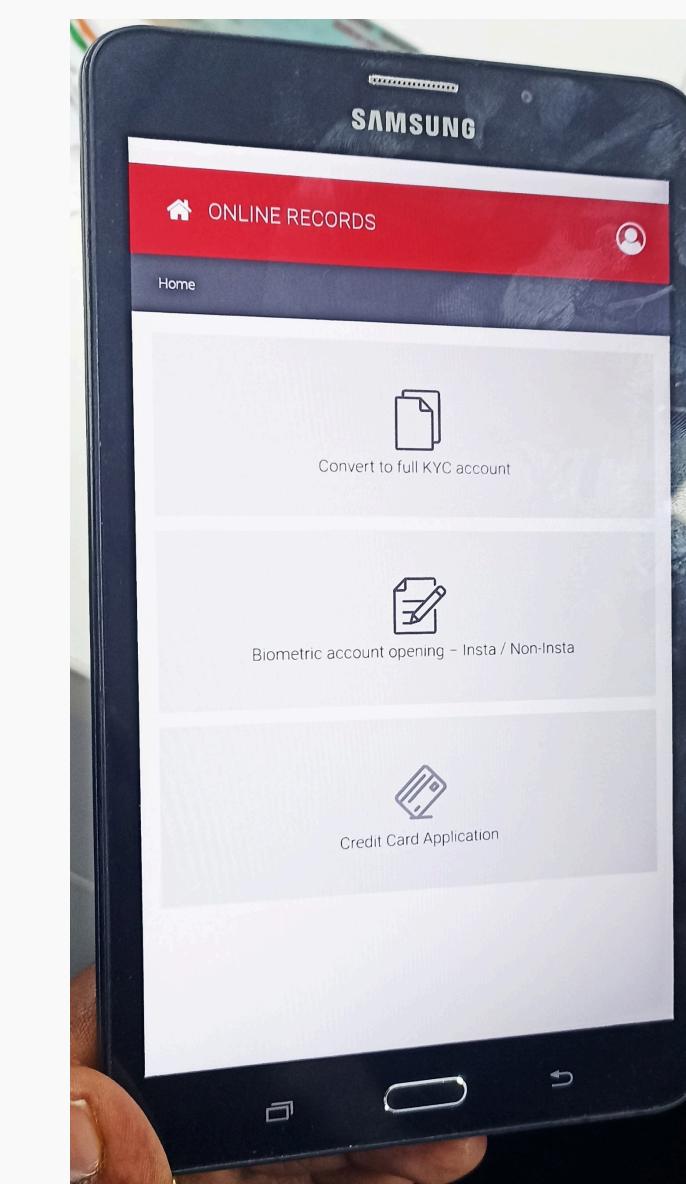
User Interviews

We conducted a session with a group of Sales Agents, followed by individual interviews to better understand their goals, needs, and pain points with the existing modules. This helped us gather valuable insights to inform the redesign.



Contextual Inquiry

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

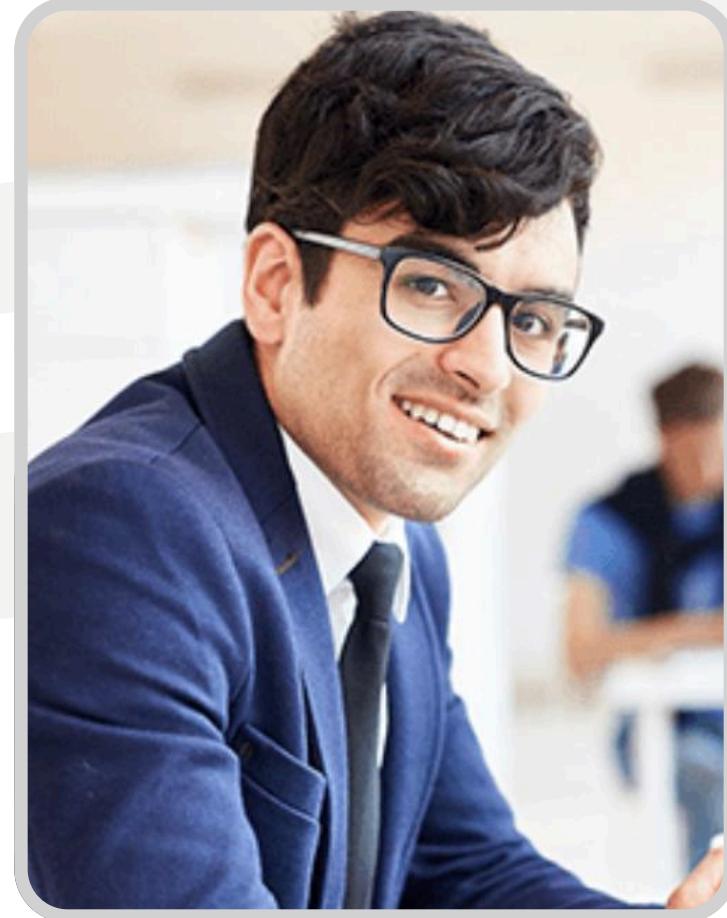


Pain Points Noted

- The account opening process is lengthy and not user-friendly, with inconsistent design and interactions across screens.
- Agents struggle to complete common tasks like fund transfers, bill payments, and account management.
- Lag or crashes during peak hours impact onboarding speed.
- Varying layouts and design patterns confuse agents during navigation.
- Offline support is limited or unreliable.
- Increases the chance of errors and takes more time.
- New agents may find it hard to self-learn without proper walkthroughs or tips.



User Persona



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.

Sam Naveen

Sales Agent

About

Age: 35, MBA Graduate,
Staff.

Goals

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

Frustrations

- Slow App Performance
- Complex Account Opening Flow
- Inconsistent UI/UX
- Poor Network Dependency
- Frequent Manual Data Entry
- Inadequate Training or Tooltips

Motivations



Before Implementation

- No network no update
- Repeated data entry
- Slow onboarding

After Implementation

- Offline save functionality
- Faster onboarding
- Improved accuracy
- Real-time updates
- Enhanced agent productivity

Analysis

- Our analysis showed that entering the customer's Aadhaar number, followed by optional PAN verification, can auto-fetch customer data—reducing manual entries for sales agents.
- In low-network rural areas, forms can be saved manually to prevent sales agents from re-entering data from scratch.

Post-Research Outcomes

- Increased customer satisfaction and trust
- Higher conversion and onboarding rates
- Reduced turnaround time for account activation
- Empowered field agents with better tools and clarity

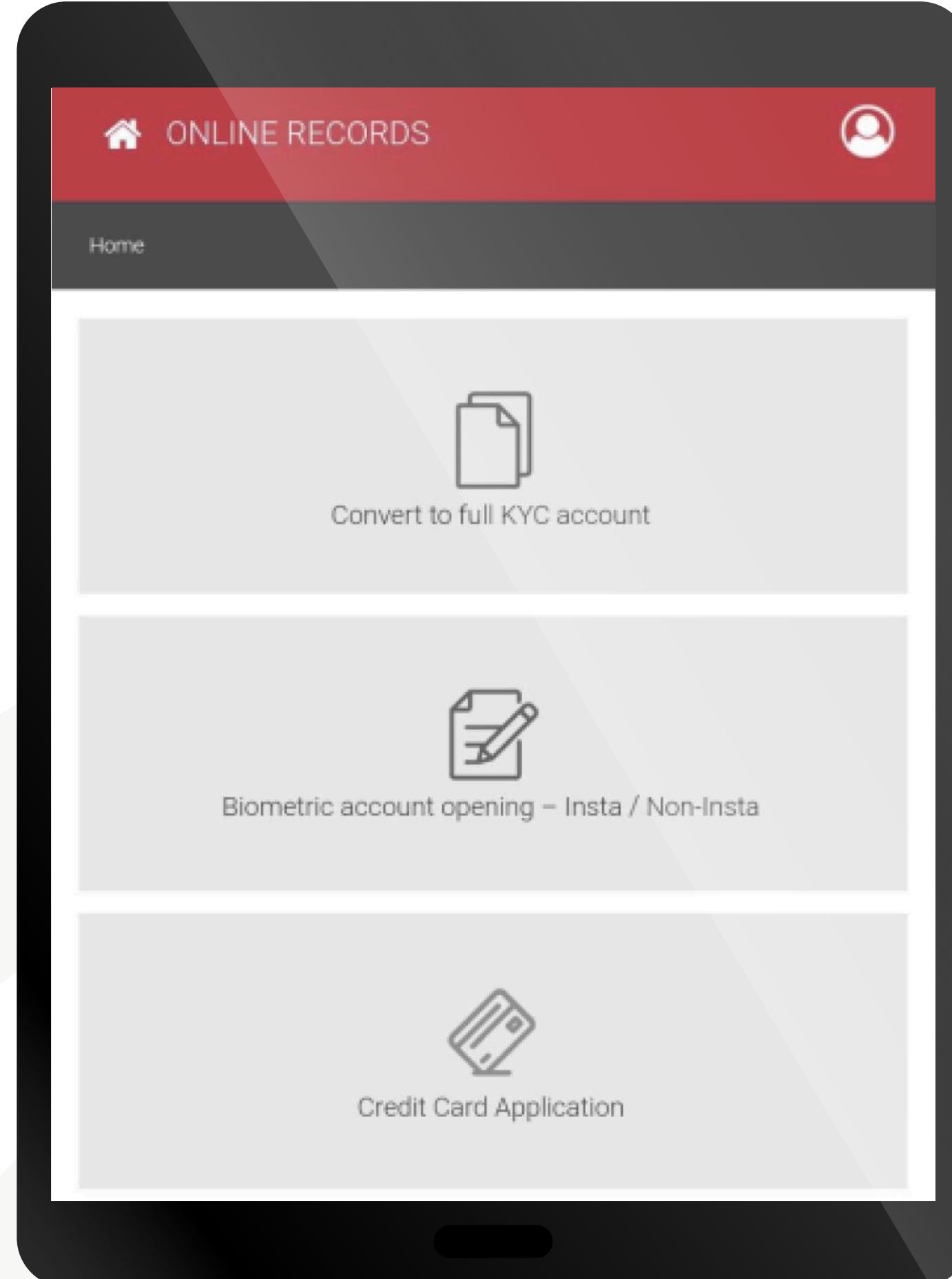
Mid - Fi Wireframes



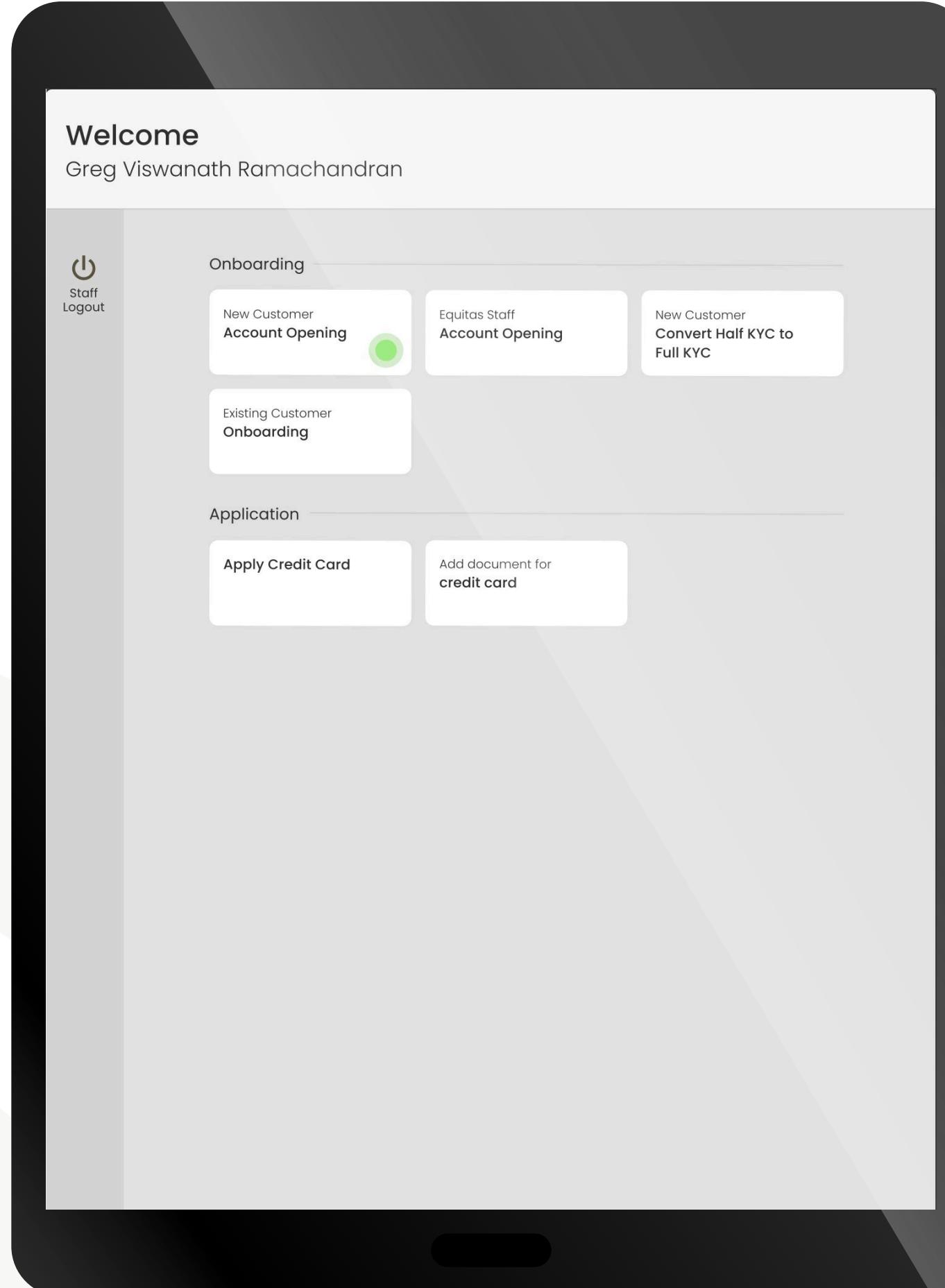
Usability Study (Before and After)

We presented the new version of Assisted Banking to a group of sales agents, walking them through the old and updated journeys. The feedback was positive, and with support from a dedicated Sales Agent Manager, we finalized the new version.

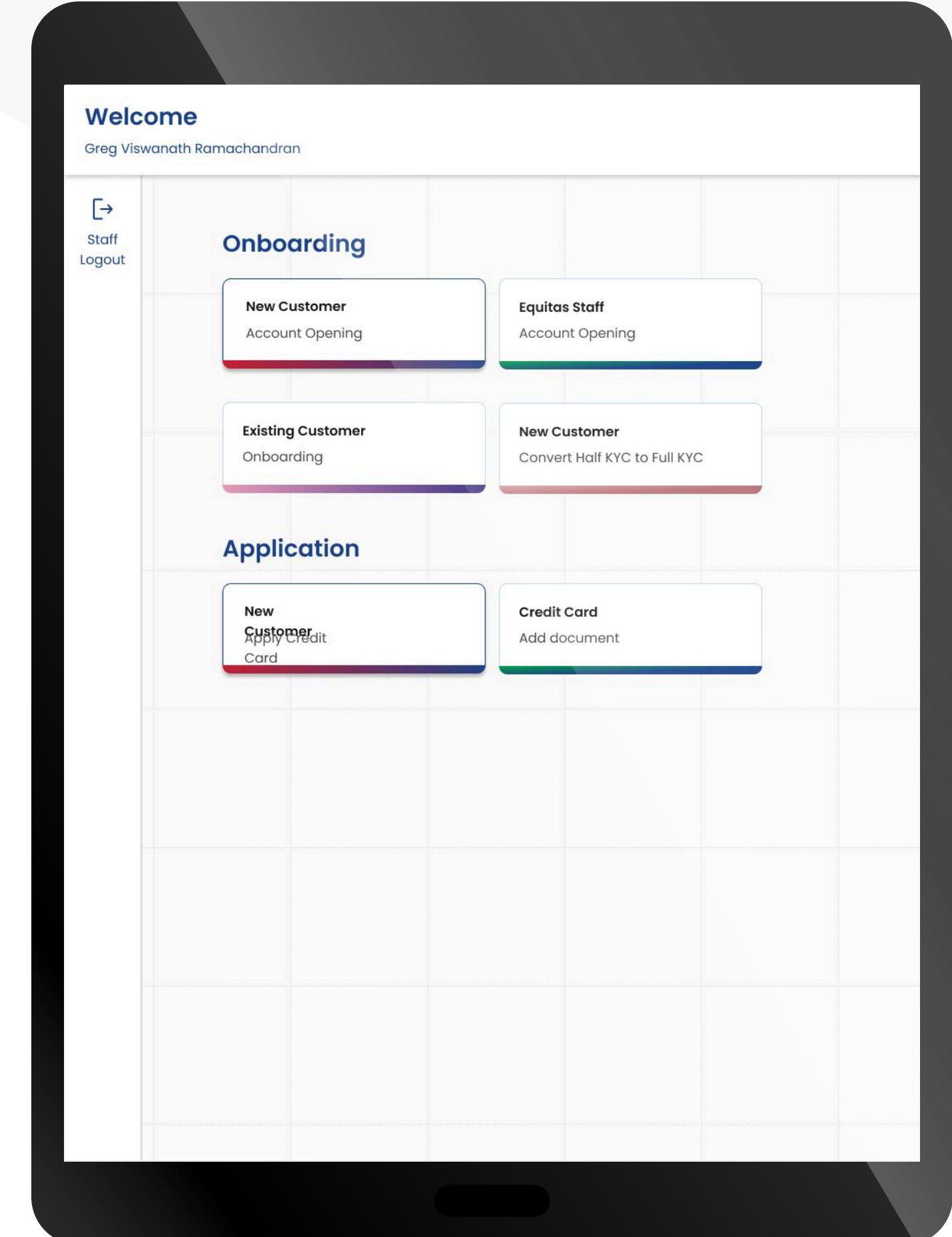
Old



Wireframe



Final Version



This screenshot of the 'BIOMETRIC ACCOUNT OPENING' form shows a complex set of required fields. At the top, it says 'Home > New Customer Details'. The form includes fields for 'Customer Name' (Greg), 'Date of Birth' (13-Dec-1986), 'Aadhaar/Virtual ID' (radio buttons for Aadhaar and Virtual ID), 'Aadhaar Number' (370444727152), 'Yearly Income' (0 - 50k), and several checkboxes for income sources like 'Income through Agriculture', 'Income Through Other Source', and 'Income Through Agriculture & Other source'. There are also questions about PAN availability ('Is pan available?' Yes/No) and a checkbox for 'Please mark the check Box'. At the bottom, it asks for a 'Mobile Number' (919012465375) and a 'Form BD' checkbox.

The Wireframe of the 'New Customer Account Opening' form shows a simplified structure. It starts with a 'Welcome' screen for 'Greg Viswanath Ramachandran'. The main form is titled 'New Customer Account Opening' and is step 1 of 5. It includes fields for 'Corporate Code' (FOCC), 'Corporate Name' (FOCC Technologies house keeping services), 'DOB' (30 APR 1983), 'Yearly Income' (50L - 75L), 'PAN Available' (Yes/No), 'PAN Number' (AEYPS6856G), 'Select Program' (Non Elite), 'Was INSTA Kit provided?' (Yes/No), and 'Select any option for Validation' (radio buttons for Aadhaar and Virtual ID). At the bottom, it shows 'Aadhaar Number' (370444727152).

The Final Version of the 'New Customer Account Opening' form is visually identical to the Wireframe. It follows the same structure: 'Welcome' screen, 'New Customer Account Opening' form (step 1 of 5), and the same set of fields for Corporate Code, Corporate Name, DOB, Yearly Income, PAN Available, PAN Number, Select Program, Was INSTA Kit provided?, and Select any option for Validation. The 'Aadhaar Number' field at the bottom is also present.