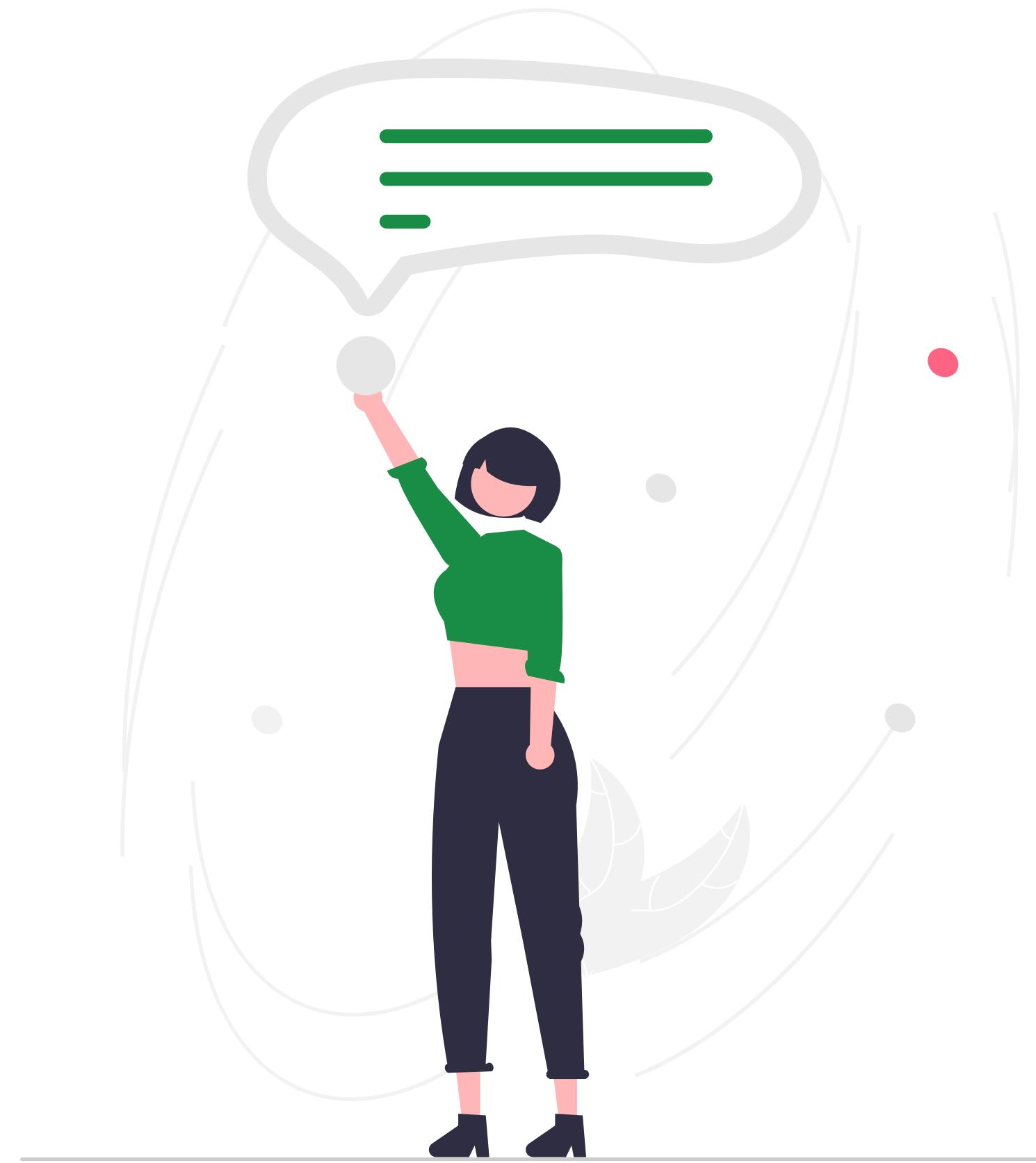


# One app. One banking.

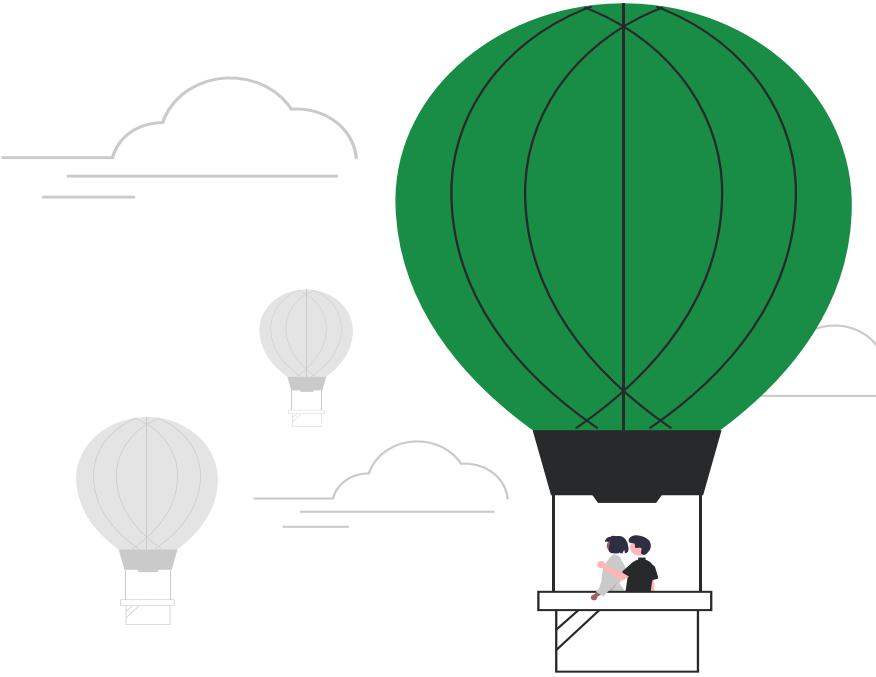
Ensuring an intuitive, secure, and accessible banking experience .

- ✓ Instant transactions
- ✓ Payments worldwide
- ✓ Saving accounts
- ✓ 100% mobile banking

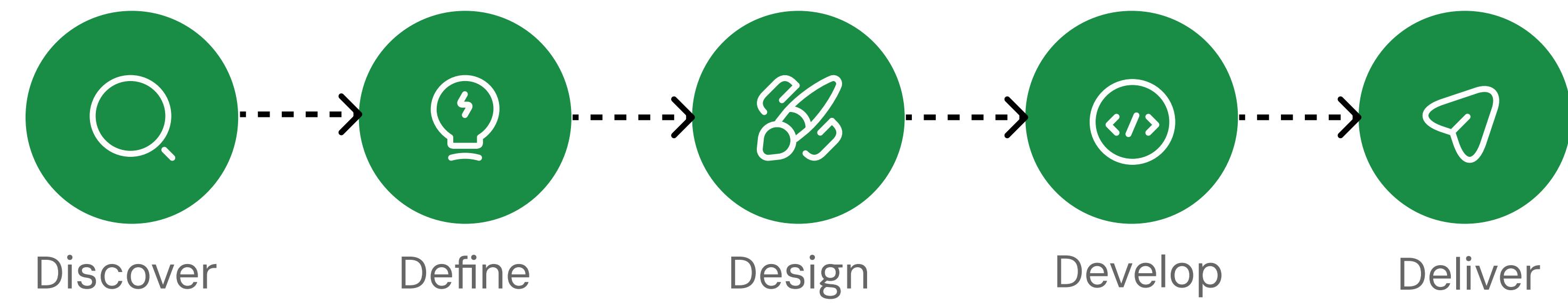


## Design Brief

The banking app faces usability challenges, including complex navigation, inefficient search, unclear error messages, and accessibility barriers. My goal is to enhance user experience by improving functionality, streamlining interactions, and ensuring seamless, secure, and inclusive banking for all users.



## Design Process





## Research Goal :

To identify and analyze usability issues in the banking app, focusing on navigation, accessibility, security, and performance. The aim is to gather insights on user pain points, optimize workflows, and enhance the overall user experience for seamless digital banking.

## Current Scenario :

Users of the banking app face multiple usability challenges, including complex navigation, slow performance, unclear error messages, and accessibility barriers. Security measures often disrupt the user experience, while inefficient search and poor customer support integration add to user frustration. These issues hinder seamless transactions and overall banking efficiency, leading to dissatisfaction and reduced user engagement.

## **Secondary Data :**

Here are some key sources and data points relevant to banking app usability:

### **1. Industry Reports & Market Trends**

- Global and regional mobile banking trends (e.g., reports from McKinsey, Statista, IBISWorld).
- Customer behaviour insights: Adoption rates of digital banking, common user pain points.
- Growth of mobile banking: Statistics on the increasing use of banking apps worldwide.

### **2. Competitor Analysis**

- Comparative studies of leading banking apps (e.g., HDFC Bank, ICICI Bank, SBI YONO, Paytm Bank).
- User ratings and reviews from Google Play Store and Apple App Store.
- Features offered by top competitors and their impact on user experience.

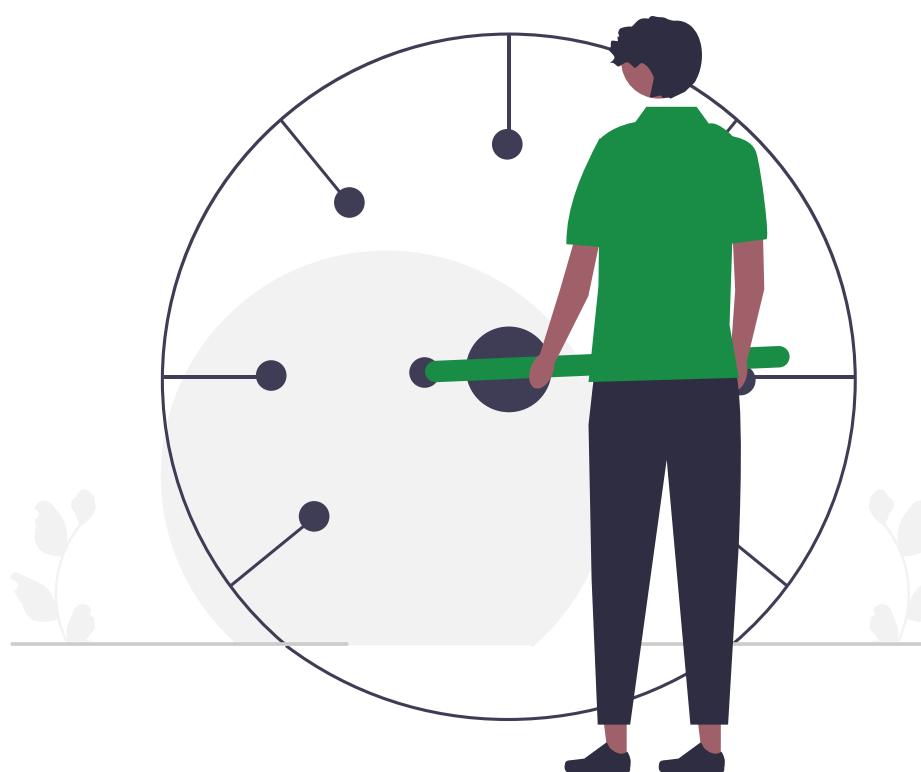
## Secondary Data :

### 3. Usability Research & Case Studies

- Studies on common UX challenges in banking apps (e.g., Jakob Nielsen's usability heuristics applied to finance apps).
- Research on security and compliance in banking apps includes RBI guidelines on digital banking security, global benchmarks like biometric authentication and two-factor authentication, and analysis of data breaches and fraud incidents in online banking.
- Research on accessibility in fintech applications for visually or physically impaired users.

### 4. Customer Feedback & Reviews

- Analysis of complaints and suggestions from online forums, app stores, and banking websites.
- Social media discussions about user frustration with banking apps.
- Common recurring issues mentioned by customers (e.g., login problems, transaction failures, navigation difficulties).



## **Interview Questionnaire :** (*Offline Interview*)

1. Can you describe your typical experience using a banking app?
2. What challenges do you face while performing transactions or other tasks in the app?
3. How important is security for you when using a banking app, and what features make you feel secure?
4. Have you ever abandoned a transaction due to frustration? If yes, what was the issue?
5. What features do you find most useful in a banking app, and why?
6. Do you think the app is accessible and easy to navigate? If not, what improvements would you suggest?
7. How do you prefer to receive support when facing an issue—chat, call, FAQs, or something else?

<https://forms.gle/gAWgUwuKv2EzZYmT7>

## Interview insights :



Age - 20

- Prefers instant customer support via chat rather than calling customer care.
- Finds the investment section confusing and wants clearer options for savings and investment plans.



Age - 27

- Struggles with categorizing academic and personal expenses in the app.
- Needs low-cost international transfers for research collaborations.



Age - 62

- Struggles with complex transaction processes and prefers a simplified interface with larger buttons.
- Finds OTP verification cumbersome and would like an easier authentication method.



Age - 35

- Finds mobile banking interfaces cluttered and hard to navigate.
- Wants faster payment processing for business transactions.

# User Persona 1



**Saniya**

**Working IT Professional**

Saniya is a busy marketing manager who relies heavily on mobile banking for quick transactions, bill payments, and financial planning. She prefers an intuitive and efficient banking experience that integrates seamlessly with her fast-paced lifestyle.

“

I need a banking app that works as fast as I do—secure, smart, and hassle-free.

”

## Demographics

**Age:** 30

**Occupation:** Marketing Manager

**Location:** Mumbai, India

**Tech-Savviness:** High

## Traits

Budget Concious

Tech saavy

Autodidact

## Pain points

- Frustration with long OTP verification times
- Difficulty tracking multiple financial accounts in one place
- Overcomplicated navigation in some banking apps

## Goals & Needs

- Quick and hassle-free transactions.
- Smart budget tracking and financial insights.
- Secure and easy-to-use authentication methods.
- 24/7 customer support and instant issue resolution.

# User Persona 2



## Sandeep

Student

Sandeep is a research-driven PhD student specializing in artificial intelligence. He manages multiple stipends, research grants, and expenses while balancing his studies. He prefers a banking app that provides seamless transactions, automated budgeting, and minimal distractions.

“

I need a banking app that's as smart as my research—simple, fast, and insightful.

”

## Demographics

**Age:** 27

**Occupation:** PhD Student  
(Computer Science)

**Location:** Kolkata, India

**Tech-Savviness:** High

## Traits

Budget Concious

Tech saavy

Autodidact



## Goals & Needs

- Efficient money management for stipends and grants.
- Easy international transactions for research collaborations.
- Secure and fast mobile banking.
- Insightful financial reports to track spending.

## Pain points

- Difficulty categorizing academic and personal expenses
- High transaction fees for international payments
- Overly complex banking interfaces with unnecessary features

## Sees

- Too many ads for credit cards he doesn't need.
- Friends using student-friendly banking solutions.
- Confusing jargon in banking terms that make it hard to understand fees.



Saniya

## Thinks

- I need a banking app that saves me time
- Security is important, but I don't want too many steps.
- Budgeting should be effortless with clear financial insights.

## Says & Does

- "Why does it take so long to load my account details?"
- "I need better tracking of my spending in this app."
- Frequently checks her balance and transaction history.

## Feels

- Finds mobile banking inconvenient compared to desktop banking.
- Worries about high transaction fees for business loans and payments.
- Feels overwhelmed with too many features he doesn't use.

## Sees

- Friends using alternative banking apps with smoother experiences.
- Frequent security alert notifications in the app.
- Overloaded UI with unnecessary promotions.



Sandeep

## Thinks

- Analyzing different banks to compare interest rates and loan terms.
- Concerned about maintaining a good credit score for future financial needs.
- Thinking about the long-term financial impact of loan repayment.

## Says & Does

- "I just need a simple way to pay my tuition and check my balance."
- Why is customer support so hard to reach?
- Only uses the app for essential transactions like tuition payments.

## Feels

- Stressed about unexpected transaction fees and hidden charges.

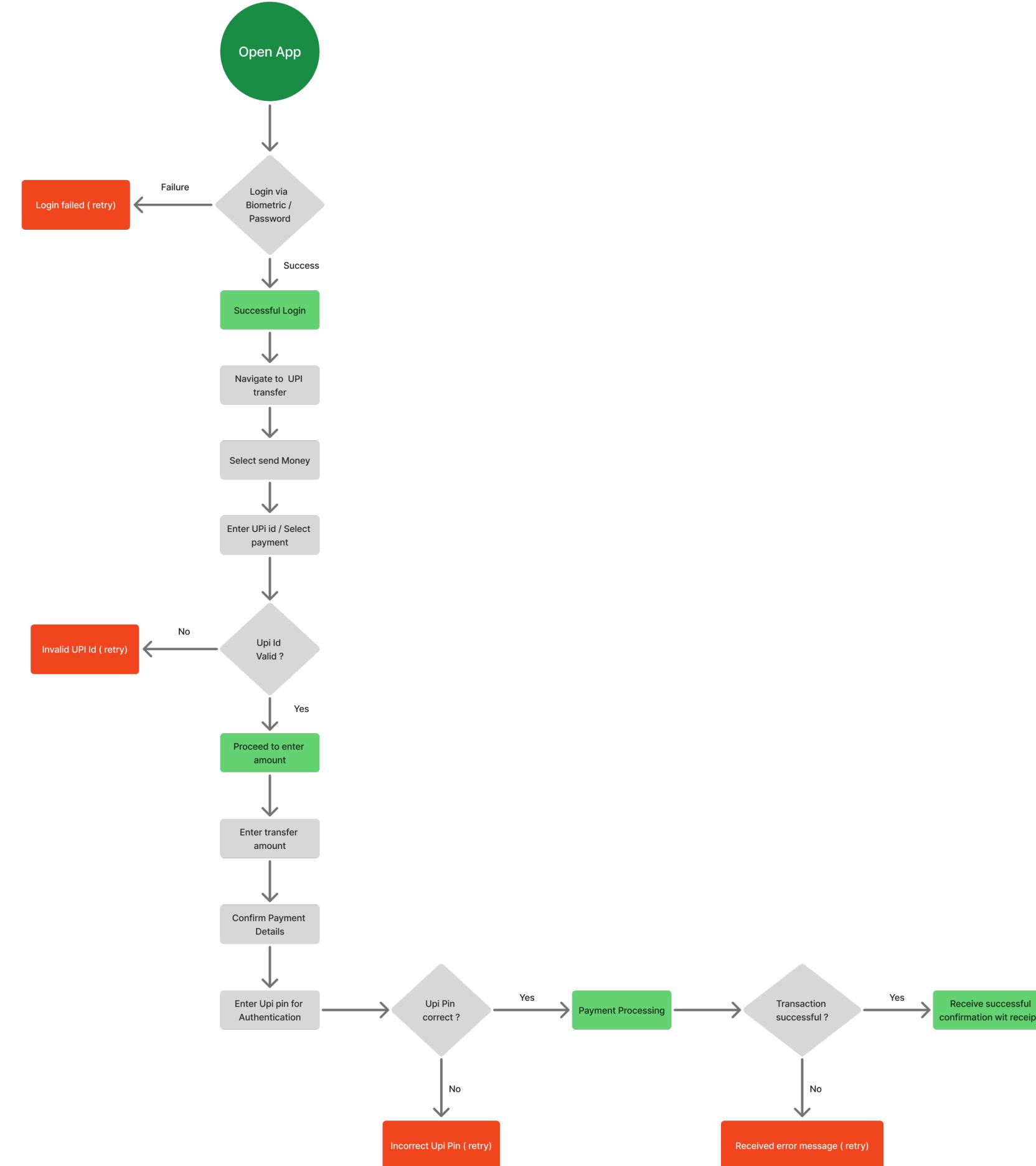
# Competitive analysis

Criteria /Competitor	HDFC Bank App	Icici Mobile banking	YONO SBI	Yono sbi banking
1.User Interface (UI)	Clean UI but slightly outdated	Modern and well-structured UI	Cluttered with multiple features	Minimalist and user-friendly
2.Ease of Use	Smooth navigation but slow at times	Easy navigation, quick transactions	Some features are difficult to find	Seamless experience, very intuitive
3. Performance & Speed	Sometimes slow, especially during peak hours	Fast and responsive	Often lags and crashes	High - speed performance
4. Security Features	Biometric login, OTP, multi-layer authentication	Strong security with UPI PIN and fingerprint login	Secure but outdated verification methods	Advanced security with face recognition
5.Personalization	Offers customized financial insights	AI-powered suggestions for payments	Limited personalization	Allows setting financial goals
6. Accessibility Features	Basic accessibility options	Voice commands available	Poor accessibility support	Decent accessibility features
7.Transaction Process	Quick but sometimes requires multiple verifications	Seamless UPI and fund transfers	Transactions take time, sometimes fails	Instant transfers with minimal steps
8.Customer Support	Average, chatbot not very helpful	24/7 support, quick responses	Delayed responses, hard to reach	Quick response through in-app chat
9.Unique Features	SmartBuy for cashback, investment options	Linked with UPI, Bill Pay, and credit card integration	Digital banking, loans, and shopping integration	Zero balance digital savings account
10.Pain Points	App crashes occasionally	Some features are hidden in menus	Slow processing, frequent downtime	Limited investment and loan options

# User flow

## Scenario 1 – Regular User

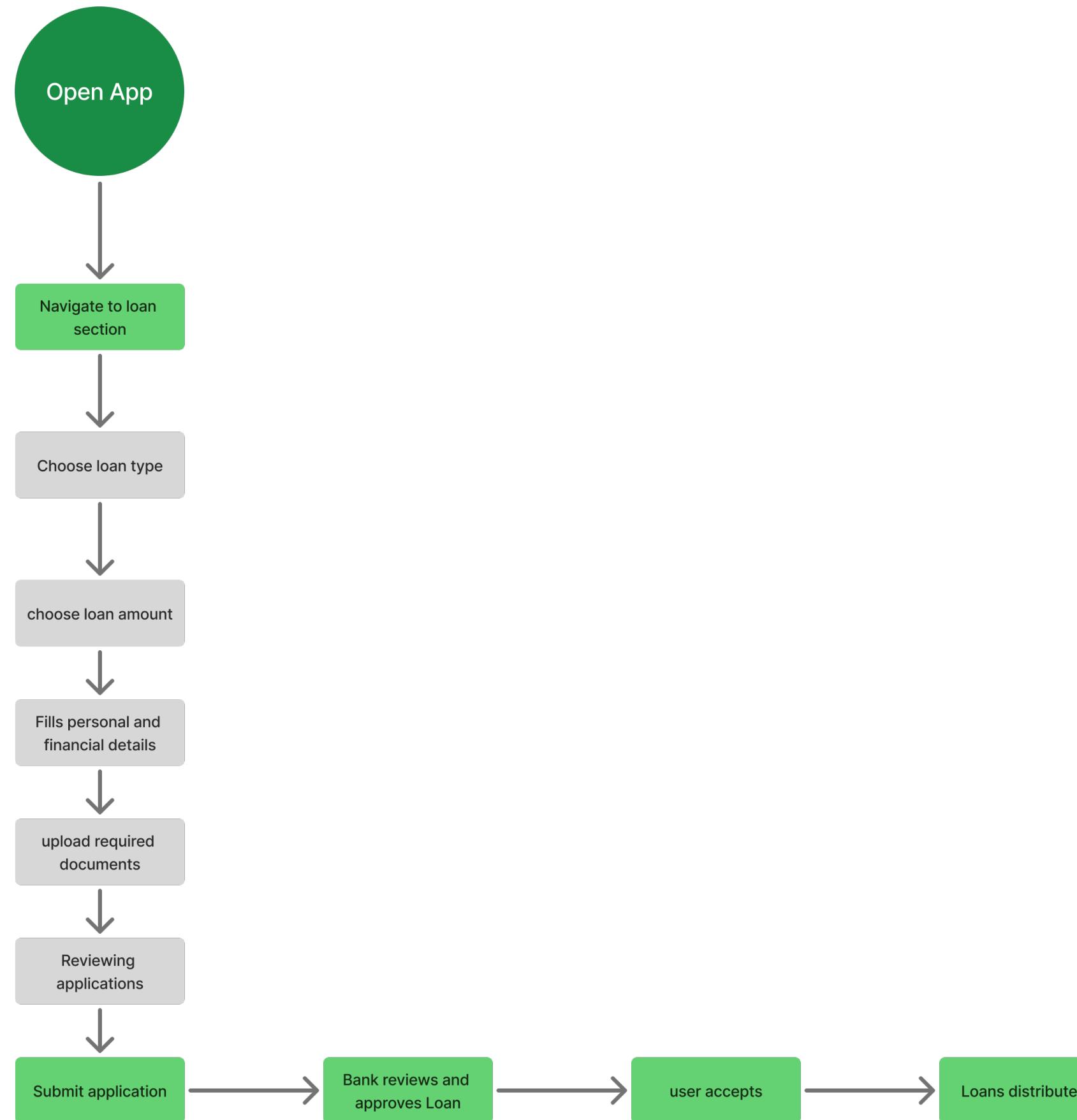
A user wants to transfer money to a friend using UPI from their mobile banking app.



# User flow

## Scenario 2 – Regular user

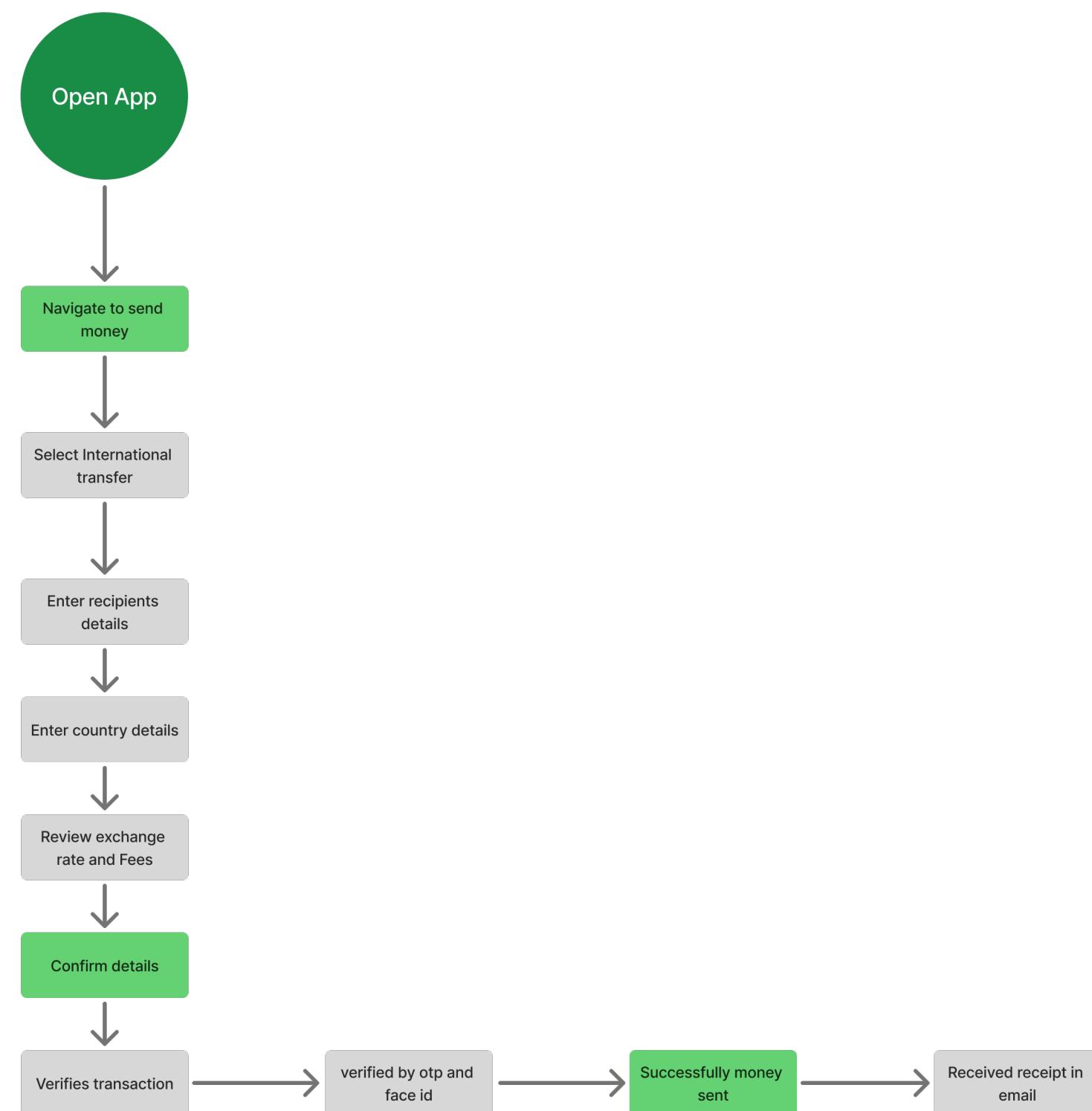
A 40-year-old user taking a loan for the first time



## User flow

### Scenario 3 –

A woman sending money internationally to her son for the first time.



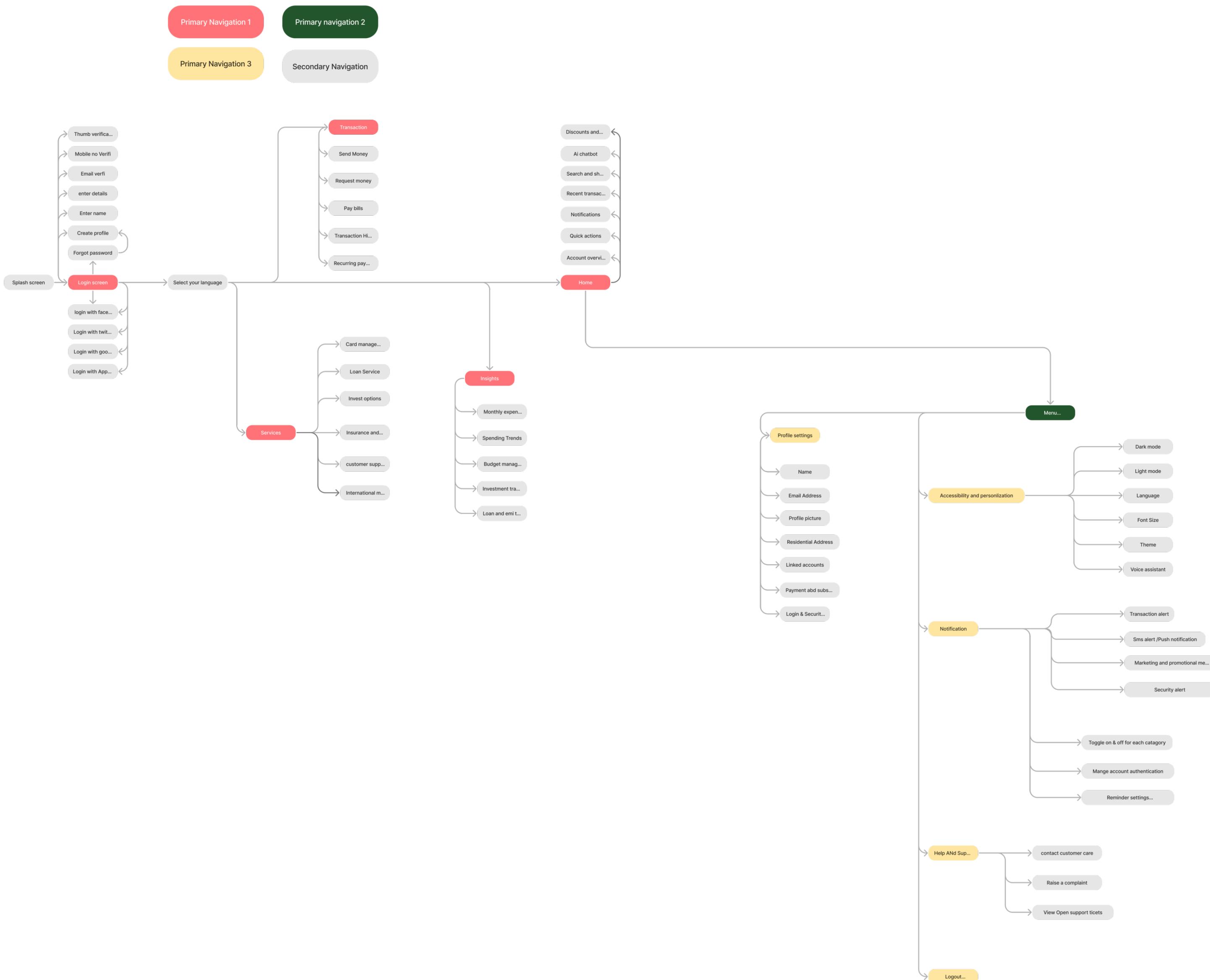
## **Feature set-**

- 1. Conversational AI Chatbot** – A voice- and text-based assistant that guides users through the loan application process and answers queries.
- 2. Adaptive UI for Accessibility** – Dynamic font resizing, contrast adjustments, and voice assistance for users with visual impairments.
- 3. Predictive Recommendations** – AI-driven insights suggest the best loan plans based on user behaviour and needs.
- 4. Gesture-Based Navigation** – Swipe and tap interactions for an intuitive mobile experience, reducing cognitive load.
- 5. Error Prevention & Feedback System** – Real-time validation and smart error messages to prevent mistakes in loan applications.

# Information Architecture For Banking Application

Designed By **Sayak Sarkar**

Designer in User experience & Interaction Designer



# Conceptual Modeling

Frame	User Intent / Action	System Functionality	Feedback/Interface Cues
1 Unlocking Phone	Access phone & find app	OS unlocks, app icon available	Familiar phone home screen
2 Opening the App	Open One United app	Loads dashboard: Accounts, Transfer, Pay Bills	Clear navigation buttons
3 Choosing Transfer Type	Tap "Transfer" → Select "To One United User"	Offers transfer options	Icons + labels for clarity
4 Enter Recipient	Type name/account/email	Backend verifies and confirms recipient	Green tick or modal confirmation
5 Enter Amount & Authenticate	Input amount & message, then authenticate	Triggers payment confirmation logic	Biometric or PIN input + "Send" button
6 Confirmation	View result	Shows success screen and receipt	Visual tick, amount sent, timestamp

The illustrations show a user's journey through the app:

- Row 1:** A person unlocking their phone, followed by the OneUnited app dashboard showing 'Accounts', 'Transfer', and 'Pay Bills'.
- Row 2:** The 'Transfer' screen where the user selects 'Richa' and 'To Other Bank', followed by a close-up of the 'Amount' screen showing '\$250.00' and 'For dinner'.
- Row 3:** The final 'Success' screen confirming the transfer is complete, with a timestamp and three horizontal lines.

# *Design System*

## Typography

Font Style- **Josefin Sans**

**HEADER 1 / Bold 36 px**

**HEADER 2/ Regular 28 px**

**BODY / B1 Semi bold 28 px**

**BODY / B2 Medium 24 px**

**BODY / B3 Semi bold 22 px**

**BODY / B4 Semi bold 20 px**

**BODY / B5 Medium 18 px**

**BODY / B7 Semi bold 16 px**

**BODY / B7 Regular 16 px**

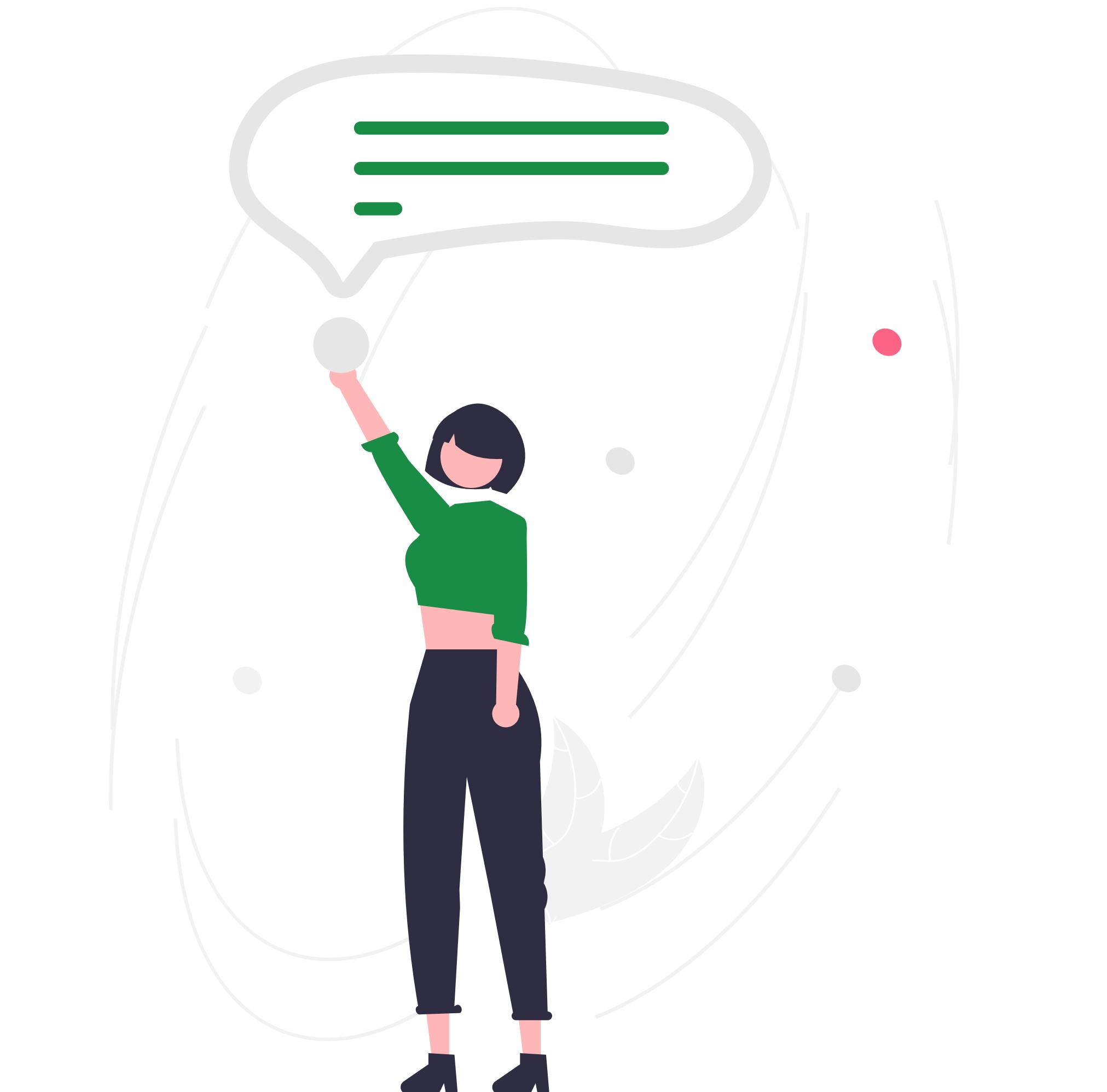
**BODY / B7 Medium 16 px**

**BODY / B8 Regular 14 px**

**BODY / B8 Bold 14 px**

**BODY / B9 Regular 12 px**

**BODY / B10 Regular 10 px**



# Colour palate



Background Primary colour

006A29

34C759

Gradient

F5F5F5

Button colour

006A29

D9D9D9

Secondary colour

EDF4F0

C5F9FF

EEE1FF

FF6C6C

Action colour

319F43

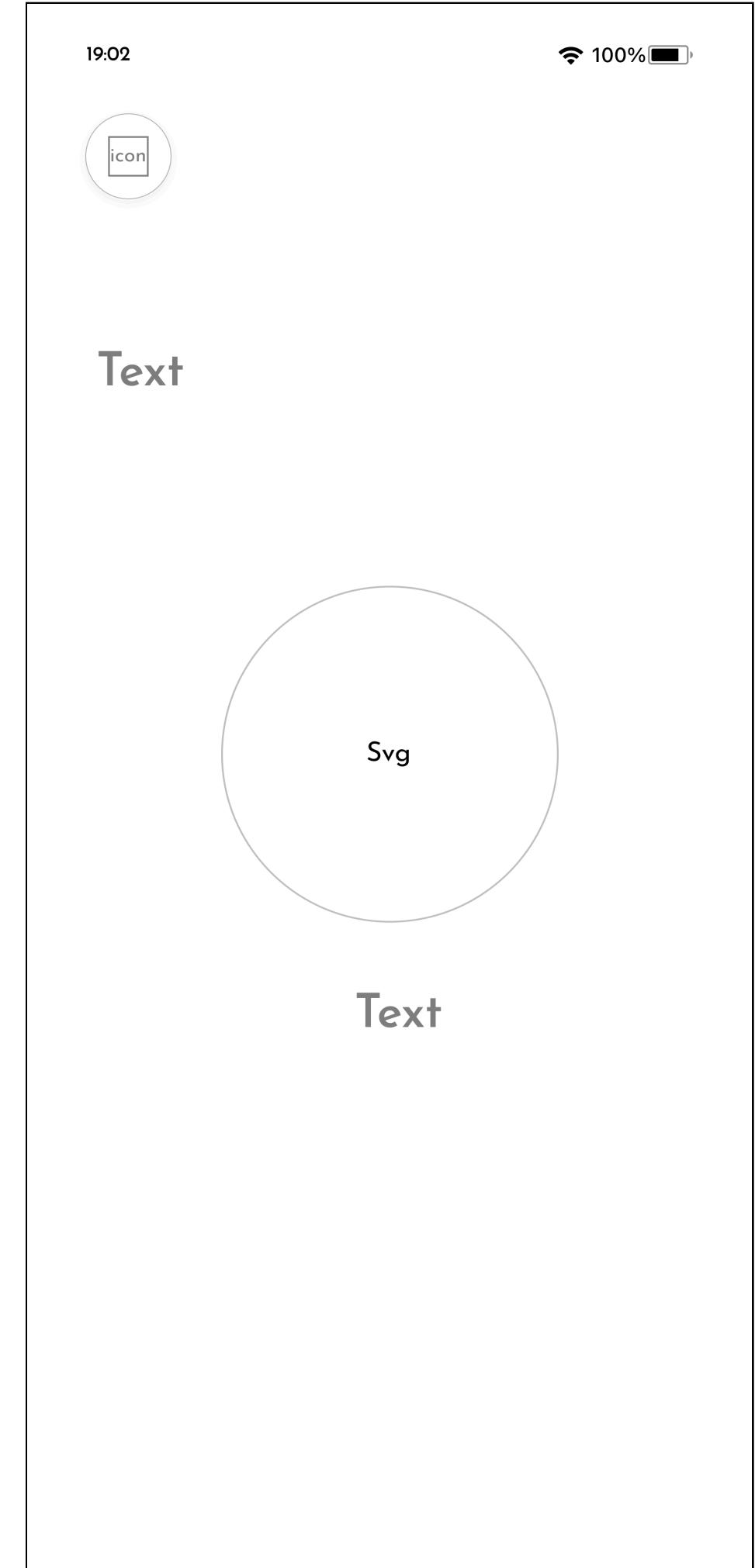
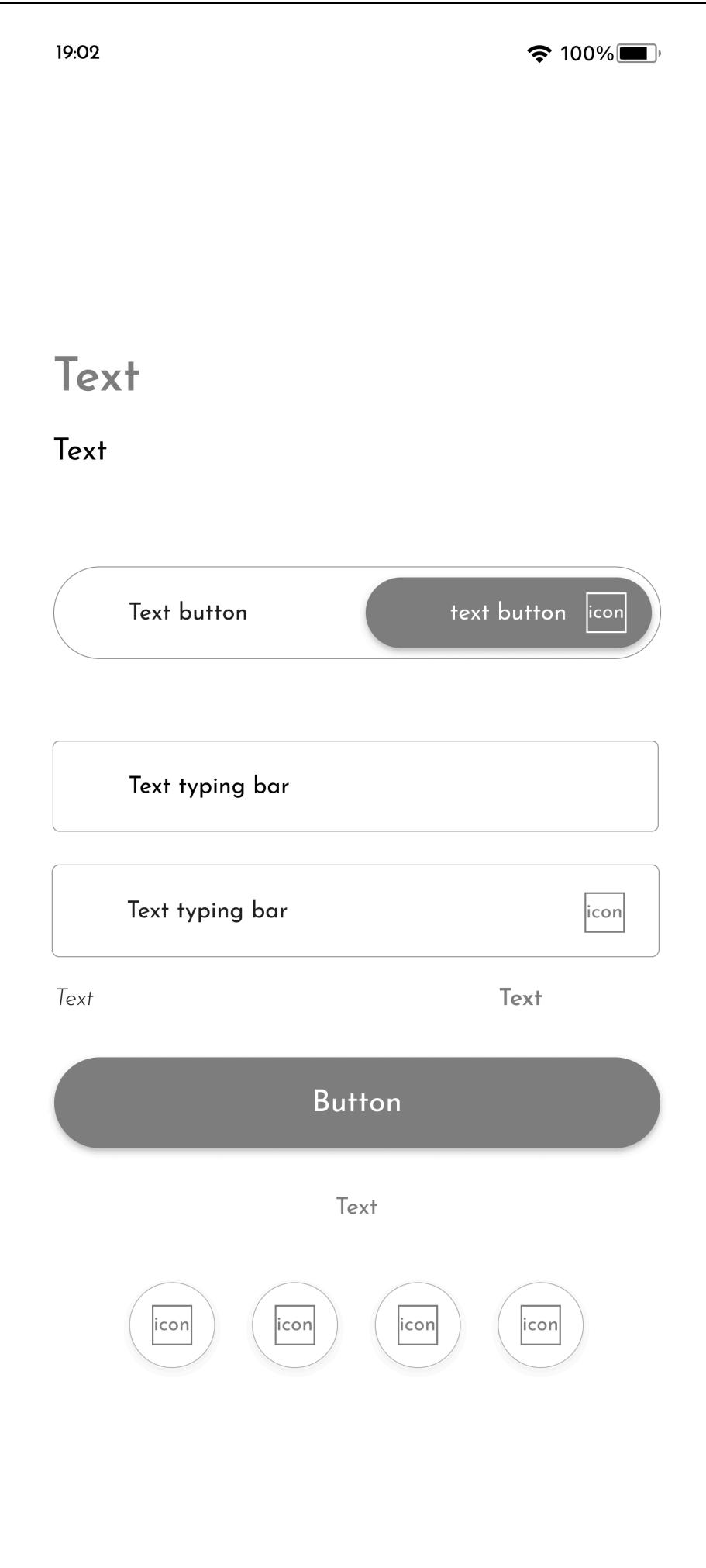
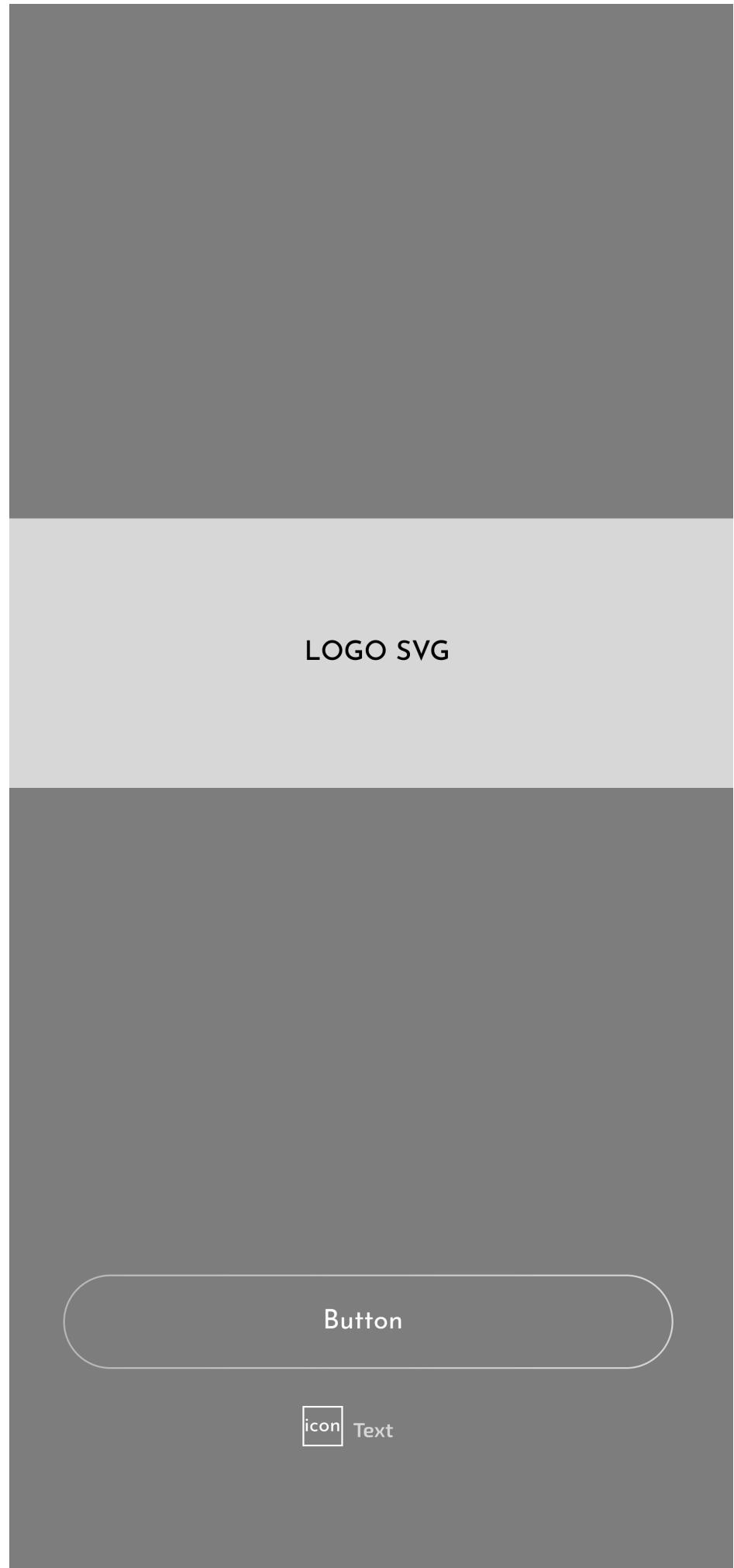
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Text colour

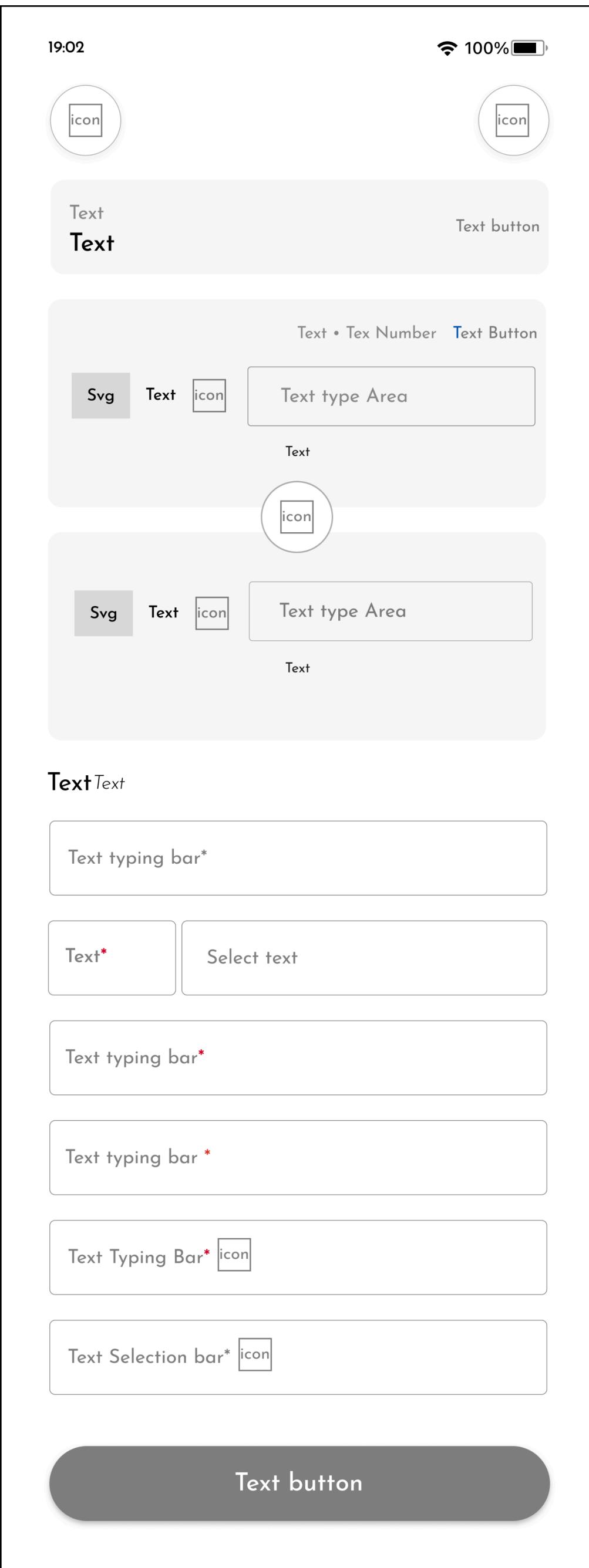
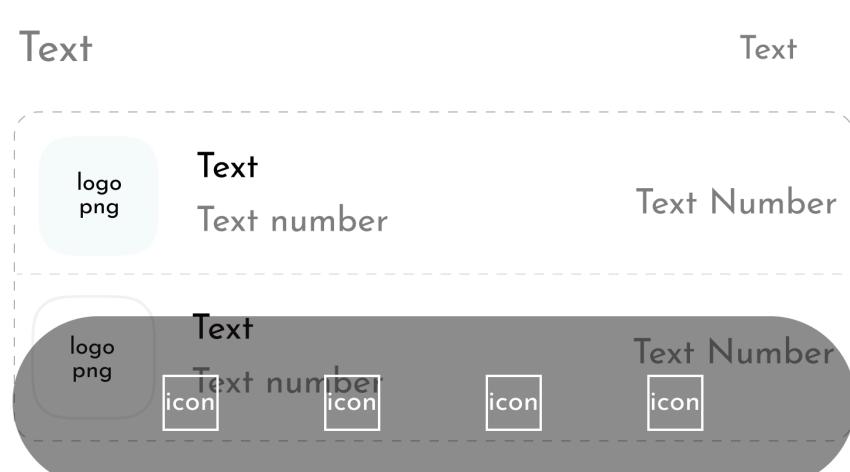
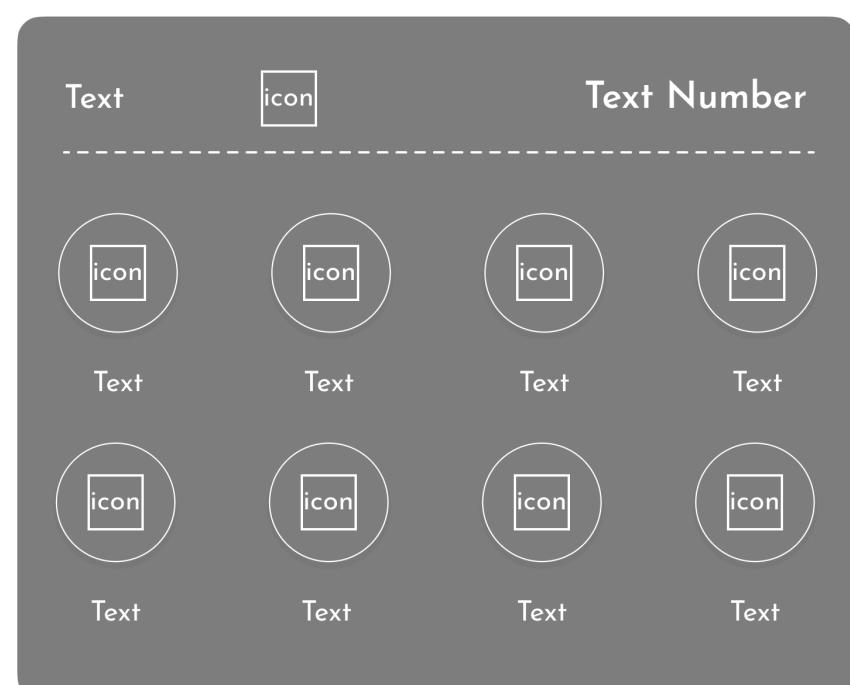
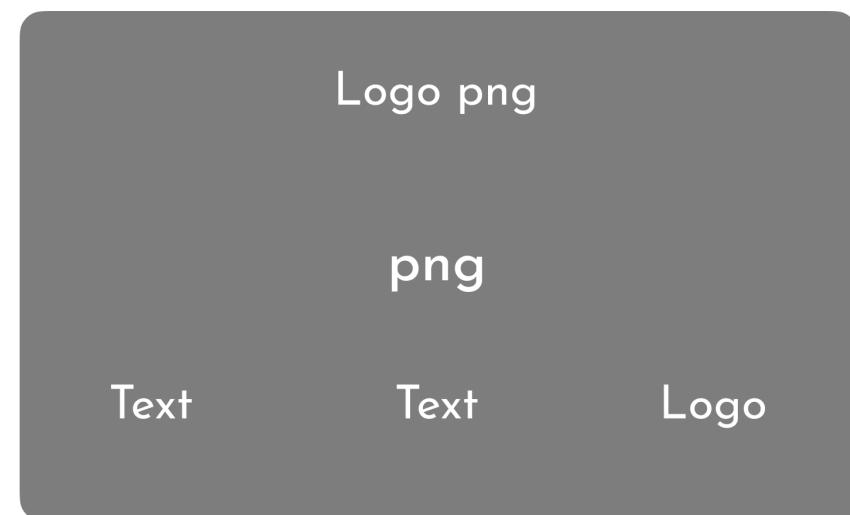
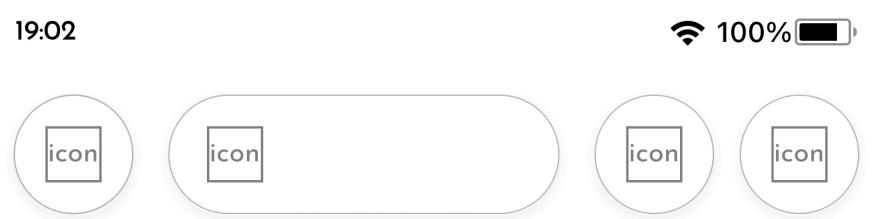
FFFFFF

1E1E1E

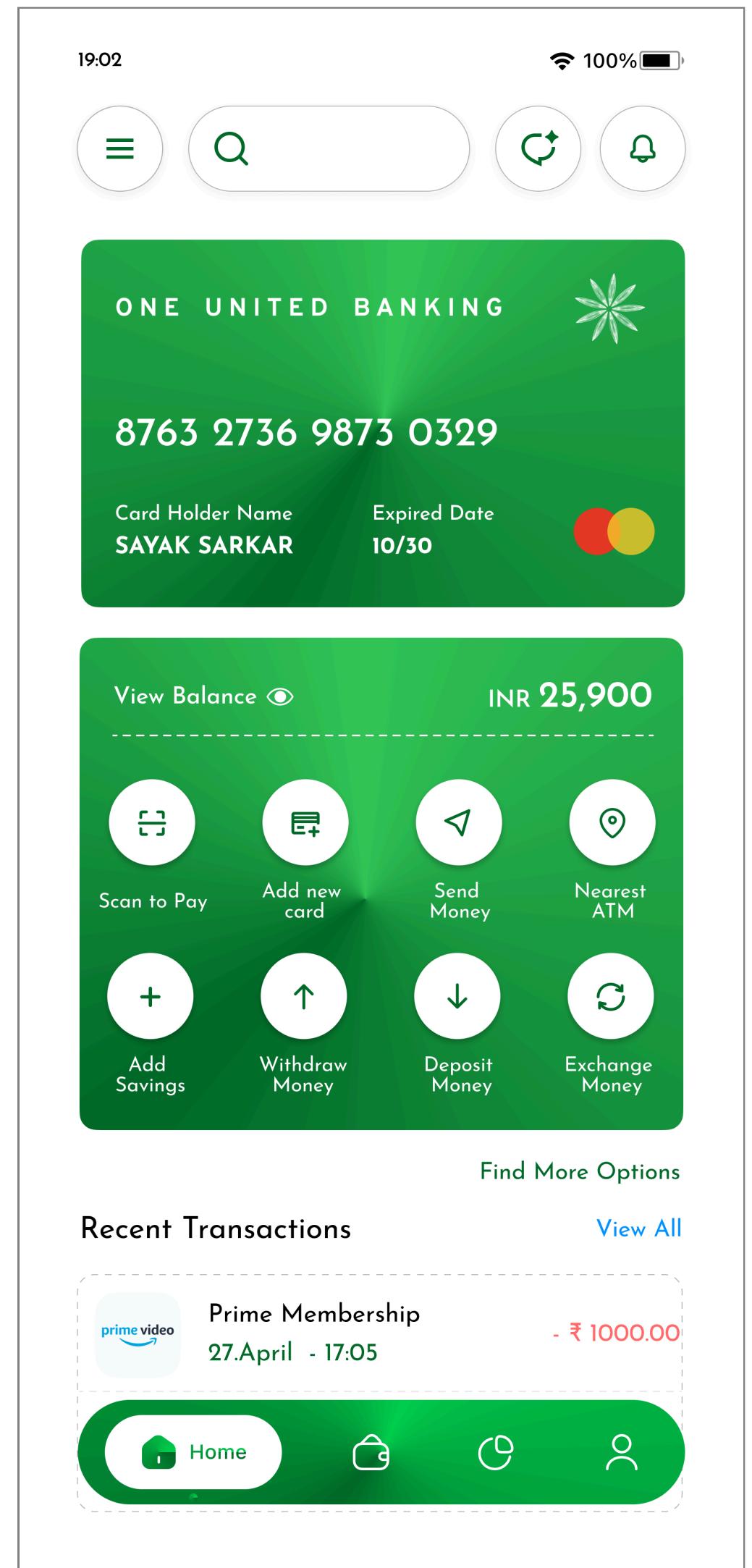
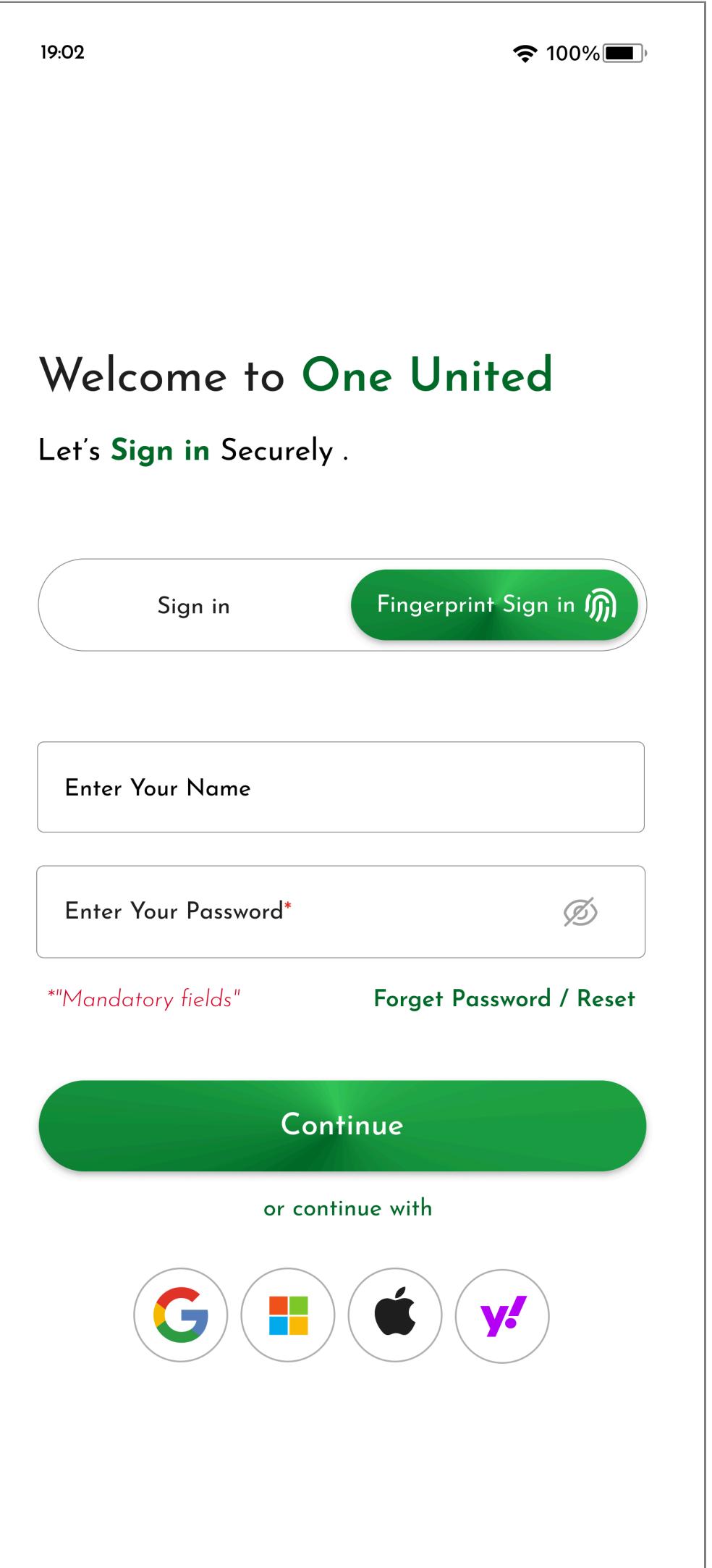
# *Mid fidelity Graycale*



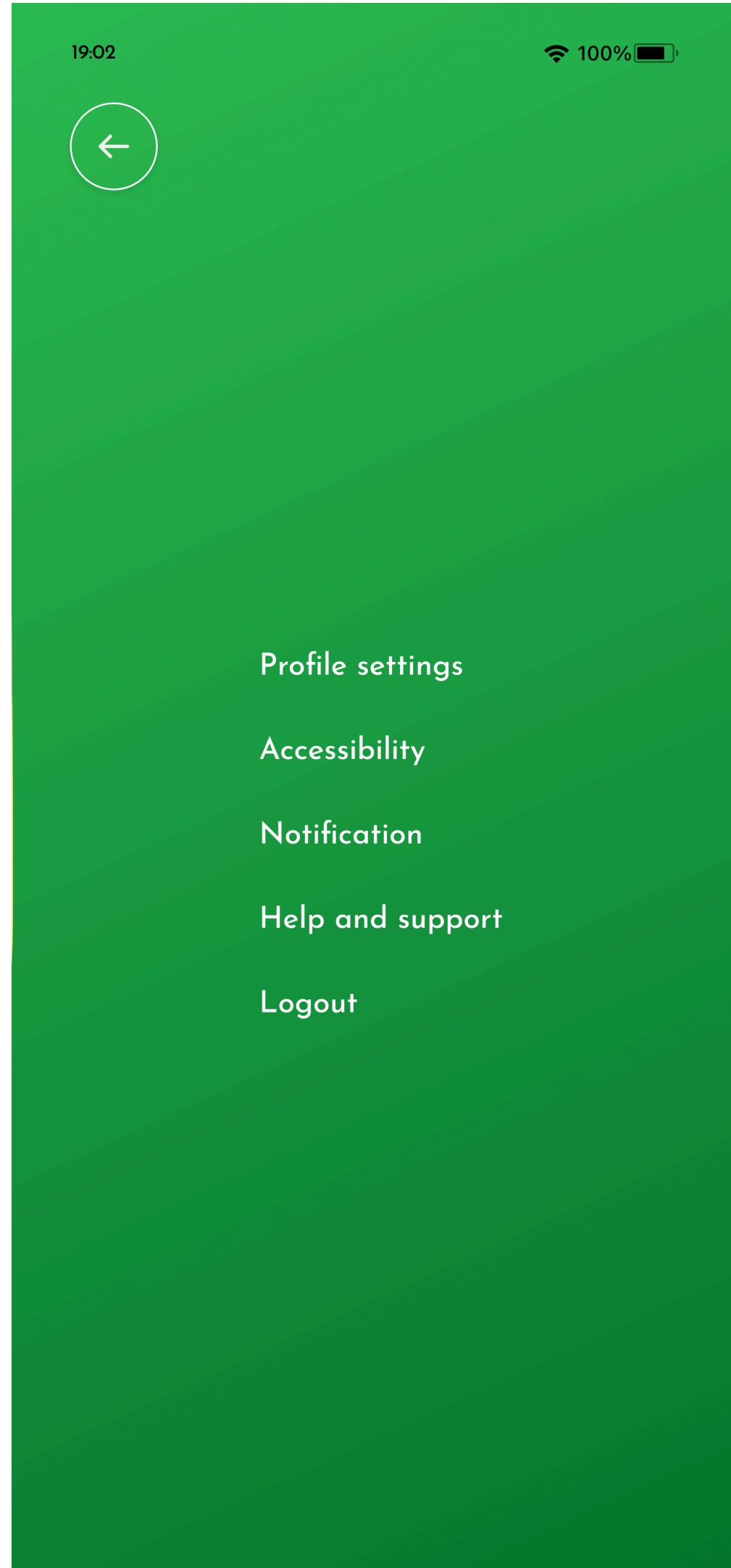
# *Mid fidelity Gray Scale*



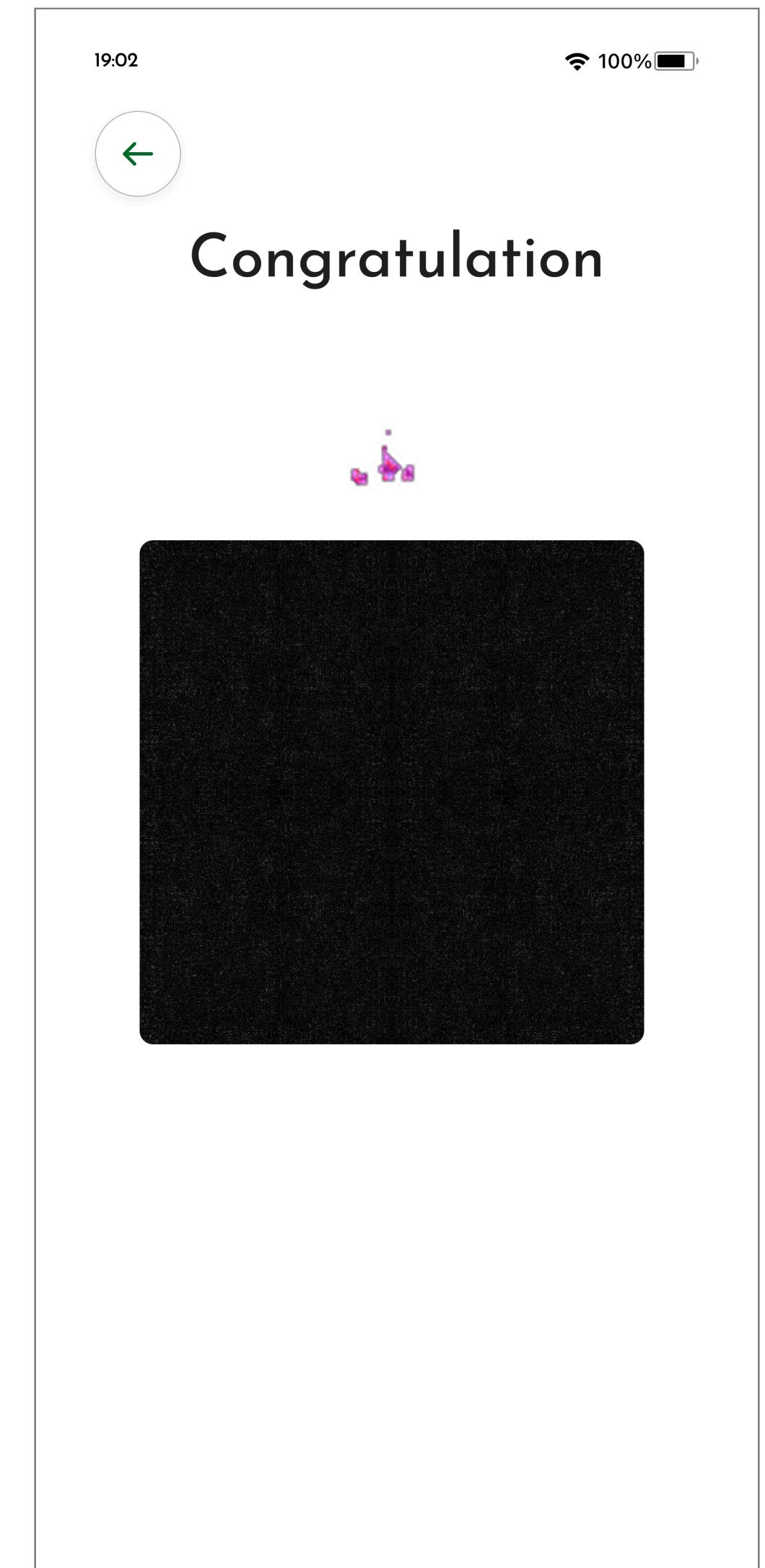
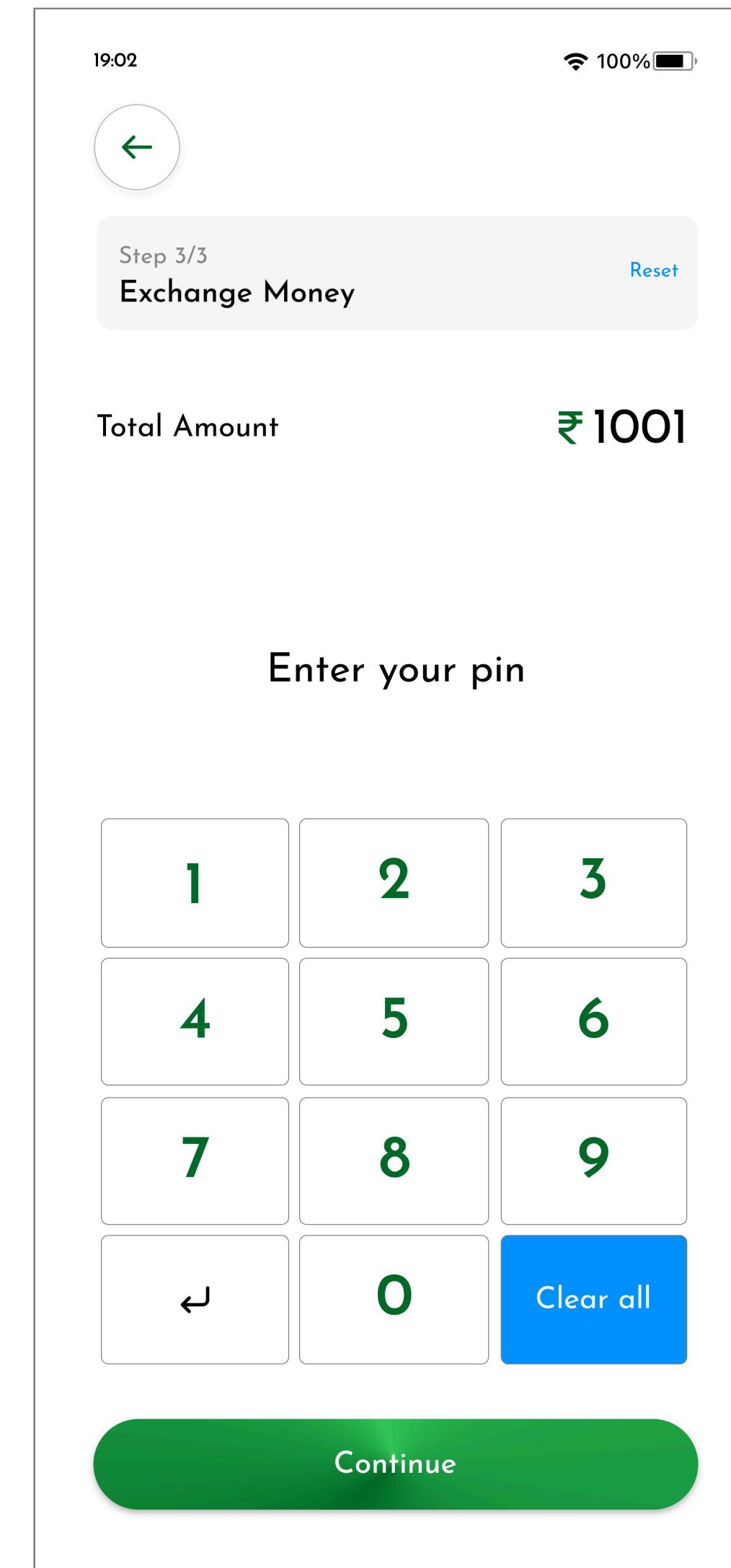
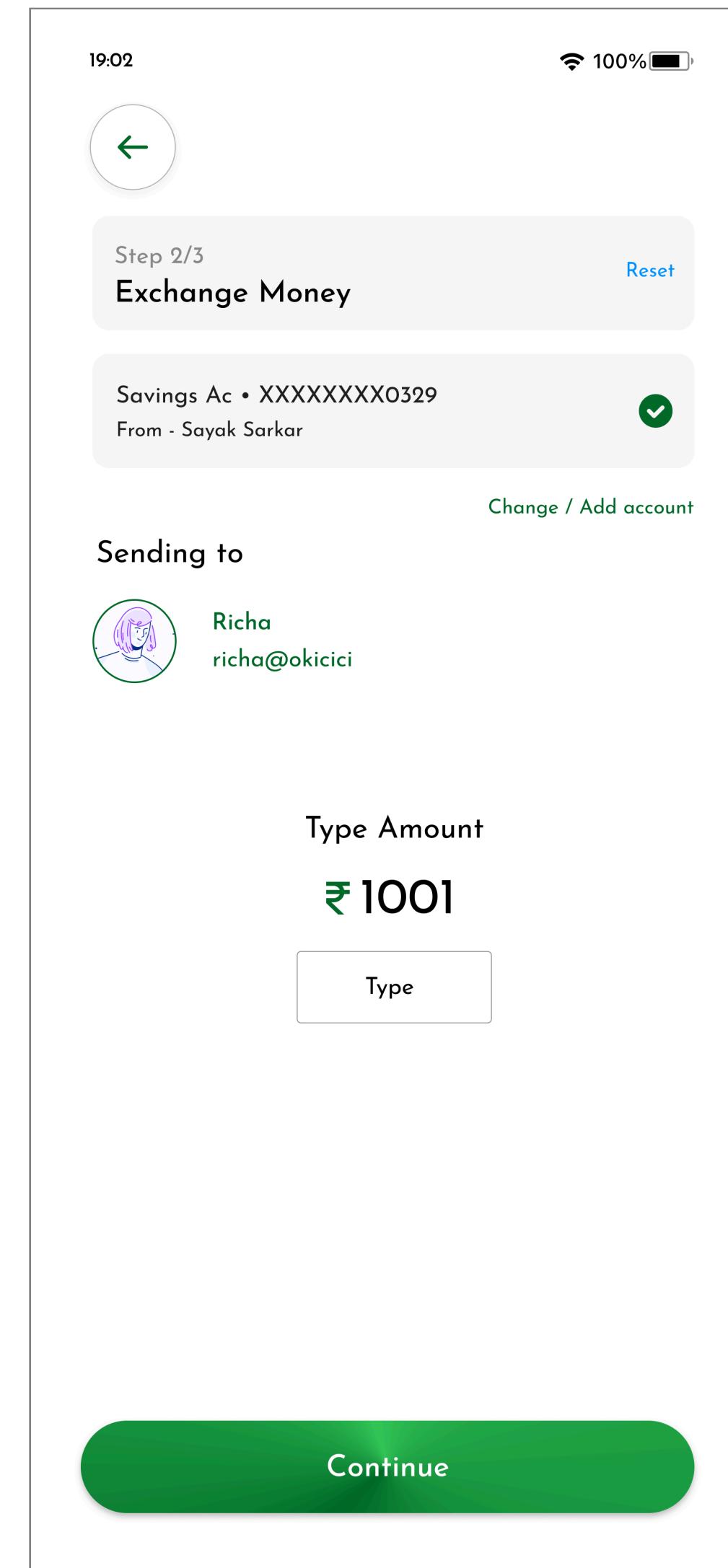
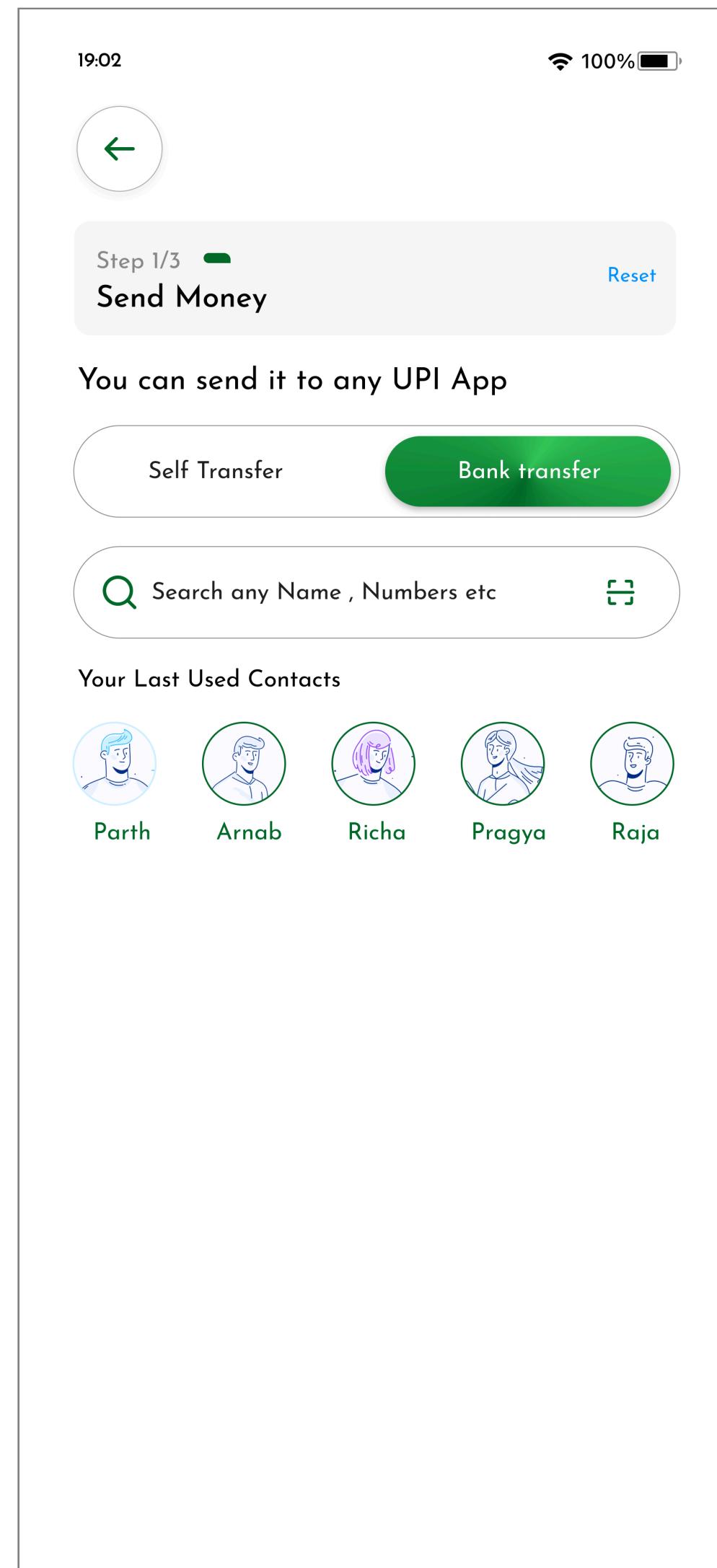
# High fidelity UI



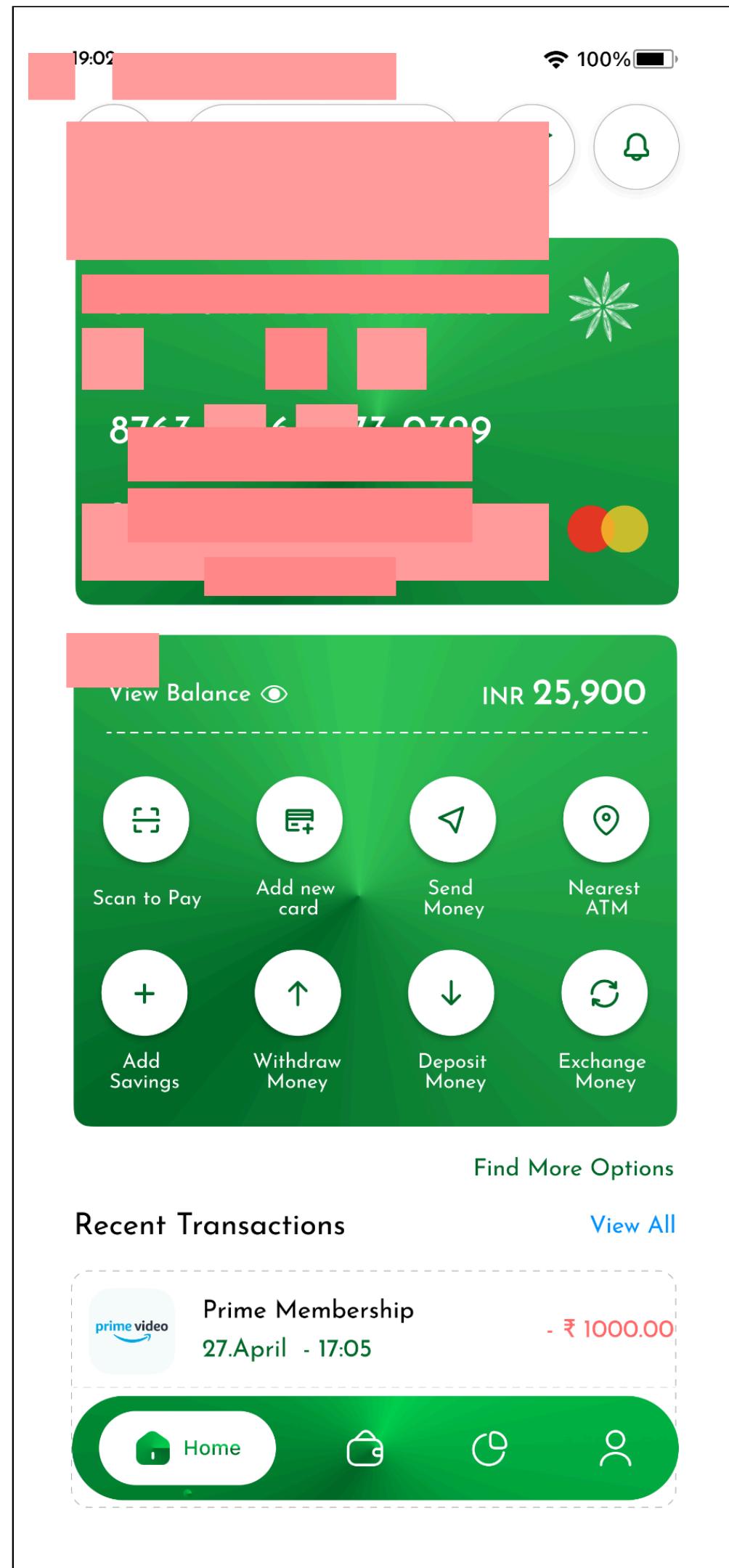
# High fidelity Ui

A mobile application screen titled "Step 1/3 Exchange Money". It shows two currency conversion fields. The top field has "IND" selected and a "Type amount" input field. Below it, a note says "1 INR = 0.0096 GBR (Today's live rate)". The bottom field has "GBR" selected and a "Receive amount" input field. Below it, a note says "1 GBP = 104.25 INR (Today's live rate)". At the bottom, there is a section titled "Fill the details \*Mandatory fields" with four input fields: "Enter Receiver Name\*", "Country\* ▾", "Select Bank\* ▾", and "Enter Receiver's Account No\*". A large green "Proceed to Exchange" button is at the bottom.A mobile application screen titled "Step 1/3 Loan Amount". It features a title "Select Your Desired Loan Amount" and a subtitle "Easily customize the loan amount as per your requirement to view personalized rates." Below this is a "Amount in INR" section with a "Change Currency" link, a "INR 1,000 00" input field, and a "Add any amount" button. A slider with "Rs 10k" and "Rs 1.0 lac" ends is shown. A section titled "Select a return period to view the corresponding return rate." includes "Select Duration" dropdowns for "Months" and "Year". A "View Amount" section shows "INR 0000000". At the bottom is a "Important! Read Before Proceedings" section with two numbered points: 1. Check for Subsidies (Government rebates or tax credits can lower your loan needs.) and 2. Compare Loan Types (Choose between secured (property-backed) or unsecured loans.). A large green "Continue" button is at the very bottom.

# High fidelity UI



# Usability Heat Map



Step 1/3  
Loan Amount

Select Your Desired Loan Amount

Enter the amount you require per your requirement to view personalized rates.

Amount in INR      Change Currency

INR 1,000.00      Add any amount

Rs 10k      Rs 1.0 lac

Select a return period to view the corresponding return rate.

Select Duration      Months ▾      Year ▾

View Amount      INR 0000000

**Important! Read Before Proceedings**

1. Check for Subsidies  
Government rebates or tax credits can lower your loan needs.
2. Compare Loan Types  
Choose between secured (property-backed) or unsecured loans.

Continue

Figure out how long it will take to recover your investment through energy savings.

Prototype link

**Click here**

Usability testing video link

**Click here**

## ***Recommendations based on testing***

### ***1. Improve Slider Precision***

Users may find it difficult to select an exact amount using the slider. Integrate a numeric input with validation for more accuracy.

### ***2. Clarify Currency Change Option***

The “Change Currency” link may be overlooked due to its subtle styling. Consider using a button-style design to increase visibility.

### ***3. Group Duration Selection***

“Months” and “Year” dropdowns could confuse users. Merge them into a single duration selector (e.g., “Loan Term: 6 months” or “1.5 years”).

### ***4. Fix Readability Issues in Amount Input***

The “INR 1,000 00” formatting can be unclear. Standardize formatting (e.g., “INR 1,000.00”) to align with common currency input norms.

### ***5. Make Call-to-Action More Distinct***

Although the “Continue” button is visible, increasing its contrast or adding a subtle animation (e.g., pulse or bounce) would draw more attention during hesitation moments.

## **Future scope**

### **1. Introduce Real-time Loan Calculator**

Provide users with a visual summary of repayment terms based on selected loan amount and duration for transparency.

### **2. Contextual Help or Tooltips**

Add information icons near key terms (e.g., "Amount in INR", "View Amount") to assist first-time users in understanding terminology.

### **3. Pre-filled Suggestions Based on User Profile**

Offer recommended loan amounts and durations based on user history or income data to speed up decision-making.

### **4. Voice Input or Chat Support**

Integrate voice input or chatbot assistance to support accessibility and guide users through the loan process more interactively.

### **5. Loan Comparison Feature**

Add a tab to compare different loan products or interest rates (secured vs unsecured) directly within the same interface.

*Thank You.*