

DIGITAL

Banking.Crypto.Stocks (Voice of Users)

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Date 27 Nov 2024



Contents

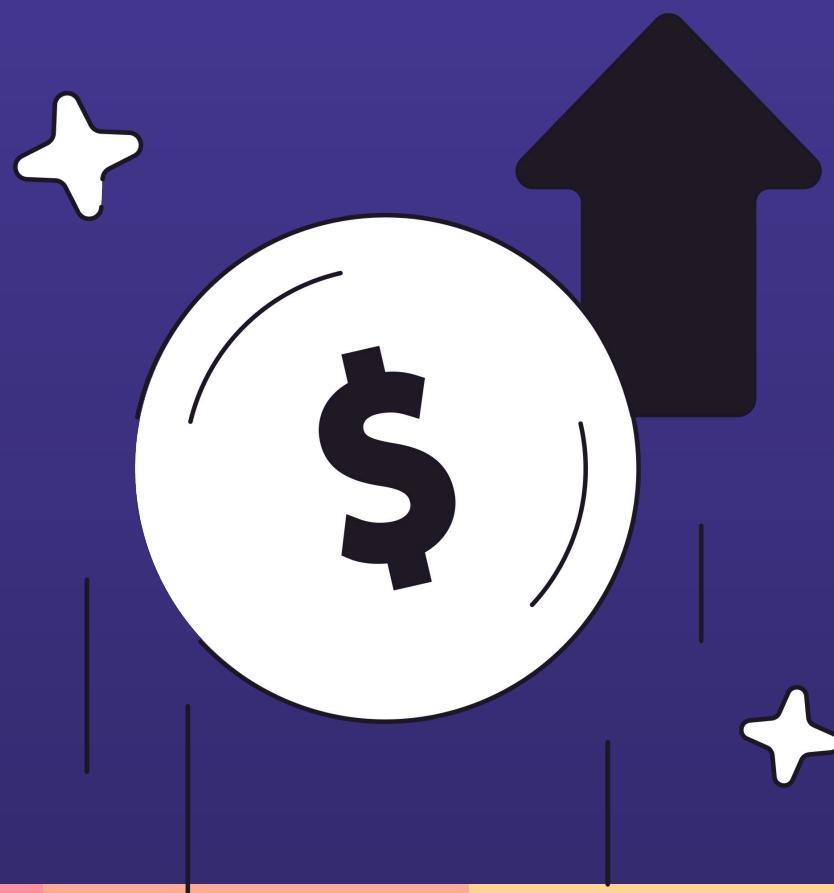
🔥 The goal of this application is to aims to integrate traditional banking, cryptocurrency management, and stock investment functionalities into a single, user-friendly platform.

Preface

Along with balance check and viewing transactions, how do an user checks cryptocurrency balance and market movers and how user can add a new stock to the watch-list and view its details from a financial management app

Keywords : Transactions | Withdrawal | Crypto | Stocks | Wallet | Portfolio Market Movers | Learn | Investment Tip | Account Balance

- Goal of Banking.Crypto.Stocks (BCS)
- Purpose, Problem Statement and Vision
- Voice of User, User Persona, User Flows
- Marketing Campaign/Strategy
- Business Plan/Startup Pitch
- Wireframes & Working prototype of key screens
- Conclusion



Goal of BCS

'BankingCryptoStocks' is an innovative mobile application that combines traditional banking services with cryptocurrency and stock market functionalities.

BCS app aims to provide users with a seamless, all-in-one financial platform that caters to the evolving needs of modern investors and consumers.



01 Goal of Banking.Crypto.Stocks (BCS) (Contd.)

🔥 **Primary Objective** is to evaluate the impact of cryptocurrency adoption in the banking sector on traditional banking services and stock market performance.

My BCS app aims to assess how the integration of cryptocurrency services in banks is reshaping the financial landscape, influencing customer behavior, and affecting stock market dynamics.

🔥 **Secondary Objective** is to identify potential areas for synergy between traditional banking, cryptocurrency technologies, and stock market investments.

I have analyzed some current trends, challenges, and opportunities in the convergence of these three sectors to propose innovative strategies for financial institutions and investors.



Purpose, Problem Statement and Vision



PURPOSE

Create a unified platform for banking, crypto, and stocks with AI-driven insights and personalized financial management.

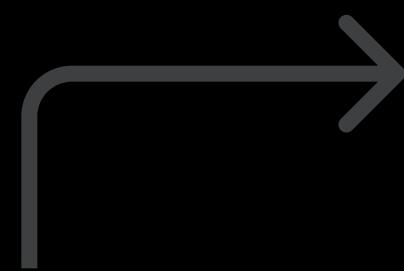
PROBLEM STATEMENT

Current financial apps lack integration, leading to fragmented user experiences and inefficient financial management.

VISION

Revolutionize personal finance by bridging traditional and emerging financial services, enhancing user experience and financial well-being.

Voice of user



1

Listen

I begin by listening to user feedback from various channels, including interactions and surveys through quantitative research process

2

Understand

I analyzed the feedback to identify key themes and trends, that helped me to pinpoint the most pressing user issues and opportunities.

3

Act

I later prioritized these opportunities and integrate them into my application and improved the workflow of the application.

4

Respond

I closed the loop by demonstrating how the users feedback has influenced my decisions.



My target audience are of age group from 18 to 65-year-olds represents a prime demographic for fintech applications. Group aligns with the young adult, millennials, Generation Z, Tech Savvy, Investors, IT Professionals, Stock enthusiastic, Finance managers, Bankers and Retailers.

User Persona

25%

Demographic

Age | Gender | Income |
Education

25%

Interests In Crypto

Yes | No | Maybe

25%

Preferences

Mobile app | Online banking
In-person

25%

Type of investor

Active | Passive | Both | None



"Discussions in the crypto space make one feel that something's more complex and advanced than it is"

AGE 34

OCCUPATION Software Engineer

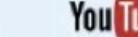
STATUS Single

LOCATION Washington DC

OBSESSIVE **IDEALISTIC**

KNOWLEDGABLE **SUSPICIOUS**

CHECKS FREQUENTLY

 CoinGecko  GitHub

CRYPTO ENTHUSIAST

Daniel S.

STORY

Daniel is a real tech geek. In 2017s, he got fascinated about blockchain and crypto. He initially got into the space led by his love of tech, open source innovation and ideology, but managed to make a lot of money through investments. As many others, he first invested in BTC and ETH and then started to diversify. Daniel is very cynical about new ICOs and most NFTs. He's seen many booms and busts and is now interested in new projects that bring real value to the crypto community. He often tries out new exchanges, wallets and tokens but keeps his main holdings in hardware wallets. Daniel keeps up with the crypto news through Reddit and telegram. He genuinely cares about decentralization and democratization of technology and finance.

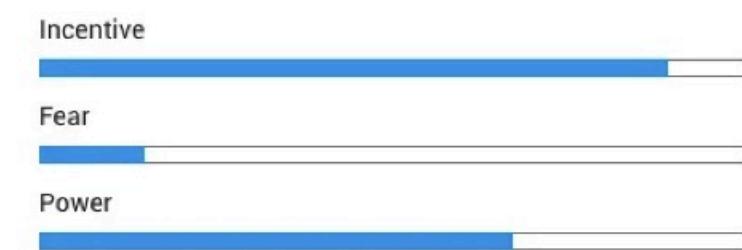
GOALS

- To see crypto bring financial independence to the masses.
- To securely and safely use crypto as everyday payment.
- To solve the faults of the current monetary and governance system with crypto and DeFi.

PAIN POINTS

- Lack of adoption of cryptocurrencies and poor integrations between platforms/products.
- The hype and speculations with crypto.
- Poor communication from the token teams.

MOTIVATIONS



PERSONALITY



Unique Selling Points

This app uses advanced AI to provide personalized financial advice, automate micro-investments, and make wealth creation accessible. Features like gamification, social trading, blockchain security, and sustainable investment options enhance user engagement. A customizable interface supports diverse financial knowledge, while cross-domain planning enables comprehensive strategies, positioning the app as a unique tool in the competitive finance industry.

User Flows



Marketing Campaign/ Strategy

Gamification

Such as rewards for completing transactions to improve user retention and engagement.

Referral Programs

Incentivize existing users to invite friends by offering rewards like free trades or premium features.

SEO Optimization

Ensure the app ranks high on search engines by targeting relevant keywords like "best banking app," "crypto trading platform," or "stock investment tools"

Content Marketing

Create blogs, videos, and infographics explaining complex financial concepts in simple terms.

Targeted Advertising

Run ads on fintech-related websites or crypto platforms using precise audience targeting based on interests.

Partnership Marketing

Collaborate with banks, crypto exchanges, or stock brokerages to expand reach and validate the app's credibility

Business Plan/Startup Pitch (Contd.)

🔥 Marketing Strategy

Focus on digital acquisition and retention through loyalty programs.

🔥 Operations Plan

Outline technology infrastructure and regulatory compliance measures.

🔥 Financial Plan

Revenue model based on fees and subscriptions. Include funding needs and 3-5 year projections.

🔥 Risk Assessment

Identify potential risks (e.g., regulatory changes) and mitigation strategies.

🔥 Funding the Account

For bank transfers, they choose their bank from a list, authenticate their credentials, and confirm the transfer amount. Funds are credited to their account in real-time.

🔥 Trading Workflow

In the trading section, the user views real-time market data for stocks and cryptocurrencies. They select an asset (e.g., Bitcoin), choose an order type (market, limit), enter trade details, and confirm the transaction.

Wire Frames

1.BankingHome

The home screen features a top navigation bar with four horizontal bars. Below it is a row of four circular buttons labeled Transfer, Bills, Recharge, and More. A large section titled "My Cards" displays two cards: Visa Card (****0999, 01/28) and Master Card (***717, 02/28). Another section shows Recent Transactions with items like Expenses 1 (-\$250) and Expenses 2 (-\$120). At the bottom are tabs for Home, Cards, Transactions, and Profile.

2.BankingCards

This screen shows a card summary with number 1215, Available Balance \$***** 01/28, and a "Make a Payment" button for \$220 due July 7, 2023. It includes links for View Statement, Change Pin, and Remove Card, along with Settings and Transactions tabs.

3.BankingTransactions

The transaction history is divided into "Recent Transactions" (Expenses 1, Expenses 2) and "Yesterday" (Fund Transferred, Mobile Bill, Salary, Card Payment). Each transaction has a minus sign indicating a debit. A "View All" link is at the top right.

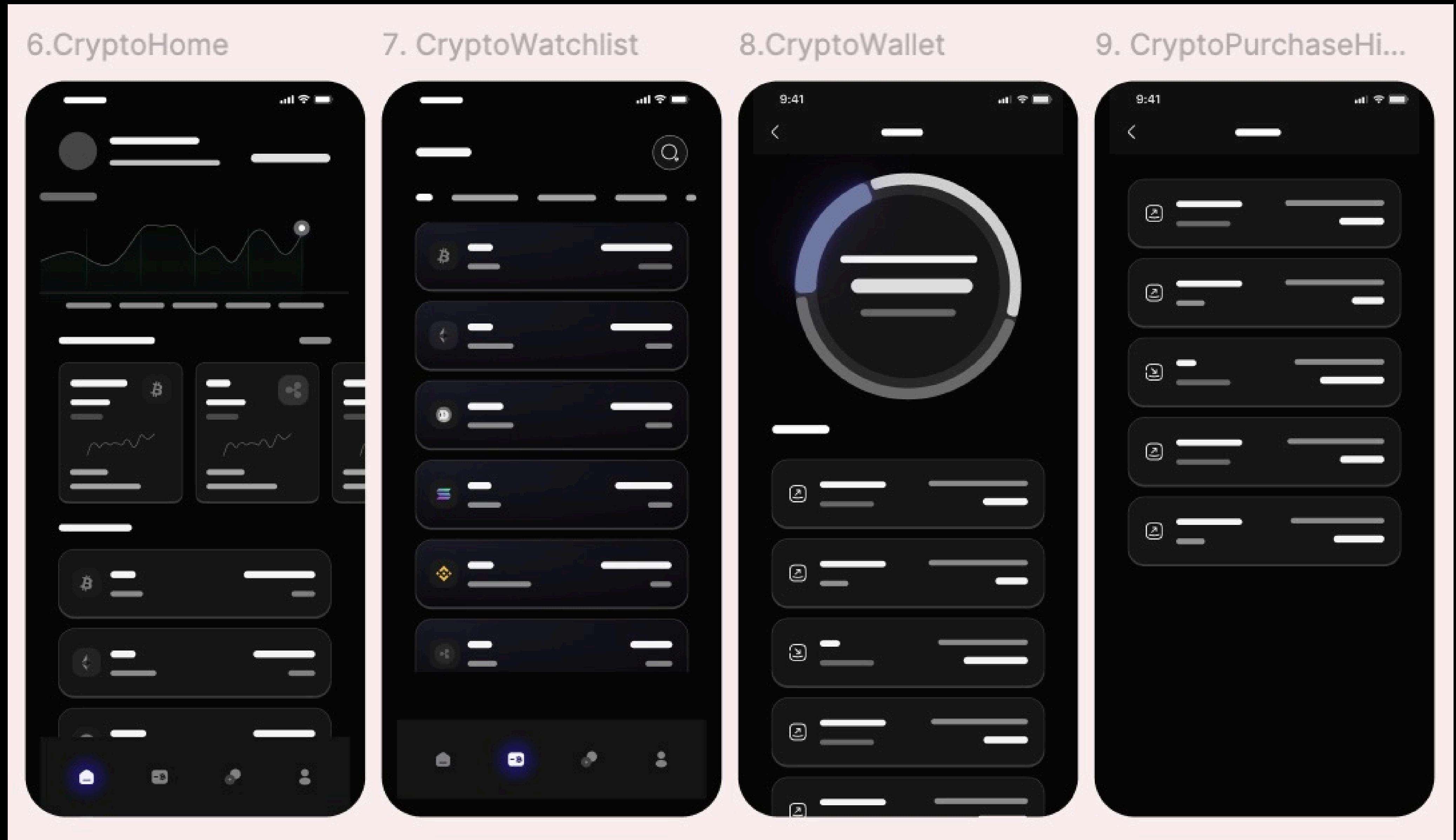
4.BankingTransfer

The transfer screen shows a recipient list with names Ravi, Kiran, Ramu, Sita, and Bheem, each with a plus icon for adding funds. A large input field shows \$0.00. At the bottom are tabs for Home, Cards, Transactions, and Profile.

5.BankingStatistics

The statistics screen displays a bar chart with five bars of varying heights. At the top right is a small calendar icon with a red dot. The bottom of the screen features a decorative footer bar with colored segments.

Wire Frames (Contd.)



Wire Frames (Contd.)

10.StockHome

Get started
Let us get you started on your journey to gaining knowledge.

Let's test your knowledge in investing and learn along the way

Let's do it **SKIP**

Learn
Don't worry, we've got your back with some awesome resources to help you learn and grow!

PODCASTS **VIDEO TUTORIALS** **GLOSSARY**

BLOGS & ARTICLES **PRACTICE** **MORE**

Portfolio **Discover** **Learn** **Account**

11.StockWallet

Add fund to your wallet to get started

Add funds →

Most Popular **view all →**

Symbol	Company	Value	Change
AAPL	Apple Inc.	\$123,456	+ 2.5%
GOOG	Alphabet Inc.	\$123,45	- 3.7%
MSFT	Microsoft Corp.	\$123,456	+ 2.5%

Portfolio **Discover** **Learn** **Account**

12.StockOverview

Account Balance
\$25,901 + 8.10%

Portfolio

MSFT Microsoft Corp.
\$25,901 + 0.27%
APR 29, 2022 \$92.96

Quick Investment Tip

Portfolio **Discover** **Learn** **Account**

13.StockDetails

Stock Details

MSFT Microsoft Corp.
\$25,901 + 0.27%
APR 29, 2022 \$92.96

Quick Investment Tip

About
Lorem ipsum dolor sit amet consectetur. Dis aliquet urna nunc sit. Feugiat tempor vulputate vehicula aliquam egestas tellus id. Non sed pellentesque tincidunt vitae... [see more](#)

Buy **Sell**

Working prototype of key screens

The image displays three mobile application screens for a fintech platform, arranged horizontally against a dark blue background.

00.Overview

Get started
Let us get you started on your journey to Fin tech world.

A single user-friendly platform of traditional banking, cryptocurrency management, and stock investment functionalities.

Let's do it (button)
SKIP (button)

Banking, **Crypto**, **Stocks** (category icons)

Stocks, **Banking**, **Crypto**, **Home** (bottom navigation bar)

1.BankingHome

Hi! Welcome to Banking
Ajitha

\$ 7,125.00
Available Bank Balance

Transfer, **Bills**, **Recharge**, **More** (navigation icons)

My Cards (Section)
View All

Visa Card: \$7,700, Due: 01/28
Card number: **** * 1215

Master Card: \$750, Due: 02/28
Card number: ***1717

Recent Transactions (Section)
View All

Grocery: -\$250
IESCO Bill: -\$120

Stocks, **Banking**, **Crypto**, **Home** (Bottom Navigation Bar)

2.BankingCards

My Cards

VISA
**** * 1215
Available Balance
\$2,200, Due: 01/28

Make a Payment: \$220, Due: July 7, 2023

Settings, **Transactions** (Buttons)

View Statement, **Change Pin**, **Remove Card** (List items)

Stocks, **Banking**, **Crypto**, **Home** (Bottom Navigation Bar)

Working prototype of key screens (Contd.)

3.BankingTransactions

The screen displays a list of recent transactions under two sections: "Recent" and "Yesterday".

Recent Transactions:

Description	Amount
Grocery	-\$250
IESCO Bill	-\$120

Yesterday:

Description	Amount
Fund Transferred	-\$1200
Mobile Bill	-\$235
Salary	-\$5000
Card Payment	-\$155

At the bottom, there are four navigation icons: Stocks, Banking (highlighted in purple), Crypto, and Home.

4.BankingTransfer

The screen shows a transfer form with fields for "From" and "To".

From: Account 00121577777

To: Ravi, Kiran, Ramu, Sita, Bheem (with a plus icon to add more)

Fields for "Amount" (\$0.00) and "Purpose" (Education) are present, along with a "Send" button.

At the bottom, there are four navigation icons: Stocks, Banking (highlighted in purple), Crypto, and Home.

5.BankingStatistics

The screen displays a bar chart showing monthly income and expenses.

Period: 01/01/2023 — 04/01/2023

Day Week Month (highlighted in blue) Year

Income, USD: \$9,435.25

Expenses, USD: \$8,015.10

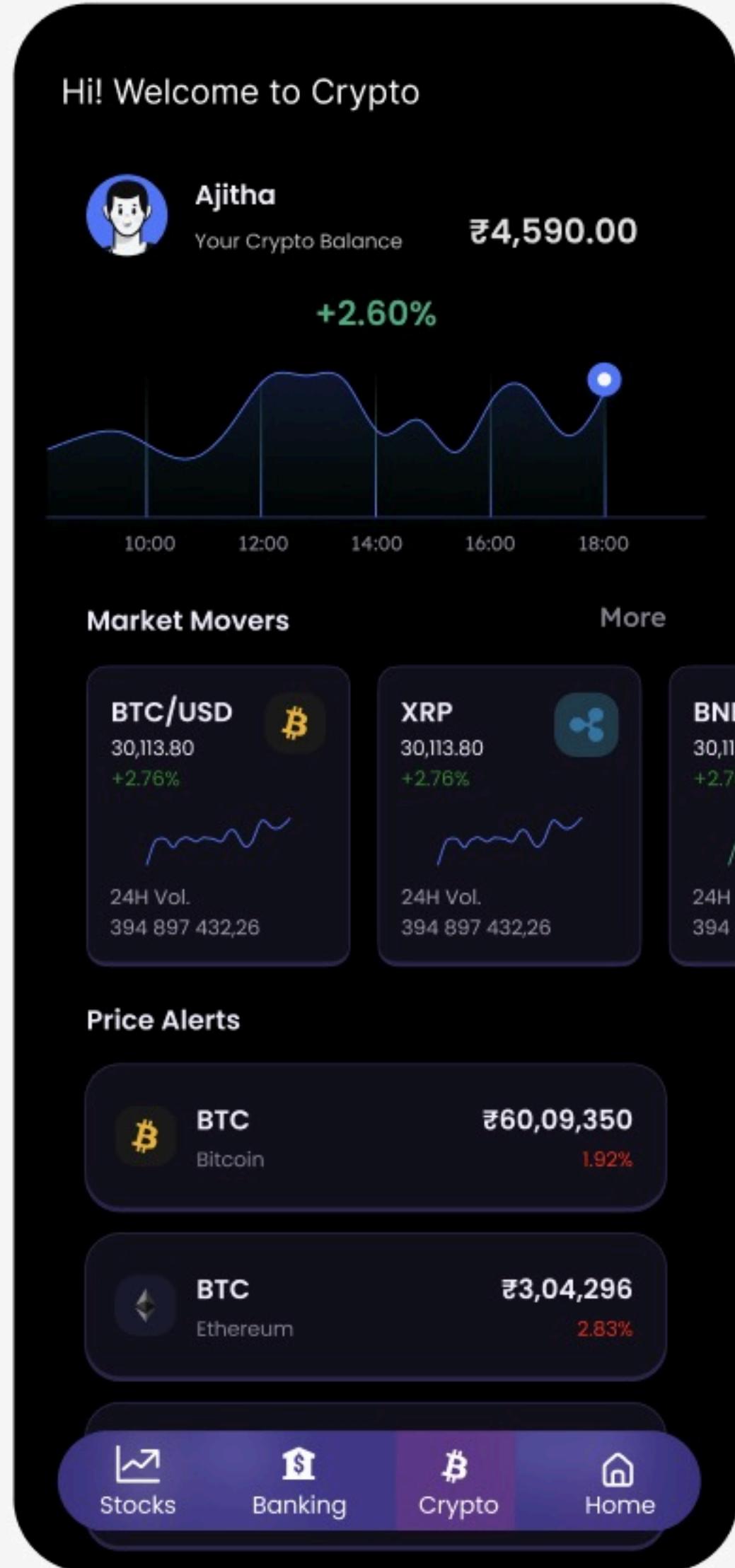
Spending by categories:

Category	Amount
Transfer	-\$2.100
Market	-\$1.850
Restaurants	-\$950

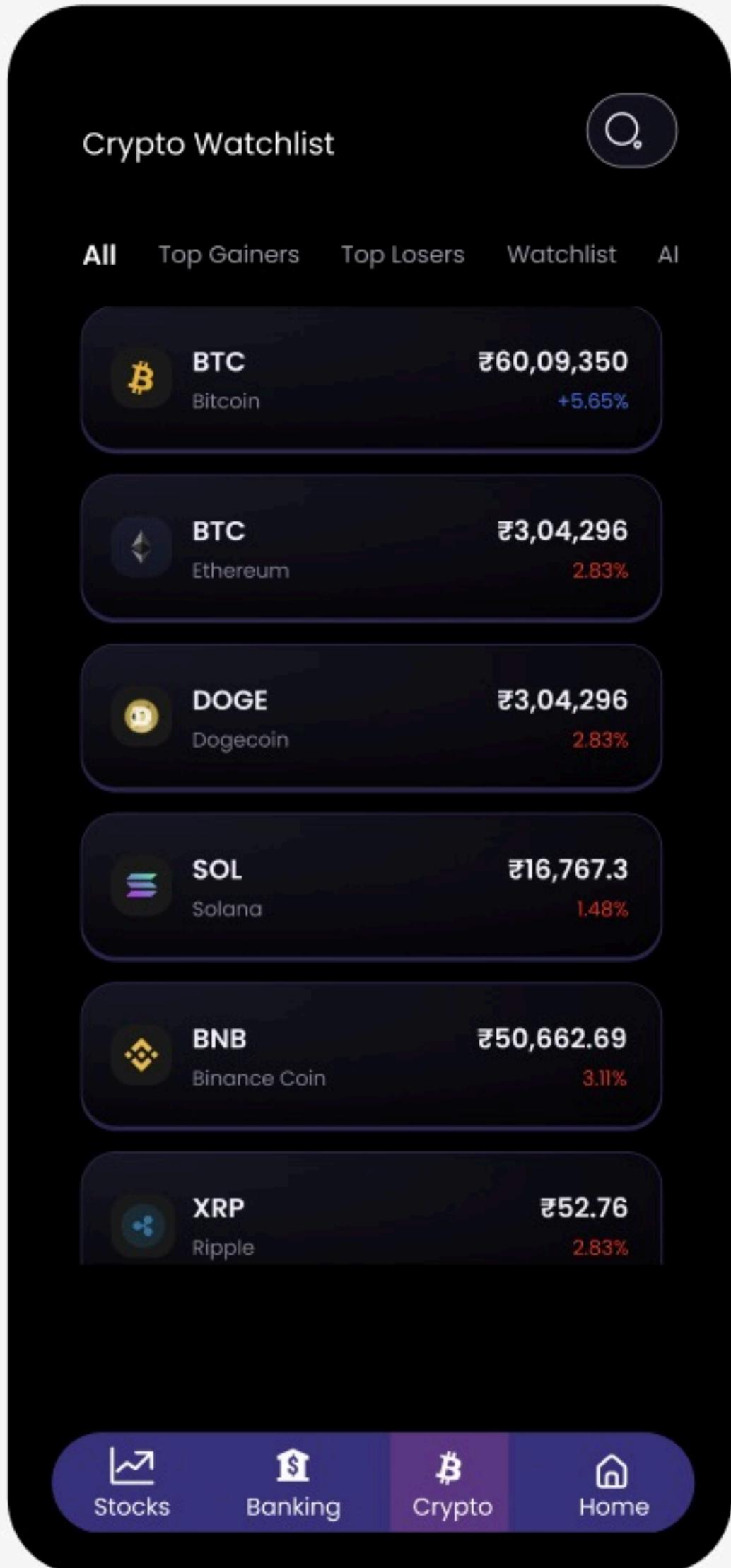
At the bottom, there are four navigation icons: Stocks, Banking (highlighted in purple), Crypto, and Home.

Working prototype of key screens (Contd.)

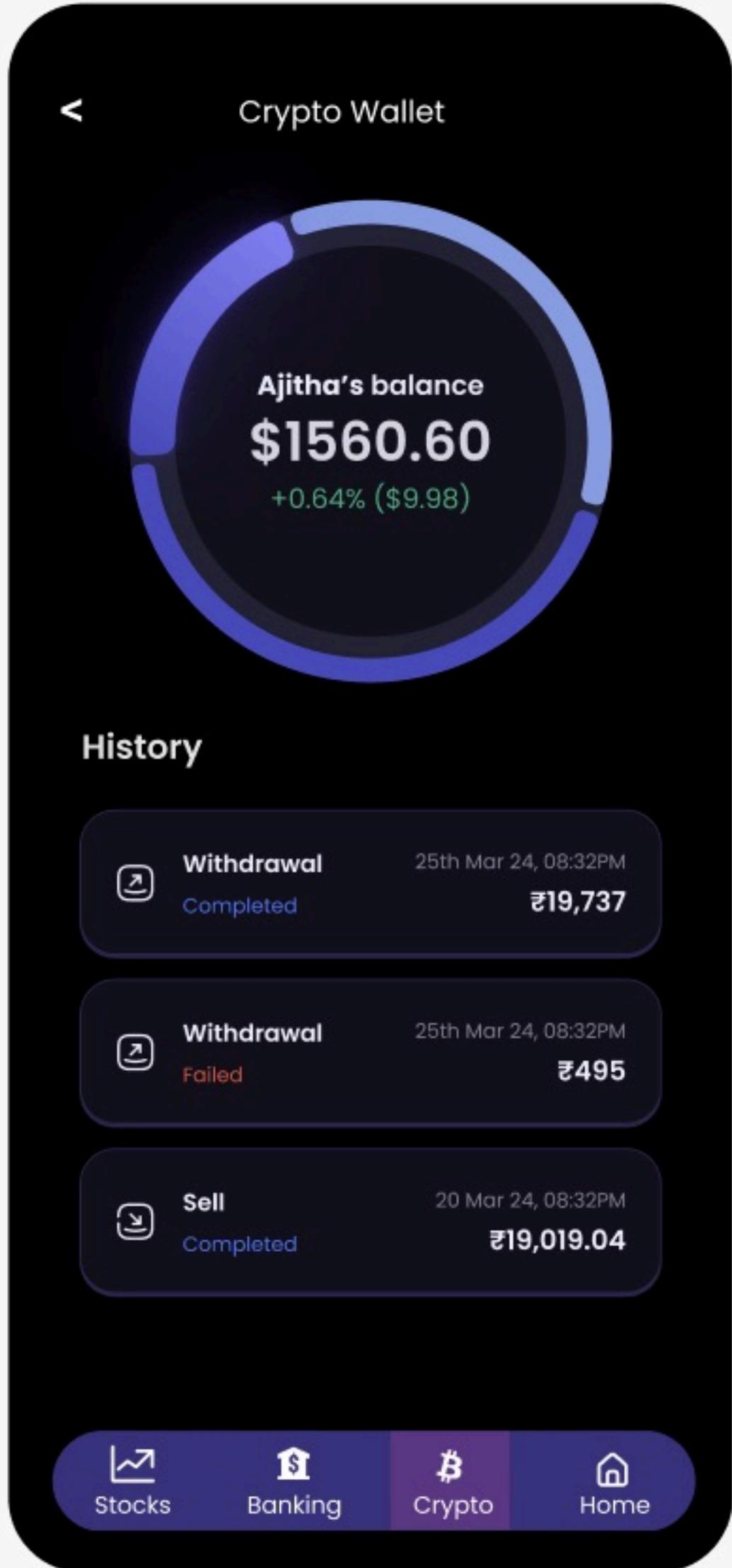
6. CryptoHome



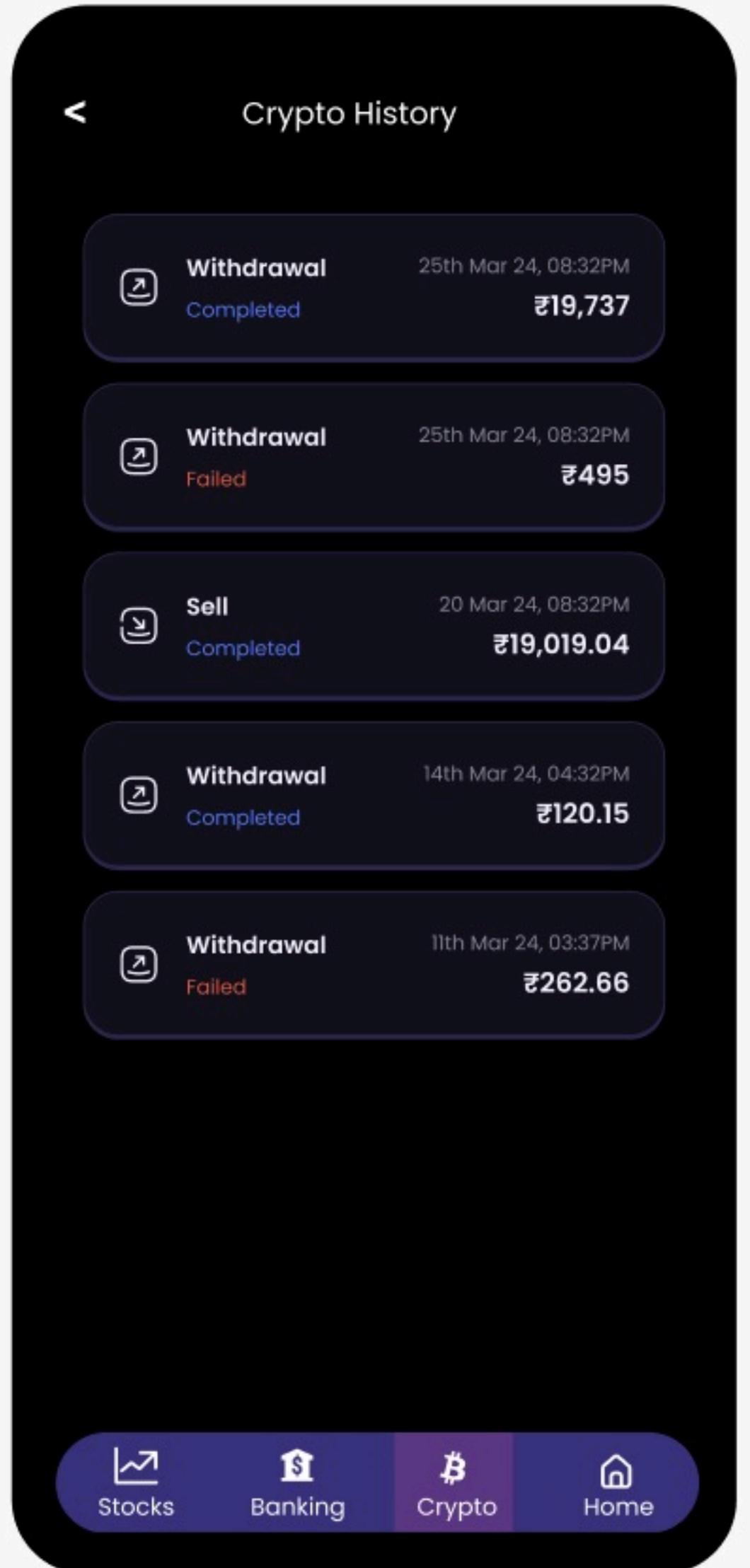
7. CryptoWatchlist



8. CryptoWallet



9. CryptoPurchaseHistory



Working prototype of key screens (Contd.)

10. StockHome

Hi! Welcome to Stock

Ajitha Your Stock Balance ₹1,786.00

Learn

Don't worry, we've got your back with some awesome resources to help you learn and grow!

PODCASTS VIDEO TUTORIALS GLOSSARY

BLOGS & ARTICLES PRACTICE MORE

Stocks Banking Crypto Home

11. StockWallet

Stock Wallet

Add fund to your wallet to get started **Add funds →**

Most Popular

view all →

Icon	Company	Ticker	Value	Change
Apple logo	Apple inc	AAPL	\$123,456	▲ 2.5%
Google logo	Alphabet Inc.	GOOG	\$123,45	▼ 3.7%
Microsoft logo	Microsoft Corp	MSFT	\$123,456	▲ 2.5%

Stocks Banking Crypto Home

12. StockOverview

Ajitha's Stock Details

Account Balance \$25,901 ▲ 8.10%

APR 20,2022 \$92.96

1W 1M 3M 1Y All

Portfolio

view all →

Icon	Company	Ticker	Value	Change
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Stocks Banking Crypto Home

13. StockDetails

Stock Details

MSFT Microsoft Corp. \$25,901 0.27%

APR 20,2022 \$92.96

1W 1M 3M 1Y All

Quick Investment Tip

Lore ipsum dolor sit amet consectetur. Est ac egestas aliquet id maecenas pharetra.

About

Lore ipsum dolor sit amet consectetur. Dis aliquet urna nunc sit. Feugiat tempor vulputate vehicula aliquam egestas tellus id. Non sed pellentesque tincidunt vitae.... [see more](#)

Buy Sell

Stocks Banking Crypto Home

Conclusion

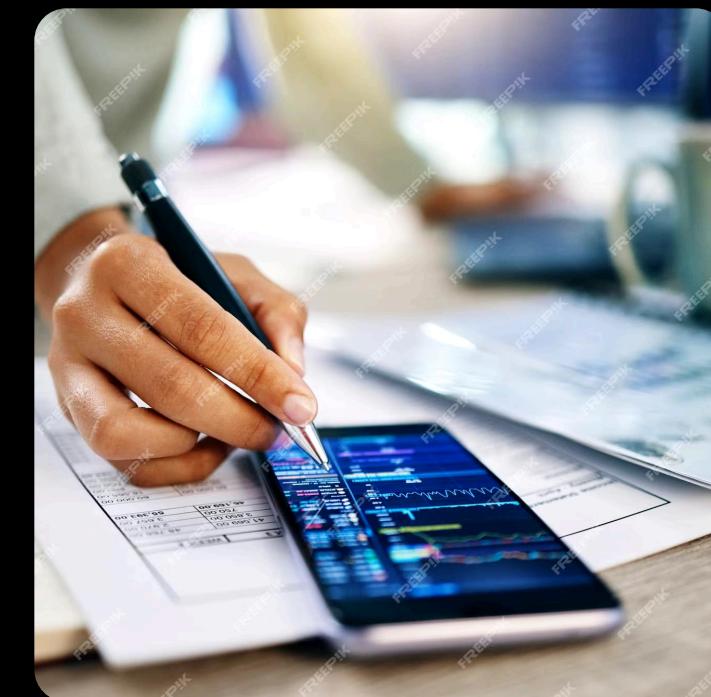
Integrating Together

offers unprecedented convenience in managing diverse financial portfolios.



Robust Security Features

including blockchain technology and multi-factor authentication, protect users' sensitive data and transactions.



Financial Landscape

The application's adaptability and comprehensive approach make it valuable for both seasoned investors and newcomers



Challenges - Compliance - Market volatility

It continues to shape the future of personal finance management in an increasingly digital world.

Thank you!

Hope you enjoy my work!!



Raji Sindhu