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Project Brief

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Project Brief



We are students from Sheridan College designing an experience to attract newcomers to understand the Canadian banking system.

Introduction



As one of the largest banks in North America, the Bank of Montreal is always looking to improve the banking experience of its client base, and to keep up with the application of new technologies in the banking industry.

The Canadian government has set a goal of receiving 500,000 people each year by 2025. That's the reason BMO is looking for ways to cater to that specific segment, and improve their experience.

Challenge

"Newcomers most commonly experience feeling worried, overwhelmed, and confused about their finances and navigating through the Canadian banking system."

The Goal

To design an experience that effectively attracts Newcomers to onboard with BMO, and prefers it over other bank and help with the newcomer's financial awareness and wellness.

Process

From the beginning, we planned to use a typical UX workflow, towards improving the process. The initial part is key; understanding the existing user journey, empathizing with the user, and developing insights, through the use of interviews. After the pain points and opportunities have been identified, we planned on devising ideas and materializing them into a working prototype, that will improve through internal team iterations, as well as user testing.

The Product

INCENTIVIZED TUTORIALS

Find promos on the app, Unlock them by finishing quick tutorials

This app allows users to score points and get rewards connected to different tutorials. Newcomers usually are very budget oriented (based on our research). Having an app that allows them to get rewards, while getting acquainted with the banking system can become a big opportunity for BMO.

The goals of the app are:

- Fidelization of existing immigrant customers.
- Becoming the most recognized brand in the newcomer segment.
- Explaining the different products BMO offers, while detailing the competitive advantages over the competitors.
- Storing and analyzing data of the user profile for each product interest.
- Onboarding new clients.

DECIDE Framework

NEXT

DETERMINE

Through user testing, we intent to determine if the current flow is user-friendly and effective, not only to introduce the Canadian banking system to newcomers but also to attract new potential customers. If we give a clear flow for opening a bank account, we can provide users with a fulfilling experience.



Goals we aim to determine through testing the app are:

- Does the app provide quality interactive components?
- Are the tutorials in the app help users know better about the Canadian bank system?
- Is the score system incentive mechanism attractive to newcomers?
- Is it easy to open a bank account online or make an in-office appointment on this app?
- It is helpful to solve the users' language barrier?
- Are users able to understand the main intended flow of our app?

EXPLORE:

These are some of the potential actionable insights and questions we will be exploring through user testing:

- Is it easy to find the language setting and change it to the native language?
- Does the home page provide clean information and how does the app work?
- Are the steps from watching the tutorial to getting scores clean and easy?
- Are the steps for opening a bank account through the app smooth and easy?
- Are the steps for making an in-office appointment through the app easy?
- Is the uploading identification verification clear in its functionality?
- Can the users easily find their score?
- Is the score system incentive mechanism attractive and clear?
- Do all icons and symbols make sense, are easy to understand, and are at the right spots?

CHOOSE:

Structured and Unstructured Approach

For our testing plan, we will be using a combination of both structured tasks and unstructured exploration depending on the question and what we aim to discover.

We will be using structured tasks that guide the user during the test to ensure that they can complete tasks smoothly and if it is easy to use. We will pay attention to whether the user flow is smooth, whether the page information is clear, and whether the icons and symbols make sense. We will give the main tasks for testing users to complete on the app, instead of exploring freely by themselves.

For unstructured exploration, we want to ask them if they encountered difficulties or issues, any suggestions and feedback for improvement.

IDENTIFY

User Testing's requirements for participants will help us limit practical issues. Before the test begins, the platform will remind testers about the environment and equipment needs. The user test should be conducted in a quiet, controlled environment, with minimal distractions. The test can be done in person or remotely, depending on the circumstances and preferences.

Our app will be tested remotely. This is more in line with the actual use scenarios of users. We will focus on the flow and experience of the app, rather than the tutorial content for our first round of user testing. We will provide some guidance. to our users before the test begins to reduce confusion.

Identify: Test Audience Criteria

In addition, we will be selecting testers based on the following criteria (from User Testing)

- Recruit diverse participants (5 people) who meet the target audience criteria.
- A mix of ages (18 - 54 years old)
- Gender (different gender)
- Position /Student or employee
- Countries of origin
- Live in Canada (less than two years)
- Device Type: Mobile (allow us to check our prototype's screen and font size)
- Operating System: Android or iOS

We will be asking participants to record faces and movements. This will allow us to pick up on body language and facial expressions and make it easier to gather valuable insights and feedback.

DEAL

All of our team members have completed and received the TCPS2 Core certification.

We are going to use UserTesting.com to find testing participants. This will ensure there is no conflict of interest and limited control as well.

Participants will be informed of their rights according to the rules and privacy of User Testing, and they can choose to withdraw at any time. All steps and instructions will be given in advance.

In this round of testing, we will not have any direct contact with the participants or on-site testing. The test results and evaluation will be collected later.

EVALUATE

Following the conclusion of the user tasks we set out for our testers, we will be including a final set of post-test questions. This will help us understand the tester's overall experience in completing the task, how long the process takes, and whether it is smooth and easy.



We will collect feedback from testers, look for insights, and make necessary changes in our prototype interactions based on these findings.

We will modify tasks and questions as necessary before the second round of testing.

Testing Script

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TESTING SCRIPT INTRODUCTION

We are students from Sheridan College majoring in digital product design, We are designing a mobile app prototype to attract newcomers to realize the Canadian banking system.

When you as a newcomer come to Canada and want to know the Canadian banking system basic knowledge, you would be suggested to download the app and see if the app has a good user experience and provides useful tutorials. We will ask you to perform certain tasks and provide feedback on your experience, this will help us identify areas for improvement. Please remember to keep speaking to us when doing the test.

Please ensure that you are in a quiet environment and have a stable internet connection.

Pre-Test Screening Questions

Question 1:

Are you currently a newcomer to Canada or have you arrived within the last 2 years?

- A. Yes B. No**

Our target users are living in Canada for less than 2 years, we accepted testers who selected A.

Question 2:

Are you comfortable using online banking platforms or mobile applications?

- A. Yes B. No**

Our target users are comfortable using mobile applications, we accepted testers who selected A.

Test Script Tasks

TASK 1

Change the language of your choice.
Provide feedback on the ease of changing the language, and the ease to find the language setting.

TASK 2

Navigate to the tutorials section.
Watch a tutorial on a topic of your choice (such as opening a bank account or using a credit card).
Provide feedback for interaction on the screen, if it is easy to understand.

TASK 3

Complete a tutorial to earn points. And redeem the score. Provide feedback on the effectiveness of the incentive mechanism, including whether it was easy to understand how to earn and use the points.

TASK 4

Navigate to the online account opening section.
Attempt to open a bank account online.
Provide feedback on the ease of changing the language, and the ease and effectiveness of the online account opening process.

Post Test Questions

Q: How was your overall experience using this app?

A: [Sentence here]

Q: Did you encounter any difficulties or issues?

A: [Sentence here]

Q: What did you like the most about the app?

A: [Sentence here]

Q: Do you have any suggestions for improvement?

A: [Sentence here]

Test Plan - Team WaveMO

[Share](#)[Notify](#)

Recorded test, Prototype in USB-B / Winter / 2023 ▾ None ▾

Total contributors: 3

[Add audience](#)**Contributors****Audiences****Options****Untitled audience**

Canada | Computers | 18–54

3

**Screener**

1. Are you currently a newcomer to Canada or have you arrived within the last 2 years?

...

Acceptable answers: Yes

2. Are you comfortable using online banking platforms or mobile applications?

Acceptable answers: Yes

Test plan summary[Edit](#)

...

Scenario

We are students from Sheridan College majoring in digital product design. We are designing a mobile app prototype to attract newcomers to realize the Canadian banking system. When you as a newcomer come to Canada and want to know the Canadian banking system basic knowledge, you would be suggested to download the app and see if the app has a good user experience and provides useful tutorials. We will ask you to perform certain tasks and provide feedback on your experience, this will help us identify areas for improvement. Please remember to keep speaking to us when doing the test. Please ensure that you are in a quiet environment and have a stable internet connection.

URL

https://app.usertesting.com/st/mFnWx8ZwRWbtynvLtxZa?shared_via=link&share_id=FyVnI0fyIT

Tasks and questions

10 tasks, 4 post-test questions

Reflection

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REFLECTION

After a thorough research on the specific needs of our intended customers, we got to a refined idea that resulted in the first iteration of our prototype.

This prototype covers most of the suggestions on the onboarding process, as well as the score system and the rewards that the user will have access to.



After using the DECIDE framework, we now understand the different elements that we need to test, in order for the prototype to reach a usable and understandable state.

With the user testing we expect to improve the user flow, and take our learnings into a definitive, visual and highly interactive prototype that will work as suggestions for our industry partner, to improve their customer acquisition process.

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Testing Summary

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SUMMARIZE THE TEST PROCEDURE

D: Create a user-friendly and effective app that introduces the Canadian banking system to newcomers, provides a clear flow for opening a bank account, and offers a fulfilling experience to attract new customers. The app should address language barriers, provide helpful tutorials, and include an attractive score-based incentive system.

E: Ease of use and user-friendliness: The app should have an intuitive interface, simple navigation, and a clean design. Clarity and simplicity of the account opening process. Positive user feedback and satisfaction. Increase in new customer acquisition: Language support effectiveness

SUMMARIZE THE TEST PROCEDURE

C: Collaborating with other banks to create a joint app, streamlines the account opening process, and provides a fulfilling experience for newcomers.

Adding new features to the existing BMO app, focusing on enhancing the user experience for newcomers by offering multi-language support, helpful tutorials, a simplified account opening process, and an attractive incentive system.

I: Compare the costs, timeframes, potential benefits, and drawbacks of each alternative, considering factors such as development complexity, marketing efforts, and user adoption rates.

SUMMARIZE THE TEST PROCEDURE

D: Organize a kickoff meeting to discuss the project's objectives, scope, and requirements. Assign roles and responsibilities to team members, ensuring that everyone is clear on their tasks and expectations. Create a detailed project timeline, outlining key milestones, deadlines, and dependencies. Allocate resources, such as personnel, budget, and tools, to support the project's successful execution.

Test Results

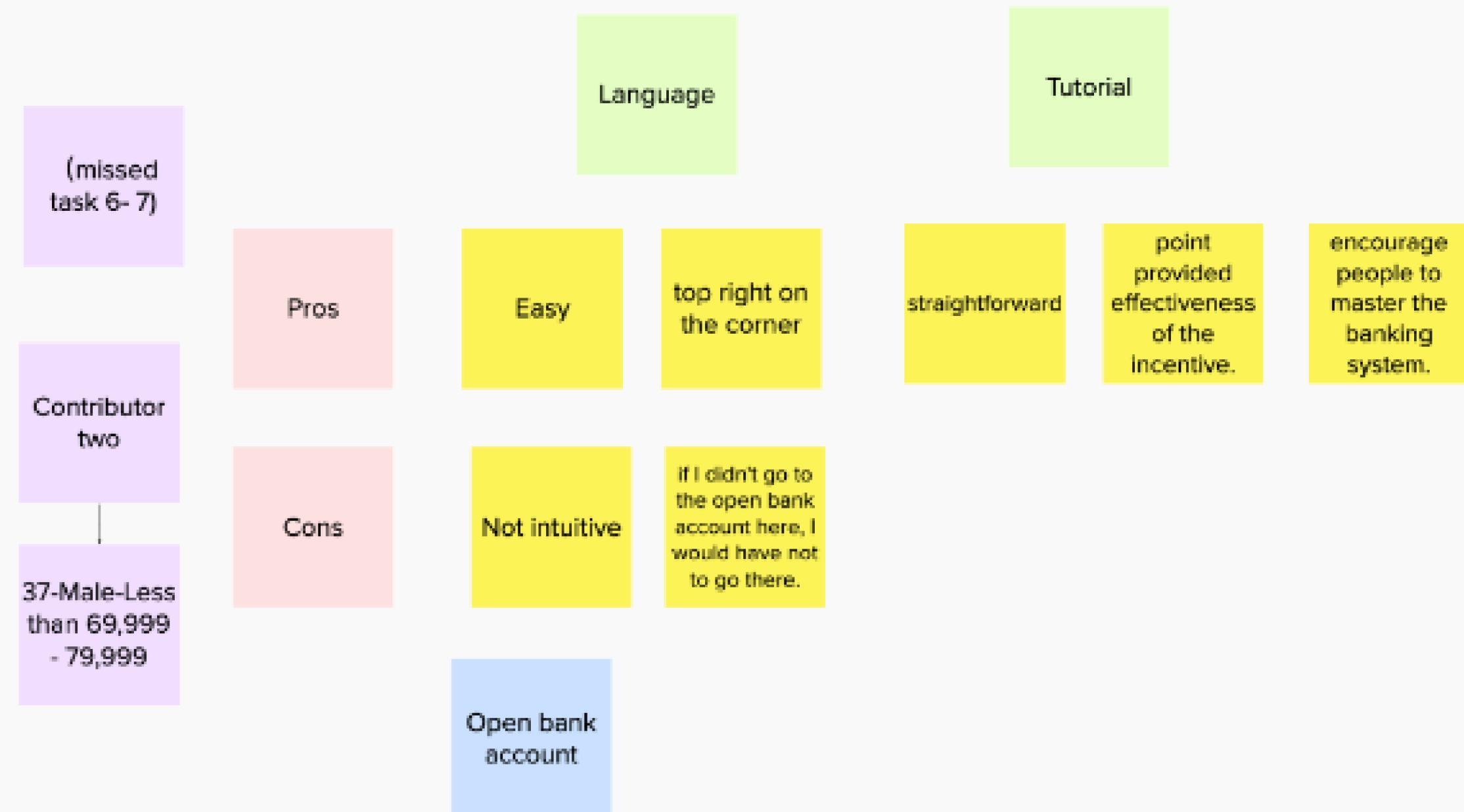
NEXT

TEST RESULTS (1/3)

		Language	Tutorial	Redeem score	Open bank account					
Contributor one 27-Female- Less than 19,999	Pros	I think it's very easy to find language settings	Clearly on the top right corner	feel Comfortable Changing a language	Tutorials are user friendly	can be understood by beginners	this is a great bonus	it gives an extra push of motivation	Easy It was very straightforward and easy to fill and understand what was required.	
	Cons	I'm not sure if I can actually watch the video or no	Confusion. I wanna get back to the main page and I'm not sure how to do that.	I am not sure how to redeem it so I can see it says cash back	I can't seem to be able to redeem it.	I don't seem to be able to click on redeeming.	I did get the points, but I don't know how to redeem them	I can't see anything that's offered here.	Dislike	I'm not sure if this means that I have an account or what exactly.
	Video		Redeem score						Open bank account	

TEST RESULTS (2/3)

≡



TEST RESULTS (3/3)

Contributor one	Language			Tutorial			Open bank account		Coupon	
	Pros	makes sense	easy to find it out	useful to have the language settings right when you register in a usual situation.	I Can transcript, I can type, I can see	easy to understand.	I completed task successfully.	really user friendly.	I feel it process was very easy and I like that you can earn points on tutorials as, as a newcomer in Canada.	
24-Female- 80,000 - 99,999	Cons	the video might not play start playing in here	what the score actually means	tutorial should teach how to earn and use the points.	I'm going to read this once again because I've not read it thoroughly.	I'm really curious to see what kind of rewards are there	Dislike	I'm not really sure like, um, if I have to submit, uh, all the information for opening a bank account.	which bank account is asking for?	I felt the form was kind of long as for the Canadian ID that you're required to upload
	Video	Redeem score					Open bank account			

OUR FINDINGS

The top advantages are its support for multiple languages and user-friendly navigation functions. Our tutorials cover the most common use cases for banking apps, making it easy for you to get started.



Testers have raised concerns about the videos we provide in the app. Specifically, they are unsure whether users will be able to skip the videos, and whether the videos will function properly.

INTERPRET THE RESULTS

Overall they appreciate that this is a huge improvement for the tutorial for newcomers to learn banking basic knowledge. They particularly appreciate the app's support for multiple languages, which they see as a major advantage. Additionally, they suggest that adding more tutorials to the app would be helpful for new users who are trying to get familiar with it.

We were surprised to find that while the testers believe that videos could be helpful for newcomers to the app, they expressed uncertainty about whether the video feature will function as expected from a functional standpoint.

MoSCoW Method

MOSCOW PRIORITISATION

MUST HAVE	SHOULD HAVE	COULD HAVE	WON'T HAVE
Multi-language support	Step by step open account process	Coupon code	Too many information show up during first time
Tutorial to go through the app feature	Redeem score functionality	Video can play on demand	
Onboarding pages			

MoSCoW Method

MOSCOW PRIORITISATION

MUST HAVE

Multi-language support: Allow users to choose their preferred language for the app interface. Ensure the app supports a wide range of the most common languages.

Tutorial to go through app feature: Make the tutorial easily accessible, allowing users to revisit it anytime for clarification or refreshers on a specific feature

Onboarding pages: Easy to know what will learn

MoSCoW Method

MOSCOW PRIORITISATION

SHOULD HAVE

Step by step open account process: Break down the process into manageable steps, clearly explaining the required information and actions at each stage. Include helpful tips and examples where appropriate

Redeem score functionality: Clearly display the user's current score, available rewards, and redemption options, ensure users can easily redeem their accumulated points or rewards within the app

MoSCoW Method

MOSCOW PRIORITISATION

COULD HAVE

Coupon code: Create an easy-to-use interface for entering and validating coupon codes, ensuring a smooth user experience

Video can play on demand: Offer a diverse and regularly updated library of video content, catering to various user interests and preferences

MoSCoW Method

MOSCOW PRIORITISATION

WON'T HAVE

Too many information show up during first time: Avoid overwhelming new users with excessive information or options when they first launch the app. Focus on presenting an intuitive interface that highlights the app's core features and functionality.

Additional Tests

NEXT

UPDATED DETERMINE

Through user testing, we hope to determine if we create a user-friendly and effective app not only to introduce the Canadian banking system but also to attract newcomer customers. By providing video instructions, user can get more details using the BMO app.

Goals we aim to determine through testing the app are:

- Does the app provide quality interactive components?
- Are the tutorials in the app help users know better about the Canadian bank system?
- Is the score system incentive mechanism attractive to newcomers?
- Is it easy to open a bank account online or make an in-office appointment on this app?
- It is helpful to users' language barrier?
- Is it easy to go through video courses?
- Are users able to understand the main intended flow of our app?

UPDATED EXPLORE:

These are some of the potential actionable insights and questions we will be exploring through user testing:

- Is it easy to find the language setting and change it to the native language?
- Does the home page provide clean information and how does the app work?
- Are the steps from watching the tutorial to getting scores clean and easy?
- Are the steps for opening a bank account through the app smooth and easy?
- Are the steps for making an in-office appointment through the app easy?
- Are the steps for watching videos through the app easy?
- Is the uploading identification verification clear in its functionality?
- Is the camera scan face clear in its functionality?
- Does it easy to find the history score recording?
- Is the score system incentive mechanism attractive and clear?
- Do all icons and symbols make sense, are easy to understand, and are at the right spots?

UPDATED CHOOSE:

Structured and Unstructured Approach

For our testing plan, we will be using a combination of both structured tasks and unstructured exploration depending on the question and what we aim to discover.

We will be using structured tasks that guide the user during the test to ensure that they can complete tasks smoothly and if it is easy to use. We will pay attention to whether the user flow is smooth, whether the page information is clear, and whether the icons and symbols make sense. We will emphasize on the functionality of video throughout testing. We will give the main tasks for testing users to complete on the app, instead of exploring freely by themselves.

For unstructured exploration, we want to ask them if they encountered difficulties or issues, any suggestions and feedback for improvement.

UPDATED IDENTIFY

User Testing's requirements for participants will help us limit practical issues. Before the test begins, the platform will remind testers about the environment and equipment needs. The user test should be conducted in a quiet, controlled environment, with minimal distractions. The test can be done in person or remotely, depending on the circumstances and preferences.

Our app will be tested remotely. This is more in line with the actual use scenarios of users. We will focus on the flow and experience of the app, rather than the tutorial content for our first round of user testing. We will provide some guidance specific to video usage. to emphasize the improvement for previous user testing feedback.

Identify: Test Audience Criteria

In addition, we will be selecting testers based on the following criteria (from User Testing)

- Recruit diverse participants (5 people) who meet the target audience criteria.
- A mix of ages (18 - 54 years old)
- Gender (different gender)
- Position /Student or employee
- Countries of origin
- Live in Canada (less than two years)
- Device Type: Mobile (allow us to check our prototype's screen and font size)
- Operating System: Android or iOS

We will be asking participants to record faces and movements. This will allow us to pick up on body language and facial expressions and make it easier to gather valuable insights and feedback.

DEAL

All of our team members have completed and received the TCPS2 Core certification.

We are going to use UserTesting.com to find testing participants. This will ensure no conflict of interest and limited control as well. All steps and instructions will be given in advance. Participants will be informed of their rights according to the rules of User testing, and they can choose to withdraw at any time.

In this round of testing, we will not have any direct contact with the participants or on-site testing. The test results and evaluation will be collected later.

Updated Test Scripts

NEXT

TESTING SCRIPT INTRODUCTION

We are students from Sheridan College majoring in digital product design, We are designing a mobile app prototype to attract newcomers to realize the Canadian banking system.

If you're new to Canada and looking to learn the basics of the Canadian banking system, we recommend downloading the BMO app to see if it provides a good user experience and useful tutorials. We may ask you to perform certain tasks within the app and provide feedback on your experience, which will help us identify areas for improvement and make the app more user-friendly for newcomers like yourself. By using the app and providing feedback, you can help us make the banking experience more accessible and enjoyable for everyone.

Please ensure that you are in a quiet environment and have a stable internet connection.

Pre-Test Screening Questions

Question 1:

Are you currently a newcomer to Canada or have you arrived within the last 2 years?

- A. Yes B. No**

Our target users are living in Canada for less than 2 years, we accepted testers who selected A.

Question 2:

Are you comfortable using online banking platforms or mobile applications?

- A. Yes B. No**

Our target users are comfortable using mobile applications, we accepted testers who selected A.

Test Script Tasks

TASK 1

Navigate to the tutorials section.

Watch a tutorial on a topic of your choice (such as opening a bank account or using a credit card). Provide feedback on the quality of the tutorial, including whether it was informative, easy to understand, and engaging.

TASK 2

Navigate to the online account opening section.

Attempt to open a bank account online.

Provide feedback on the ease of changing the language, and the ease and effectiveness of the online account opening process.

TASK 3

Complete a tutorial to earn points, and redeem the score. Provide feedback on the effectiveness of the incentive mechanism, including whether it was easy to understand how to earn and use the points.

TASK 4

Change the language to a language of your choice. Provide feedback on the ease of changing the language, and the ease to find the language setting.

Test Script Tasks

TASK 5

Navigate to the courses section.

Watch a tutorial course video on a topic of your choice (such as opening a bank account or using a credit card).

Provide feedback on the quality of the video, including whether it was informative, easy to understand, and engaging.

TASK 6

Complete a video course. After that go through the app and continue the process. Provide feedback on the usefulness of the instruction, including whether it was easy to finish and understand.

Post Test Questions

Q: How was your overall experience using this app?

A: [Sentence here]

Q: Is the app easy to use?

A: [Sentence here]

Q: Did you encounter any difficulties or issues?

A: [Sentence here]

Q: Do you have any suggestions for improvement?

A: [Sentence here]

Q: Did you encounter any difficulties when playing videos?

A: [Sentence here]

Reflection

NEXT

Collaborative problem-solving

Working together to define the problem allowed our team to gain a shared understanding of our objectives and desired outcomes. This collaborative approach helped us stay aligned throughout the project.

User feedback and iteration

Engaging with users throughout the project helped us better understand their needs and refine our solution accordingly. We gathered feedback on our ideas by involving users, testing our assumptions, and refining our solution based on their needs and preferences. This can help us identify potential issues early on and ensure that we are building an app that truly addresses our target audience's needs. The evaluation step in the DECIDE framework allowed us to learn from our experiences and make necessary adjustments to improve the app's effectiveness.