

# Bank of Jo - Mobile Banking App

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Joyel Joseph

# Project overview



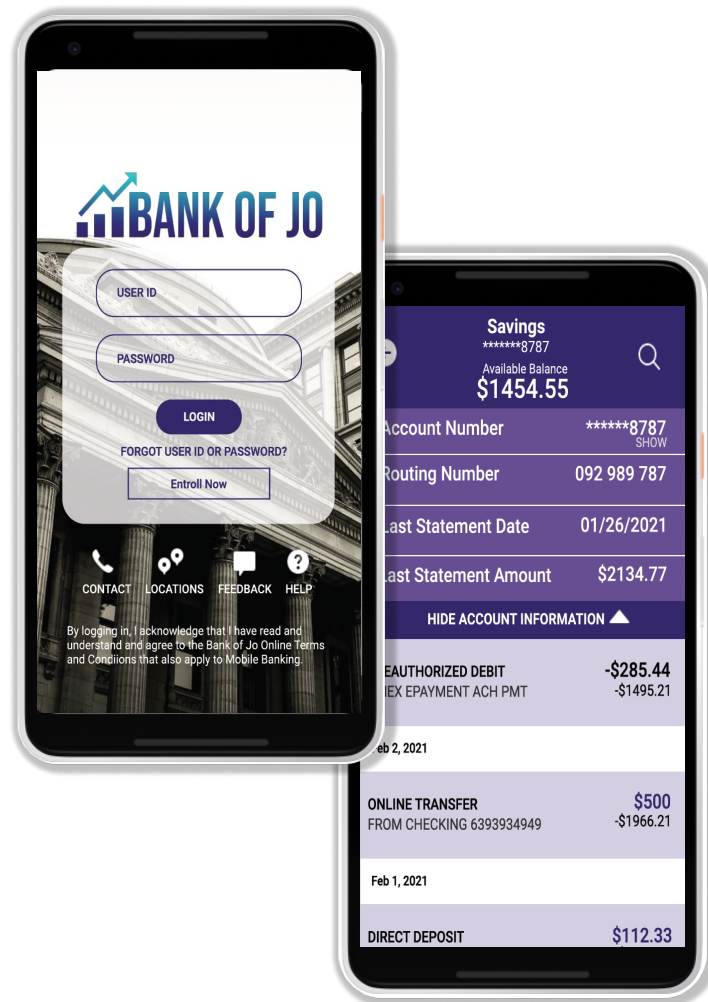
## The product:

Bank of Jo offers a range of personal and business services to fit your banking and investment needs throughout Pennsylvania.



## Project duration:

September 2020 to March 2021.



# Project overview



## The problem:

The users are tired of outdated user interfaces.  
The application has limited features for a good banking experiences



## The goal:

Redesigning the mobile banking app with better user experiences and adding more features for a great banking experience.

# Project overview



## My role:

UI/UX Designer for redesigning the Bank of Jo's mobile banking application from conception to delivery



## 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



By conducting few interviews, gathering online accessible data, using social media for surveys, I created the key user personas as possible customers of Bank of Jo. With the help of Bank of Jo's customer relationship manager, I got a chance to talk on phone with a real user of Bank of Jo's mobile banking application.

Based on the results of my research, the personas were a student, an insurance manager and a director of nursing. The main characters to whom we are designing the mobile banking app were generally defined as discovers and lovers of beauty. After determining these values in our user, we realized that to create best mobile banking app, our design had to be mind blowing, emotionally appealing, enjoyable, easy to use & innovative.

# User research: pain points

1

## Time

- Long waiting for getting appointment with a banker

2

## Information Architecture

- Invisible Navigation Options
- Missing Category Landing Pages
- Inconsistent Navigation

3

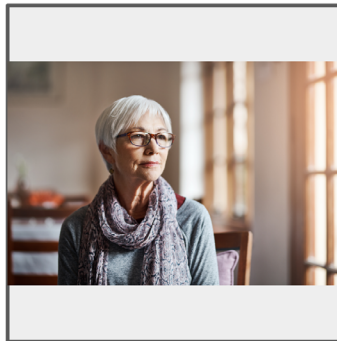
## Accessibility

- Low contrast on text.
- Poor Contrast between Text and Background
- Not using icons for better understanding the tasks

# Persona: Name

## Problem statement:

Mary is a retired nurse who use mobile banking applications to send money to people with needs. She also like to go to bank, but there is no way to schedule an appointment with a banker.



**Mary John**

**Age:** 68

**Education:** B.S Nursing

**Hometown:** Philadelphia, PA

**Family:** Live with her husband

**Occupation:** Retired Nurse

*"I could not see any other option other than calling a bank for an appointment"*

## Goals

- Schedule an appointment with a banker
- Send money as easy as possible to contacts using just their phone number.

## Frustrations

- Long wait time to speak with a banker
- Sending money taking lots of time

Mary is a retired nurse who live with her husband. She is involved in many welfare activities including helping kids with disabilities, helping people with diseases etc. She spends a good portion of her savings to people with needs. She felt Bank of Jo's mobile banking app is not easy to send money.



# User journey map

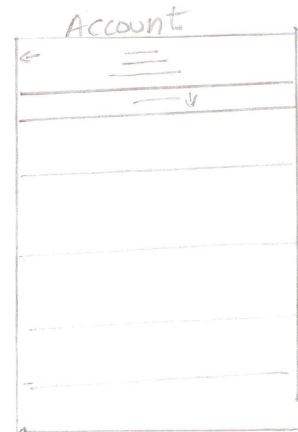
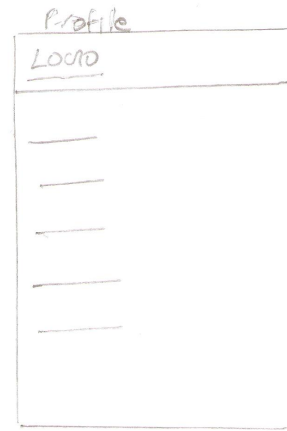
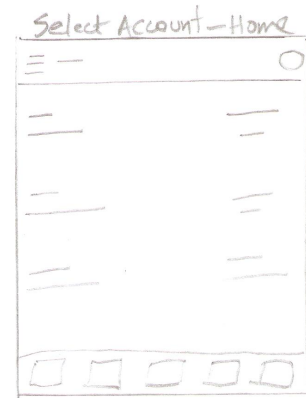
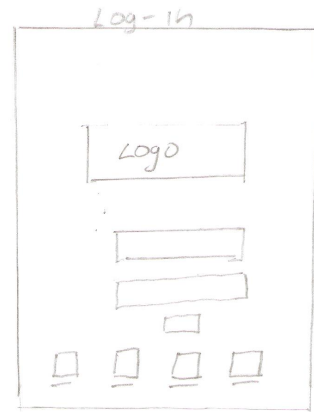
An easy and better way to  
use a mobile banking app

ACTION	Log in	Selecting Account	Open Profile	Book a banker	Meeting a banker
TASK LIST	Tasks A. Login to the account B. Choose a nearby location C. Contact the bank	Tasks A. Select an account type B. Find account information C. Hide account information	Tasks A. Find menu and edit the profile B. Check messages C. Open document center	Tasks A. Locate appointment for banker B. Choose a location and schedule a appointment	Tasks A. Drive to bank B. Talk with a banker
FEELING ADJECTIVE	<b>Happy</b> to sign-in. <b>Excited</b> to see many locations. <b>Frustrated</b> to contact bank as it take a long wait time.	<b>Confused</b> in selecting an account since it does not look like a selection menu	<b>Annoyed</b> at document center as it misses a landing page	<b>Exited</b> to see appointment tab.  <b>Annoyed</b> at appointment tab since it does not have a calendar to choose a date.	<b>Happy</b> to go to bank without any waiting time
IMPROVEMENT OPPORTUNITIES	Add an option to schedule a banker	Create a separation between account types	Work with information architecture to solve all missing pages	Add a calendar to choose a date	Add an experience page to provide feedback for the banker



# Paper wireframes

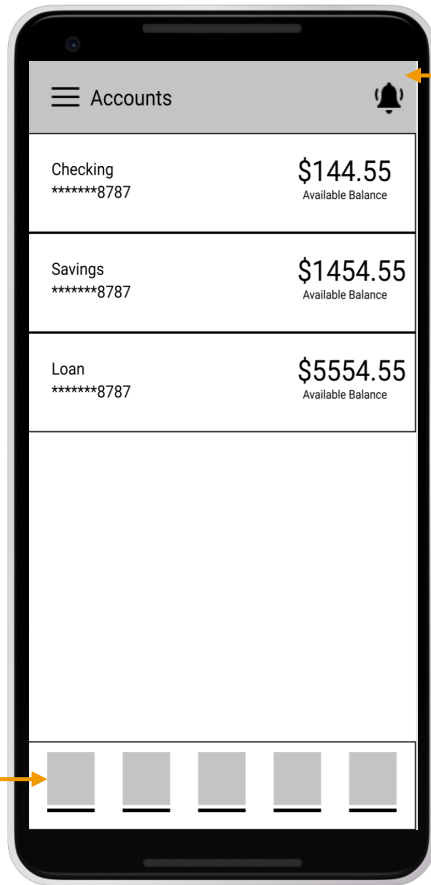
Taking the time to draft iterations of each screen of the app on paper ensured that the elements that made it to digital wireframes would be well-suited to address user pain points.



# Digital wireframes

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

This button navigational menu helps to understand which page you are at.



This will be the landing page of the app, that features all available balance at glance.

# Digital wireframes

Sign-in

A wireframe for a sign-in screen. It features a central 'Logo' placeholder, followed by input fields for 'User ID' and 'Password'. Below these is a 'LOG IN' button. At the bottom, there are four small square icons and two horizontal lines for additional input or information.

Home Screen

A wireframe for a home screen titled 'Accounts'. It displays a list of three accounts: 'Checking' with a balance of \$144.55, 'Savings' with a balance of \$1454.55, and 'Loan' with a balance of \$5554.55. Each account entry includes a masked card number (\*\*\*\*\*8787) and the text 'Available Balance'. A bell icon is in the top right corner. At the bottom, there are five small square icons.

Menu screen

A wireframe for a menu screen. It has a header with 'Logo' and 'Welcome name!'. Below the header is a large empty rectangular area, likely for a menu list. At the bottom, there are five small square icons.

Account Statement

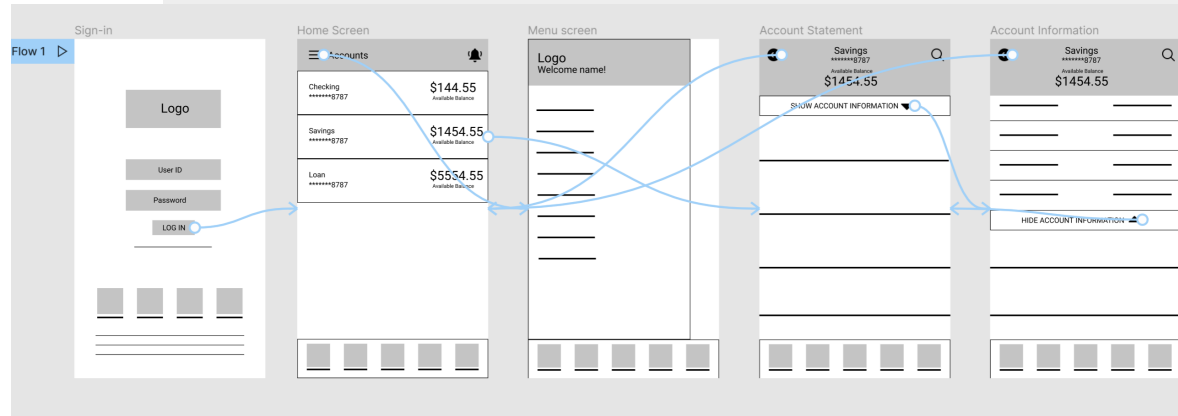
A wireframe for an account statement screen. The header shows 'Savings' with a masked card number (\*\*\*\*\*8787) and an 'Available Balance' of \$1454.55. Below the header is a button labeled 'SHOW ACCOUNT INFORMATION' with a downward arrow. The main content area is empty, intended for the statement details. At the bottom, there are five small square icons.

Account Information

A wireframe for an account information screen. The header shows 'Savings' with a masked card number (\*\*\*\*\*8787) and an 'Available Balance' of \$1454.55. Below the header is a button labeled 'HIDE ACCOUNT INFORMATION' with an upward arrow. The main content area is empty, intended for additional account details. At the bottom, there are five small square icons.

# Low-fidelity prototype

Using the completed set of digital wireframes, I created a low-fidelity prototype. The primary user flow I connected was log in to the app and select savings account, and view transaction.



View the Bank of Jo's  
[low-fidelity prototype](#)

# 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 User wants to schedule an appointment with a banker
- 2 User wants to sent money quickly
- 3 User wants to quickly identify services offered by the bank

## Round 2 findings

- 1 Use a calender for choosing a date.
- 2 Avoid unecessary requirements for sending money
- 3 Use icons for better understanding

## Refining the design

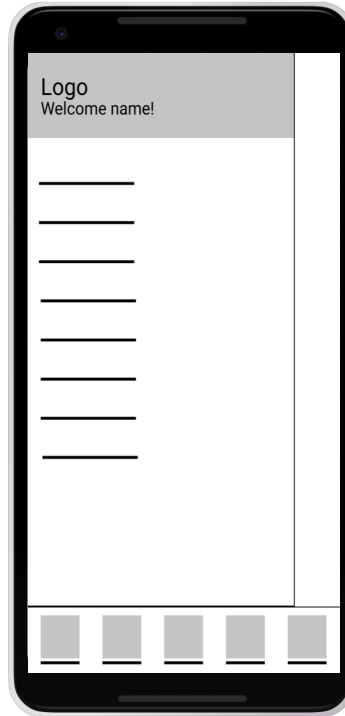
- Mockups
- High-fidelity prototype
- Accessibility



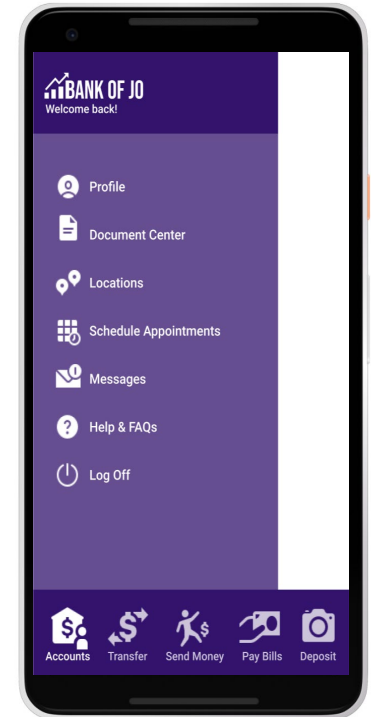
# Mockups

Early designs doesn't have icons in profile page. After usability studies, I came to know that users like to see icons for better understanding of the menu

Before usability study



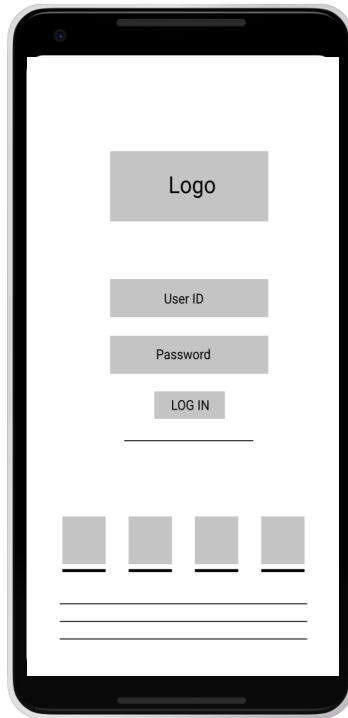
After usability study



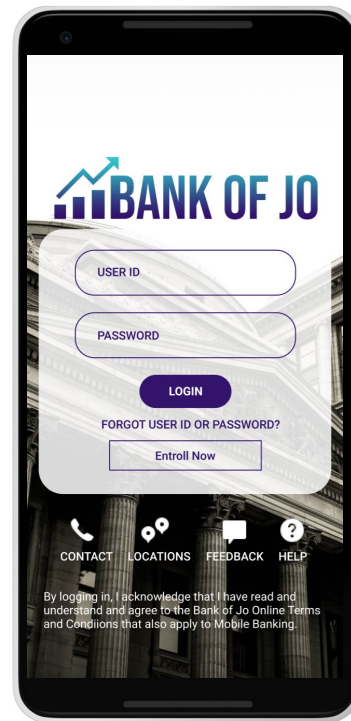
# Mockups

Early design, there is no image on the log in page, it was plain. During usability studies, users told that they like to see a engaging log in screen for the app

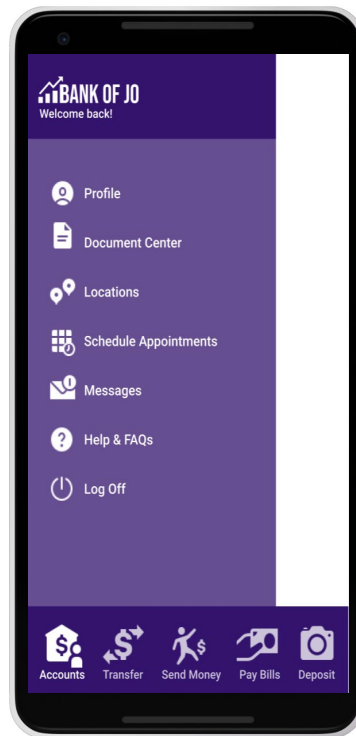
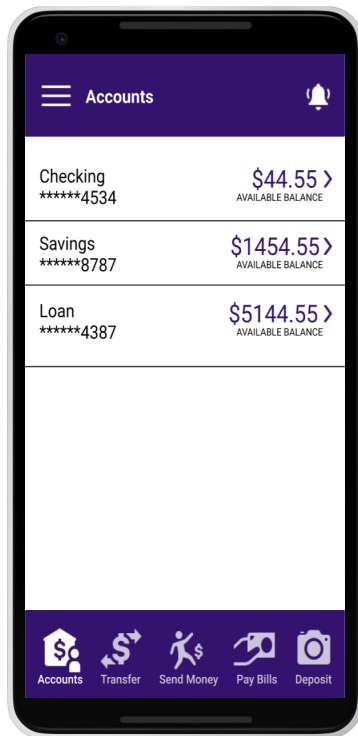
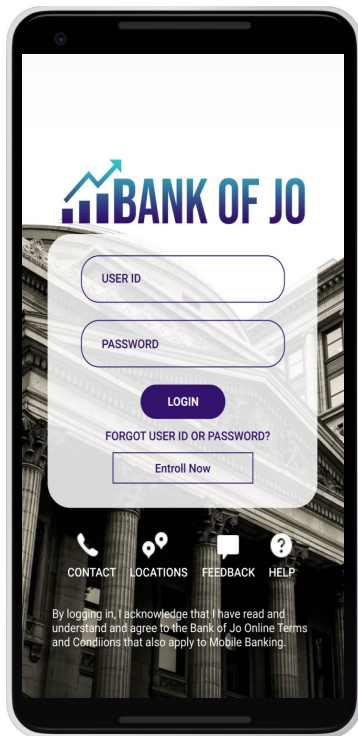
Before usability study



After usability study

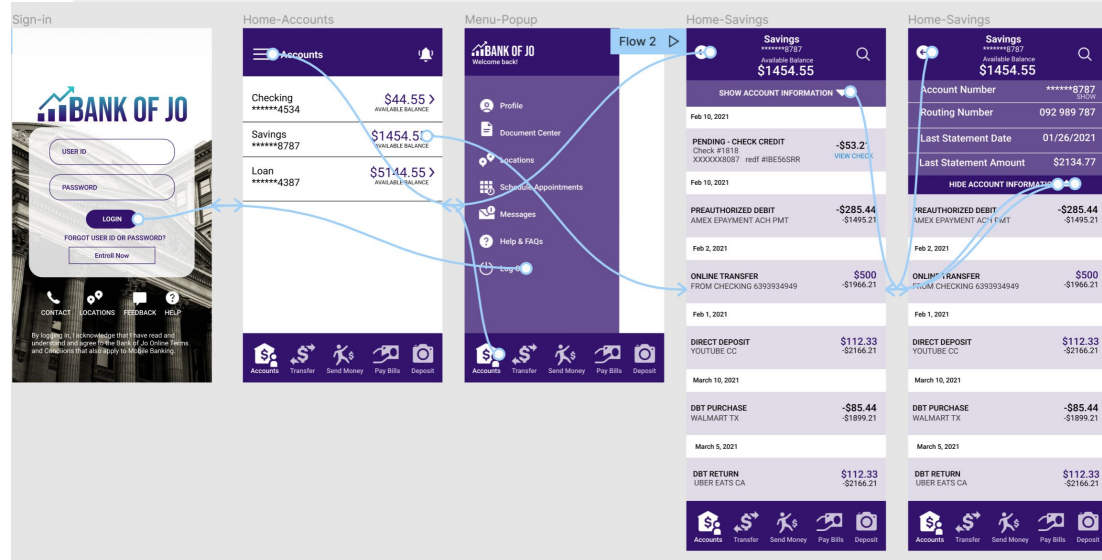


# Key Mockups



# High-fidelity prototype

The final high-fidelity prototype presented cleaner user flows for selecting a savings account and view transaction and account information. It also met user needs for a schedule an appointment with a banker



View the Bank of Jo's [high-fidelity prototype](#)

# Accessibility considerations

1

- Ensured Consistent Layouts and Templates
- Followed WCAG outlines, to make sure general color contrast ratios that are acceptable for most users

2

- Designed touch targets to be at least 9 mm high by 9 mm wide

3

- Created alternatives to allow simple tap or swipe gestures in place of more complex ones.

## Going forward

- Takeaways
- Next steps

# Takeaways



## Impact:

The app makes users feel like they have many features to explore a good banking experience

One quote from peer feedback:

*"The new Bank of Jo's mobile app is really mind blowing, easy to use and came up with great features"*



## What I learned:

While designing the Bank of Jo's mobile 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 of Jo's mobile banking app!  
If you'd like to  
see more or get in touch, my contact information is provided below.

Email: [joyel.joseph@gmail.com](mailto:joyel.joseph@gmail.com)

Website: [joyeljoseph.com](http://joyeljoseph.com)

Thank you!