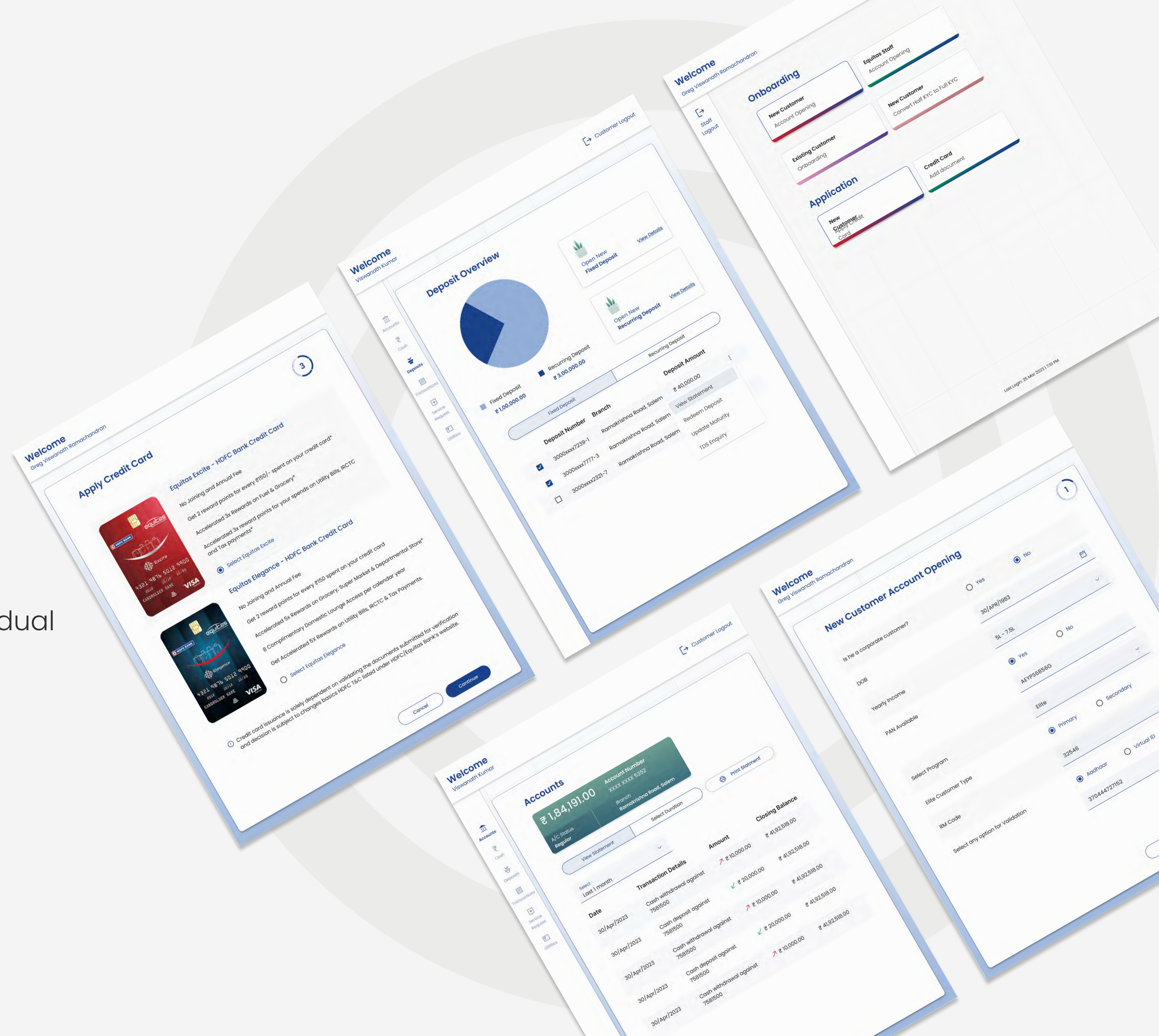# Tab Banking

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

Project Duration

April - May 2023

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.
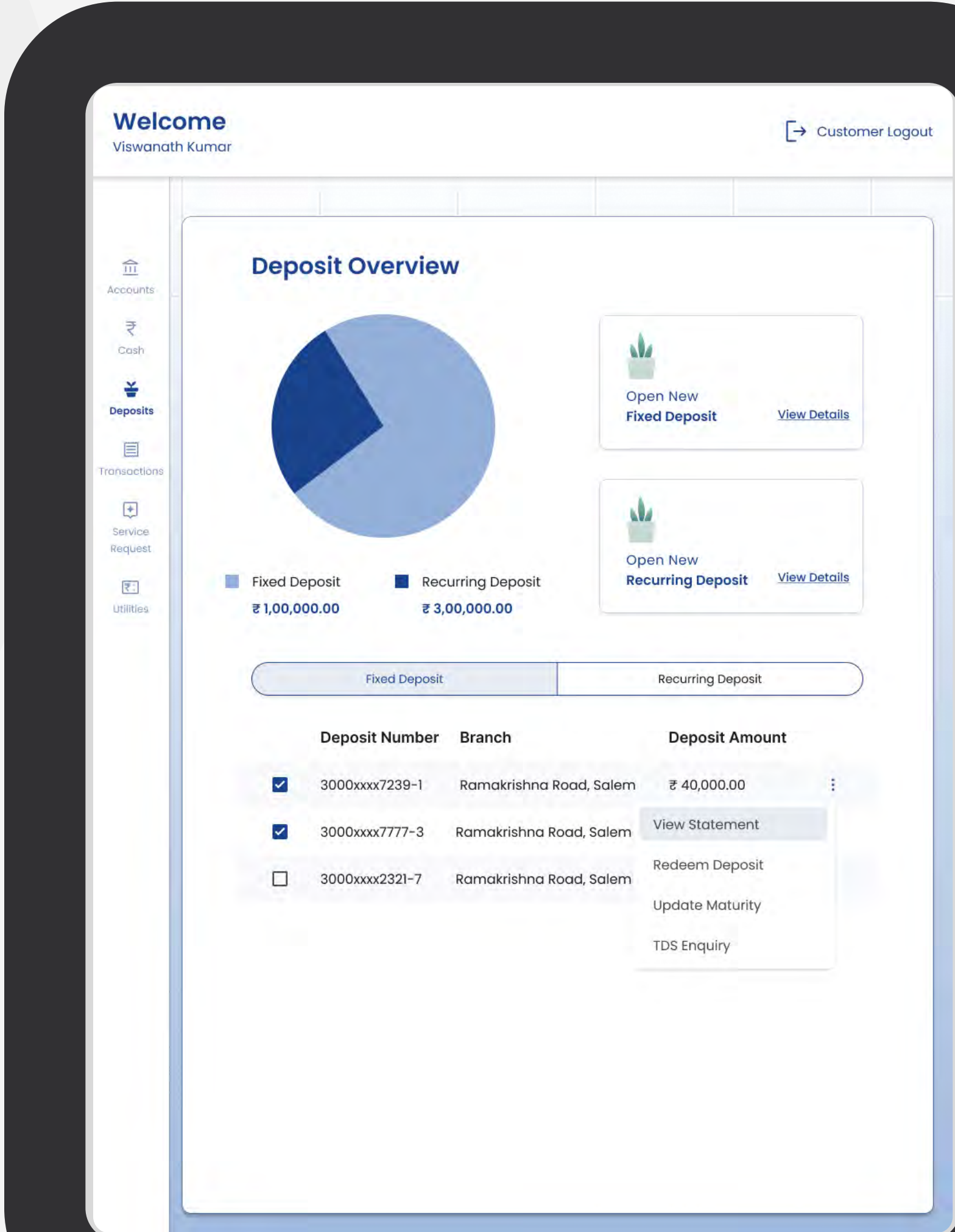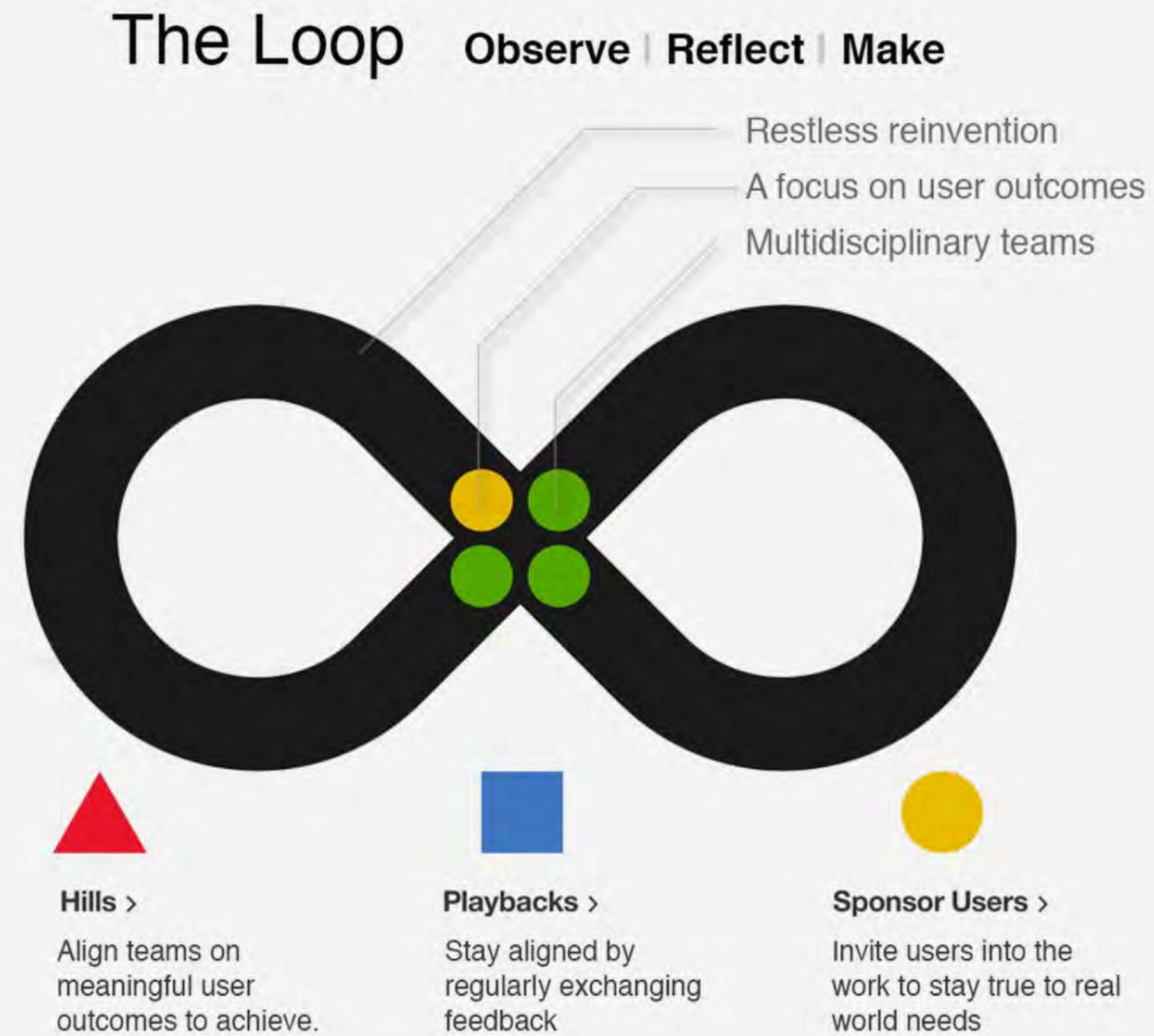
My Role

UX Designer

Tools

My Responsibilities

- User Research
- Information Architecture
- Wireframing & Prototyping
- Usability Testing

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

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

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.

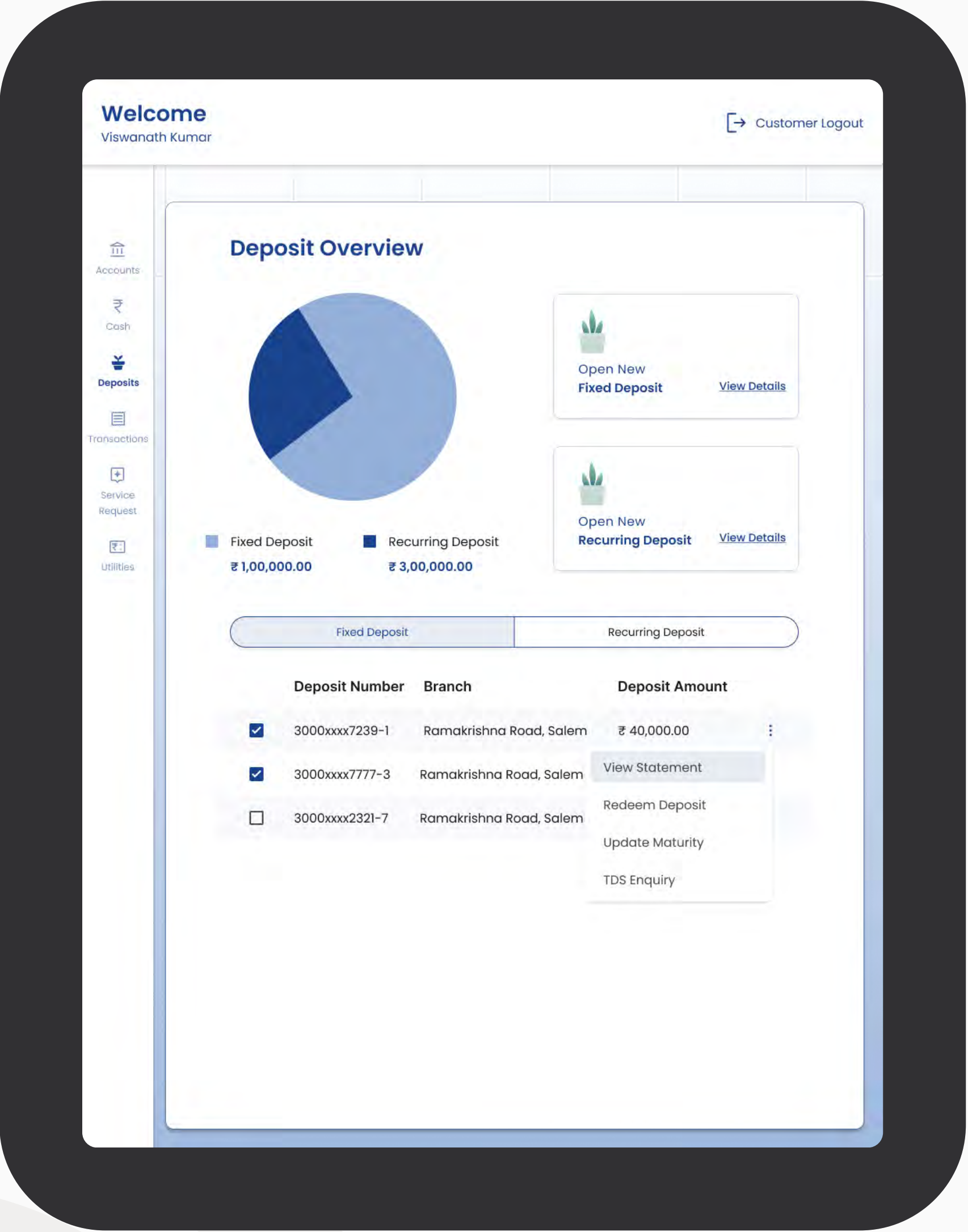## 2 Contextual Inquiry

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. Cumbersome 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

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.
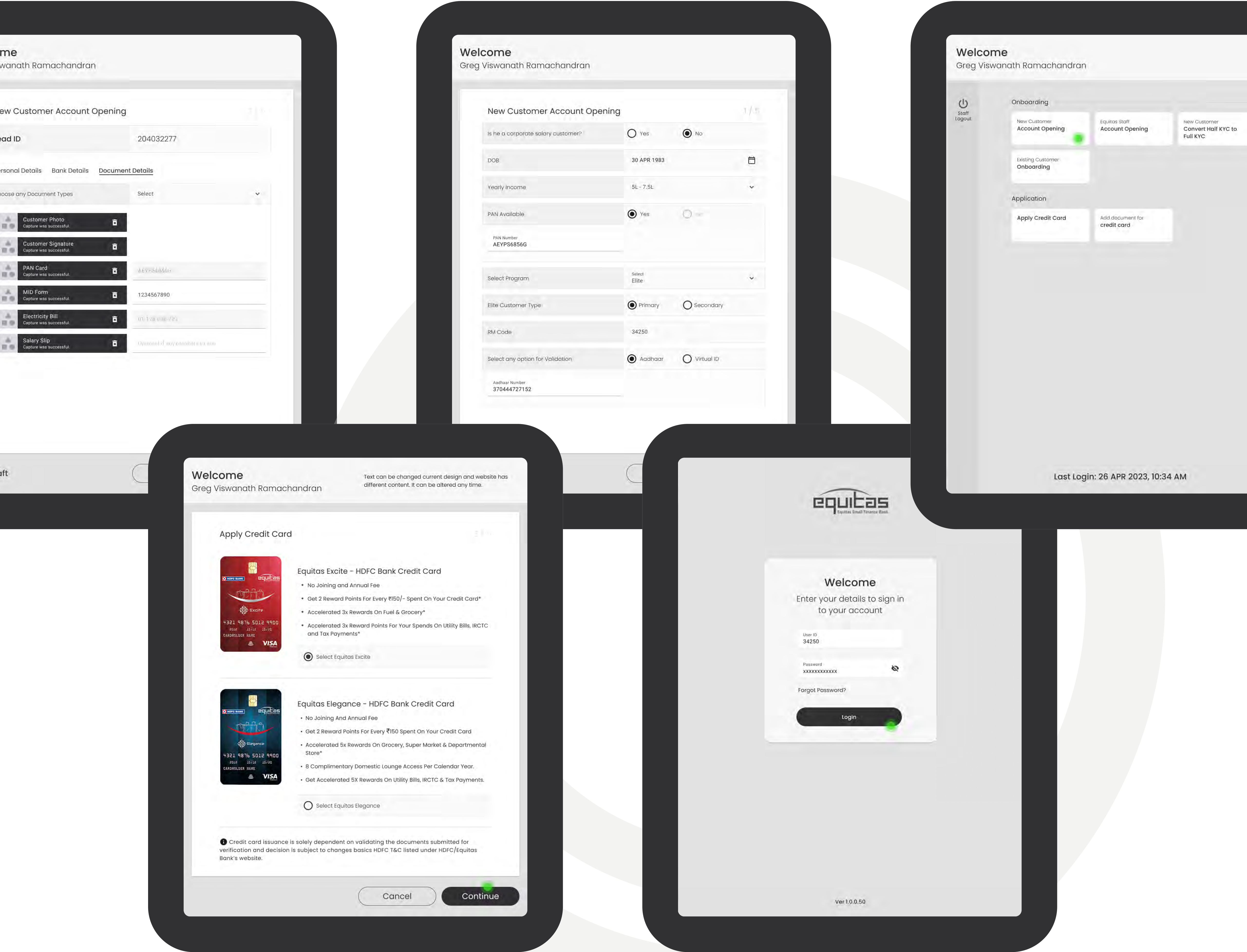
Motivations

Ease	●●●●●
Price	●●●○○
Speed	●●●●○
Comfort	●●●○○
Flexibility	●●●○○

Sam Naveen

Sales Agent

About

- 35
- MBA
- India
- Employee

Lofi Wireframes

Welcome
Greg Viswanath Ramachandran

New Customer Account Opening

ead ID   204032277

ersonal Details   Bank Details   __Document Details__

hoose any Document Types   Select   ⌄

Customer Photo	🗑	AEYPS6856G
Capture was successful.		
Customer Signature	🗑	
Capture was successful.		
PAN Card	🗑	AEYPS6856G
Capture was successful.		
MID Form	🗑	1234567890
Capture was successful.		
Electricity Bill	🗑	0512 8008 172
Capture was successful.		
Salary Slip	🗑	Opened if any employee is no
Capture was successful.		

aft

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

⏻ Staff Logout

Onboarding

| New Customer
Account Opening | Equitas Staff
Account Opening | New Customer
Convert Half KYC to
Full KYC |

| 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

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.

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 Wireframes

Welcome
Viswanath Kumar

Customer Logout

Accounts

₹ 1,84,191.00

Account Number
XXXX XXXX 5352

A/C Status
Regular

Branch
Ramakrishna Road, Salem

| View Statement | Select Duration |

Print Statment

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	₹ 41,9
30/Apr/2023	Cash withdrawal against 7581500	₹ 10,000.00	₹ 41,9

Accounts
Cash
Deposits
Transactions
Service Request
Utilities

Welcome
Greg Viswanath Ramachandran

Apply Credit Card
3

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.

Cancel   Continue

Welcome
Greg Viswanath Ramachandran

New Customer Account Opening
2

Lead ID 204032277

| Personal Details | Bank Details | Document Details |

State

City   Salem

Branch   Palpakki Omalur - ESFB0001118

Mode of Payment   IMPS

Initial Deposit Amount   ₹ 4,00,000.00

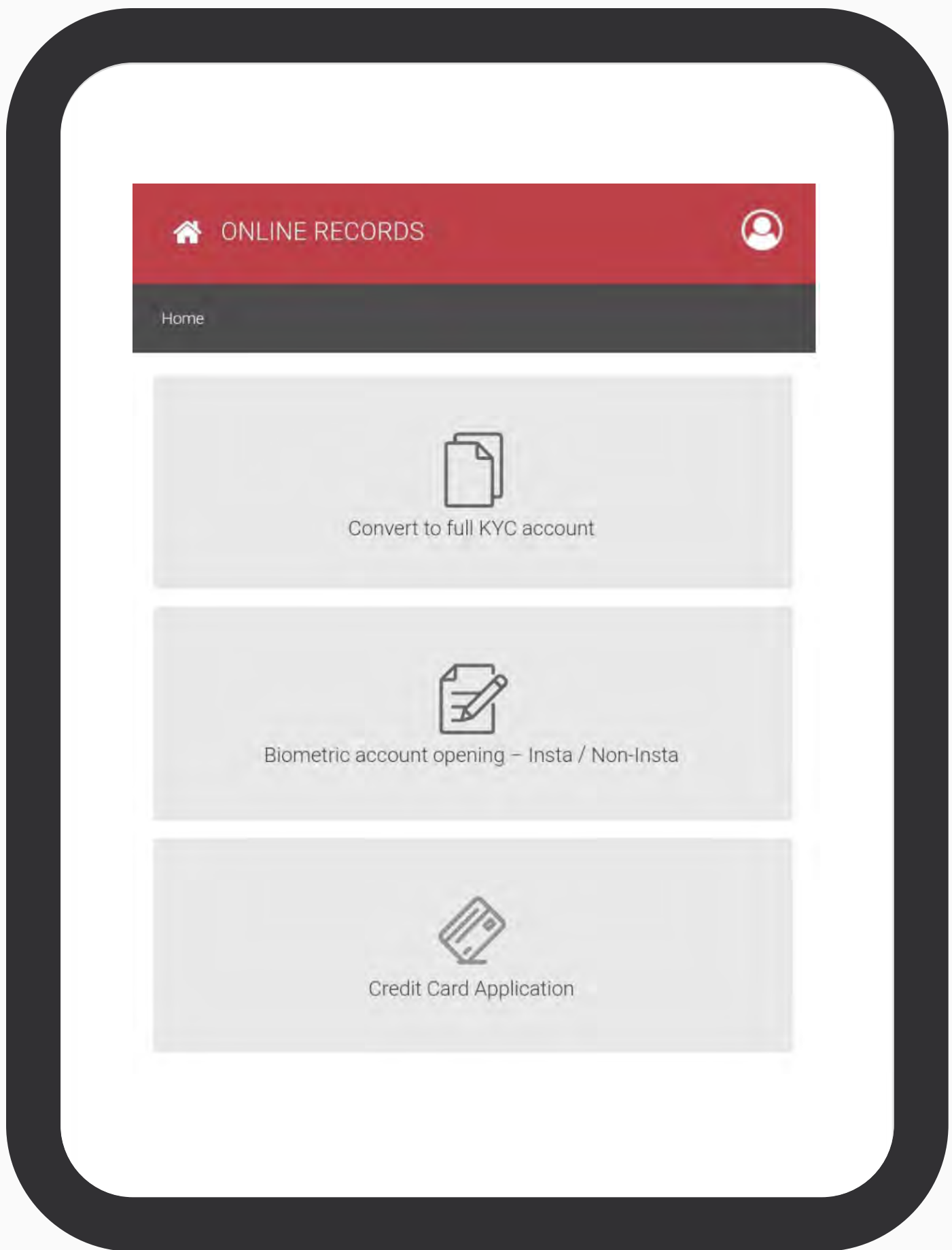(Amount should be more than ₹ 4,00,000.00)
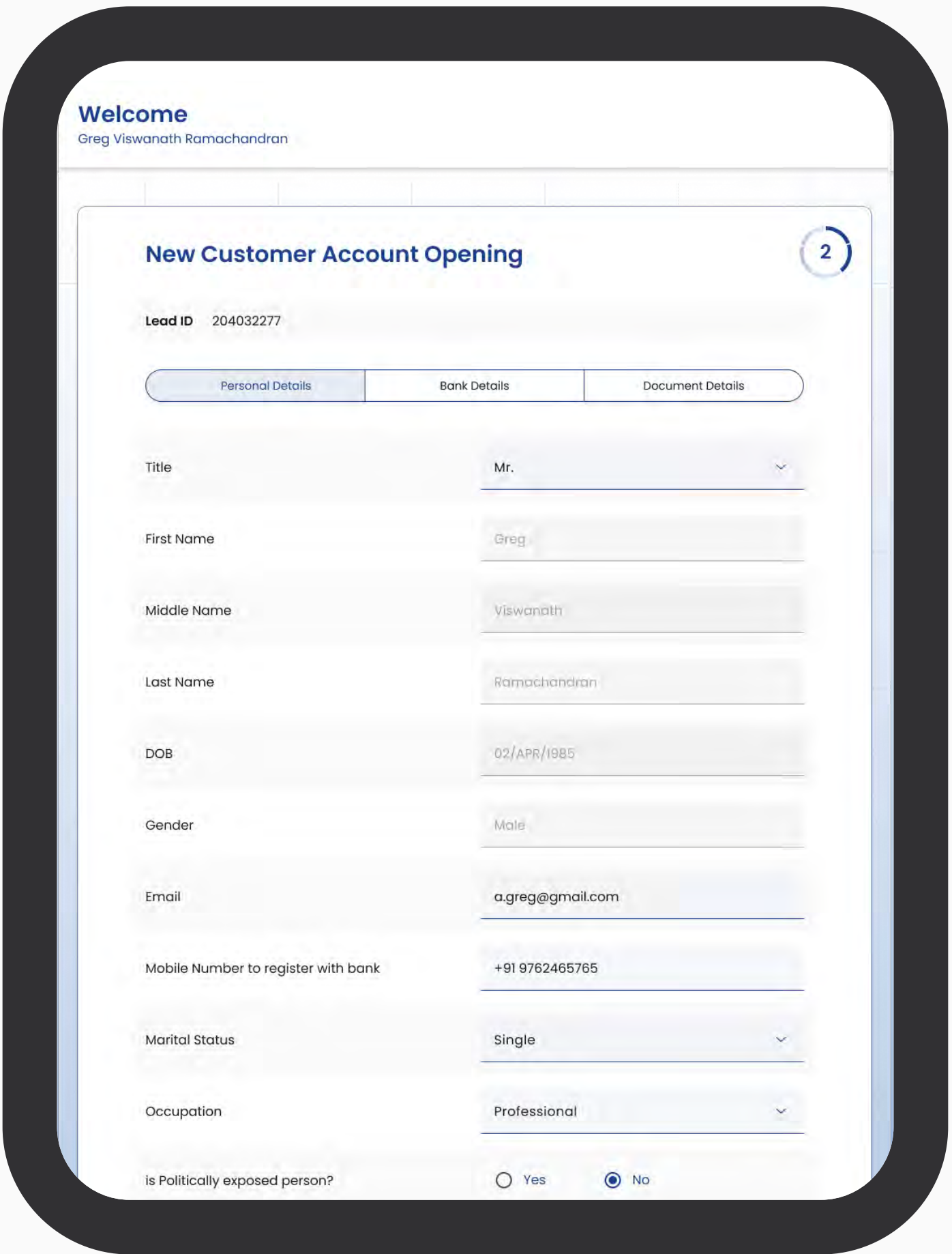
Save Draft   Cancel   Continue

Welcome
Viswanath Kumar

Deposit Overview

Open New Fixed Deposit

Open New Recurring Deposit

View Details

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

| Fixed Deposit | Recurring Deposit |

Deposit Number	Branch	Deposit Amount
☑ 3000xxxx7239-1	Ramakrishna Road, Salem	₹ 40,000.00
☑ 3000xxxx7777-3	Ramakrishna Road, Salem	View Statemen
☐ 3000xxxx2321-7	Ramakrishna Road, Salem	Redeem De

Update Ma

TDS Enquiry

Accounts
Cash
Deposits
Transactions
Service Request
Utilities

Welcome
Greg Viswanath Ramachandran

Staff Logout

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

New Customer Account Opening
2

Lead ID 204032277

| Personal Details | Bank Details | Document Details |

State   Tamil Nadu

City   Salem

Branch   Palpakki Omalur - ESFB0001118

Mode of Payment   IMPS

Initial Deposit Amount   ₹ 4,00,000.00

(Amount should be more than ₹ 4,00,000.00)
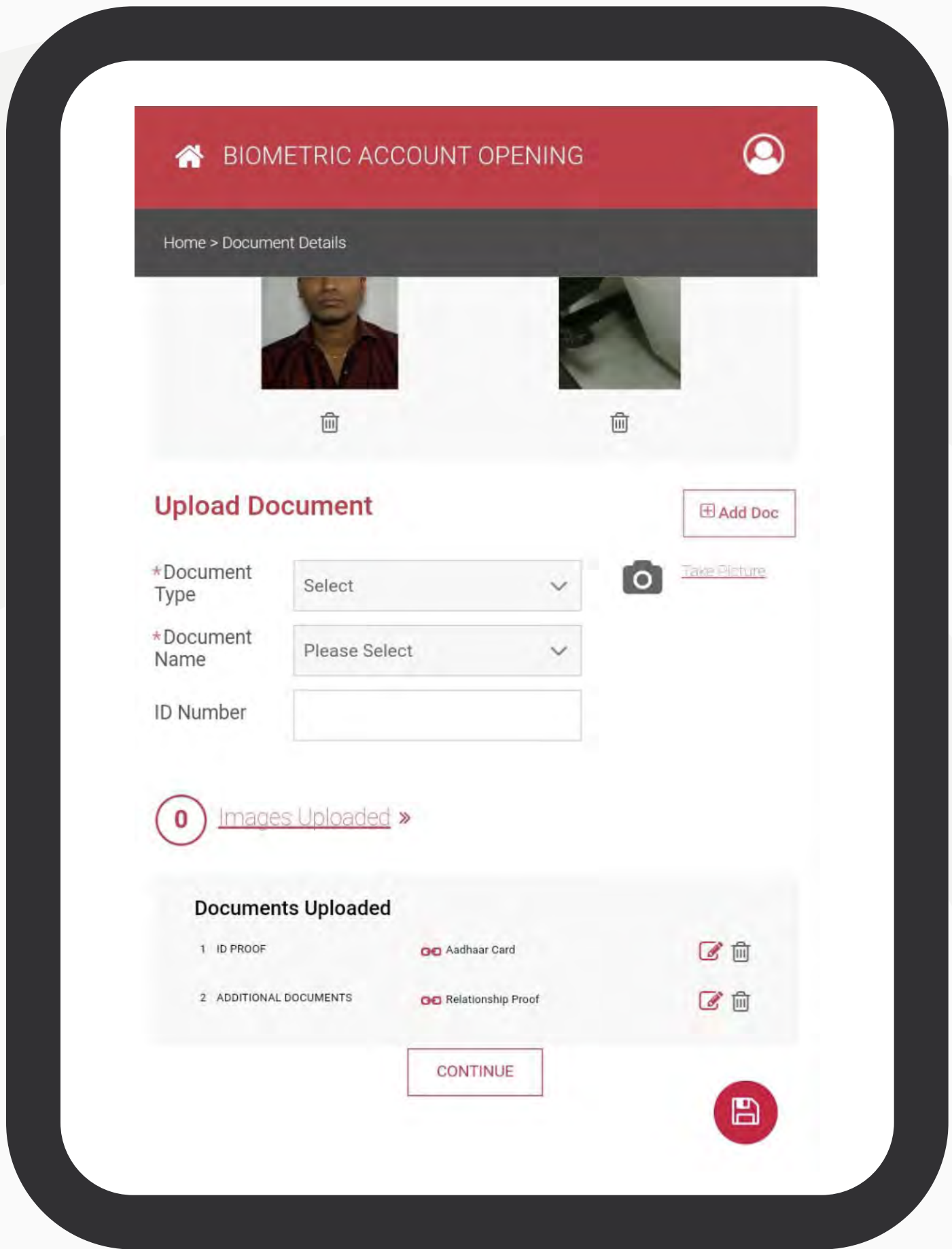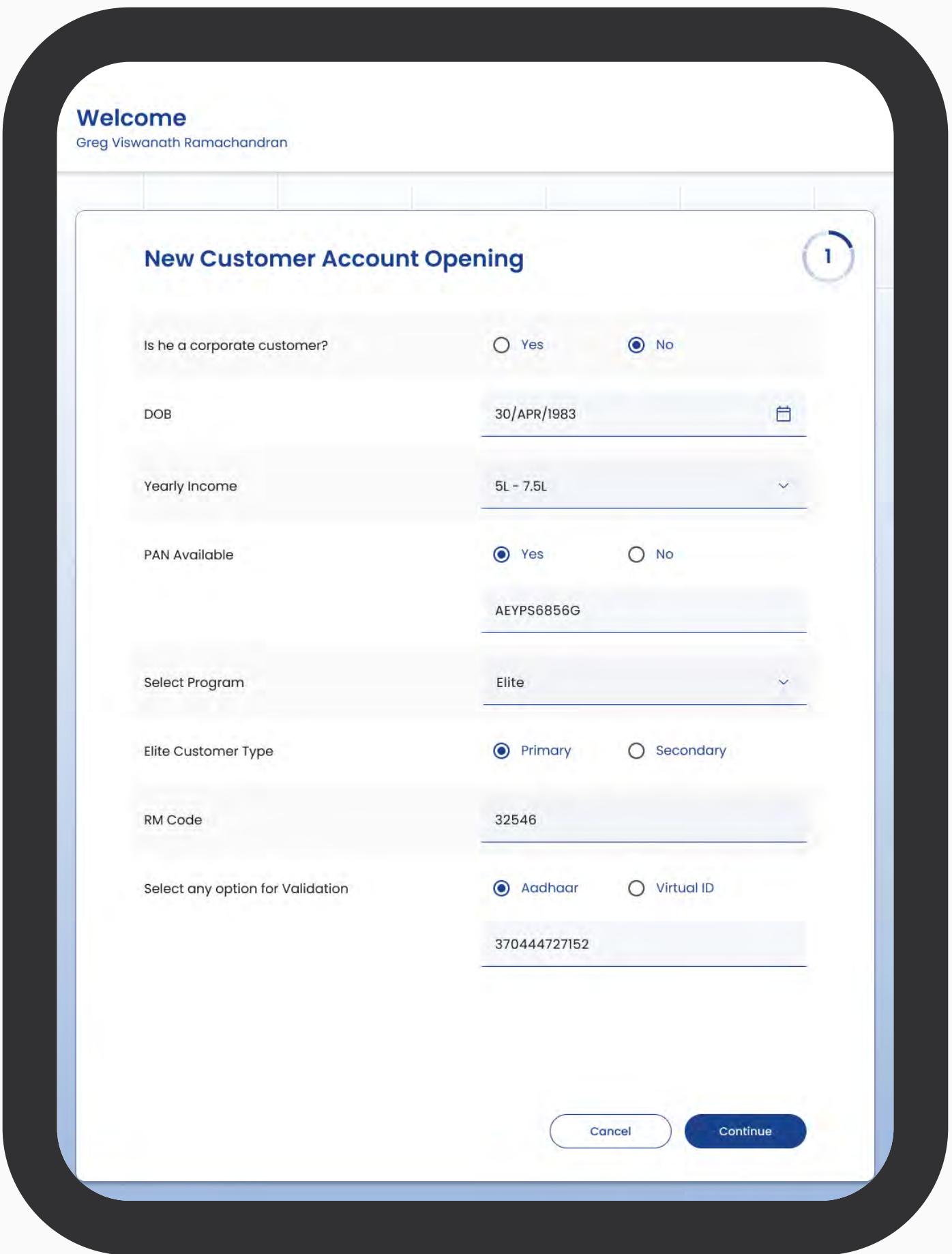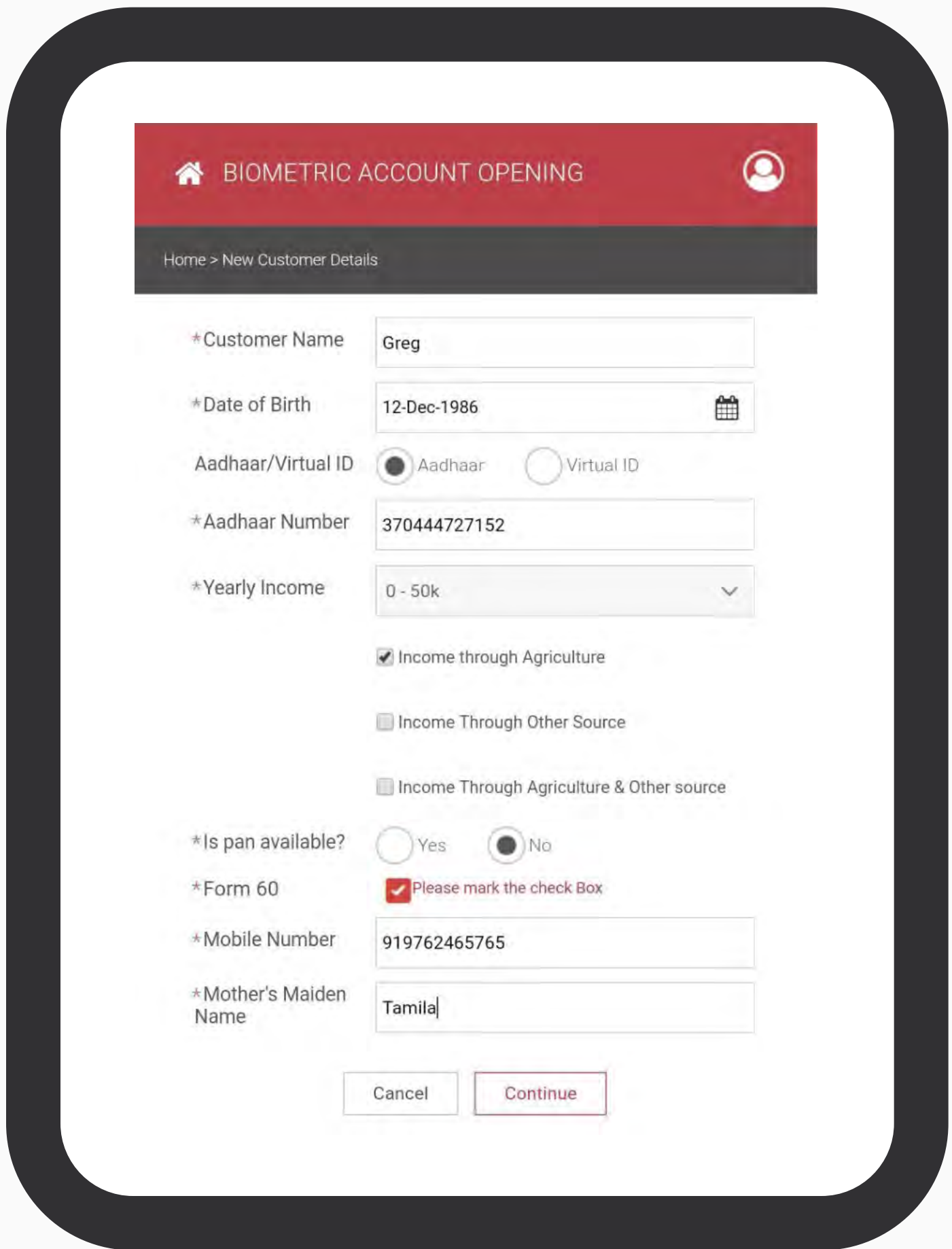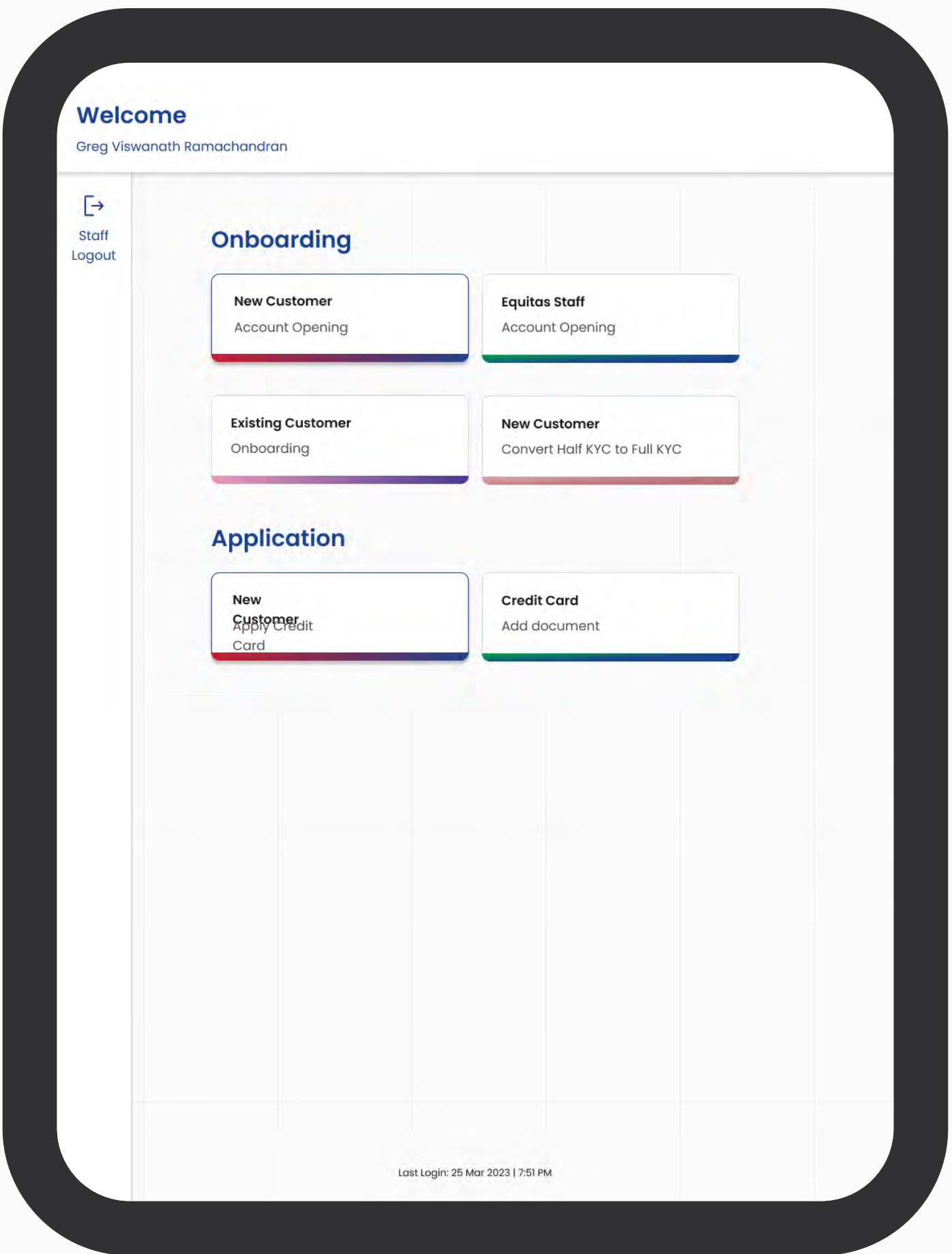
Save Draft   Cancel   Continue

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

After usability study
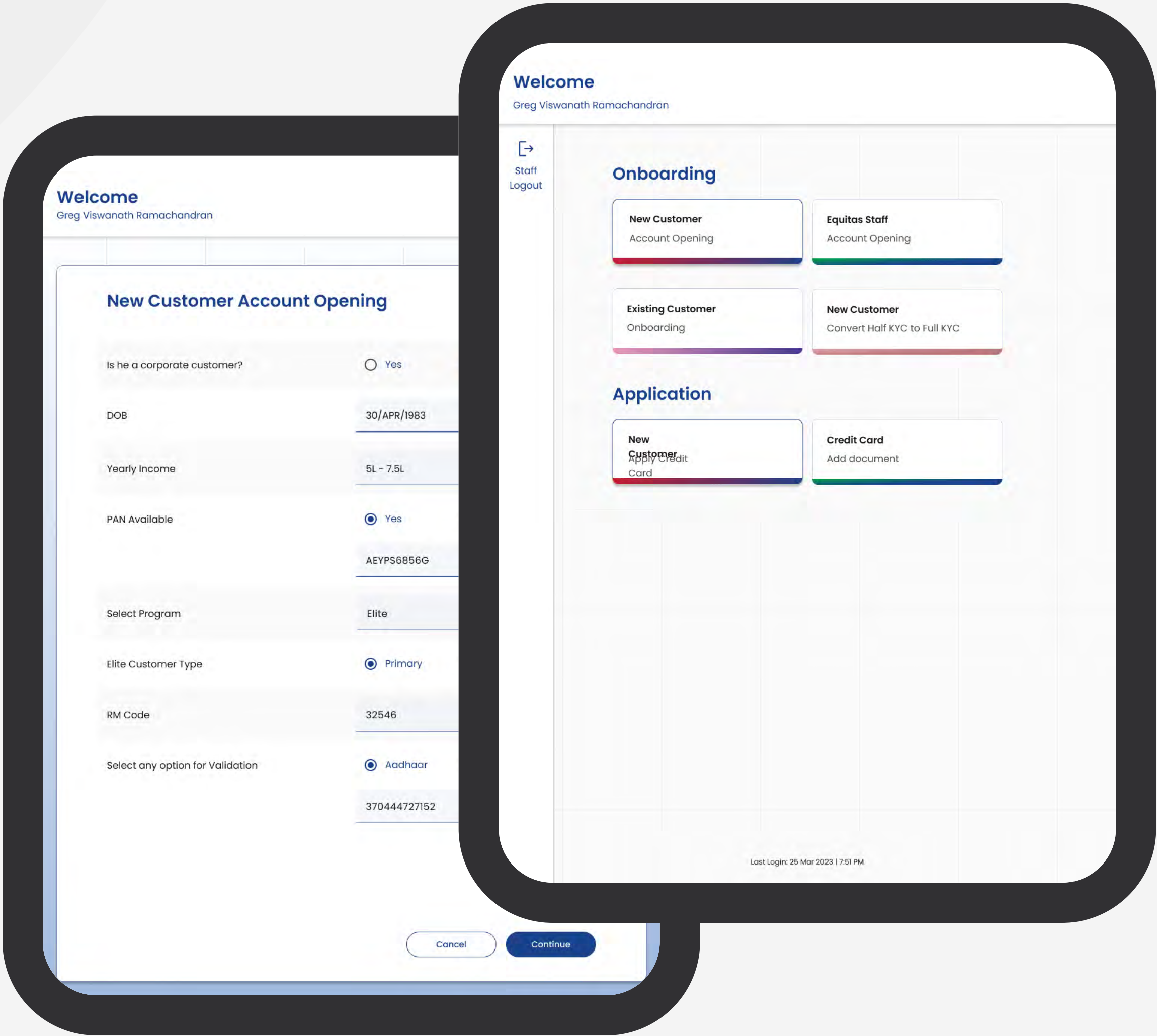
Style Guide

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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Contact: +91 98438 80670