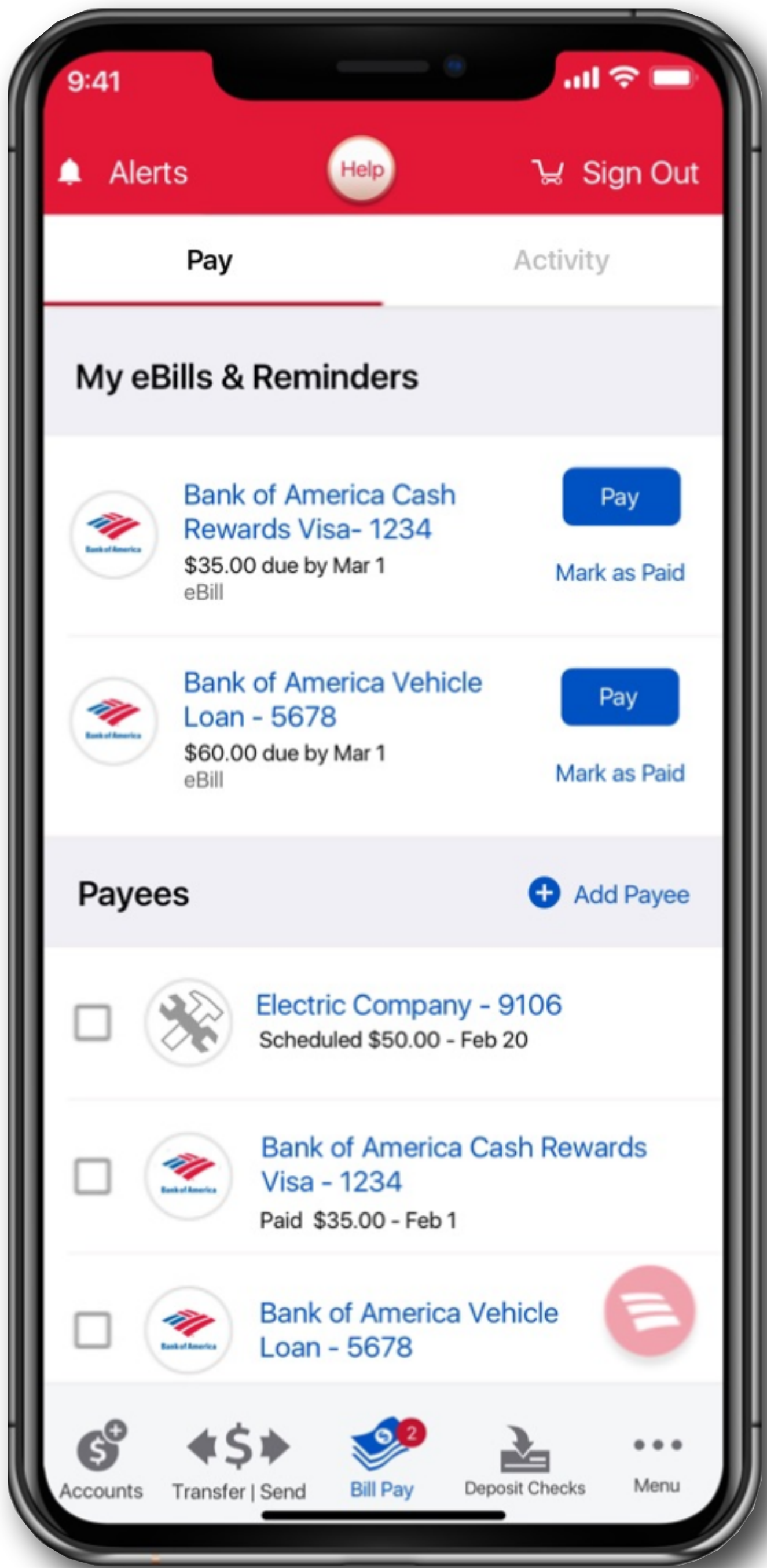


an analysis + redesign of bill pay for:

BANK OF AMERICA

Avani Amin, Stephanie Burd, Abby Huang, Christine Smet | INFO 498 A | Spring 2019



Our user research focused on understanding usage habits and sentiments of Bank of America Mobile App users, specifically in Bill Pay.

5

USABILITY TESTS

Skill level: < 1 year

Skill Level: 1 - 3 years

Skill Level: 3+ years

10

user interviews

We discovered 3 major pain points that promote evil



Bad “better money” habits



Despite their campaign to build better money habits, the cluttered BoA app makes tracking a user’s financial status difficult and unreliable.

Unstandardized language



Users were consistently confused by the unclear jargon describing their balances and how to differentiate between what is due and what is owed.

Misleading payment plans



Users interviewed relied on sporadic one-time payments over autopay due to confusing set-up and offers convoluted payment options that don’t make sense for paying bills on time.

Process of redesign based on ethical frameworks

1

Utilitarianism

2

Virtue Ethics

3

Libertarianism / Utilitarianism

4

Libertarianism / Utilitarianism

Increase of usability overall begins with a functional homepage that satisfies the needs for all users. Reducing the confusion for all parties on how to navigate the app.

Having a comprehensive overview of finances allows users to develop better judgement and habits over-time. Responsible banking is the right thing to do.

Transparency with language used and available payment plans is critical for users to make informed decisions about how and when they pay their bills.

Recommened payment plans based on good practices help to users. By tracking which parts of statement balances is due, users can plan better and avoid loss of time, money, and effort.