

Competitive audit																
Compare the transaction experience of each competitor's bank app as a new user and a returning user																
General information									UX <small>(what needs work, okay, good, or outstanding?)</small>							
Competitor type <small>(direct/indirect)</small>	Location(s)	Product offering	Price <small>p. trans.</small>	Website <small>(url)</small>	Business size <small>(small, medium, large)</small>	Target audience	Unique value proposition		First impressions		Interaction		Visual design		Tone	Content
									Desktop website experience	App experience	Features	Accessibility	User flow	Navigation	Brand identity	Descriptiveness
ICICI bank	Direct	Mumbai, India	Balance checking, All types of transaction including international transactions.	<a href="https://www.icici.bank.com/">https://www.icici.bank.com/</a>	Small	All adults who have bank account in their bank	Offers all the facilities available in a bank.		Outstanding • Modern design • Strong branding represented using elegant design	Outstanding • Immersive design • Everything aligned properly	Good • Engaging as well as go-unlock available • All payment options available • No record of previous payments	Good • Available in 3 different languages • Screen reader option not available	Outstanding • Easily understandable • Effortless payment process	Outstanding • Easy navigation • Proper indication of next step	Good • Representing strong brand identity • Icons are easily understandable	Plan tone, not engaging  Good • All key information is present • Too brief at times
									Okay • Minimalist design and Hindi language is also available. • Limited features available in desktop version	Good • Modern minimalist design • Slow response	Okay • Not very complicated • Available in only one language	Good • If we click on any option on first page and then close it it takes to the second page	Good • Some unfamiliar navigation pattern	Okay • Visual design and color combination resemble the bank • Font sizes are different at some places • Text overflow at some places	Sophisticated and informative  RATING • At some places proper information is given • At some places information is missing	
Union Bank	Direct	Mumbai, India	Balance checking, Only domestic transactions available.	<a href="https://www.unionbankofindia.co.in/india/home.aspx">https://www.unionbankofindia.co.in/india/home.aspx</a>	Medium	All adults who have bank account in their bank	Provide domestic transactions only		Okay • Minimalist design and Hindi language is also available. • Limited features available in desktop version	Good • Modern minimalist design • Slow response	Good • Finger print unlock available • Separate options for credit and debit card available • All Government Schemes available	Okay • Not very complicated • Available in only one language	Good • If we click on any option on first page and then close it it takes to the second page	Good • Some unfamiliar navigation pattern	Okay • Visual design and color combination resemble the bank • Font sizes are different at some places • Text overflow at some places	Sophisticated and informative  RATING • At some places proper information is given • At some places information is missing
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Paytm	Indirect	Bengaluru, India	All types of transaction like recharge, bill payment available.	<a href="https://paytm.com/">https://paytm.com/</a>	Large	Adults above the age of 18 years and having a bank account	Offers different types of payment options		Outstanding • Modern-minimalist design • Visually appealing	Good • Well designed and easy to use • App available only in English	Okay • User gets reward after a payment • No app security lock system available • Lack of other useful features	Outstanding • We can check the balance of our account • Health system available • We can pay our bill, payments, etc. easily	Good • Easy and useful payment process available • Not memorable	Good • Buttons are clearly marked • Easy and basic navigation • Some elements seem clickable but are not	Good • Visual design communicates company ethos • Visual design doesn't always support content intuitively	Engaging, concise, and informative  Outstanding • Focused on info relevant to target audience • All information is provided
									Okay • Simple to navigate • Minimal features and visuals	Outstanding • Visually appealing • Smooth payment process • Make customers feel welcome	Outstanding • We can send money to a person using phone number • User gets reward after a payment • User receives reminder notifications to pay bills.	Good • We can easily pay our bills, recharge etc. • Record of all previous payments available. • Health system not available	Outstanding • Fun and easy to use for account holders • Straightforward userflow	RATING • Easy to switch locations • Easy basic navigation • Clear indication of clickable elements.	Outstanding • Modern and trendy design • Clear brand identity, including colors, font, style, motion, imagery, and photography	Friendly, formal and informative  Good • All key information present • Short and to the point
Google Pay	Indirect	California, US	Other than transaction, money transfer option available.	<a href="https://pay.google.com/">https://pay.google.com/</a>	Large	Adults above the age of 18 years and having a bank account	Offers different types of payment options		Okay • Simple to navigate • Minimal features and visuals	Outstanding • Visually appealing • Smooth payment process • Make customers feel welcome	Outstanding • We can send money to a person using phone number • User gets reward after a payment • User receives reminder notifications to pay bills.	Good • We can easily pay our bills, recharge etc. • Record of all previous payments available. • Health system not available	Outstanding • Fun and easy to use for account holders • Straightforward userflow	RATING • Easy to switch locations • Easy basic navigation • Clear indication of clickable elements.	Outstanding • Modern and trendy design • Clear brand identity, including colors, font, style, motion, imagery, and photography	Friendly, formal and informative  Good • All key information present • Short and to the point
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