



YLITE.

SOONG ZI RUI CASILYN



OVERVIEW



0 1 **DESIGN CHALLENGE**
Brand Story • Challenge • Goal • How We Work

0 2 **DESIGN PROCESS**
Research • Define • Ideation • Prototype • Test

0 3 **REFLECTION**
Key Takeaways



01

DESIGN CHALLENGE



DESIGN CHALLENGE

CHALLENGE

YLITE is designed to face the challenges of individuals who are unqualified to apply for credit cards and are looking for alternatives to split big ticket purchases into multiple small payments.

BRAND STORY

YLITE – Pronounced as ‘Elite’, aims to be the one-pick buy now pay later app designed for all individuals. **YLITE** targets to provide *elite* services for both online and offline transactions.

GOAL

Our goal is to create an app that provides short-term installment payment plans for all individuals with a tenure of up to 6-months with no hidden cost. As well as providing a secure, trustable and seamless platform for users and merchant partners to navigate through.

HOW YLITE WORKS?

Before each transaction, users have the choice to choose to split the bills into up to 6 equal payments. At the point of purchase, users will make their first payment and the remaining payments in the subsequent months.



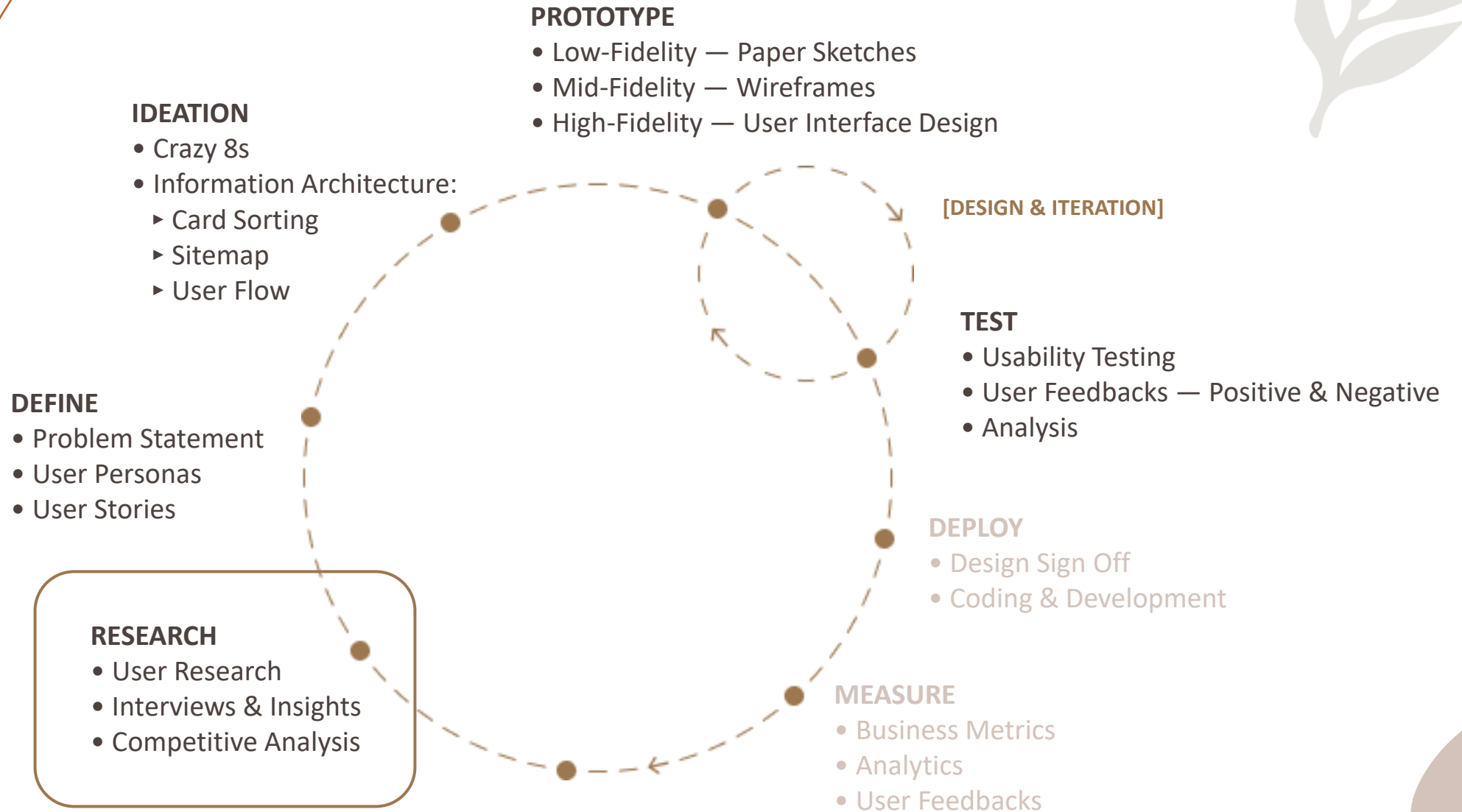


02

DESIGN PROCESS



UX DESIGN PROCESS



USER RESEARCH

Surveys have been conducted and distributed via social media platforms to gather opinions from individuals, specifically students and working adults.

Survey Questions:

- How often do you use e-payment services?
- What are the advantages of using e-payment services?
- What are the disadvantages of using e-payment services?
- Have you heard of 'Buy Now Pay Later (BNPL)'?
- What are your challenges in using the current BNPL app in the market?
- Do you feel that using instalment buying is a good practice?

Card sorting was done to categorise and summarise the survey responses to have a better understanding of their standpoint for each question.



INTERVIEWS & INSIGHTS

A 15-minute 1-to-1 interview was also conducted with 10 of my target users. The interviews were conducted both online (on Zoom platform) and in-person depending on their convenience. All interviewees have used BNPL services before.

Some Interview Questions Include:

- Do you think BNPL is a good alternative for payments?
- Are you satisfied with the current BNPL app available in the market?
- What are some features you hope for in a BNPL app?
- Would BNPL services be more enticing if the platform offer rewards for each payment completed? (e.g. a loyalty program, milestone rewards)

Insights Concluded:

- Students tend to rely more on BNPL services even for small transaction. (e.g. paying for a haircut)
- IT students are concern with the app's security.
- "This is something like a credit card instalment plan with lower risk and commitment."
- Adults with good practice of financial discipline chose not to rely too much on BNPL.

COMPETITIVE ANALYSIS

These are some of the BNPL apps available in the market. Most of them offers a tenure of 3-months.

However, the payments to be credited for each month could still be beyond the capability of some individual for big ticket purchases.

Hence with YLITE, we sees it as an opportunity to provide instalment plans that are customizable (capped at 6-months) for each user.

The screenshot displays three BNPL (Buy Now, Pay Later) apps on the App Store. The first app, Pace Pay, is described as 'The freedom to OWN IT.' and has a 3.9 rating from 34 reviews. The second app, hoolah, offers '3 interest-free payments' and has a 4.6 rating from 171 reviews. The third app, atome SG, also offers '3 easy, interest-free payments' and has a 4.9 rating from 9.9K reviews. Each app listing includes a preview of its interface and a 'What's New' section. The bottom of the screen shows the App Store navigation bar with 'Today', 'Games', 'Apps', 'Arcade', and a search icon.

Pace Pay
The freedom to OWN IT.
34 RATINGS: 3.9 (★★★★☆)
AGE: 4+ Years Old
CHART: No. 36 Shopping
DEVELOPER: PACE ENTERPRISE PTE LT.
LANGUAGE: EN English
SIZE: 26.4 MB

What's New
There are new exciting ways to earn and use our vouchers!
- Refer a friend to Pace. After they have successfully registered, both you and your friend will get a voucher to discount!

Preview

hoolah | Buy now, Pay later
3 interest-free payments
171 RATINGS: 4.6 (★★★★★)
AGE: 4+ Years Old
CATEGORY: Shopping
DEVELOPER: hoolah
LANGUAGE: EN English
SIZE: 26.8 MB

What's New
We're always working to improve our app to make it easier for you to use. Please update it regularly or turn on automatic updates.
4w ago
Version 3.9.0

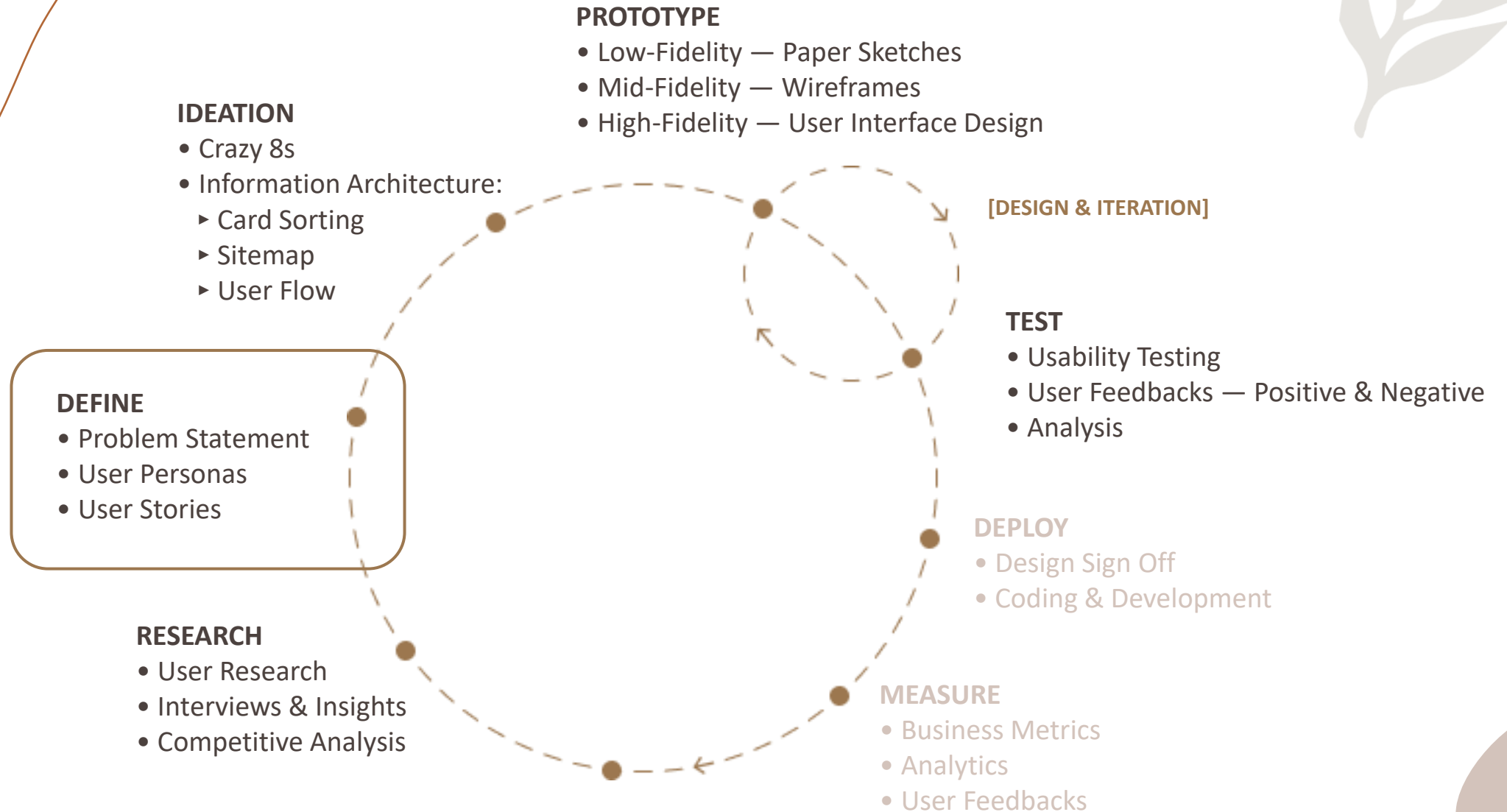
Preview

atome SG - Buy now. Pay later
3 easy, interest-free payments
9.9K RATINGS: 4.9 (★★★★★)
AGE: 4+ Years Old
CHART: No. 12 Shopping
DEVELOPER: APayLater Financials Pte L.
LANGUAGE: EN English

What's New
-Fixed some bugs and improved product performance.
-Enjoy! Time to own it!

Preview

UX DESIGN PROCESS





**HOW MIGHT WE MOTIVATE USERS TO FULFIL
THEIR PAYMENT ON TIME EVERY MONTH?**

USER PERSONAS

USER PERSONA

Karina Chua



"I used to think that my designs are not good enough to be accepted by clients."

AGE 21
JOB TITLE Freelancer
STATUS Single
LOCATION Singapore

FAVORITE BRANDS

The Paper Bunny

Love, Bonito
The TINSEL RACK.

ABOUT

Karina is polytechnic graduate and now a freelance web designer. She is taking a gap-year and have the intention to further her studies next year. She loves following local clothing brands and does shopping as a form of therapy to cope with her stress.

GOALS

- Become a web designer that is trusted by her clients
- Easily explain her design ideas to her clients

FRUSTRATIONS

- Hope to receive more rewards from the amount she spent
- Find it hard to control her overall spending, often stressed about her finance near to the end of the month

MOTIVATIONS

- Looking for BNPL services that provides better instalment plans to lighten her financial burdens each month

PERSONALITY



USER PERSONAS

USER PERSONA

Nigel Lee



"Tech Enthusiasts"

AGE 25
JOB TITLE IT Undergraduate
STATUS Single
LOCATION Singapore

FAVORITE BRANDS



ZARA

Marshall

ABOUT

Nigel is a final year computer science undergraduate who prioritize his time studying and doing his personal tech project. He often goes to the gym and spends his free time playing games with his friends online.

GOALS

- Become a software engineer that allows him to gain more knowledge on new technologies
- To be able to afford and try out new gadgets that he finds it cool in the market

FRUSTRATIONS

- Unsure if the app is secure enough to perform big ticket transaction

MOTIVATIONS

- Loves to spend on new tech equipment and gadgets
- Occasionally does impulse purchases on in-game currencies

PERSONALITY



USER PERSONAS

USER PERSONA

Irene Ang

ABOUT

Despite being a marketing manager, Irene loves to explore interior designing which explains her constant changes to her house. She is a mother of 2 and strives to provide the best for her children.

GOALS

- Work hard and build a loving home for her family
- Venture into interior designing in the future

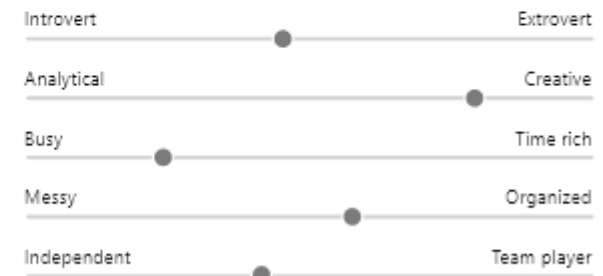
FRUSTRATIONS

- Skeptical to use BNPL services as it is still fresh in the finance industry

MOTIVATIONS

- To create the best learning environment for her kids
- She pampers herself on beauty services to reward herself for her hard work

PERSONALITY



"I aim to have a happier and higher quality lifestyle. "

AGE 35
JOB TITLE Marketing Manager
STATUS Married
LOCATION Singapore

FAVORITE BRANDS

Crate&Barrel

dyson

HermanMiller

USER STORIES

MUST-HAVES

...

As a user, I would like the app to be secure (e.g. connect to SingPass) to prevent unauthorised access to our data.

As a user, I want to have more flexible instalment plans.

As a user, I want to be able to choose the amount for my initial payment.

As a user, I want to be able to pay my bills as and when I can.

As a user, I want the app to be as universal as possible.

+ Add a card



SHOULD-HAVES

...

As a mother, I want to have a better reward system (e.g. more discount options) to cut down on family expenses.

As a user, I want to be able to choose my desired payment account before every deduction.

As a user, I want to search for all the merchant partners on the app to find out the platforms where I can use this service.

+ Add a card



COULD-HAVES

...

As a user, I want to have a finance tracker implement in the app to track my overall expenditure.

As a user, I want to have custom notifications to notify me before the due date for each payment.

+ Add a card



WOULD NOT-HAVES

...

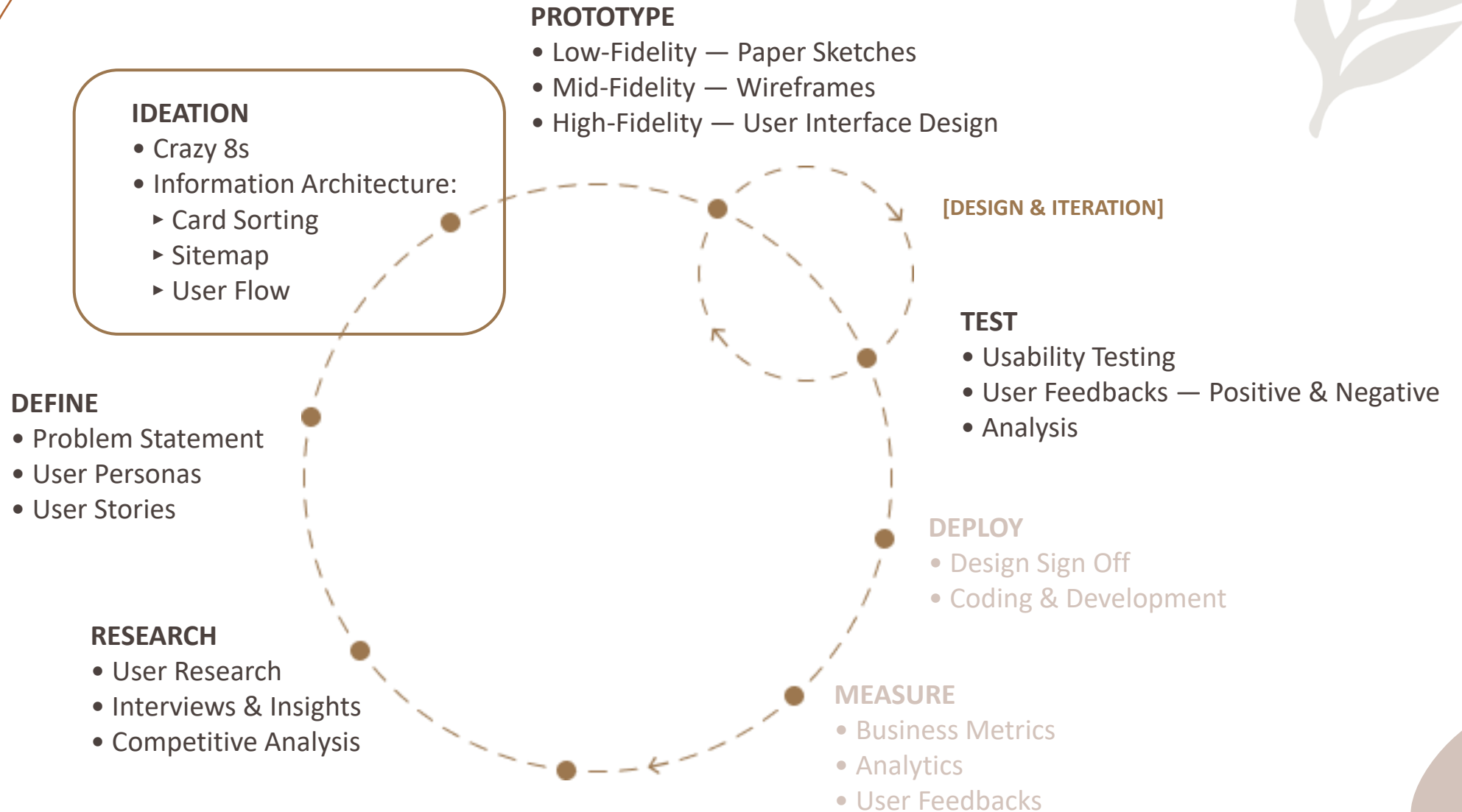
As a user, I want to be able to shop on the app itself.

As a student, I want to use this service to pay for tuition fees.

+ Add a card




UX DESIGN PROCESS



CRAZY 8S

singpass



ID

password

Expense
50%

\$520.20

Q

<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>




BRAND

payment card >


- 1420 

Total
1020 points

180 points
to next tier!



\$5.00




BRAND

Total amount: \$120

Initial Payment

↑
user to fill

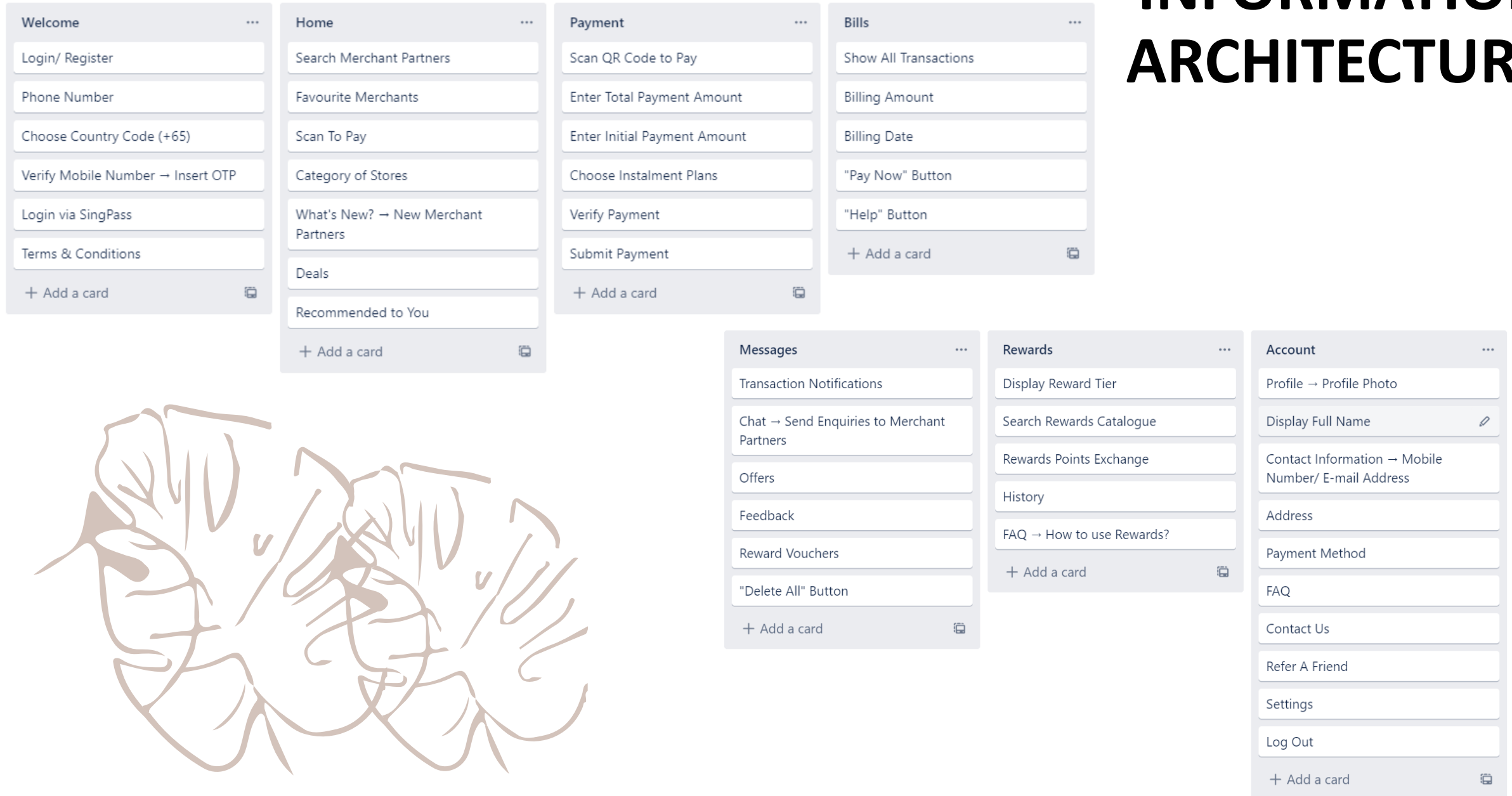
 settings

Ringtone

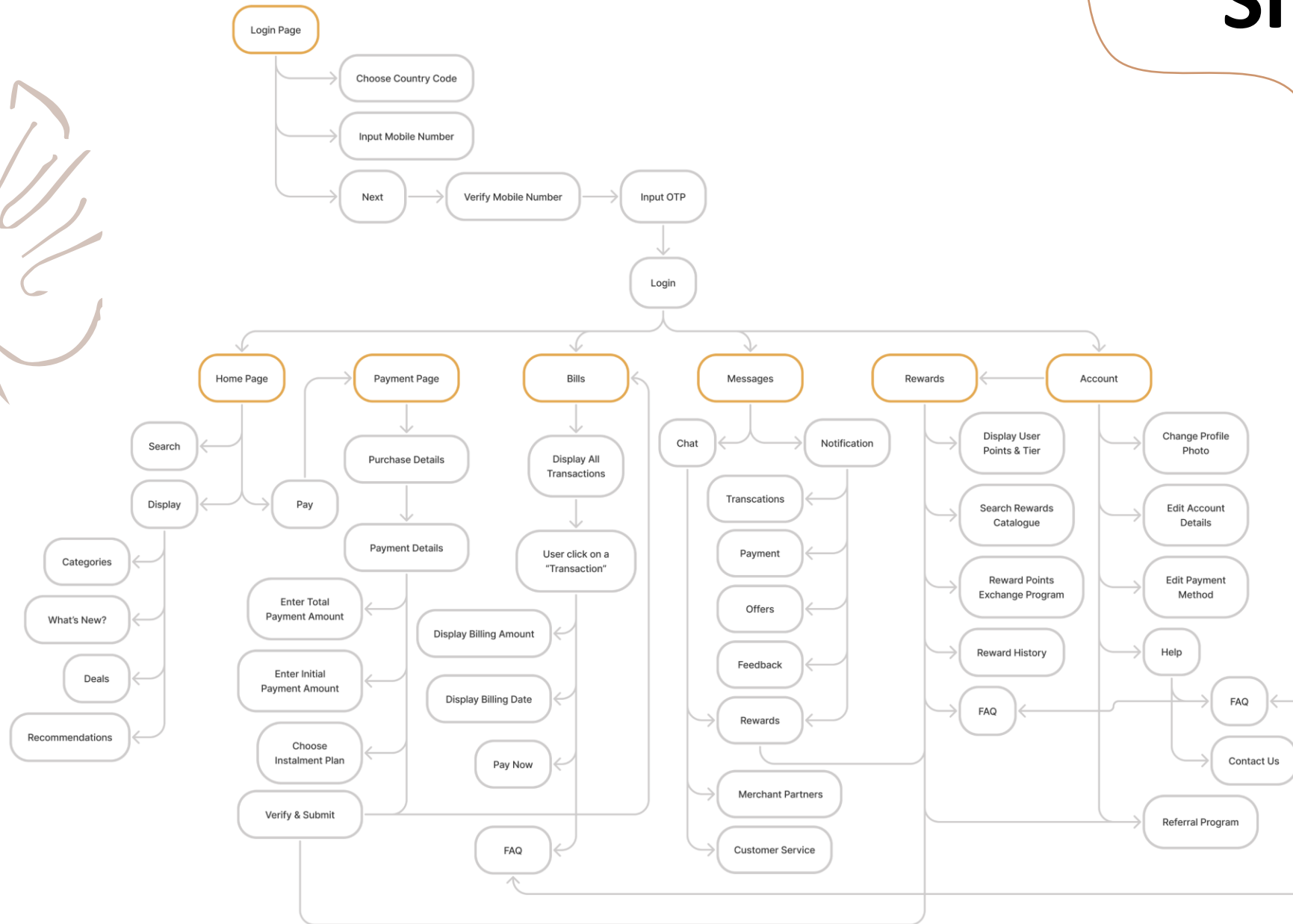
Vibration

Frequency

INFORMATION ARCHITECTURE

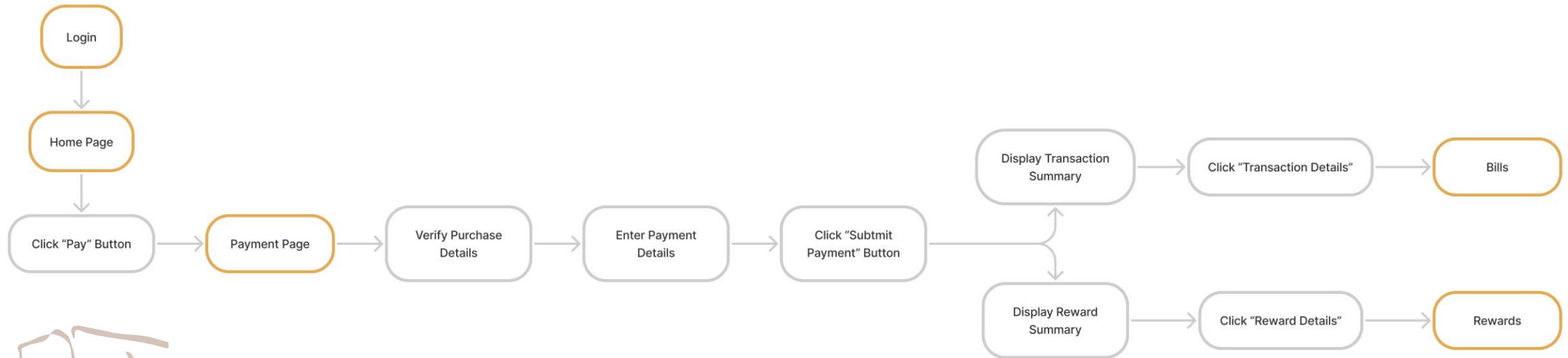


SITEMAP

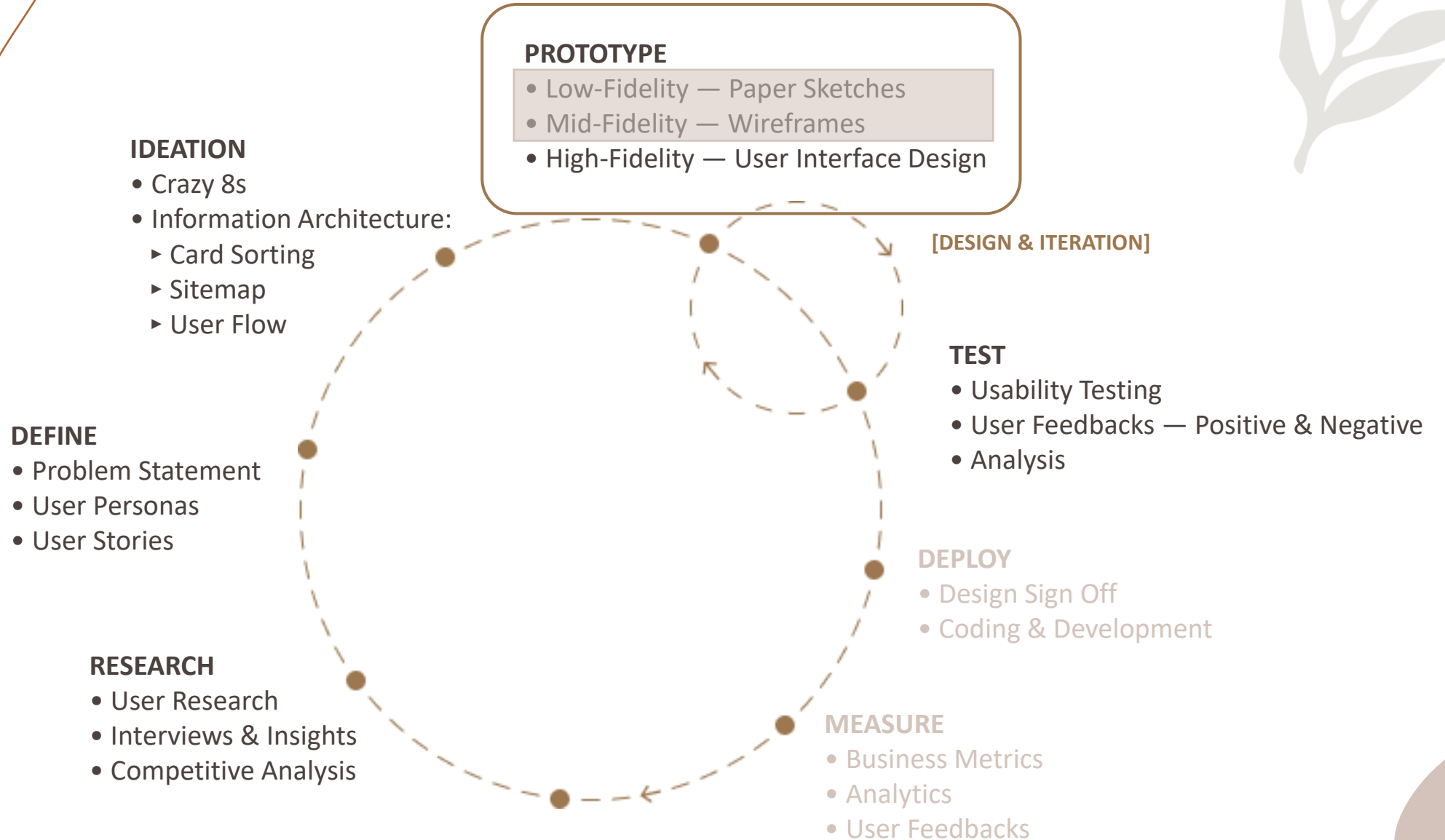


USER FLOW

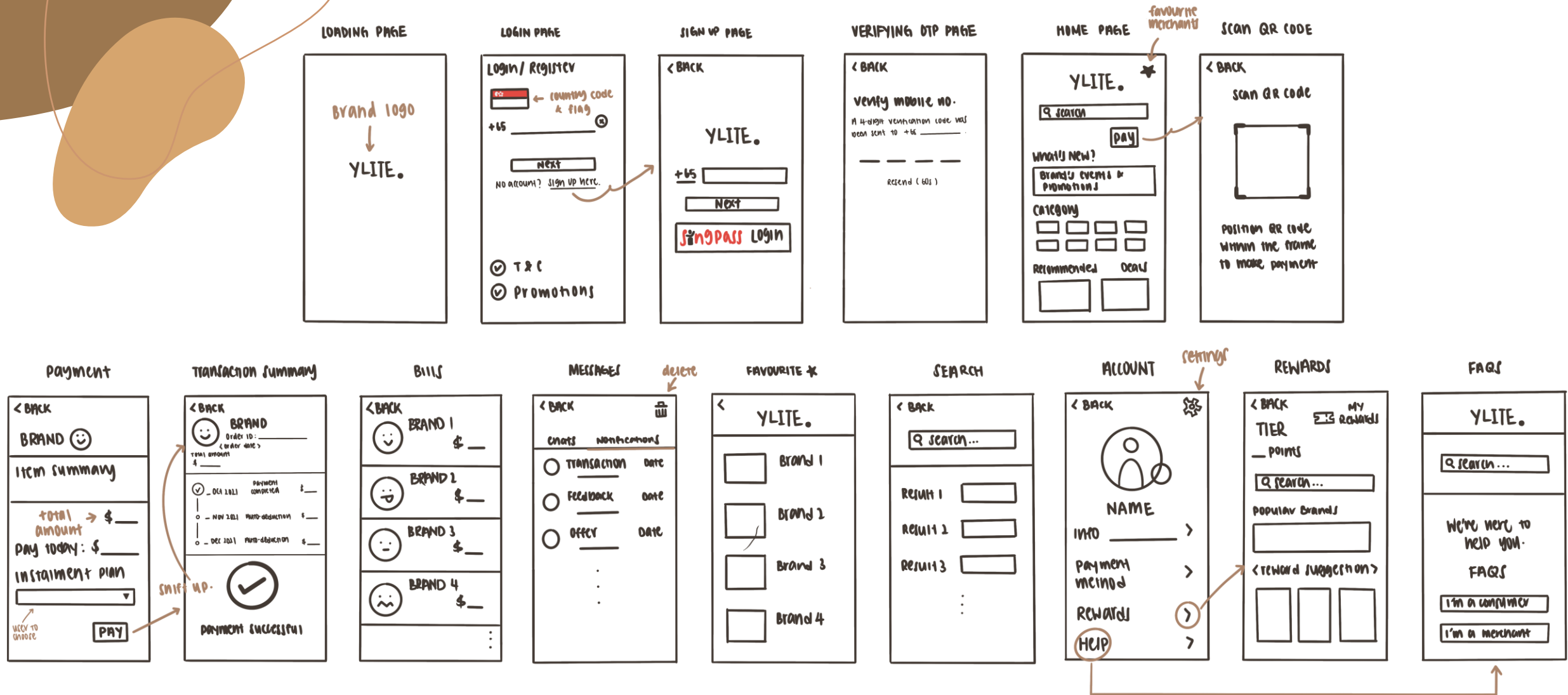
From the sitemap, I have identified and designed a path that allows user to make a transaction and then direct them to YLITE's reward program page to view the rewards given by the transaction.



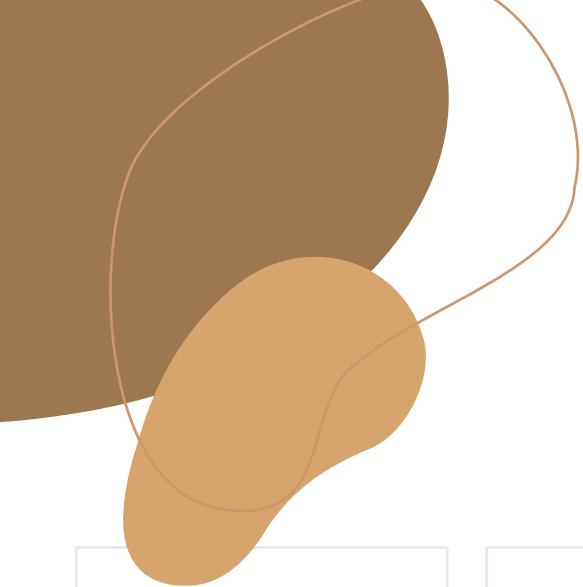
UX DESIGN PROCESS




LOW-FIDELITY PROTOTYPE




MID-FIDELITY PROTOTYPE





Log In / Register



+65 ▾ Input Mobile Number

Next

No account? Sign up here.

☐ I agree to Terms of Service and Privacy Policy
☐ I want to receive exclusive offers and promotions from YLITE.

<

YLITE.

+65 ▾ Input Mobile Number

Next

Login via SingPass

<


Verify Mobile Number

A 4-digit verification code has been sent to +65 _____

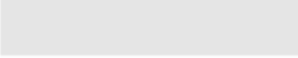
Resend (50s)


<

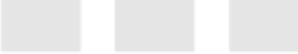
YLITE.

 Search your favourite merchant

Pay

What's New?


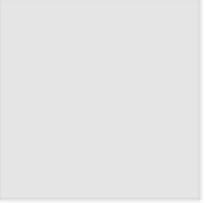
Category


Recommendations


>

<

Scan QR Code



Position QR Code within the frame to make payment.

MID-FIDELITY PROTOTYPE

YLITE.

Item Summary:

S\$ _____

Pay today: S\$ _____

Instalment Plan

▼

Pay

Payment Successful

MERCHANT NAME
Order ID: _____
<Order Date>

Total Amount: S\$ _____

☒ Oct 2021 Payment Completed S\$ _____

☐ Nov 2021 Auto-deduction S\$ _____

☐ Dec 2021 Auto-deduction S\$ _____

MERCHANT 1
S\$ _____

MERCHANT 2
S\$ _____

MERCHANT 3
S\$ _____

MERCHANT 4
S\$ _____

MERCHANT 5
S\$ _____

Chats Notifications

Transaction
[Notice] [Date]

Feedback
[Notice] [Date]

Offer
[Notice] [Date]

YLITE.

BRAND 1
[details]

BRAND 2
[details]

BRAND 3
[details]

BRAND 4
[details]

BRAND 5
[details]

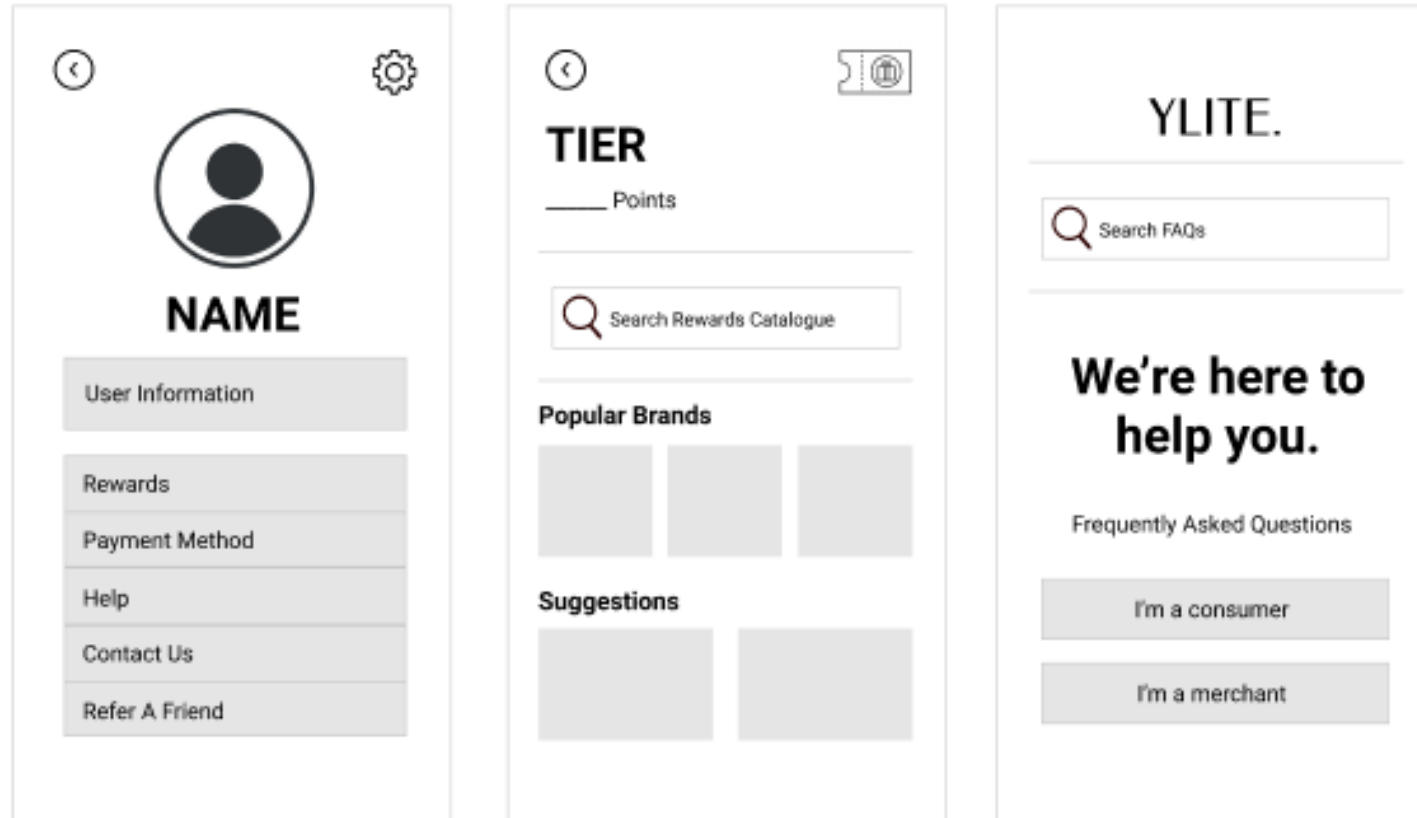
Search your favourite merchant

Search Result 1

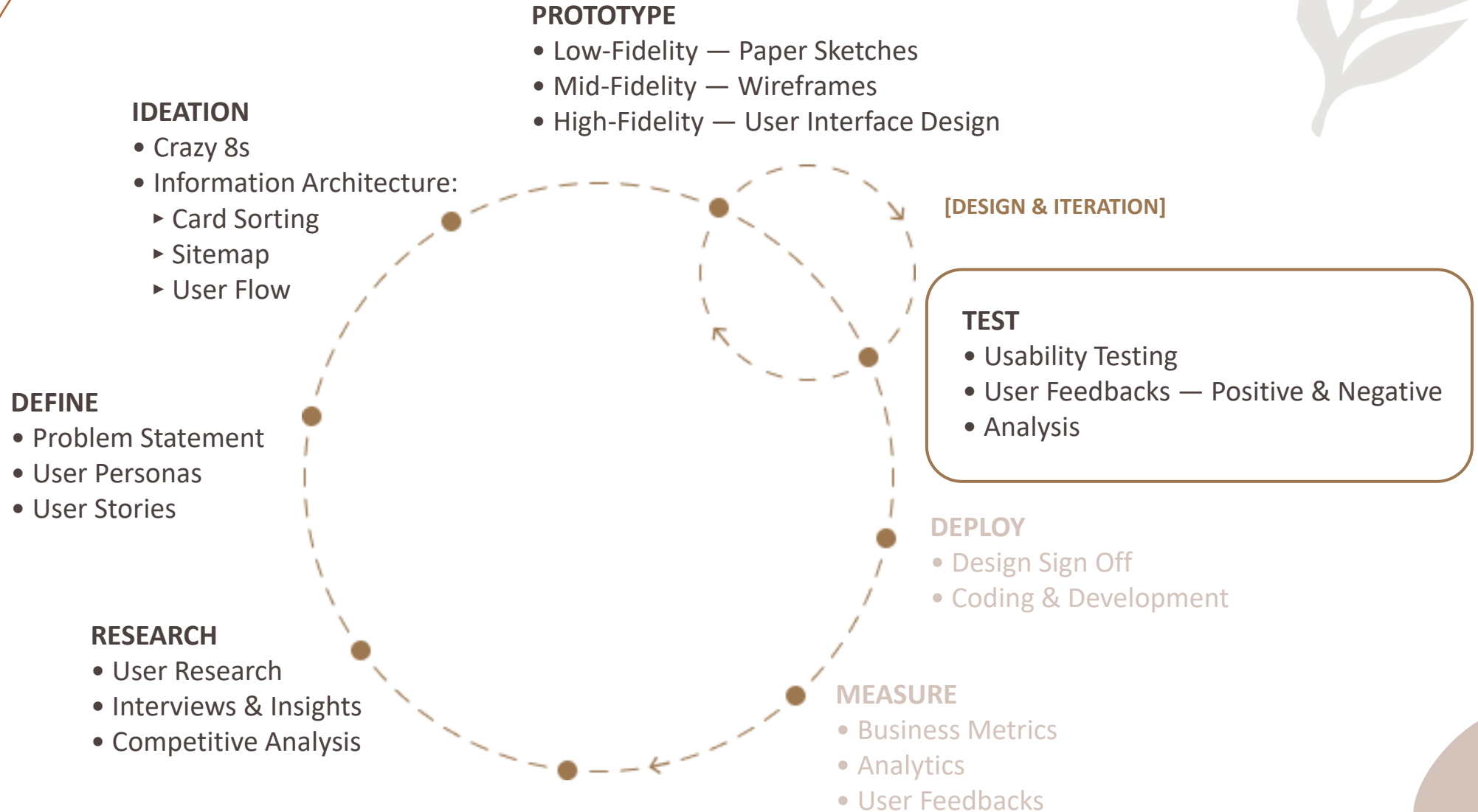
Search Result 2

Search Result 3

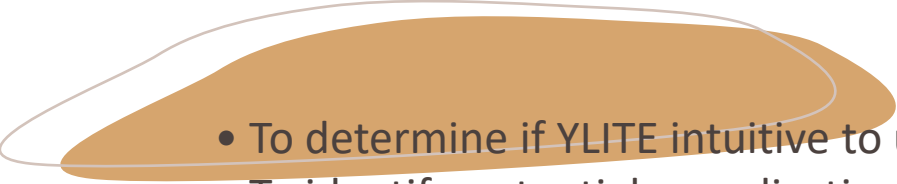
MID-FIDELITY PROTOTYPE



UX DESIGN PROCESS



USABILITY TESTING

- 
- To determine if YLITE intuitive to use without guidance
 - To identify potential complications in the app
 - To gather feedback about the app in terms of aesthetics and functionality

Positive 😊

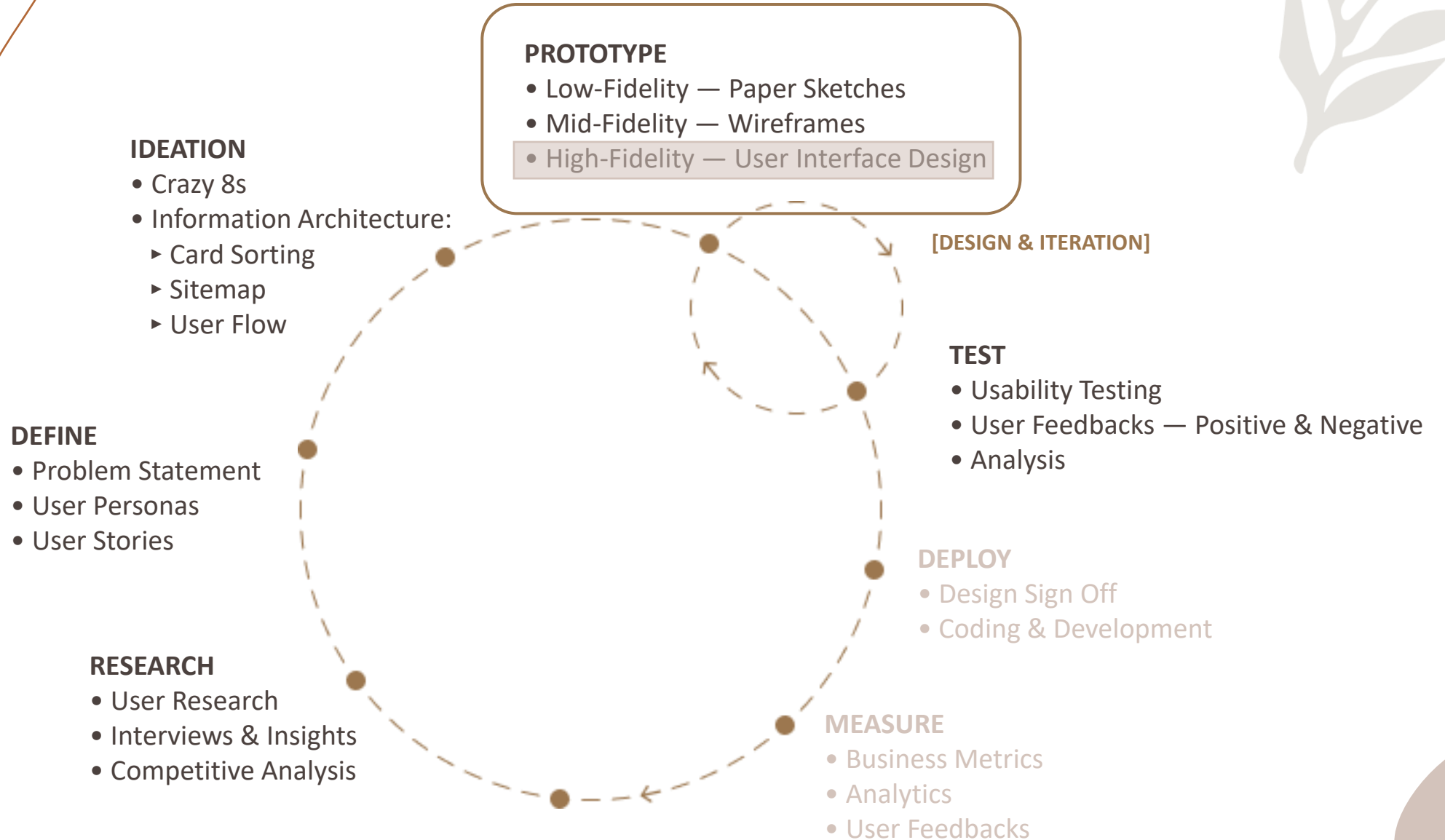
- Simple and minimalist design
- Pretty intuitive, easy for new users to grasp
- Provides basic functionalities of BNPL apps
- Instalment plans are broken down and shown clearly
- Visually pleasing

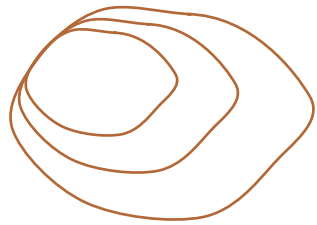
Negative 😞

- Does not provide a loyalty programme yet
- Can include an overview page that shows the overall amount spend in the account
- Unsure if the app is secure yet → can include more details on data and privacy protection
- Unable to perform refund through the app itself → have to do it externally by contacting merchant partner

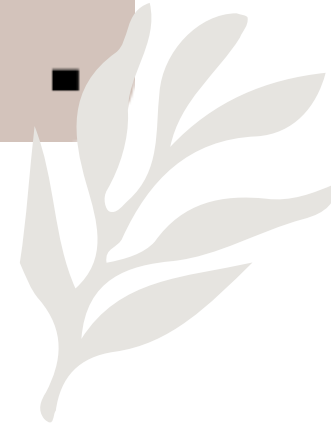


UX DESIGN PROCESS





INTRODUCING ...



HIGH-FIDELITY PROTOTYPE

Y.
YLITE

YLITE.

Your BNPL One-Pick

+65

Next

No account? [Sign up here.](#)



I agree to Terms of Service and Privacy Policy.



I want to receive exclusive offers and promotions from YLITE.

YLITE.

Hello! Casilyn

Pay



What's New?



Category

Women

Beauty

Baby & Kids

Home

Men

Electronics

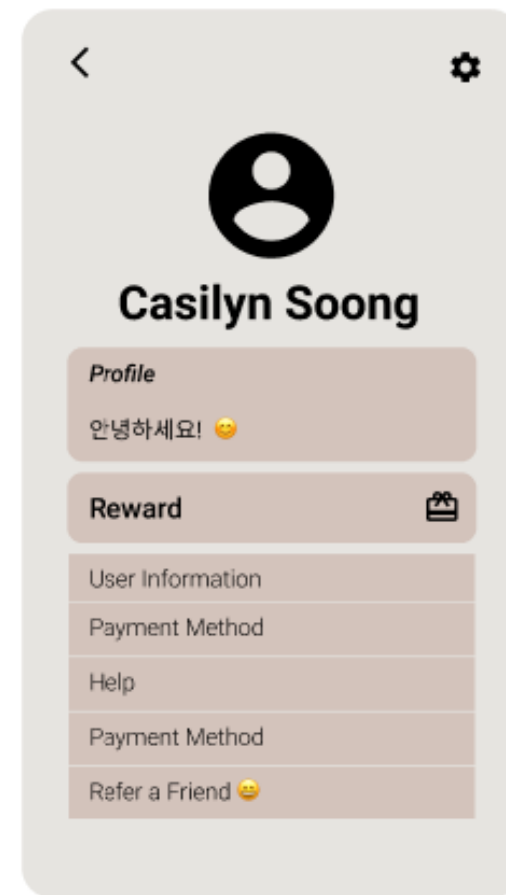
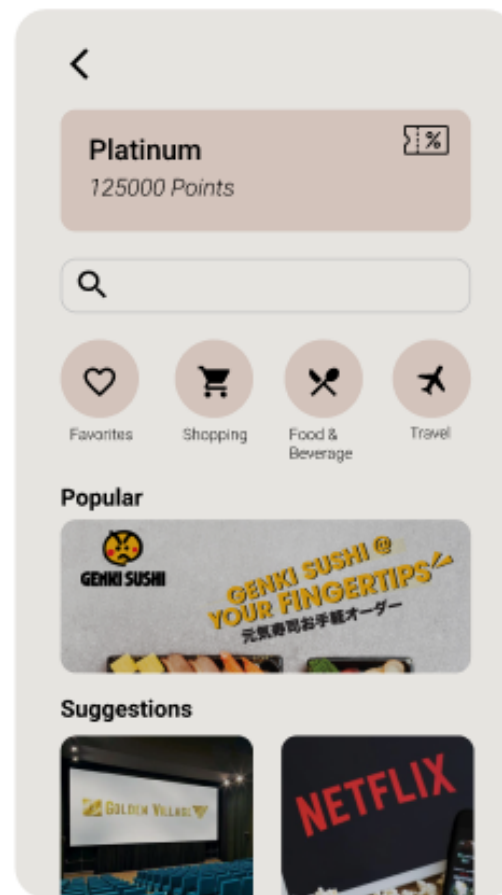
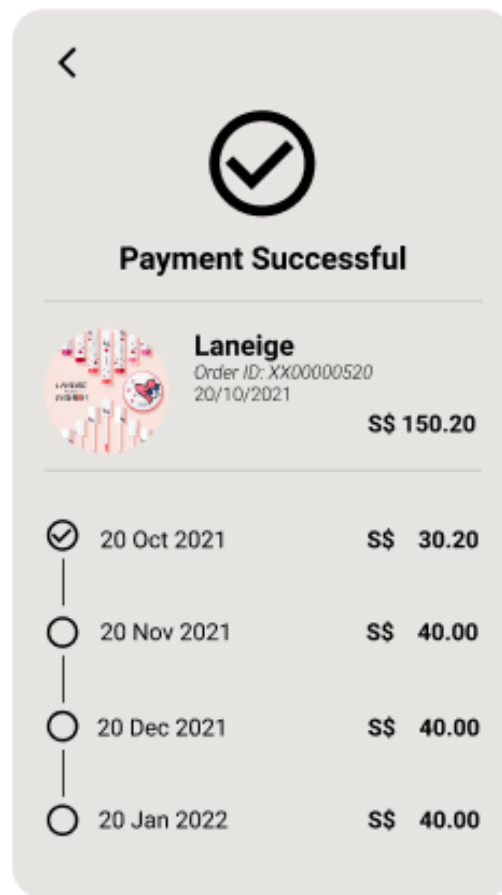
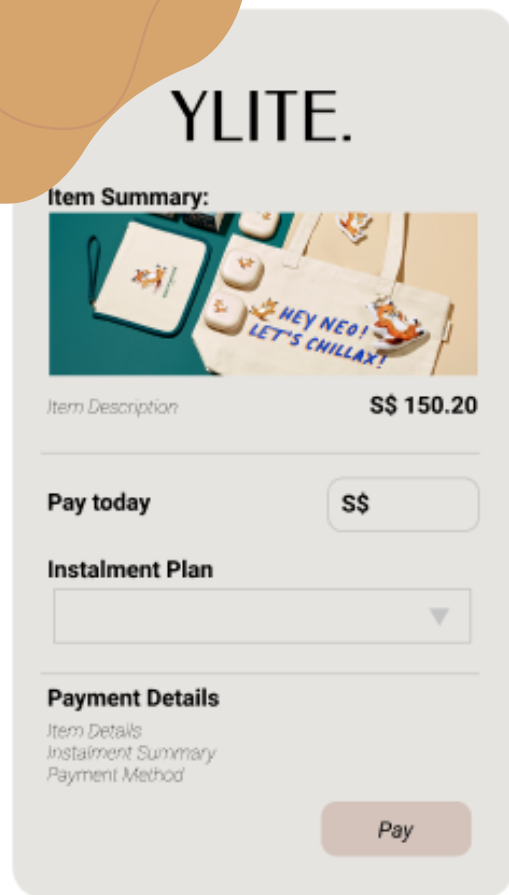
Food

Travel

Deals



HIGH-FIDELITY PROTOTYPE





03

REFLECTION





REFLECTION

01

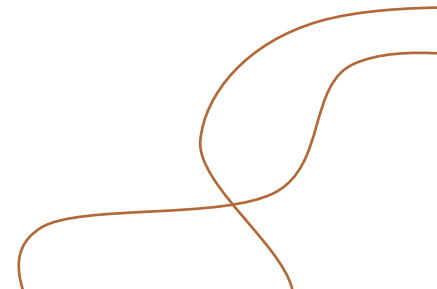
I learnt that anyone could try out and do UX Design if they are interested, it is not only for the ones who are more creative and artistically talented.

02

I used to complicate Web Development with UX and UI Design, now I understand that they are related to one another but consists of different development process.

03

Overall, this course provides a great opportunity for me to experience the workflow of UX Design, and to determine if I would want to pursue UX Design as a career in the future.





THANK YOU