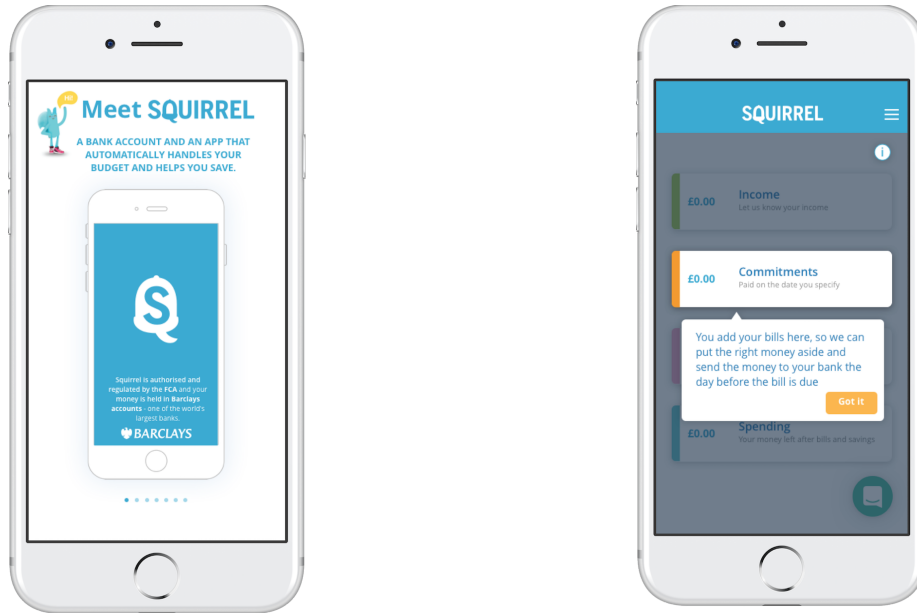# SQUIRREL

Redesigning the on-boarding and set-up of a FinTech startup.

- Client: Squirrel
- Date: June 2017
- Service: UX Design

INTRODUCTION

Squirrel is a bank account, controlled by an app, aimed at making managing your money easy. It does this by putting your bill money to one side until bills are due, and also by setting money aside for savings goals as soon as you're paid. Any other money left over is yours for spending.

THE BRIEF

The client asked us to look at and improve their onboarding, signup and setup process. A number of users had downloaded the app which had a rather long onboarding and setup process. Users were skipping through this onboarding and then, on first using the app, didn't really understand how to use it. The result of this was they never continued using Squirrel.

TOOLS AND TECHNIQUES

Competitor Analysis, Surveys, User Interviews, Personas, User Journeys and Experience Maps, Design Studio, Design Workshops, Paper Prototyping, Wireframing in Sketch, InVision Prototypes, User Testing, Design Specifications.

APPROACH

SCREENER SURVEY

Because Squirrel is aimed at millennials who struggle to manage their finances or save money these were the people we targeted in our screener survey in order to get users in for interviews and user testing.

USER INTERVIEWS

We had multiple goals regards what insights to gain from potential users which will become apparent when I explain the three types of studies we performed.

Firstly, we asked questions about people's overall attitude to money management and how they feel about using apps to help with this.

The second form of study was conducted on current Squirrel customers to uncover what factors had driven them to complete the setup process where others had failed.

The third user study was semi-contextual, where we would sit with people without much exposure to Squirrel and observe how they got on with the current onboarding process, mapping their tasks out on an experience map.

INSIGHTS

Using affinity mapping to collate and group the insights raised from the user interviews made it much easier to identify patterns and trends.
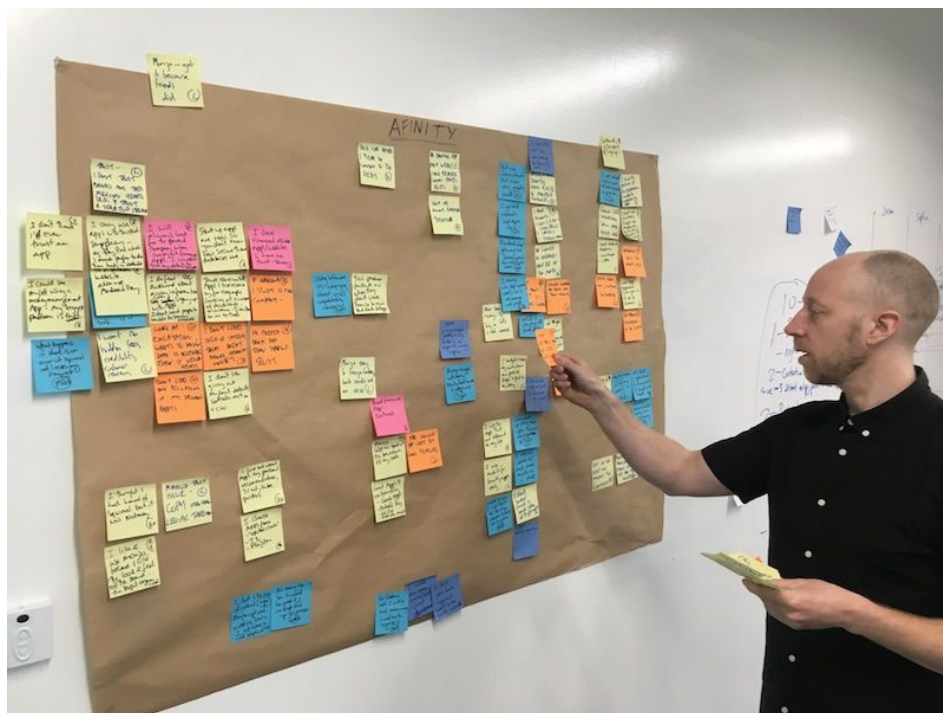
While the user interviews were good for general insights and generating user personas, the analysis of users of the current onboarding process had identified some major pain points leading us to focus on the following problems:

i) Issues of trust with using a product that asks them for their personal data, specifically bank details, when they had never heard of the product before.

ii) Users not really understanding the service and the product before being asked to sign up.

iii) Users not fully understanding the features of the app when being prompted to set-up/activate.

iv) The disconnect and confusion between the sign-up (entering email and password) and then many steps later entering income, outgoings and bank details.

DESIGN STUDIO

We ran a design workshop at the Squirrel offices to involve their team with us and help come up with initial sketches and ideas. The main problems we focussed on were the four aforementioned pain points.

DESIGNS, PROTOTYPES, AND USER TESTING

Starting with paper prototypes we iterated through designs, testing on users and then improving designs and increasing the fidelity on the next generation of a prototype.

There were a number of things we had to experiment with - the copy we used, experimenting with diagrams to communicate things visually, informing users exactly where they were in the whole process, how many screens and the right balance of copy to use, etc.
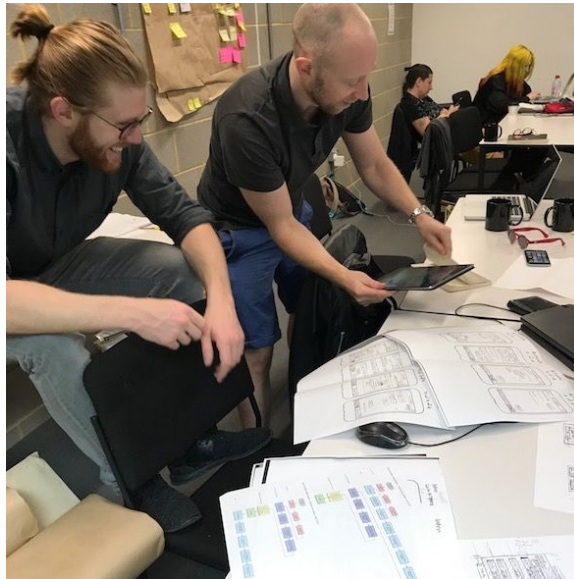
We were gauging each design by observing how successfully users completed onboarding and set-up with each prototype and then asking users to answer some fixed questions to prove they had understood the service, how the app works and what to expect next.

FINAL DESIGNS

Our final redesign saw the following changes, all validated by the last rounds of user testing.

Signup and activation were merged to form a shorter and more fluid end to end user experience, therefore, doing away with the confusion between signup (entering email and password) and activation (entering income and outgoings and then asking for bank details).

By using a combination of short copy and simple diagrams we were able to explain the service within 3 slides. Following that were 4 slides explaining how to use the app to set-up, again using short copy but this time including images of the various screens within the app so the user could see things in context. These slides appeared long before asking the user to enter emails, passwords, bank details etc.

We managed to mitigate the trust issues simply by highlighting within the first screen that their funds were ring-fenced and underwritten by a well known bank, placing said bank's logo in clear view along with highlighting that Squirrel was approved and regulated by the FCA governing body.

On asking for a user's bank account details the app now clearly explains that this is so Squirrel can pay money into the user's current account rather than take money from it without any authorisation.

Finally, by including some contextual comments when a user first runs the app post onboarding we were able to remind and encourage the user to fill out the relevant income, outgoings, spending and saving fields necessary to start seeing the benefits of Squirrel.

Final Screens
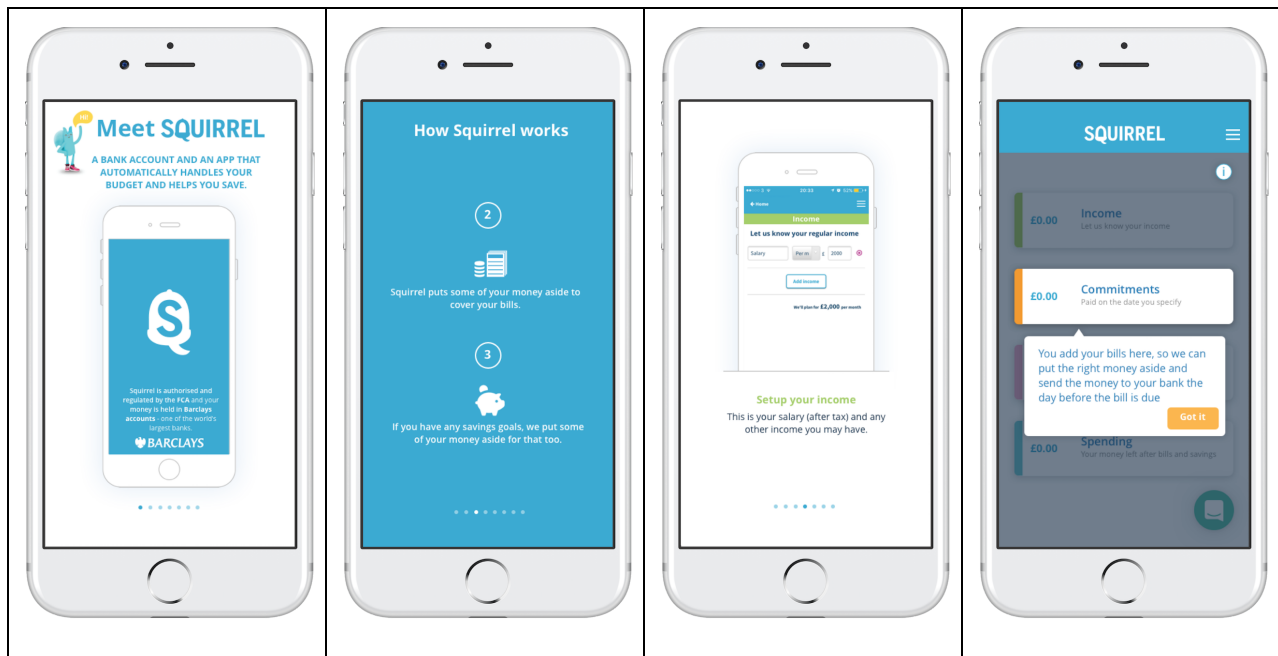
DELIVERABLES

DESIGN SPECIFICATION

Personas, User Flows, Site overview diagrams, Wireframes and Mockups, Styleguide, high-fidelity Prototype.

PROJECT PRESENTATION

Insights that led to the solution, sketches, and proof of the ideation process, proof of multiple design iterations, key screens and concepts.

NEXT STEPS

i) Investigate the use of emails, SMS and Push Notifications to inform users of what to expect next or to encourage them to continue adding income, outgoings, and savings goals.

ii) Looking into multivariate testing to try out different versions of icons and copy on the 3 screens that explain the service and product.

iii) Look into the use of animations as an alternative to the 3 'how the service works' screens mentioned above.

iv) Look at the app store summary page to bring it in line with our redesigned onboarding process.