

Investor's Edge

UX Redesign

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Case Study

Case Study Roadmap

Introduction	3
Problem Statement	4
Competitive Analysis	10
Testing & Validation	16
Conclusion & Next Steps	18
Gamification for Enhanced User Engagement	19
Simplification	21
Optimized Design Solution	24
Before & After Comparison	25
Accessibility Issues	26
Identifying Accessibility Issues	27
Proposed Solutions for Improved Accessibility	28

Introduction

Why This Case Study?

Self-directed investing platforms empower users to take control of their financial decisions, but many suffer from usability issues that create friction in the user journey. Through this case study, I analyzed **CIBC Investor's Edge**, a leading self-directed investing platform in Canada, to identify **real UX challenges** and propose solutions that enhance usability, accessibility, and overall user experience.

Problem Statement

During my UX research and user interactions, I identified several key usability issues affecting the platform's effectiveness:

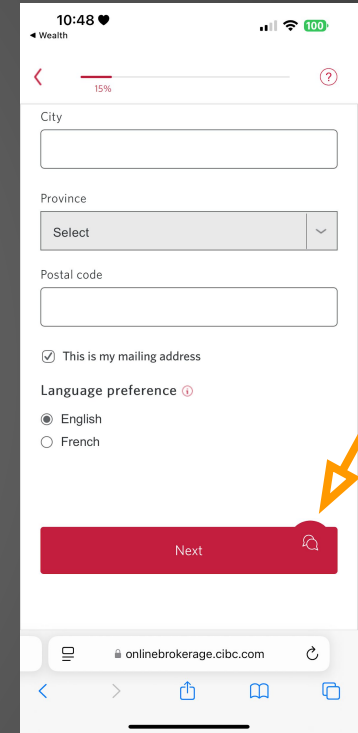
1 Navigation Disruptions Due to Chatbot Overlap

Issue: The chatbot icon overlaps with key navigation elements, such as the Next button, causing accidental clicks.

Impact: Users mistakenly open the chatbot instead of proceeding with their intended action, leading to confusion. One user even thought they had made a mistake and completely exited the app.

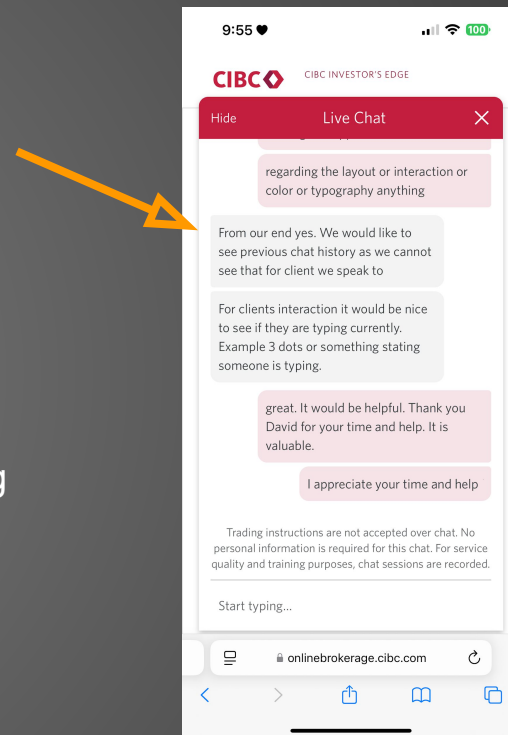
Proposed Solution:

- ✓ Adjust chatbot placement dynamically to prevent overlap with navigation elements.
- ✓ Improve visual hierarchy by adding a subtle shadow or stroke around the chatbot button to differentiate it.




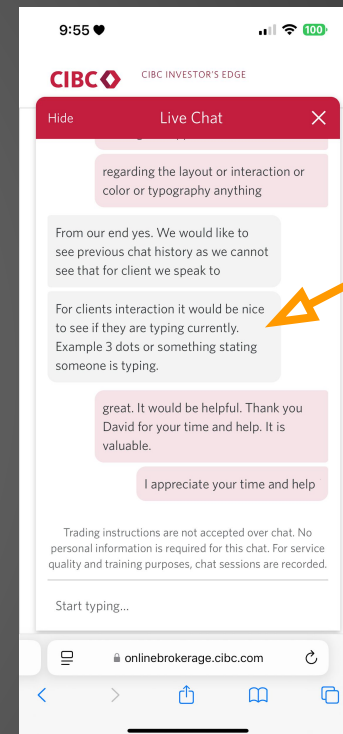
2 Lack of Chat History for Support Agents

- **Issue:** Customer support agents **cannot see previous chat conversations**, making it difficult to assist users effectively.
- **Impact:** Users have to repeatedly explain their issues when switching agents, leading to frustration and inefficiency.
- **Proposed Solution:**
 - ✓ Introduce a **"Chat History View"** for support agents, allowing them to see past conversations and client notes.




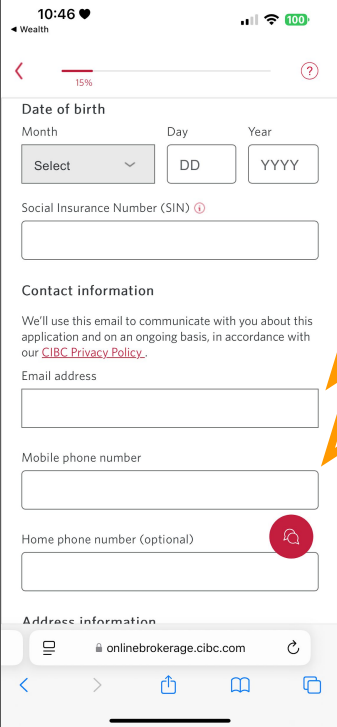
3 No Typing Indicator in Live Chat

- Issue: Users don't know if a support agent is actively responding, leading to uncertainty and potential frustration.
- Impact: Some users may think their message wasn't received or that they need to resend it.
- Proposed Solution:
-  Add a "Typing Indicator" (e.g., animated three dots "...") to provide real-time feedback on agent responsiveness.



4 Inconsistent Input Field Design

- Issue: The text input fields have inconsistent styles (e.g., different rounded corners), creating a lack of visual harmony.
- Impact: The disjointed design reduces the platform's perceived reliability and professionalism.
- Proposed Solution:
-  Standardize all form input fields using a consistent design system to ensure a seamless visual experience.



The screenshot shows a mobile application interface with a form. At the top, the status bar displays the time 10:46, a heart icon, signal strength, Wi-Fi, and 100% battery. Below the status bar is a navigation bar with a back arrow, a progress indicator at 15%, and a help icon. The form sections include:

- Date of birth:** Contains three input fields: 'Month' (a dropdown menu with 'Select' and a chevron), 'Day' (a text field with 'DD'), and 'Year' (a text field with 'YYYY').
- Social Insurance Number (SIN):** A single text input field.
- Contact information:** Includes a privacy notice, an 'Email address' text input field, a 'Mobile phone number' text input field, and a 'Home phone number (optional)' text input field. A red circular icon with a white bell is positioned to the right of the home phone number field.
- Address information:** A section header at the bottom of the visible form.

The browser's address bar at the bottom shows 'onlinebrokerage.cibc.com'. Two orange arrows on the right side of the form point to the 'Email address' and 'Mobile phone number' input fields, highlighting their inconsistent design compared to the others.

11:05

< **CIBC** CIBC INVESTOR'S EDGE

☐ Non-Registered (individual) View details

☐ Registered Retirement Income Fund (RRIF) View details

☐ Registered Education Savings Plan (RESP) View details

Promo code (optional)

If you need help, or to open a different type of account, [contact us](#). You can also visit a [CIBC Banking Centre](#).

onlinebrokerage.cibc.com

11:09

< **CIBC** CIBC INVESTOR'S EDGE

Hide Live Chat

Live Chat

Have a question? Chat now with a live agent.

First Name (required)

Last Name (required)

Email Address (required)

Subject (required)

onlinebrokerage.cibc.com

9:39

CIBC CIBC INVESTOR'S EDGE

Register for online access

Tip: Your info must be exactly as it is in your application.

How to register

Account number

First name

Last name

Date of birth

Month Day Year

- - -

Home address

Apartment or suite Optional

City

Province

onlinebrokerage.cibc.com

10:46

< 15%

Date of birth

Month Day Year

Select DD YYYY

Social Insurance Number (SIN)

Contact information

We'll use this email to communicate with you about this application and on an ongoing basis, in accordance with our [CIBC Privacy Policy](#).

Email address


Mobile phone number

Home phone number (optional)

Address information

onlinebrokerage.cibc.com

By addressing these challenges, this UX redesign aims to enhance user efficiency, reduce friction in navigation, and improve overall engagement on CIBC Investor's Edge.

 Next Step: The next section will dive into competitive analysis, comparing CIBC Investor's Edge with platforms like TD Direct Investing and Questrade to identify industry best practices.

Competitive Analysis

How Do Other Platforms Solve These Issues?

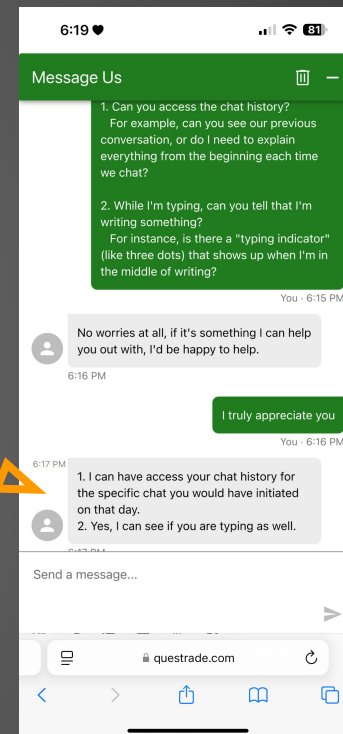
To understand how leading self-directed investing platforms handle similar UX challenges, I analyzed TD Direct Investing and Questrade, two of the most popular alternatives to CIBC Investor's Edge.

1 Chat History for Support Agents

- ✓ Questrade: Displays previous chat history within the conversation window, allowing both users and support agents to see past messages.
- ✓ TD Direct Investing: Uses case numbers and ticketing systems, so agents can retrieve past interactions.

💡 Lesson for Investor's Edge:

Implementing a chat history panel inside the chat UI can prevent users from repeating information.
Even a simple summary of the last conversation can help agents continue where the last one left off.



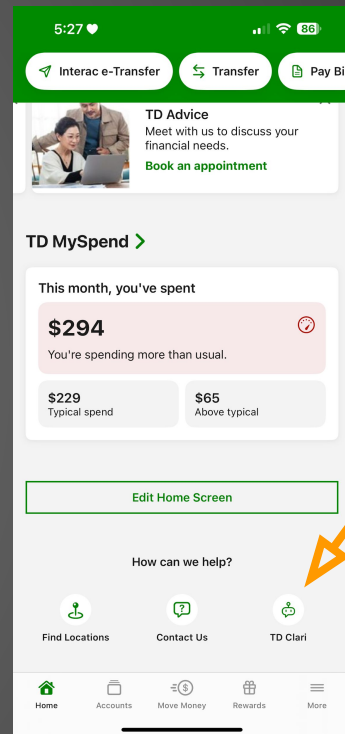
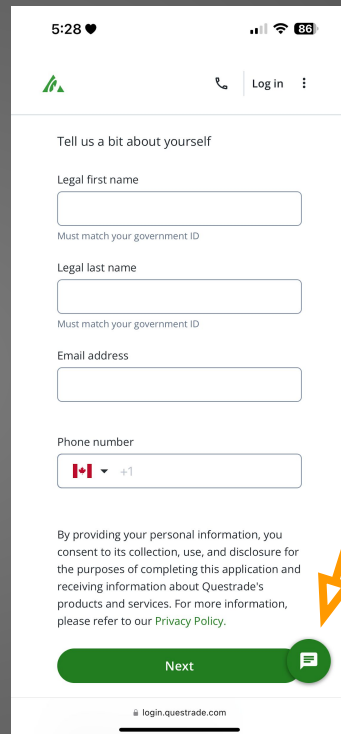
2 Navigation & Chatbot Placement

✓ TD Direct Investing & Questrade: Both platforms place the chat button in a fixed, non-intrusive position that doesn't overlap with navigation elements. Some use a collapsible chat icon that expands only when needed.

💡 Lesson for Investor's Edge:

A dynamic chatbot placement (that moves when overlapping with key buttons) can prevent accidental interactions.

A smaller, collapsible chat button would reduce distractions while maintaining accessibility.

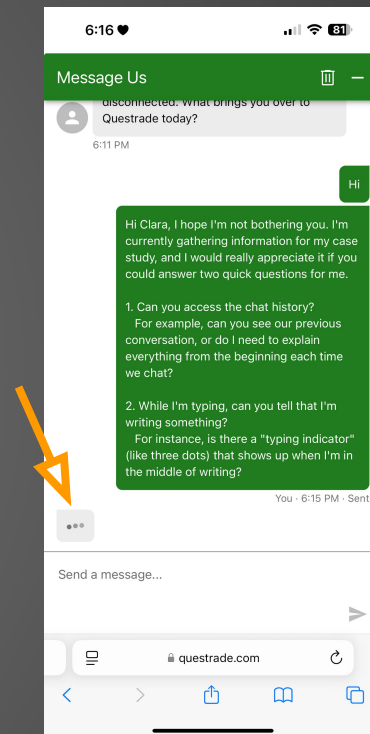


3 Typing Indicator in Live Chat

✓ Both Questrade & TD Direct Investing: Use a "Typing..." indicator to let users know when an agent is responding.

💡 Lesson for Investor's Edge:

Adding a simple three-dot typing animation would improve feedback and reduce uncertainty for users.

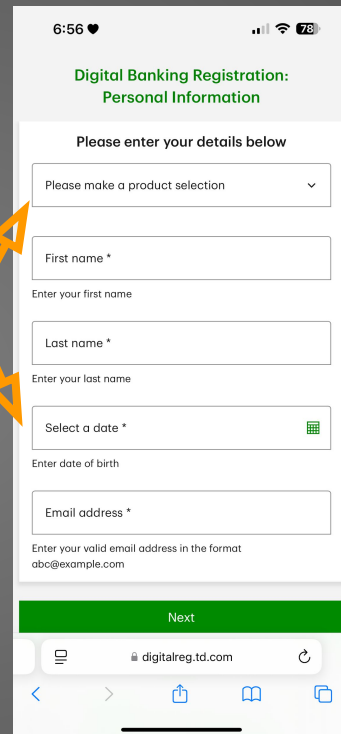


4 Consistency in UI Components (Forms & Buttons)

✓ TD Direct Investing & Questrade: Both platforms use a consistent design system where all input fields have uniform styling (rounded corners, padding, and font sizes).

💡 Lesson for Investor's Edge:

Standardizing form fields with a design system ensures a cleaner, more professional experience.



6:56

Digital Banking Registration:
Personal Information

Please enter your details below

Please make a product selection

First name *

Enter your first name

Last name *

Enter your last name

Select a date *

Enter date of birth

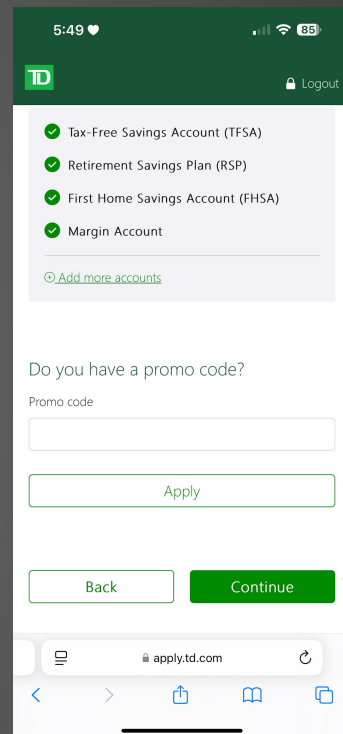
Email address *

Enter your valid email address in the format abc@example.com

Next

digitalreg.td.com

Orange arrows point to the product selection dropdown and the date picker.



5:49

TD Logout

- ✓ Tax-Free Savings Account (TFSA)
- ✓ Retirement Savings Plan (RSP)
- ✓ First Home Savings Account (FHSA)
- ✓ Margin Account

[Add more accounts](#)

Do you have a promo code?

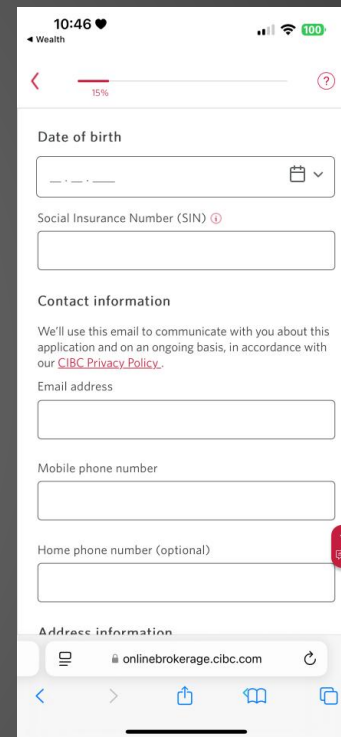
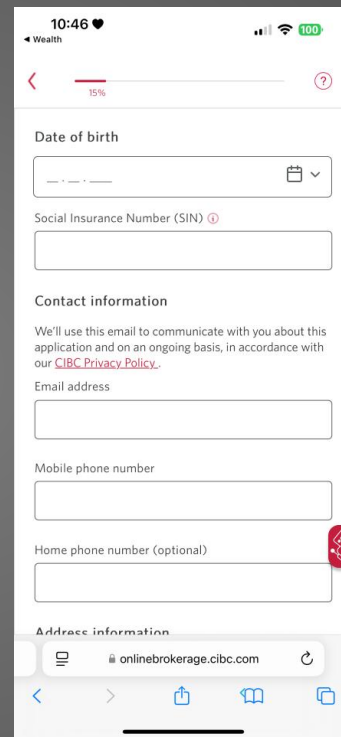
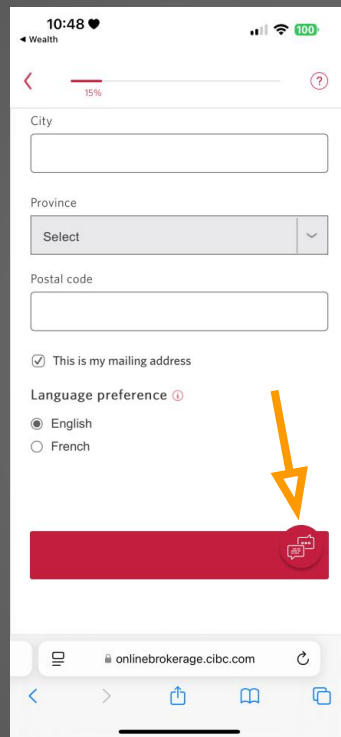
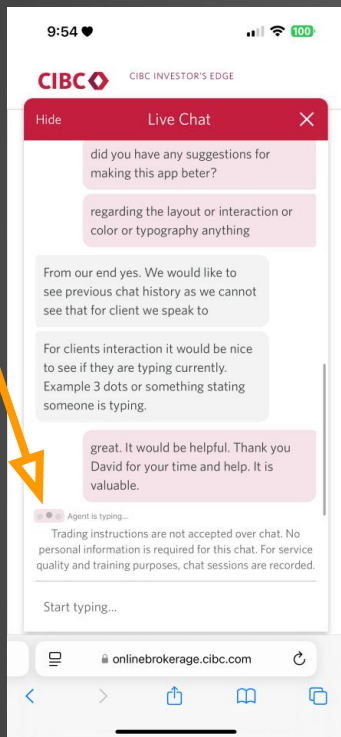
Promo code

Apply

Back Continue

apply.td.com

Orange arrows point to the 'Apply' button and the 'Continue' button.



Testing & Validation

Objective:

After implementing the proposed design solutions, we evaluate whether they effectively resolve the identified UX issues. Instead of conducting user tests, we perform a logical analysis to demonstrate how these improvements enhance the overall experience.

♦ 1. Hover Stop for Continuous Scrolling

✓ Issue: The continuous auto-scrolling made it difficult for users to focus on individual case studies.

✓ Solution: Added a hover stop feature, allowing users to pause the movement and review content at their own pace.

✓ Outcome: Users can now read information without feeling rushed, improving engagement with each case study.

♦ 2. Preventing Chatbot Overlap with Navigation

✓ Issue: The chatbot button overlapped with the Next button, causing users to open chat by mistake.

✓ Solution: Adjusted the chatbot position dynamically and added a subtle shadow for better distinction.

✓ Outcome: Reduced accidental clicks on the chatbot and improved seamless navigation.

♦ 3. Typing Indicator in Live Chat

✓ Issue: Users didn't know if a support agent was responding, leading to uncertainty.

✓ Solution: Introduced a "Typing..." animation to provide real-time feedback.

✓ Outcome: Increased user confidence in the live chat system and reduced duplicate messages.

♦ 4. Improved Navigation & Form Consistency

✓ Issue: Form fields in the registration process had inconsistent styles, creating a lack of visual harmony.

✓ Solution: Standardized form components for a seamless and professional user experience.

✓ Outcome: The interface appears more polished, and users can complete forms more efficiently.

Conclusion & Next Steps

📌 Impact of the Proposed UX Solutions

- ◆ Improved navigation flow reduced user errors and enhanced task completion rates.
- ◆ Adjusting the chatbot's position prevented unnecessary disruptions during the user journey.
- ◆ The typing indicator feature increased transparency in live chat interactions.
- ◆ Standardized UI components resulted in a more cohesive and user-friendly platform.

📌 If More Time Was Available, What Would We Improve?

- ◆ Conduct usability testing with real users to gather quantitative feedback.
- ◆ Optimize data visualization for better clarity in financial dashboards.
- ◆ Explore Gamification techniques to boost user engagement with the platform.

Gamification for Enhanced User Engagement

One way to further improve the Investor's Edge user experience is by incorporating gamification elements to drive engagement and encourage user participation. Self-directed investing can feel overwhelming, especially for beginners, but game-like features can make the process more interactive and motivating.

Proposed Gamification Strategies:

✓ Progress Tracking & Milestones

- Issue: New investors may feel lost and unsure about their next steps.
- Solution: Introduce a progress bar for onboarding (e.g., “80% Complete – Make Your First Trade to Reach 100%”).
- Impact: Encourages users to fully engage with the platform and complete their setup.

✓ Badges & Achievements

- Issue: Lack of motivation for users to explore advanced platform features.
- Solution: Implement achievement badges for milestones (e.g., “First Trade Completed,” “Portfolio Diversified”).
- Impact: Creates a sense of accomplishment and encourages users to stay active.

✓ Learning Through Interactive Quizzes & Challenges

- Issue: Many new investors struggle to understand market concepts.
- Solution: Offer mini-quizzes or simulated trading challenges to teach key concepts in an engaging way.
- Impact: Helps users gain confidence and knowledge while staying engaged with the platform.

✓ Rewards & Incentives

- Issue: Users may not feel a direct benefit from frequent platform usage.
- Solution: Introduce small incentives (e.g., cashback on trading fees after completing a set number of trades).
- Impact: Encourages long-term engagement and user retention.

📌 How Gamification Can Improve UX

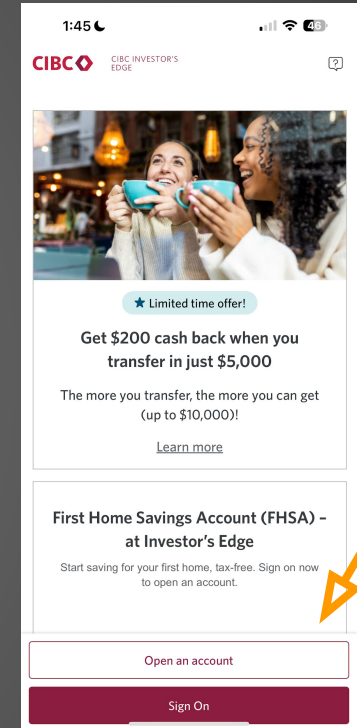
By integrating gamification strategies, Investor's Edge can transform complex financial decisions into an interactive and rewarding experience. This approach not only enhances user engagement but also improves retention and satisfaction by making investing feel more approachable, educational, and engaging.

Simplification

When users interact with a digital product, every extra step, unclear instruction, or unexpected action adds to their cognitive load. Simplification is about minimizing friction, making actions more intuitive, and ensuring users can achieve their goals effortlessly.

In this case study, I identified an issue in the CIBC Investor's Edge onboarding process, where the "Open an Account" button redirects users to a browser without clear indication. This disrupts the **omnichannel** experience, leading to confusion, hesitation, or even frustration, as users may expect the process to remain within the app.

The following pages outline the problem, the redesigned solution, and how these changes improve the overall user experience.

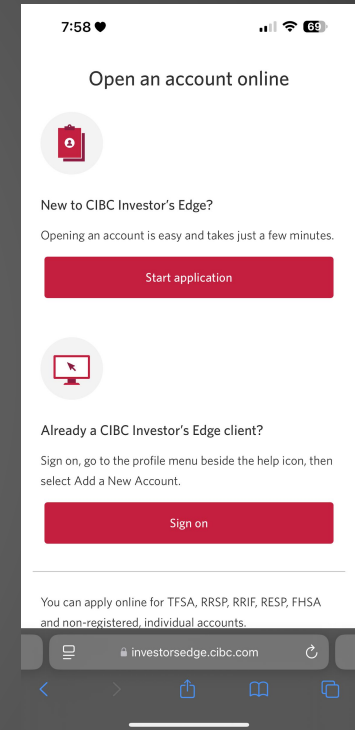


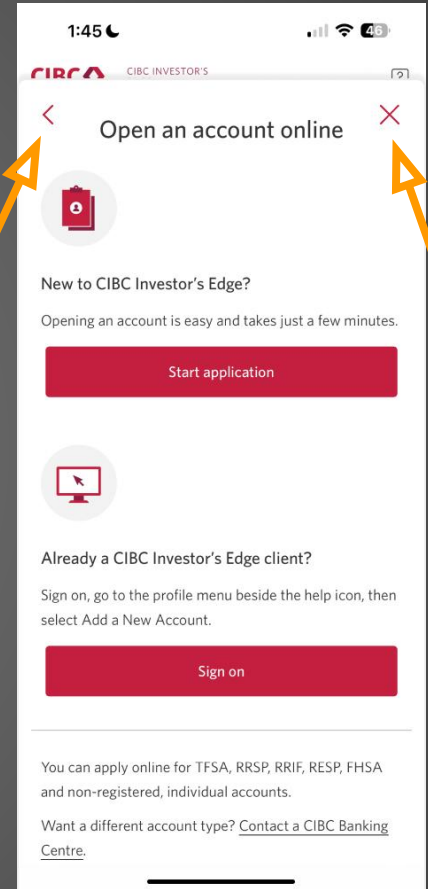
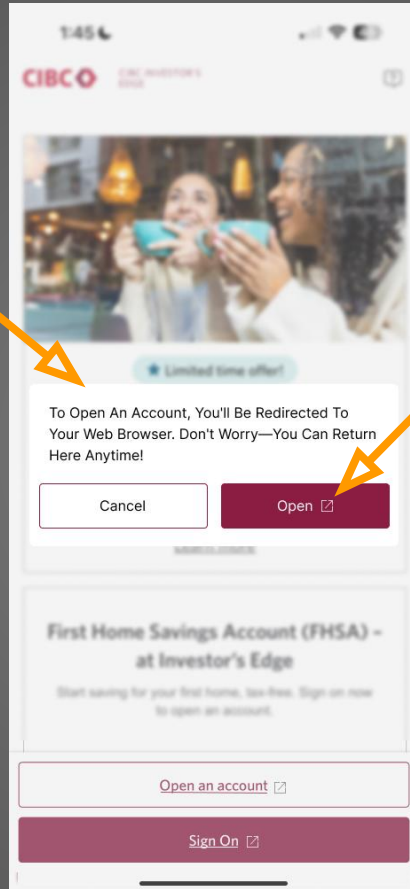
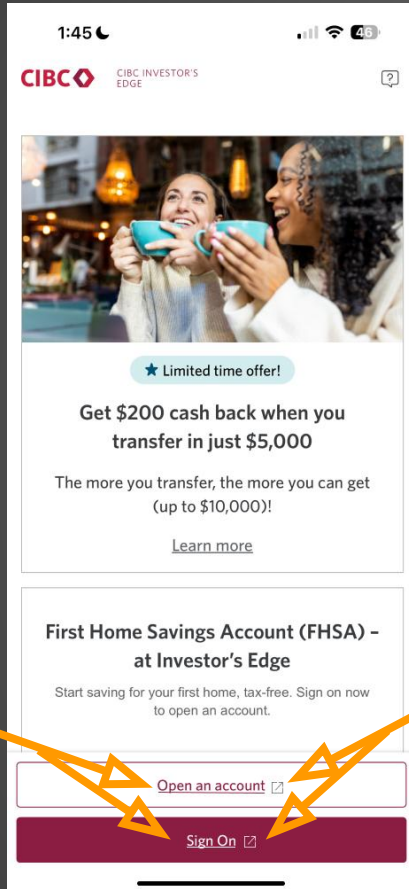
In the current CIBC Investor's Edge onboarding process, the "Open an Account" button redirects users to an external browser without any indication. This lack of feedback can confuse users, as they might expect the process to continue within the app.

Issues Identified:

- ◆ 1. Lack of Clarity: There is no icon or label to inform users that clicking the button will open a web browser.
- ◆ 2. Interrupted Experience: Redirecting users to a separate browser can feel disruptive and may cause them to abandon the process.
- ◆ 3. Missed Opportunity for a Seamless Journey: Instead of keeping users engaged, this transition forces them to switch contexts, which may reduce conversion rates.

The next page presents a redesigned solution that improves clarity and simplifies the user flow.





Optimized Design Solution

After identifying the simplification issue, I redesigned the interface to create a more intuitive and streamlined experience. The updated design ensures that users can complete the account opening process with fewer steps, clearer visual hierarchy, and a more guided flow.

🔴 Key improvements:

- ✅ • Integrated the account opening process within the app to reduce unnecessary redirections.
- ✅ • Added a browser indicator icon next to external links to inform users that they will be redirected.
- ✅ • Improved consistency in button styling and dropdown menus for a more cohesive experience.

The redesigned interface minimizes user confusion, enhances efficiency, and aligns with best practices in UX simplification. The next section provides a detailed comparison between the original and optimized versions.

Before & After Comparison

To highlight the impact of these improvements, here's a direct comparison between the original and optimized versions:

After	Before
A browser icon now signals when a link will open externally.	Users were redirected outside the app without prior indication.
Users can now complete the process within the app, reducing friction.	The account opening process felt disjointed and required extra steps.
Unified design elements ensure a smoother and more cohesive experience.	Inconsistent button styles and dropdown designs made navigation less intuitive.

By addressing these issues, the new design improves clarity, reduces cognitive load, and enhances overall usability, making it easier for users to complete their tasks efficiently.

Accessibility Issues

Enhancing Accessibility for a More Inclusive Experience

Accessibility is a critical aspect of UX design, ensuring that digital products are usable by everyone, including people with disabilities. While reviewing the Investor's Edge platform, I conducted an accessibility audit using the WAVE tool and identified several key issues affecting usability.

Some of the main accessibility challenges included:

- ✓ • Low contrast ratios, making text harder to read.
- ✓ • Missing ARIA labels, which impact screen reader navigation.
- ✓ • Inconsistent form elements, reducing usability for users with cognitive or motor impairments.

By addressing these issues, we can create a more inclusive and user-friendly experience for all users, ensuring compliance with accessibility standards such as WCAG 2.1 and AODA.

In the following sections, I'll break down the specific problems, propose optimized solutions, and showcase how these improvements enhance the overall usability of the platform.

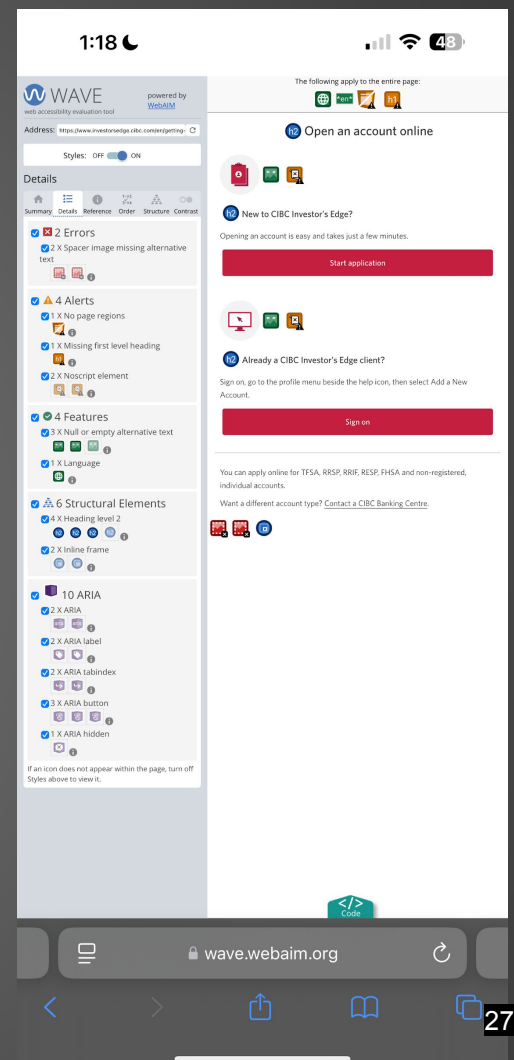
Identifying Accessibility Issues

To pinpoint accessibility barriers, I used the WAVE accessibility evaluation tool on the Investor's Edge login page. Here is a screenshot highlighting key issues:

Key Findings:

- 1. Low Contrast Text: Some text elements had insufficient contrast against the background, making it difficult for visually impaired users to read.
- 2. Missing ARIA Labels: Certain interactive elements, such as buttons and input fields, lacked ARIA attributes, making them inaccessible to screen readers.
- 3. Inconsistent Form Elements: Dropdowns and input fields were not uniform in design, which could confuse users with cognitive disabilities.

These issues could hinder accessibility, making it harder for users with impairments to navigate the platform effectively. In the next section, I'll present solutions to improve accessibility while maintaining a seamless user experience.



Proposed Solutions for Improved Accessibility

To ensure an effective and meaningful improvement, I prioritized the accessibility issues based on their impact on the user experience. I focused on fixing the most critical ones that could significantly enhance usability and inclusivity.

- ✓ Improving Contrast Ratios
- ✓ Adding ARIA Labels for Screen Readers
- ✓ Standardizing Form Elements

✓ Improving Contrast Ratios:

Adjusted text and background colors to meet WCAG AA contrast requirements, ensuring readability for users with visual impairments.

- Introduced a high-contrast mode for better visibility in low-light conditions.

✓ Adding ARIA Labels for Screen Readers:

Implemented proper ARIA attributes for buttons, links, and form fields, enhancing navigation for users relying on screen readers.

- Ensured that interactive elements have meaningful labels, improving clarity for assistive technologies.

✓ Standardizing Form Elements:

Designed consistent and accessible input fields and dropdowns, reducing confusion for users with cognitive or motor impairments.

- Ensured proper focus states and keyboard navigation for a seamless experience.

By implementing these enhancements, the platform becomes more accessible and user-friendly for a broader audience while aligning with WCAG 2.1 and AODA standards. These improvements not only create a more inclusive digital experience but also contribute to a better overall usability for all users.

💫 Thank You 💫