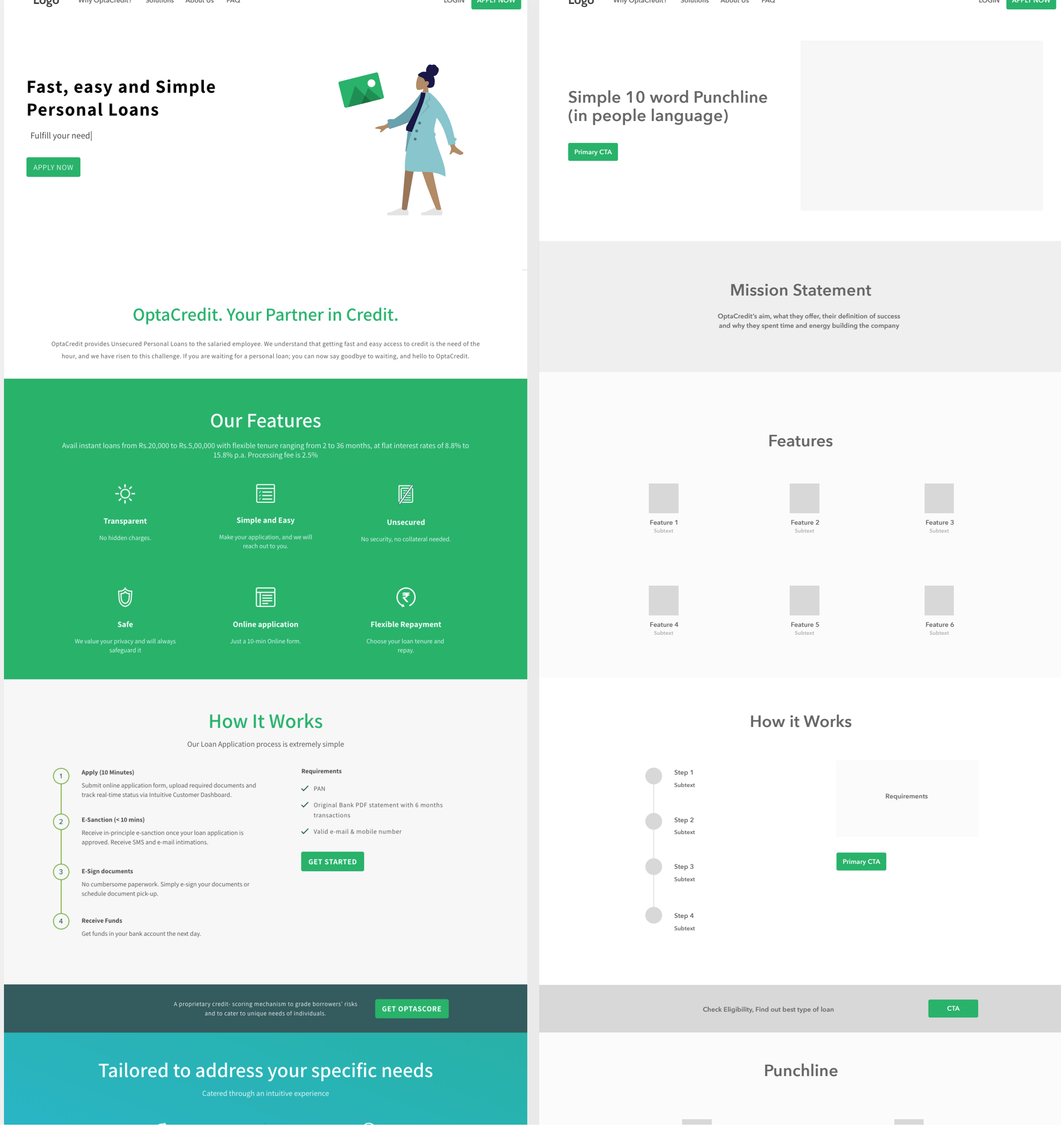


How do we improve OptaCredit's home page for first time customers and increase user retention?

Product/Client	Platform	Timeline
OptaCredit	Web	August 2016 - September 2016
Role/Responsibility		
User Research, Information Architecture, Interaction Design, Competitive Analysis		
Optimised OptaCredit's landingpage and A/B tested minor details to increase usability.		
Opted for a simple minimalist design keeping the focus on what set OptaCredit apart from its competition.		



- A large part of my first few months at NFN Labs was spent working on redesigning OptaCredit's landing page. OptaCredit is an artificial intelligence-powered, data-driven online lender that offers short term loans for all employees working in partnered organisations.
- I had my task cut out.
- With the redesign we aimed to
- * Convey Optacredit's value proposition minus the jargon
 - * How do we remind the user that he can always vookmark the video without distracting him from the streaming experience?
 - * Communicate to the user how OptaCredit is different from other money lenders.



The Fintech space, especially the online lending domain was something I knew very little about. I decided to glance an older version of the website to get myself familiar with the product and broad user goals. I decided to note down what I understood. But I could there was very little that I could make sense of. It became quite evident to me that, I was solving a communication problem and not exactly a business or design problem. This being my first assignment I was, like most others, keen to make a mark.

I decided to look at how companies which were solving a problem similar to the problem we were trying to solve. I did a detailed competitive analysis of each competitor. I jotted down the structure of each landing page, and my thoughts as a first time user on what worked well and what didn't as well.

Initial Steps: Understanding the problem at hand

Here I was in a design studio trying to solve a problem (one that I knew very little about) for people who aren't like me. It was important to set stage and start take my first steps.

I decided to do competitive analyses to better understand the problem ecosystem and discover painpoints and opportunities. I looked at companies tackling the same problem in India and abroad. I was became aware of subtle nuances that arise as the market and target audience change. Going through this process boosted my confidence, helped me build a sense of empathy with the customers and gain a firmer grasp of the problem.

Stitching the components of the Landing Page together

We decided to go in with a simple structure and convey OptaCredit's goal in *people language*. We wanted to ensure that the landing page focused on people's goals and not on OptaCredit's goals.

We wanted to the landing page to convey a sense of honesty and openness of product, branding, message. We knew that if the users feel like there is some hidden catch to using or buying the product, we will lose their trust.

- 1. White Space and Visual Clutter-** While looking at landing pages, I realised that a healthy amount of white space and minimal visual clutter, made it easy for users to decide what action they are supposed to take (especially first time users and novices).
- 2. A Punchline (< 10 words) + One prominent eye catching CTA** - Since we were looking at lead conversion, we didn't want the users to get distracted by too many extraneous links, and actions that wouldn't result in conversion.
- 3. Legibility and Readability** - While we had a content writer working on the copy, I conveyed our goal which was to convey OptaCredit's value in simple people language in large font sizes. We looked to use **plain spoken words (12th grade level)**.
- 4. Simple information architecture** - I adopted a simple layout and structure to reduce the amount of learning for first time users. People had mental models of how websites work and I looked to tap into that.
- 5. Value Proposition** - We aimed to convey the real user problems that Optacredit is solving. We didn't want to talk about Optacredit the company and its business goals. I used **visual cues where possible such as the 4 step side bar**, to communicate to the user that **securing a personal loan is going to be quick and simple with OptaCredit**.
- 6. Building Trust and sealing the deal** - To get first time users sign up, we had to make them trust OptaCredit as a brand and take a leap of faith. A tried and tested way to do that was through testimonials. This was the section that would eliminate doubt and persuade users to get onboard. I felt including the primary CTA in this section crucial as it would nudge the users to try OptaCredit.

Key Takeaways

OptaCredit came with a lot of firsts for me. It was the first time I went through the complete design proces - from needfinding, competitive analyses, wireframing to building prototypes, talking to stakeholders and iterating based on feedback.

OptaCredit's userbase increased 120% after the redesign.
OptaCredit received numerous media mentions (including Forbes India, Entrepreneur India) after the redesign.