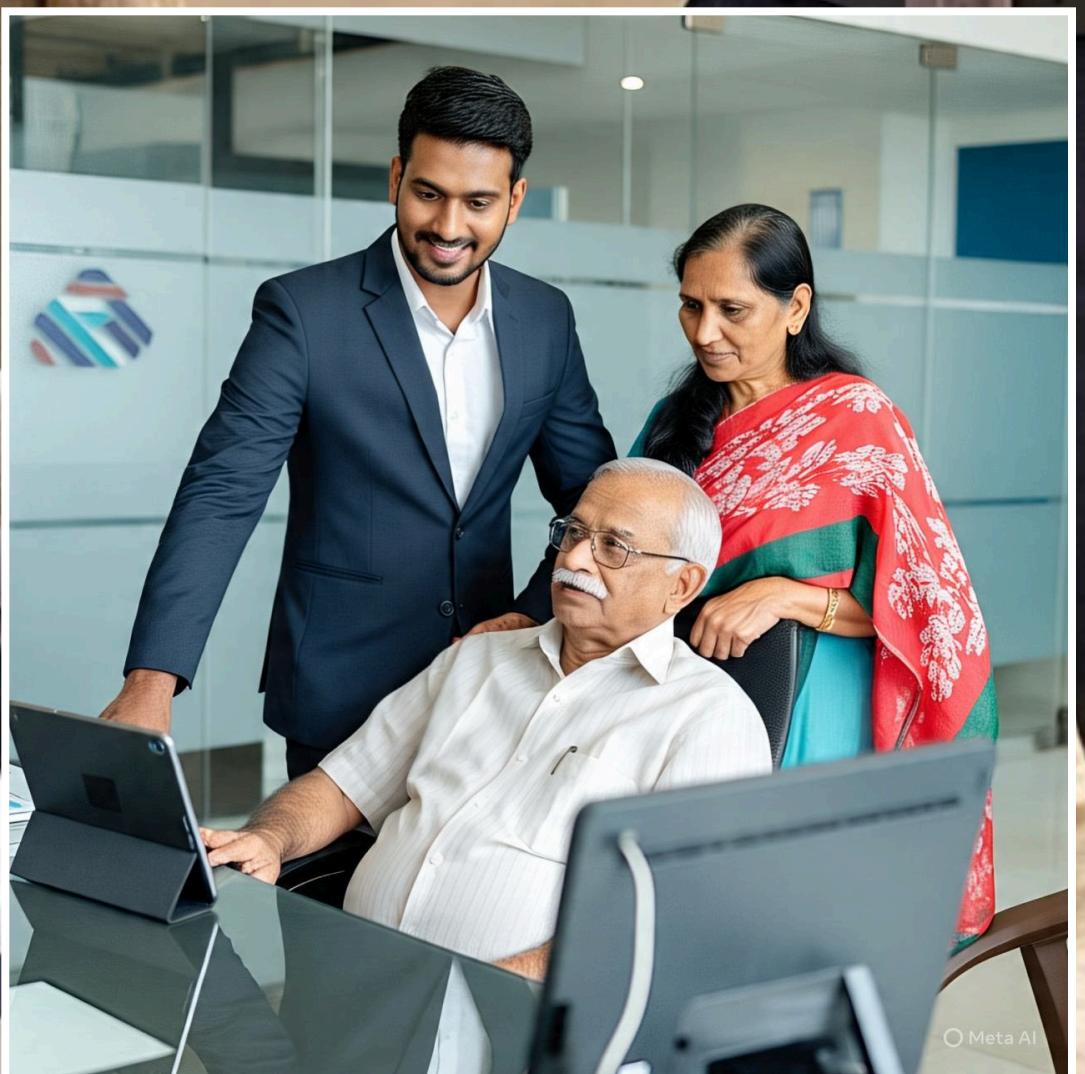
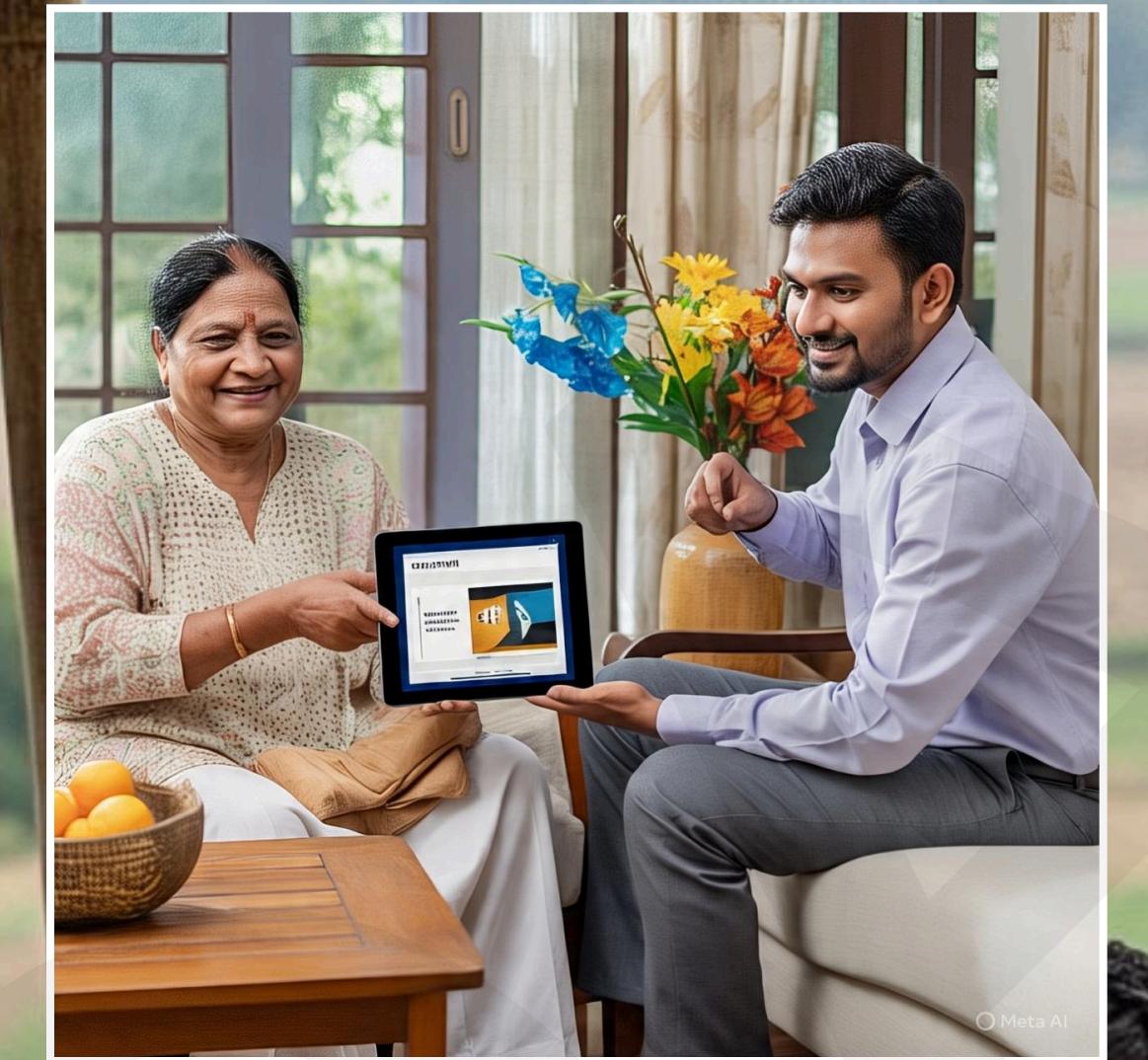




# Assisted Banking

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.

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## 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

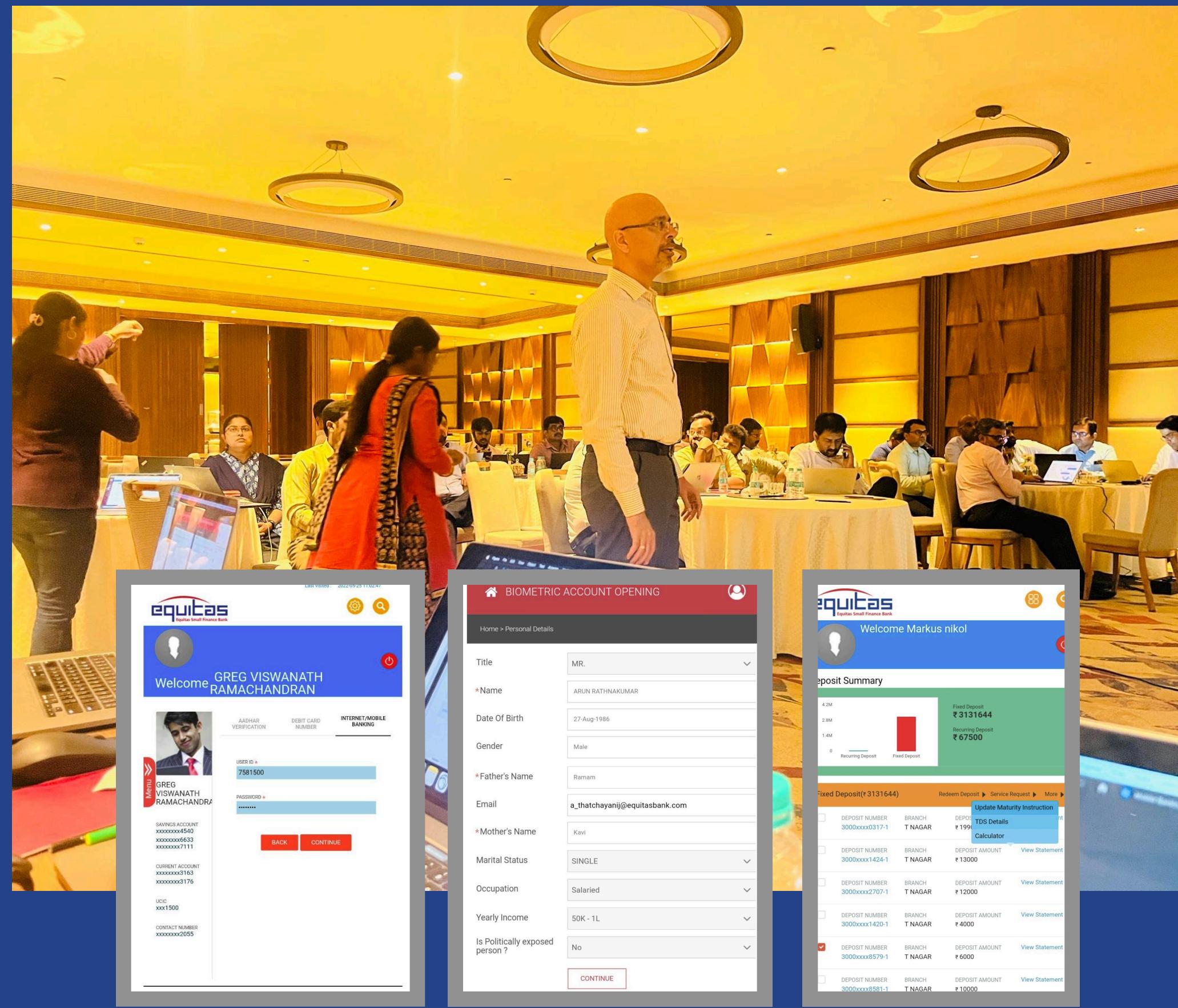
- 1 UX Designer
- 1 UI Designer

## Tools

- Figma

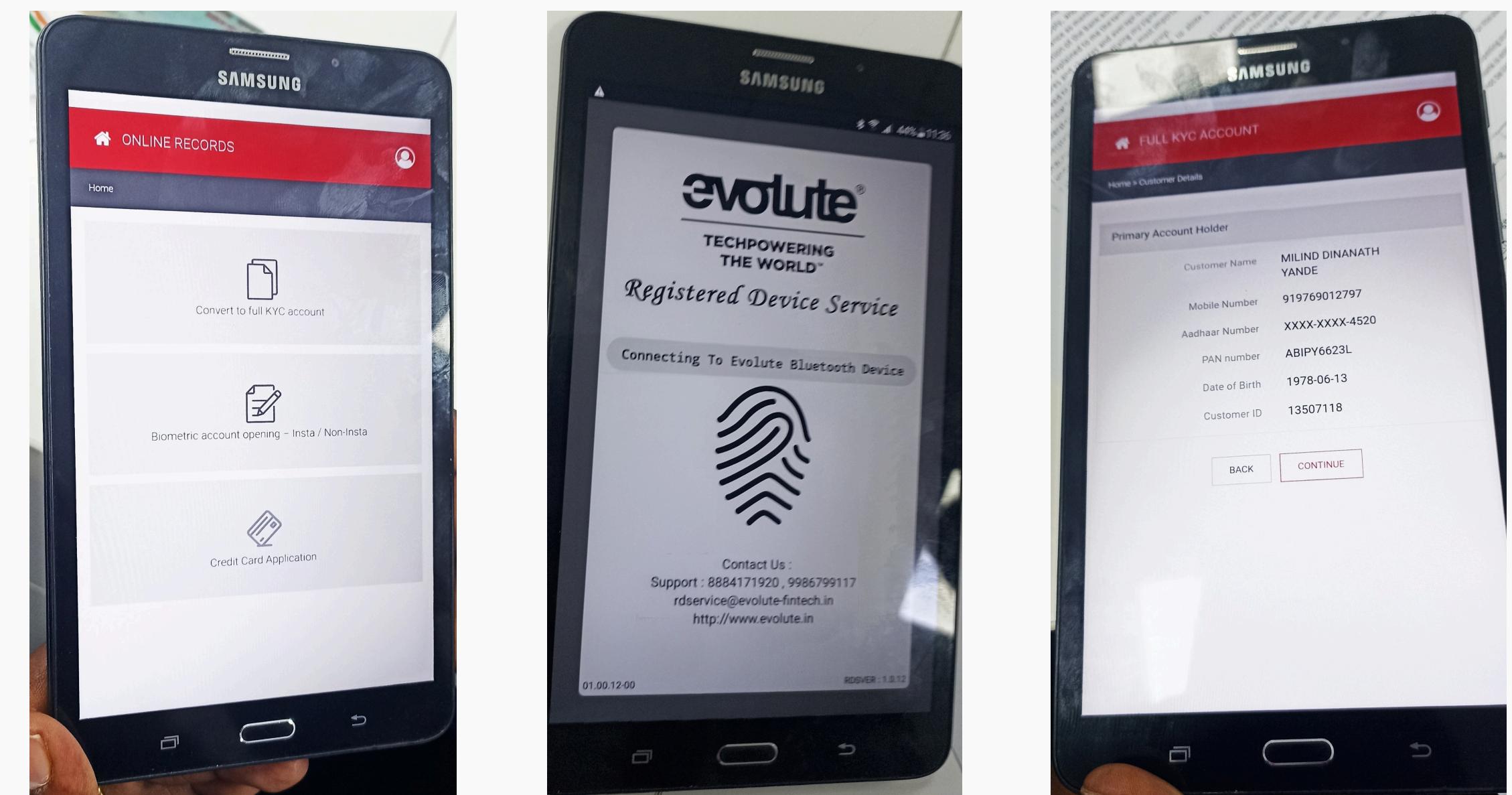
# User Group Interviews

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

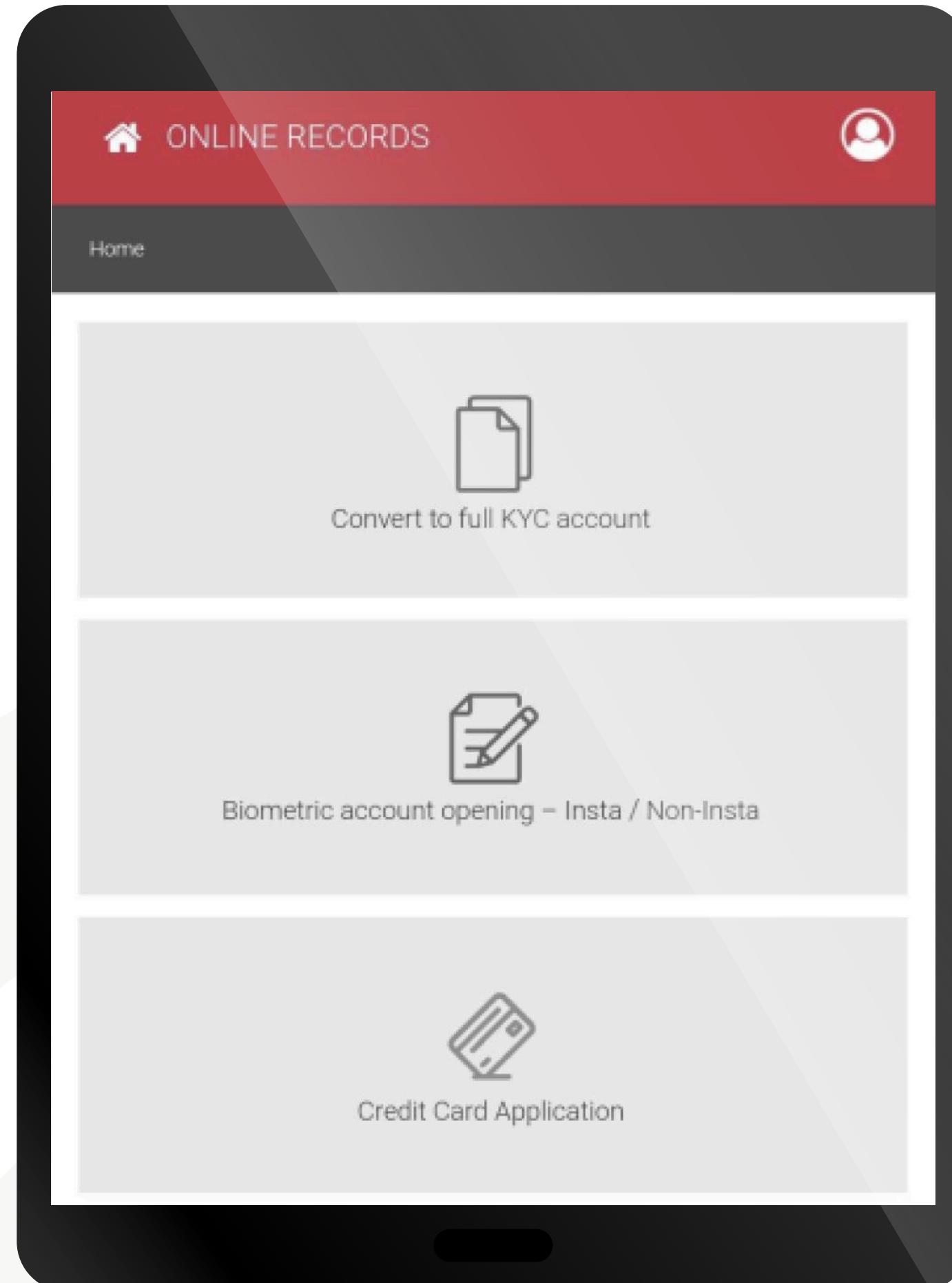
# Mid - Fi Wireframes



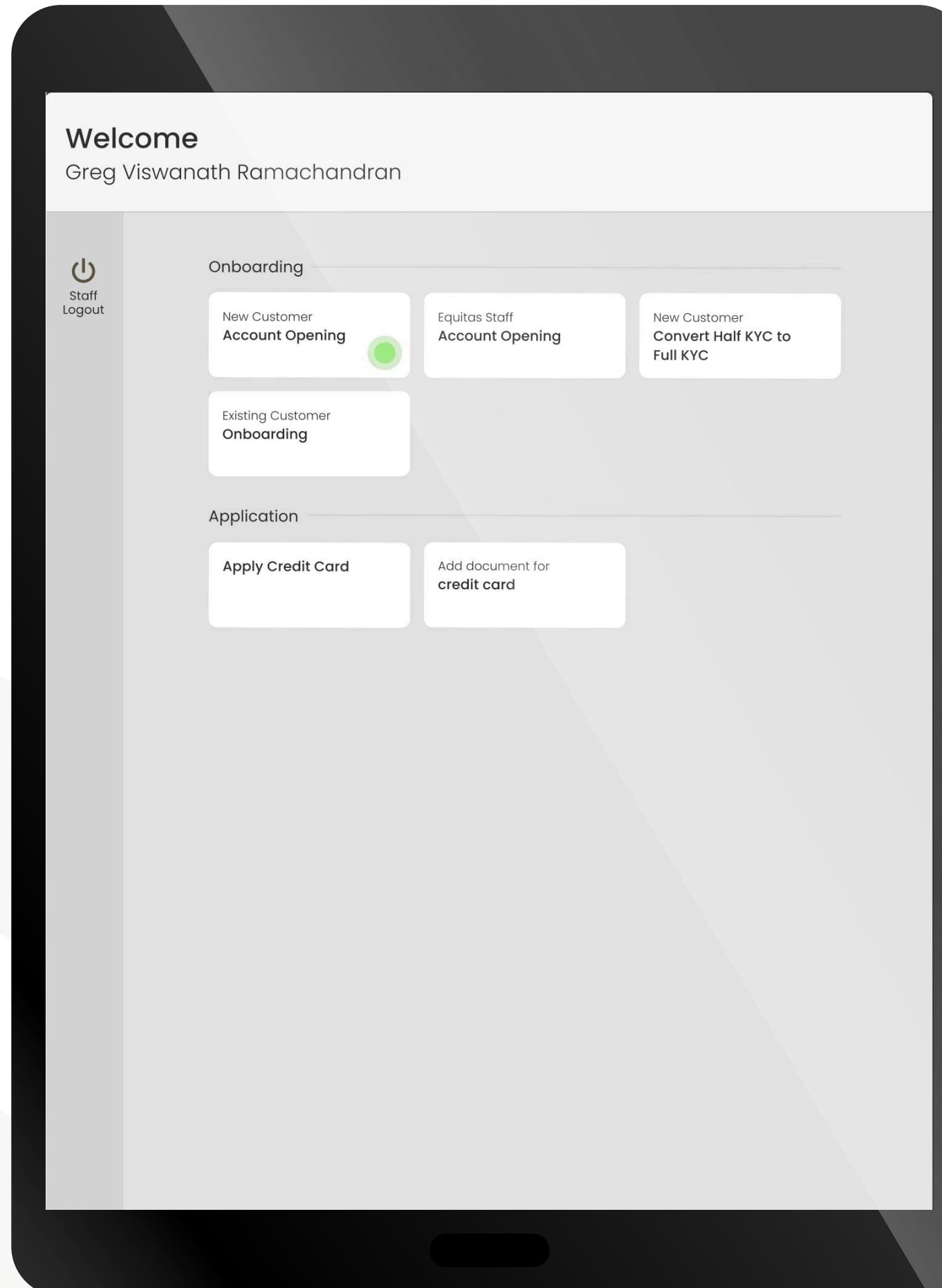
# Usability Study (Before and After)

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.

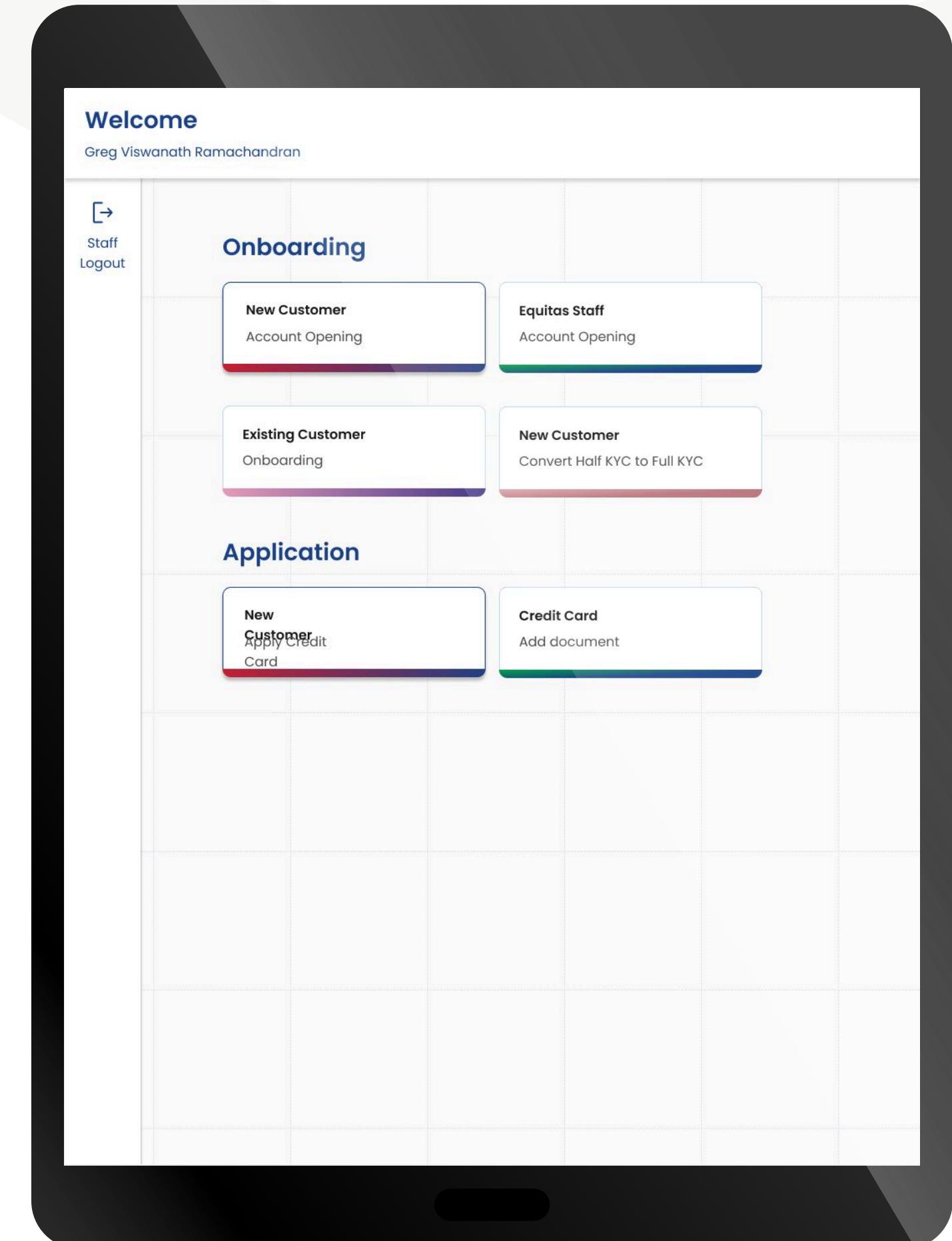
Old



Wireframe



Final Version



This screenshot shows the 'BIOMETRIC ACCOUNT OPENING' screen. It includes a 'Home > New Customer Details' header. The form contains several required fields with red asterisks: '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 'Is pan available?' (radio buttons for Yes and No). There are also checkboxes for 'Income through Agriculture', 'Income Through Other Source', 'Income Through Agriculture & Other source', and a note to 'Please mark the check Box'. At the bottom, there are fields for 'Form ID' (9190762465375) and 'Mobile Number' (9190762465375).

This screenshot shows the 'Welcome' screen for 'Greg Viswanath Ramachandran' followed by the 'New Customer Account Opening' form. The form is labeled '1 / 5'. It includes fields for 'Is he a corporate customer?' (radio buttons for Yes and No), 'Corporate Code' (FOCC), 'Corporate Name' (FOCC Technologies house keeping services), 'DOB' (30 APR 1983), 'Yearly Income' (50L - 75L), 'PAN Available' (radio buttons for Yes and No), 'PAN Number' (AEYPS6856G), 'Select Program' (dropdown menu with 'Non Elite'), 'Was INSTA Kit provided?' (radio buttons for Yes and No), 'Select any option for Validation' (radio buttons for Aadhaar and Virtual ID), and 'Aadhaar Number' (370444727152).

This screenshot shows the 'Welcome' screen for 'Greg Viswanath Ramachandran' followed by the 'New Customer Account Opening' form. The form is labeled '1 / 5'. It includes fields for 'Is he a corporate customer?' (radio buttons for Yes and No), 'Corporate Code' (FOCC), 'Corporate Name' (FOCC Technologies house keeping services), 'DOB' (30 APR 1983), 'Yearly Income' (50L - 75L), 'PAN Available' (radio buttons for Yes and No), 'PAN Number' (AEYPS6856G), 'Select Program' (dropdown menu with 'Non Elite'), 'Was INSTA Kit provided?' (radio buttons for Yes and No), 'Select any option for Validation' (radio buttons for Aadhaar and Virtual ID), and 'Aadhaar Number' (370444727152). The validation section is simplified compared to the old version.