

# Banking App Design

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# Project overview



## The product:

Amex is a banking app to attract and retain customers in our online system. Noticing that competitors offer dedicated mobile apps for their customers for transactions and they have been successful. Amex is product that can compete in the market, improve all features online and increase customer satisfaction.



## Project duration:

August 2022 to November 2022



# Project overview



## The problem:

Busy people and workers lack time because of going to bank physically.



## The goal:

To design a banking app so that people can make transaction from anywhere and anytime.

# Project overview



## My role:

UX designer designing an app for Bank from conception to physically visiting the bank.



## Responsibilities:

Conducting interviews, paper and digital wireframing, low and high-fidelity prototyping, conducting usability studies, accounting for accessibility, and iterating on designs.

# Understanding the user

- User research
- Personas
- Problem statements
- User journey maps

# User research: summary



I conducted interviews and created empathy maps to understand the users I'm designing for and their needs. A primary user group identified through research was working adults who don't have time to physically visit bank.

This user group confirmed initial assumptions about Banking App, but research also revealed that time was not the only factor limiting users from going to bank. Other user problems included obligations, interests, or challenges that make it difficult to wait in a queue.

# User research: pain points

1

## Time

Because of the busy schedule, working people are unable to visit bank.

2

## Accessibility

Platforms for transferring money are not equipped with assistive technologies

3

## IA

Text-heavy options in apps are often difficult to read and order from

# Persona: Renuka

## Problem statement:

Renuka is a pediatrician who needs a bank app because she doesn't have time to visit bank physically.



Renuka Pandey

**Age:** 35

**Education:** MBBS and MD in Pediatrician

**Hometown:** Mumbai, India

**Family:** Husband and two children

**Occupation:** Pediatrician

*"I have two cute but naughty children, so being a working woman I want other things to be simple around me"*

## Goals

- To be a great doctor for my little patients.
- Spend more quality time with my children and husband.

## Frustrations

- "Using a banking app can sometimes be difficult as some terms are not easily understood."
- "It takes a lot of time to reflect."

Mrs Renuka Pandey is a Pediatrician by profession. She has two children of 5 and 7 years old. She goes to hospital in different shifts, sometimes day and sometimes night. Visiting bank for any small work is difficult for her. But while accessing the banking app there are some terms she finds difficult to understand. She wants an app which has much simpler language to understand.



# Persona: Kaushal Dixit

## Problem statement:

Mr. Dixit is a retired professor who needs a user friendly banking app because he needs to transfer money every month to his son.



**Kaushal Dixit**

**Age:** 62

**Education:** PhD in Mathematics

**Hometown:** Mumbai, India

**Family:** Lives with wife

**Occupation:** Retired  
Mathematics  
Professor

*"I worked hard all my life now I want to enjoy my retirement"*

### Goals

- To live retirement to the fullest.
- Go to pilgrimage with wife.

### Frustrations

- "Stand in long queue in bank for any enquiry about my pension."
- Since I don't know much about using smartphone it's even more difficult for me.

Mr Kaushal Dixit lives with his wife in Mumbai. His son lives in US. He spends most of his time in the Garden near his house. Whenever he receives his pension he is suppose to visit bank for verification but due to long queue he has to wait and because of which his joints pain. The bank app is available but he does not understand much on how to use it.

# User journey map

Mapping Mr. Dixit's user journey revealed how helpful it would be for users to have access to a dedicated Bank app.

## Persona: Kaushal Dixit

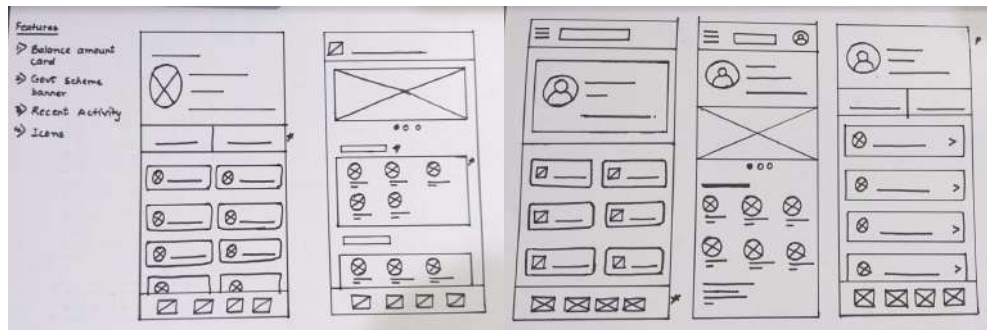
Goal: To send money to son studying abroad

ACTION	Signing In	Check the available balance	Go to transaction section	Sending Money
TASK LIST	Tasks A. Entering the user ID B. Entering the password	Tasks A. Going to the balance section B. Checking the available balance amount	Tasks A. Entering the account number B. Entering the amount	Tasks A. Changing the currency B. Recheck all the details of receiver C. Sending the money
FEELING ADJECTIVE	User emotions <ul style="list-style-type: none"><li>Confused</li><li>Intimidated</li></ul>	User emotions <ul style="list-style-type: none"><li>Hopeful</li><li>Overwhelmed</li></ul>	User emotions <ul style="list-style-type: none"><li>Alert</li><li>Lost</li><li>Confused</li></ul>	User emotions <ul style="list-style-type: none"><li>Excited</li><li>Alert</li><li>Satisfied</li></ul>
IMPROVEMENT OPPORTUNITIES	It should also have OTP login option	The balance should be seen on the home page itself.	It should ask the confirmation of the amount added	It should automatically convert in the required currency.



# Paper wireframes

[Taking the time to draft iterations of each screen of the app on paper ensured that the elements that made it to digital wireframes would be well-suited to address user pain points. For the home screen, I prioritized a **quick and options** to help users save time.

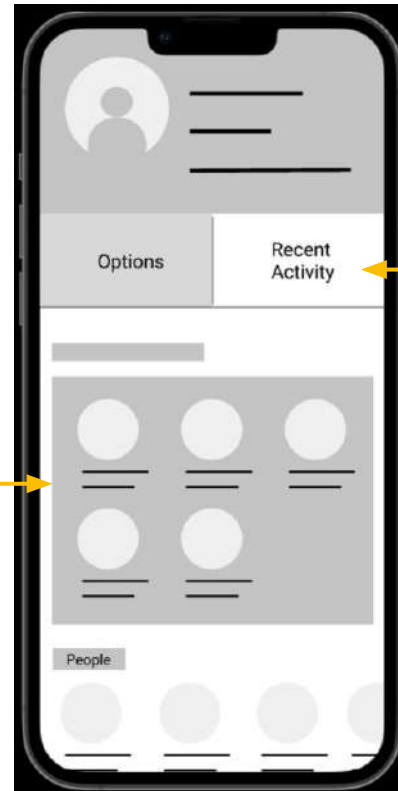


Stars were used to mark the elements of each sketch that would be used in the initial digital wireframes.

# Digital wireframes

As the initial design phase continued, I made sure to base screen designs on feedback and findings from the user research.

These buttons will make transactions easier

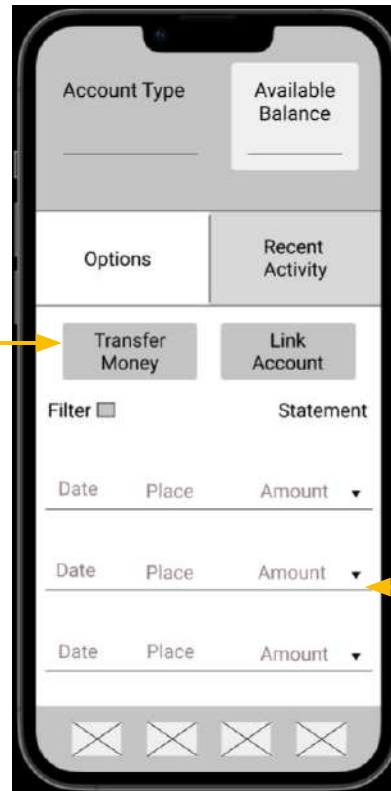


This button will help the user to view transaction history

# Digital wireframes

Easy navigation was a key user need to address in the designs in addition to equipping the app to work with assistive technologies.

Transfer money button for easier transaction



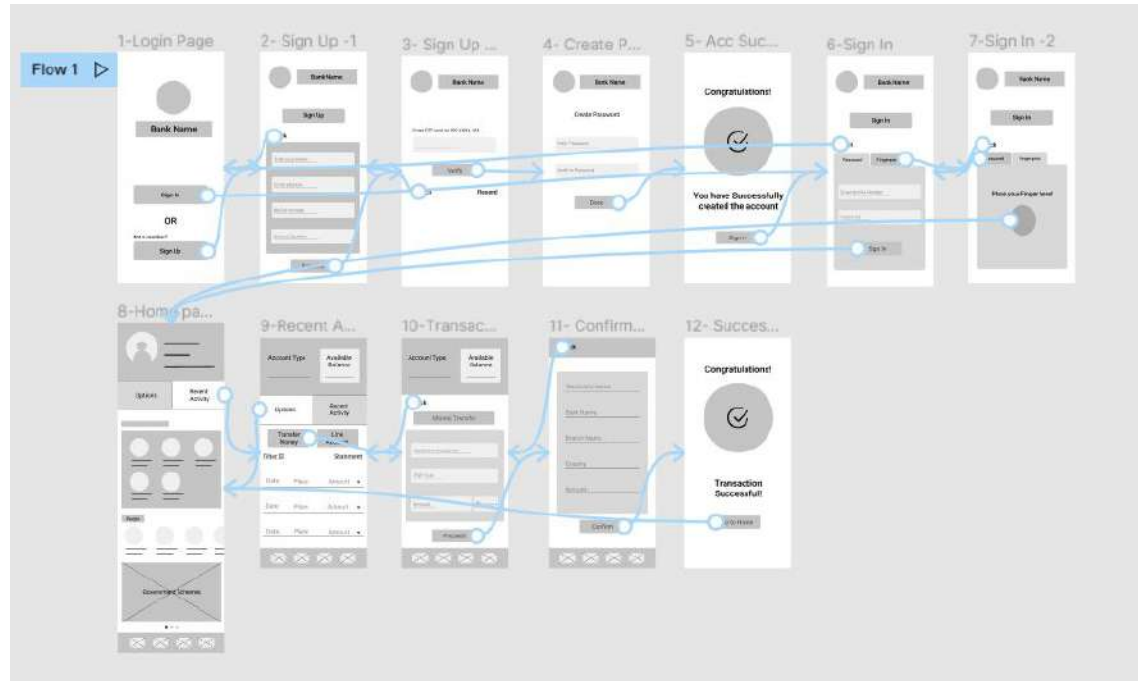
Transaction history of user

# Low-fidelity prototype

Using the completed set of digital wireframes, I created a low-fidelity prototype. The primary user flow I connected was transferring money, so the prototype could be used in a usability study.

View the Banking App

[Amex Banking App](#)



# Usability study: findings

I conducted two rounds of usability studies. Findings from the first study helped guide the designs from wireframes to mockups. The second study used a high-fidelity prototype and revealed what aspects of the mockups needed refining.

## Round 1 findings

- 1 Users want to do transaction faster
- 2 Users want more customized options
- 3 Users want transaction history

## Round 2 findings

- 1 Too many options while transferring money
- 2 "My Account" option is confusing



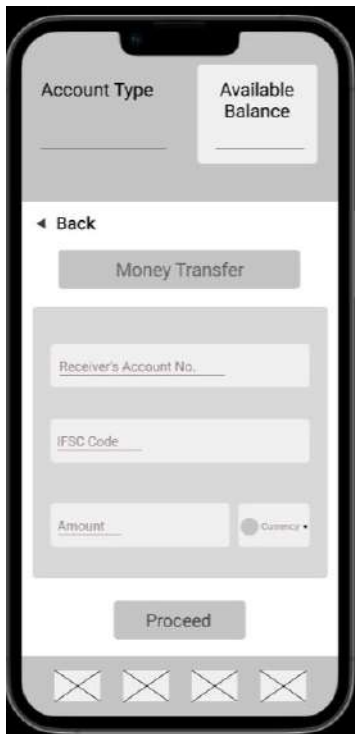
## Refining the design

- Mockups
- High-fidelity prototype
- Accessibility

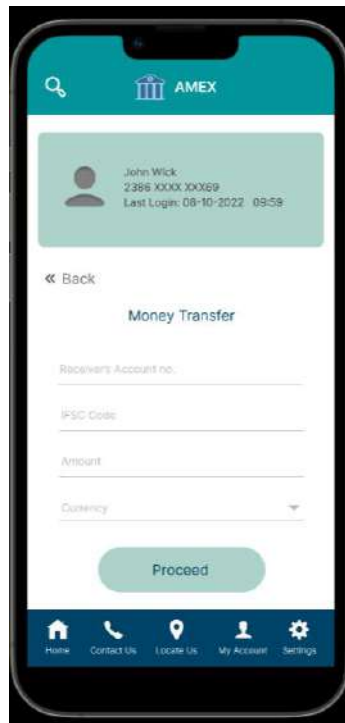
# Mockups

Early designs allowed for some **customization**, but after the usability studies, I added additional options such as the **navbar** at the bottom of the screen for better experience.

Before usability study



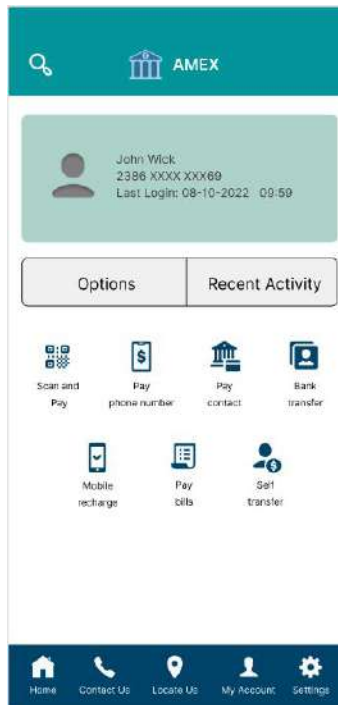
After usability study



# Mockups

The second usability study revealed frustration with the checkout flow. to streamline this flow. I consolidated the “Recent Activity” to the “Transaction History” and “Current Balance”.

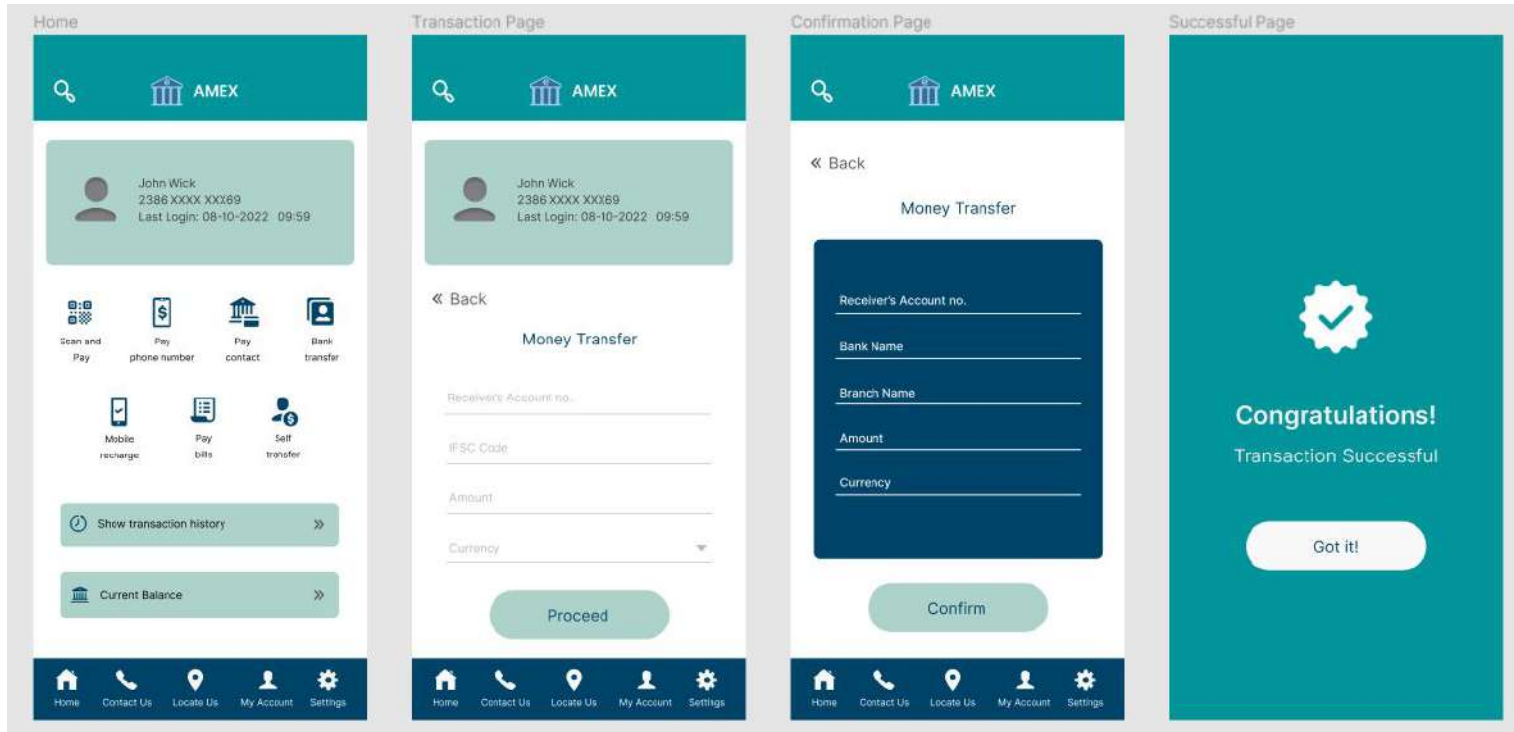
Before usability study



After usability study



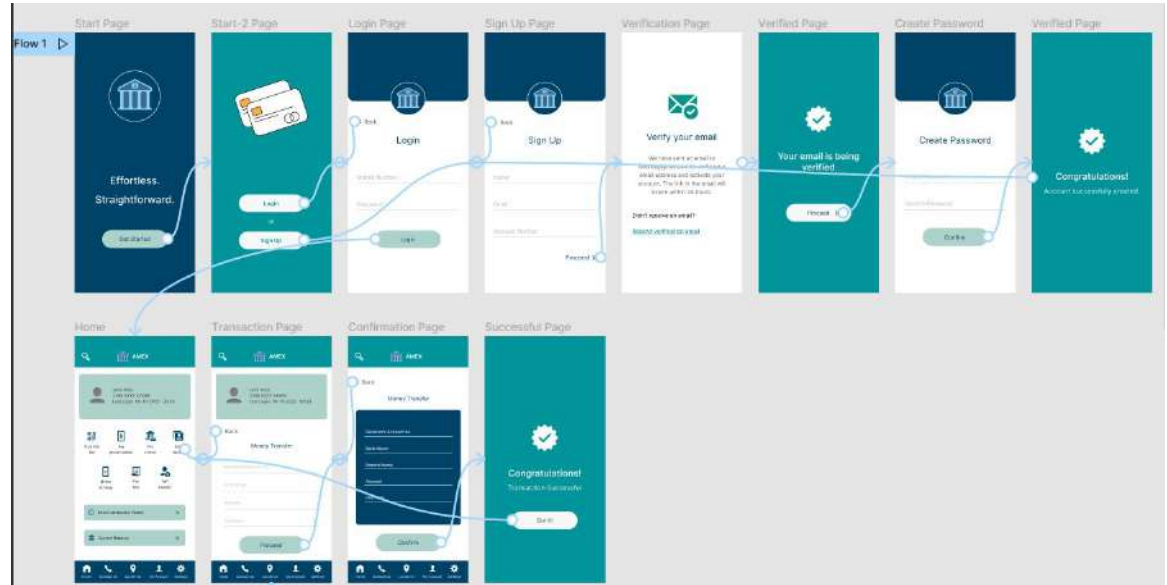
# Mockups



# High-fidelity prototype

The final high-fidelity prototype presented cleaner user flows for building a banking app. It also meet user needs for transferring money as well as more customization.

View the Banking App [high-fidelity prototype](#)



# Accessibility considerations

1

Provided access to users who are vision impaired through adding alt text to images for screen readers.

2

Used icons to help make navigation easier.

3

Used detailed imagery to help all users better understand the designs.

# Going forward

- Takeaways
- Next steps

# Takeaways



## Impact:

The app makes users feel like Amex Banking App really thinks about how to meet their needs.

One quote from peer feedback:

*""The app was relatively easy to use . I liked the simplistic options."*

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## What I learned:

While designing the Amex banking app, I learned that the first ideas for the app are only the beginning of the process. Usability studies and peer feedback influenced each iteration of the app's designs.



# Next steps

1

Conduct another round of usability studies to validate whether the pain points users experienced have been effectively addressed.

2

Conduct more user research to determine any new areas of need.

# Let's connect!



Thank you for your time reviewing my work on the Bank App! If you'd like to see more or get in touch, my contact information is provided below.

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