Investor's Edge

UX Redesign

Amirreza Nezami

Case Study

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:

1️⃣ 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.
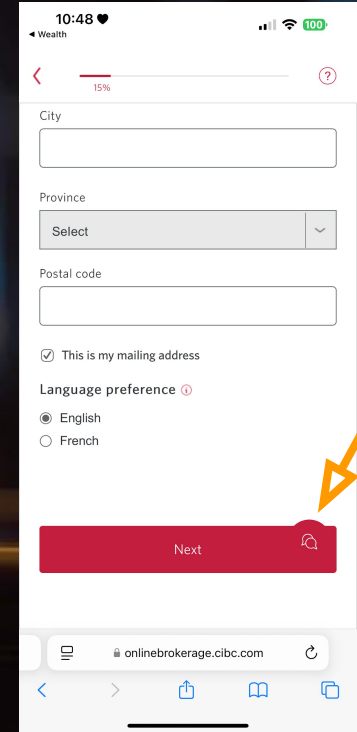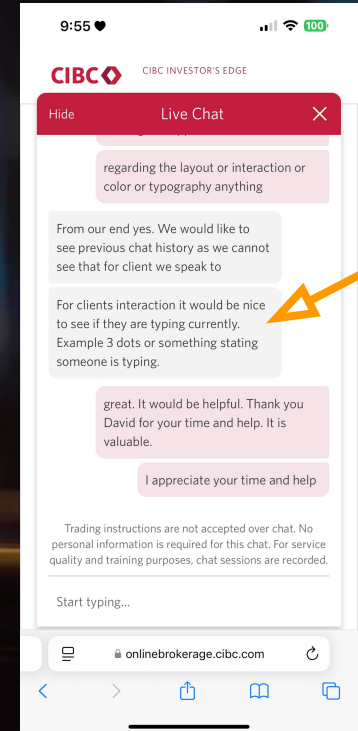
2️⃣ Lack of Chat History for Support Agents

- **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:**
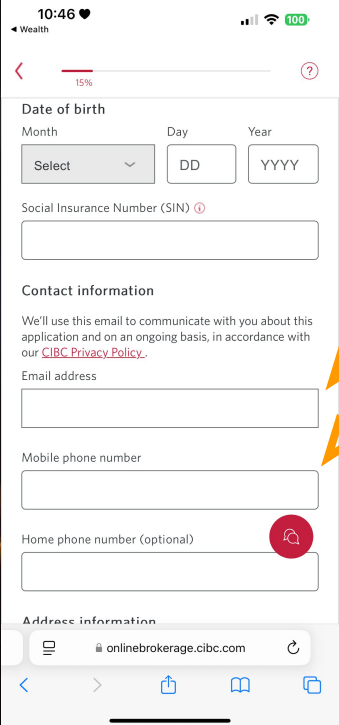 ✅ Introduce a **"Chat History View"** for support agents, allowing them to see past conversations and client notes.
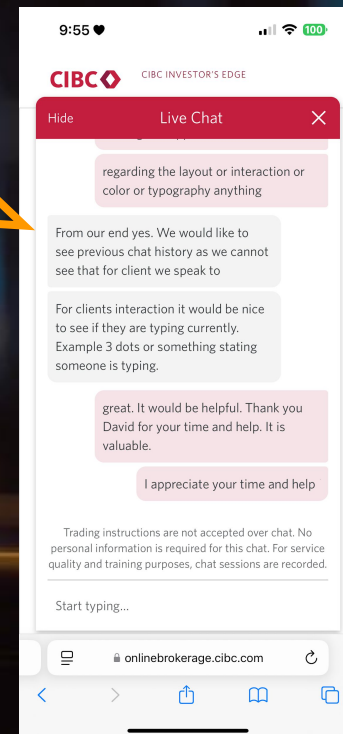
3️⃣ No Typing Indicator in Live Chat

- 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.

9:55

CIBC ◆ CIBC INVESTOR'S EDGE

Hide   Live Chat   ✕

regarding the layout or interaction or color or typography anything

From our end yes. We would like to see previous chat history as we cannot see that for client we speak to

For clients interaction it would be nice to see if they are typing currently. Example 3 dots or something stating someone is typing.

great. It would be helpful. Thank you David for your time and help. It is valuable.

I appreciate your time and help

Trading instructions are not accepted over chat. No personal information is required for this chat. For service quality and training purposes, chat sessions are recorded.

Start typing…

🔒 onlinebrokerage.cibc.com

4️⃣ 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.

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.

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.

1️⃣ 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.
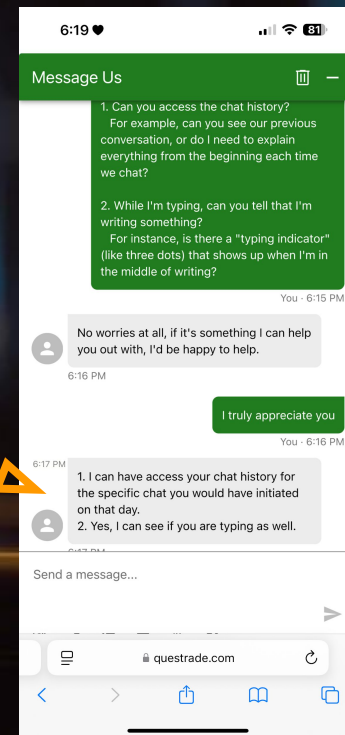
2️⃣ Navigation & Chatbot Placement
✅ TD Direct Investing & Questrade: Both platforms place the chat button in a fixed, non-intrusive position that doesn't overlap with navigation elements. Some use a collapsible chat icon that expands only when needed.

💡 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.

3️⃣ 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:

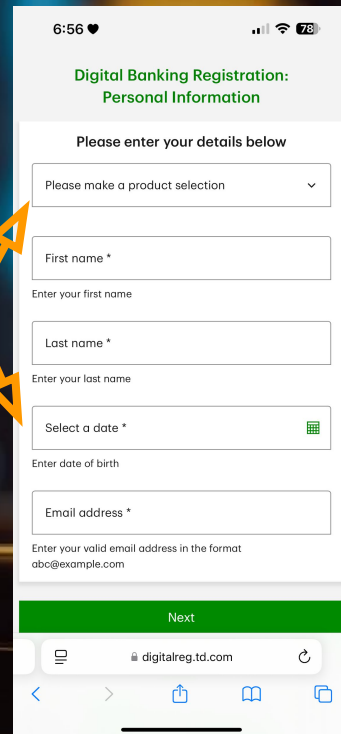Adding a simple three-dot typing animation would improve feedback and reduce uncertainty for users.
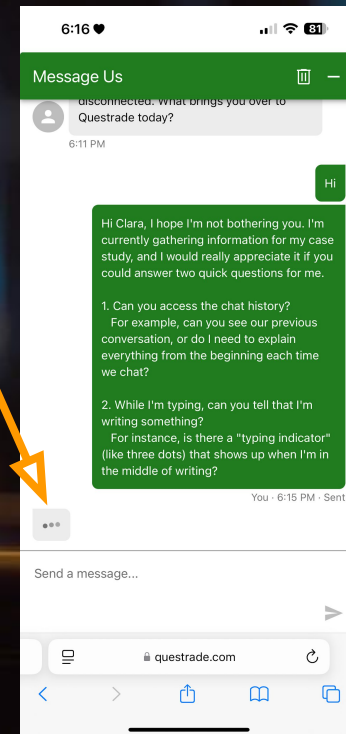
4️⃣ Consistency in UI Components (Forms & Buttons)

✅ 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.

✨Thank You ✨