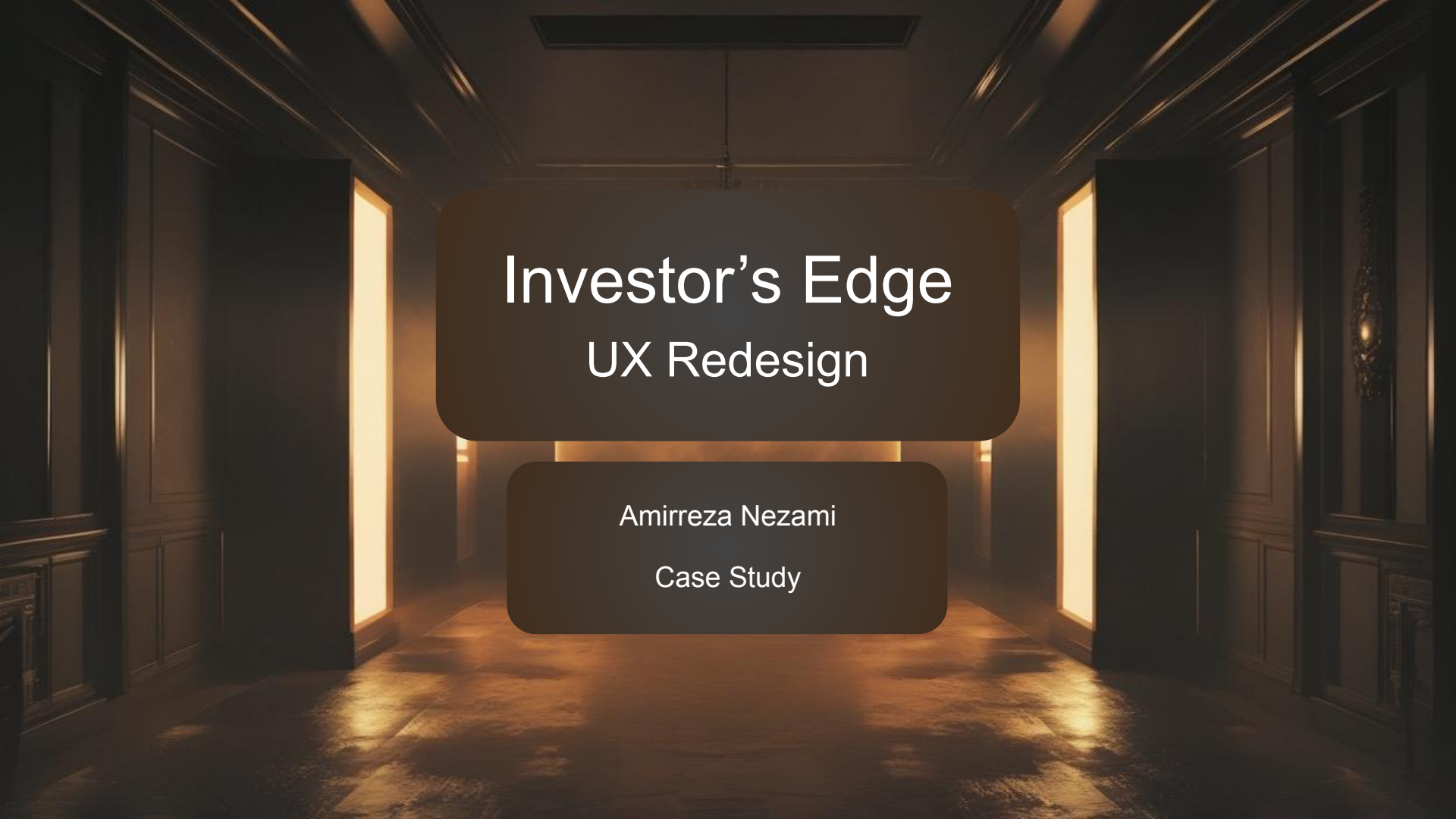


Investor’s Edge

UX Redesign

Amirreza Nezami

Case Study

Introduction

Why This Case Study?

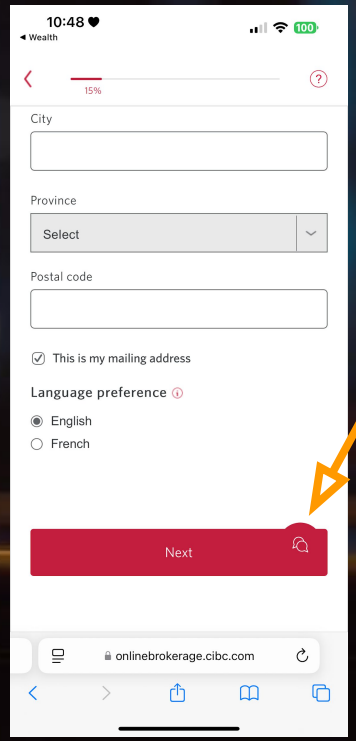
Self-directed investing platforms empower users to take control of their financial decisions, but many suffer from usability issues that create friction in the user journey. Through this case study, I analyzed **CIBC Investor's Edge**, a leading self-directed investing platform in Canada, to identify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

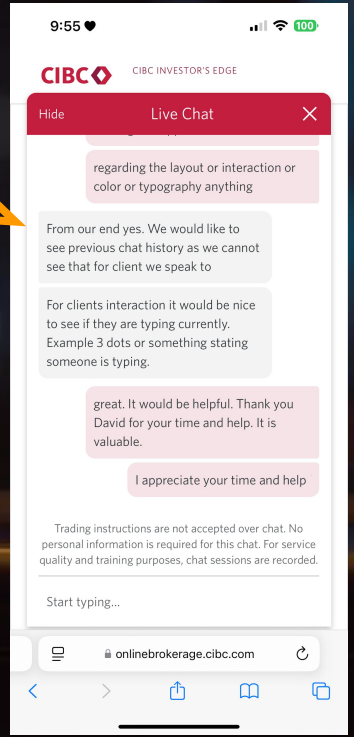
1️⃣ Navigation Disruptions Due to Chatbot Overlap

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.



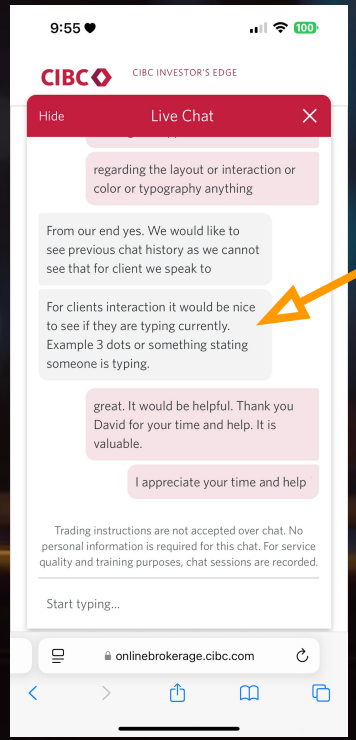
2️⃣ Lack of Chat History for Support Agents

- **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.



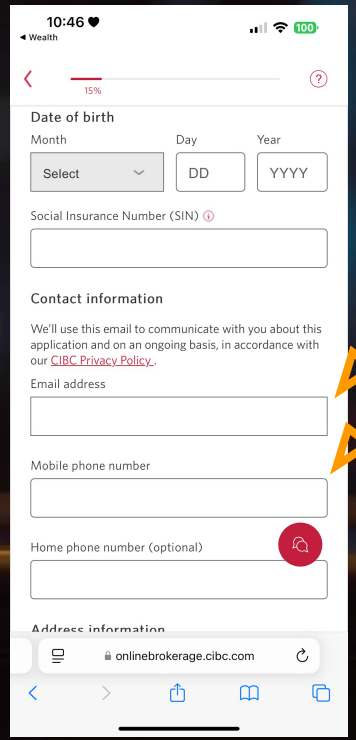
3️⃣ No Typing Indicator in Live Chat

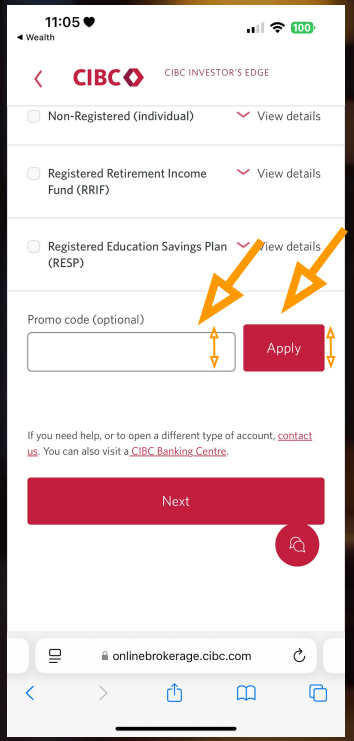
- Issue: Users don’t know if a support agent is actively responding, leading to uncertainty and potential frustration.
- Impact: Some users may think their message wasn’t received or that they need to resend it.
- Proposed Solution:
- ✅ Add a "Typing Indicator" (e.g., animated three dots “…”) to provide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



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.

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Wealth
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)
Apply
If you need help, or to open a different type of account, contact us. You can also visit a CIBC Banking Centre.
Next
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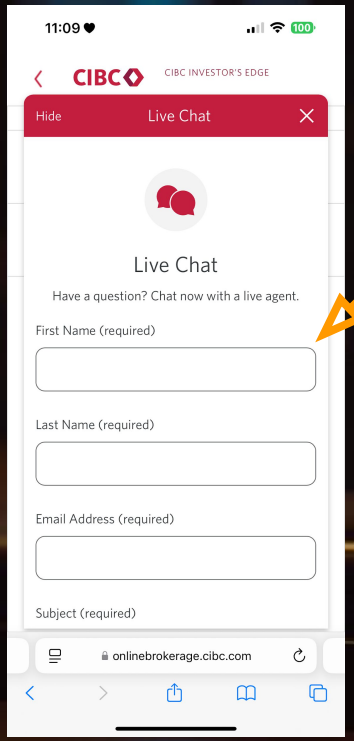
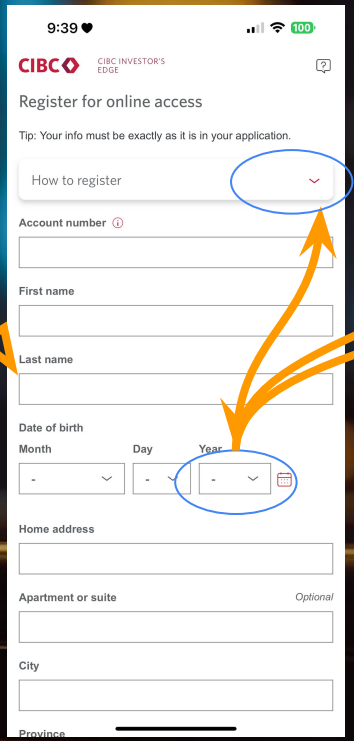
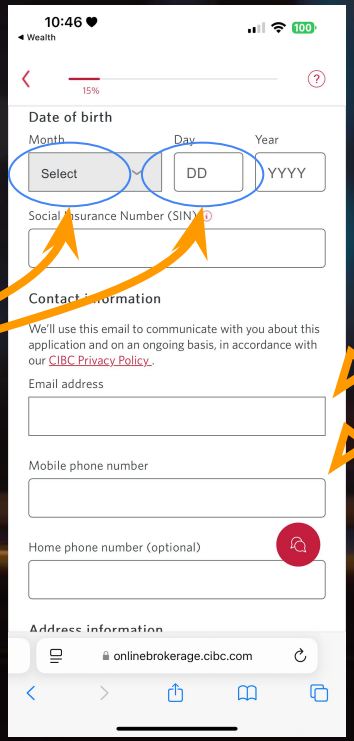

11:09
CIBC
CIBC INVESTOR'S EDGE
Hide
Live Chat
Live Chat
Have a question? Chat now with a live agent.
First Name (required)
Last Name (required)
Email Address (required)
Subject (required)
onlinebrokerage.cibc.com


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


10:46
Wealth
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

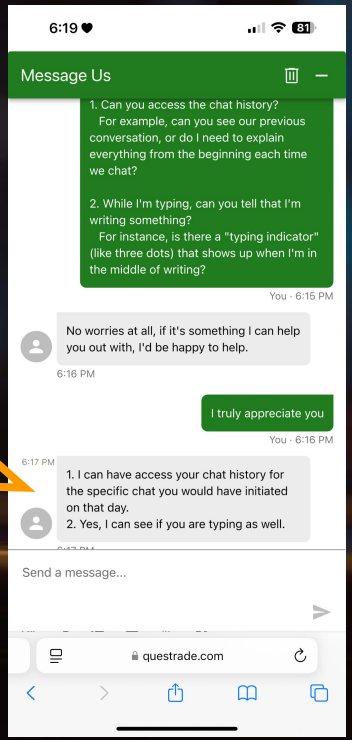
How Do Other Platforms Solve These Issues?

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.

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.

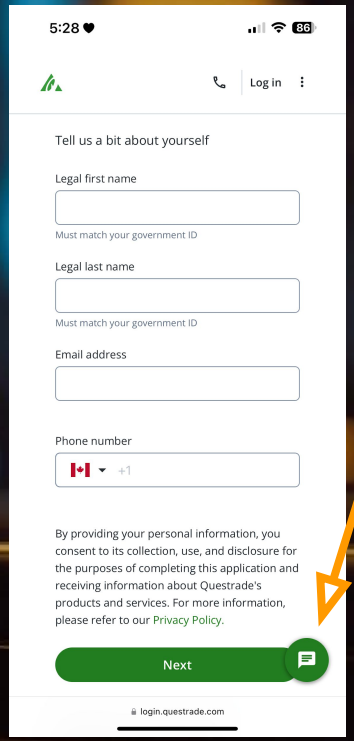


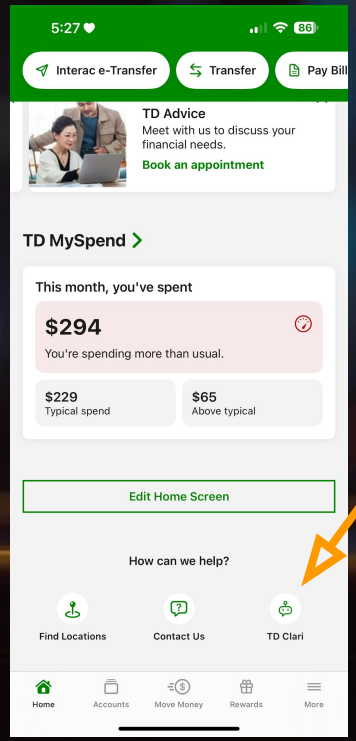
2️⃣ Navigation & Chatbot Placement

✅ 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.



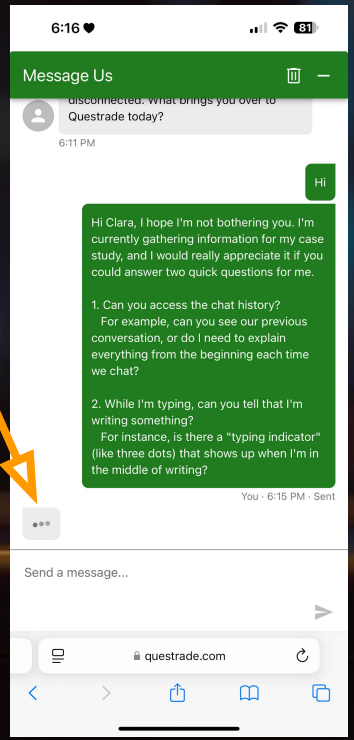


3️⃣ Typing Indicator in Live Chat

✅ 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.

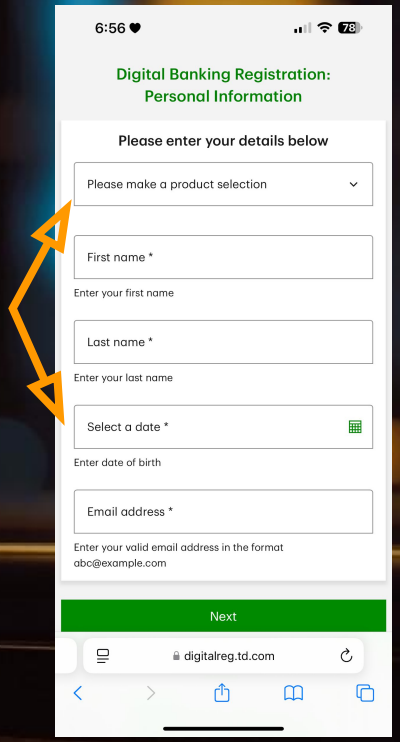


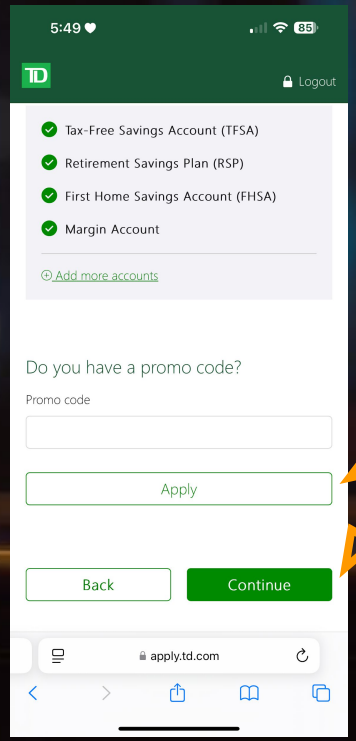
4️⃣ Consistency in UI Components (Forms & Buttons)

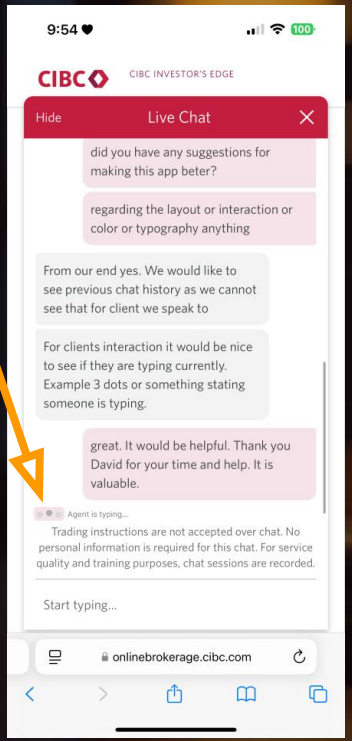
✅ TD Direct Investing & Questrade: Both platforms use a consistent design system where all input fields have uniform styling (rounded corners, padding, and font sizes).

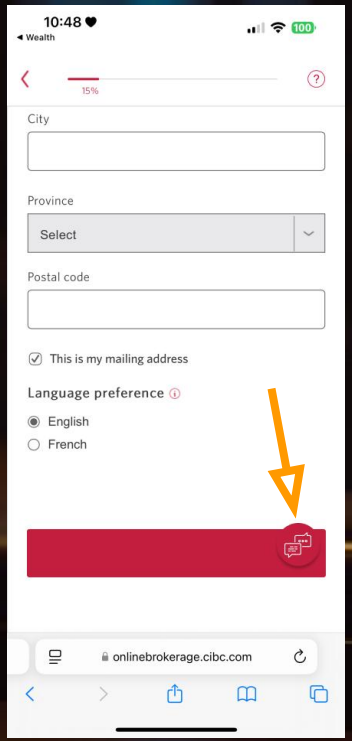
💡 Lesson for Investor's Edge:

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






9:54
CIBC
CIBC INVESTOR'S EDGE
Hide
Live Chat
did you have any suggestions for making this app beter?
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.
Agent is typing...
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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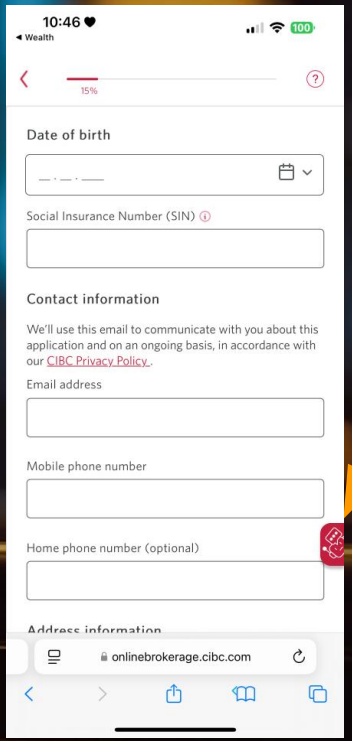
Wealth
15%
City
Province
Select
Postal code
This is my mailing address
Language preference
English
French
onlinebrokerage.cibc.com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Wealth
15%
Date of birth
Social Insurance Number (SIN)
Contact information
We'll use this email to communicate with you 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
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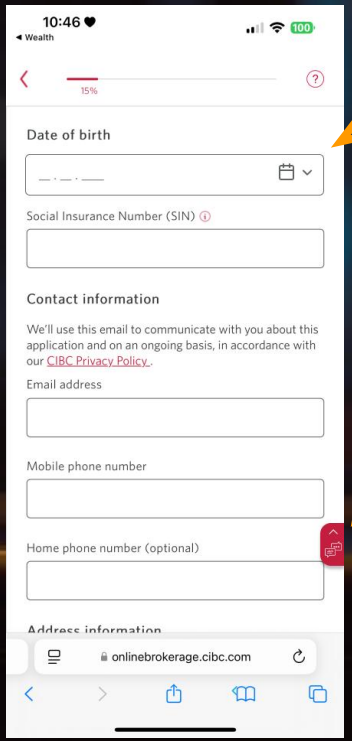
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Wealth
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Date of birth
Social Insurance Number (SIN)
Contact information
We'll use this email to communicate with you about this application and on an ongoing basis, in accordance with our CIBC Privacy Policy.
Email address
Mobile phone number
Home phone number (optional)
Address information
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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.

✨Thank You ✨