



User interface redesigning of an MFS
application (**b**Kash) to increase
Usability



PROBLEM STATEMENT

The ease of use and navigation of the MFS applications are significant as:

- They are regularly used by millions of people, and
- They involve financial transactions and sensitive information.

The design of **b**Kash is too cluttered and some of the important features require 'Guesswork' and are hard to find.

PAIN POINTS

Profile Info can not be updated from here

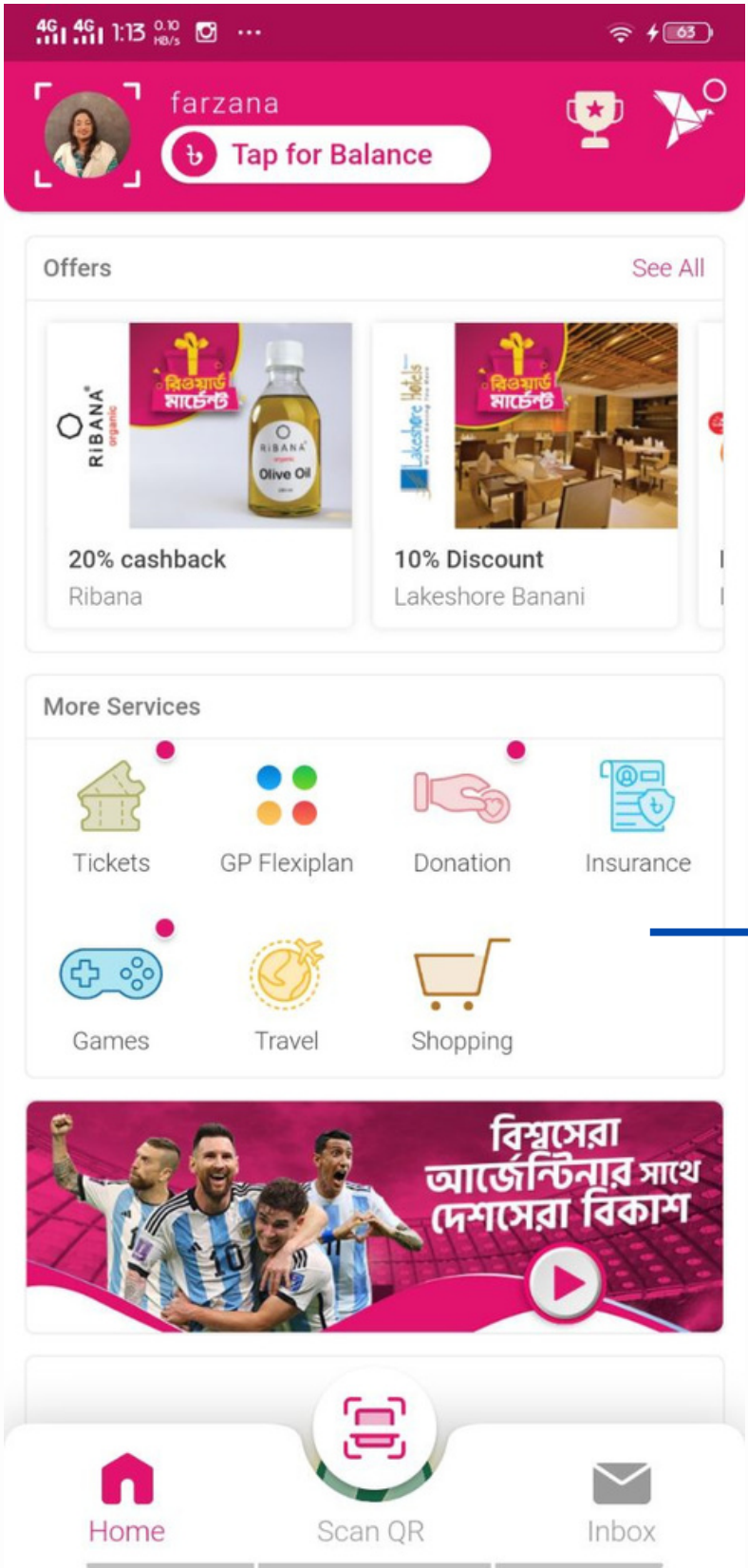
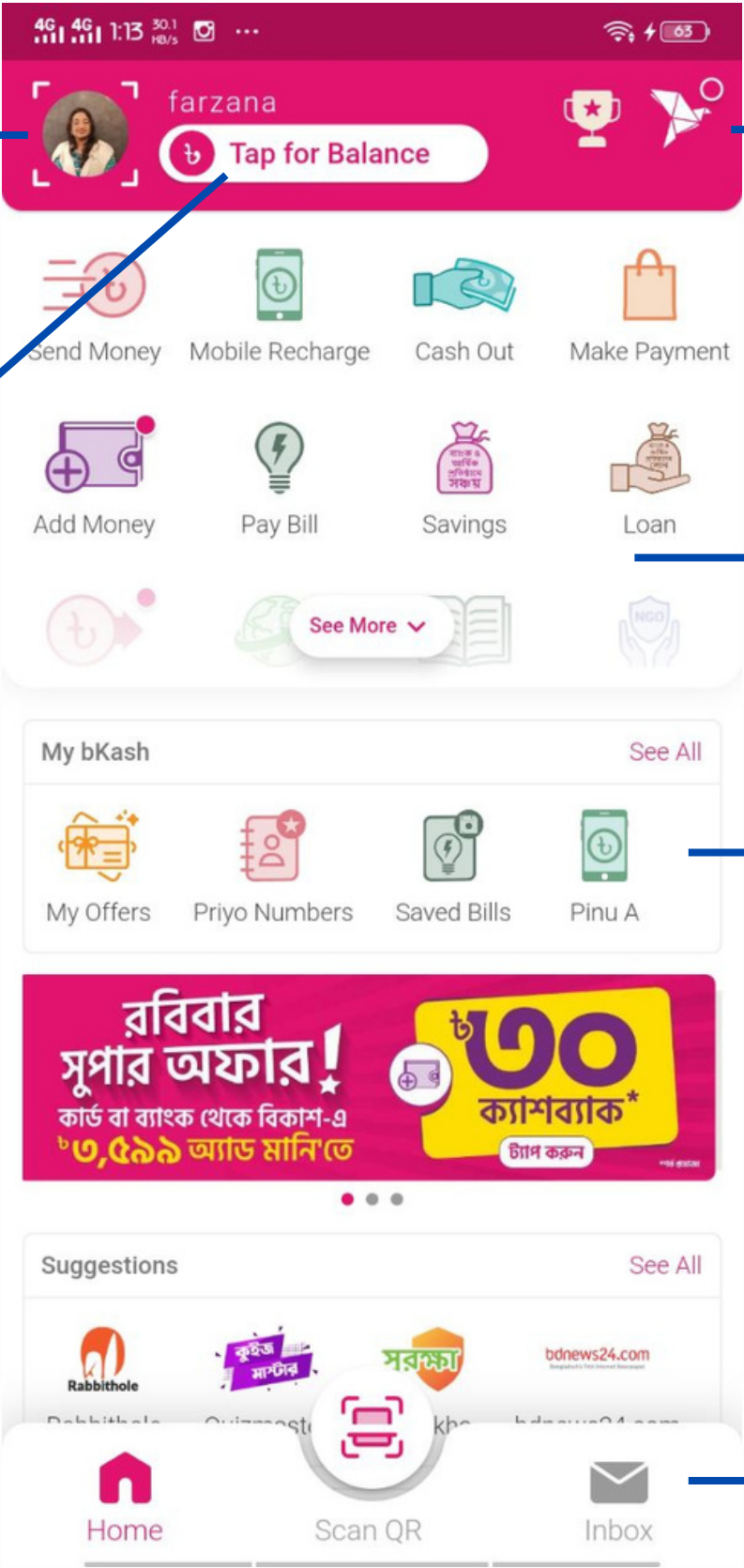
Not spacious

Logo is the Menu option

Features cluttered together

Horizontal Scroll

Inbox contains transaction history





PERSONAS

Rima Johnson



"Using bKash I can complete my purchases quickly and securely, no matter where I am."

Age: **28**
Work: **Freelance graphic designer**
Family: **Married**
Location: **Gulshan, Dhaka**
Character: **ENTP**

Personality



Independent

Online shopper

Social

Bio

Rima is a 21-year-old avid online shopper and frequently makes purchases through various e-commerce websites. She appreciates the convenience of online shopping and the ability to purchase products from around the world with just a few clicks. As an online shopper, she values the ease and speed of completing transactions, and she often prefers using payment methods that allow for quick and seamless transactions.

Motivation

Rima is motivated by the convenience and speed of the bKash app for her online shopping needs. She values the simplicity of completing transactions on her smartphone, as well as the security and access to discounts it provides.

Goals

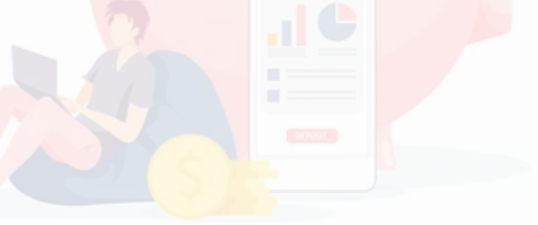
- To complete transactions quickly and easily without the need for a credit card.
- To keep track of her spending and budget.
- To have access to discounts and cashback offers.

Frustrations

- Feeling confused in locating the payment option or QR code scanning feature.
- Feeling disappointed with the unavailability of discount or cashback offers while making payments.
- Feeling helpless with the unavailability of transaction details or payment history.

Brands & Influencers

Amazon, Daraz, Facebook



PERSONAS

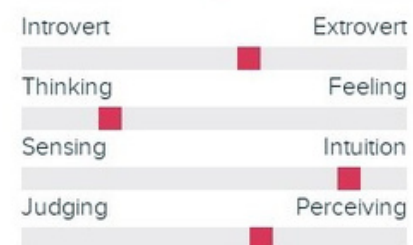
Sarah Smith



"With bKash, I can focus on my studies and part-time job without worrying about financial management."

Age: **22**
Work: **Student**
Family: **Unmarried**
Location: **Dhanmondi, Dhaka**
Character: **INTJ**

Personality



Independent

Tech-savvy

Social

Bio

Sarah is a 21-year-old college student who is currently studying business administration at a private university in Bangladesh. She comes from a middle-class family and lives in a rented apartment near her university. Sarah has to manage her expenses carefully because she only has a limited income from her part-time job. Her main expenses include her rent, tuition fees, transportation costs, and daily expenses such as food and clothing. Sarah is tech-savvy and likes to manage her finances on the go. Sarah also values customer support and needs a user-friendly interface that makes it easy to navigate through the app.

Motivation

Sarah is motivated by the convenience of being able to use her smartphone to manage her finances on the go. She appreciates the low transaction fees of bKash and the ability to pay for her tuition fees directly from the app. Sarah is also motivated by the security and safety provided by bKash, which gives her peace of mind while managing her finances.

Goals

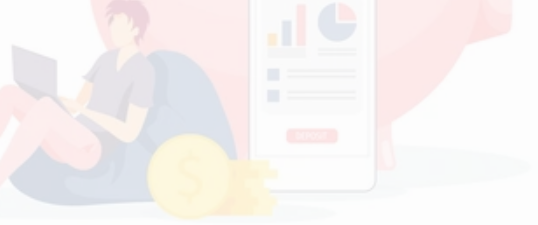
- To have a convenient and secure way to manage her finances without the need for physical cash.
- To transfer money from/to bank to/from bKash
- To get a fast and easy way for money transaction.

Frustrations

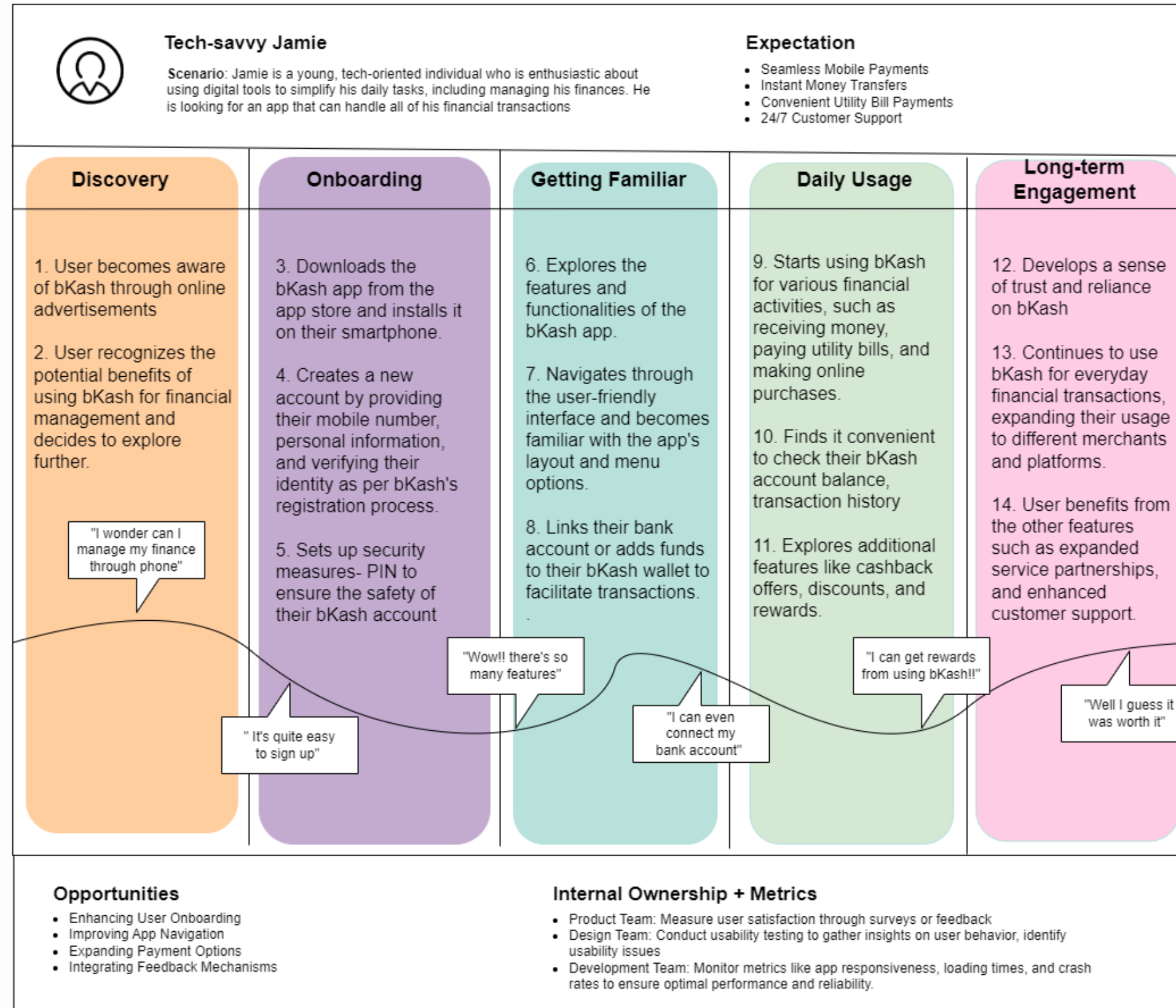
- Feeling irritated to check her financial statements from multiple sections
- Finding it difficult to navigate through the app from so many options and find the required one.
- Finding it tedious to type the numbers every time she needs to make a transaction, instead of just selecting from history.

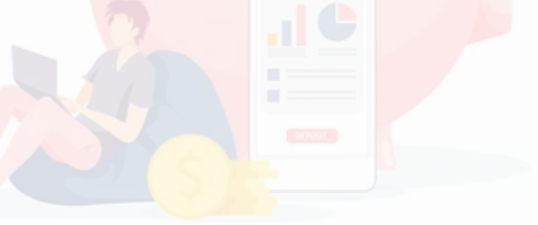
Brands & Influencers

Facebook, bKash, Samsung

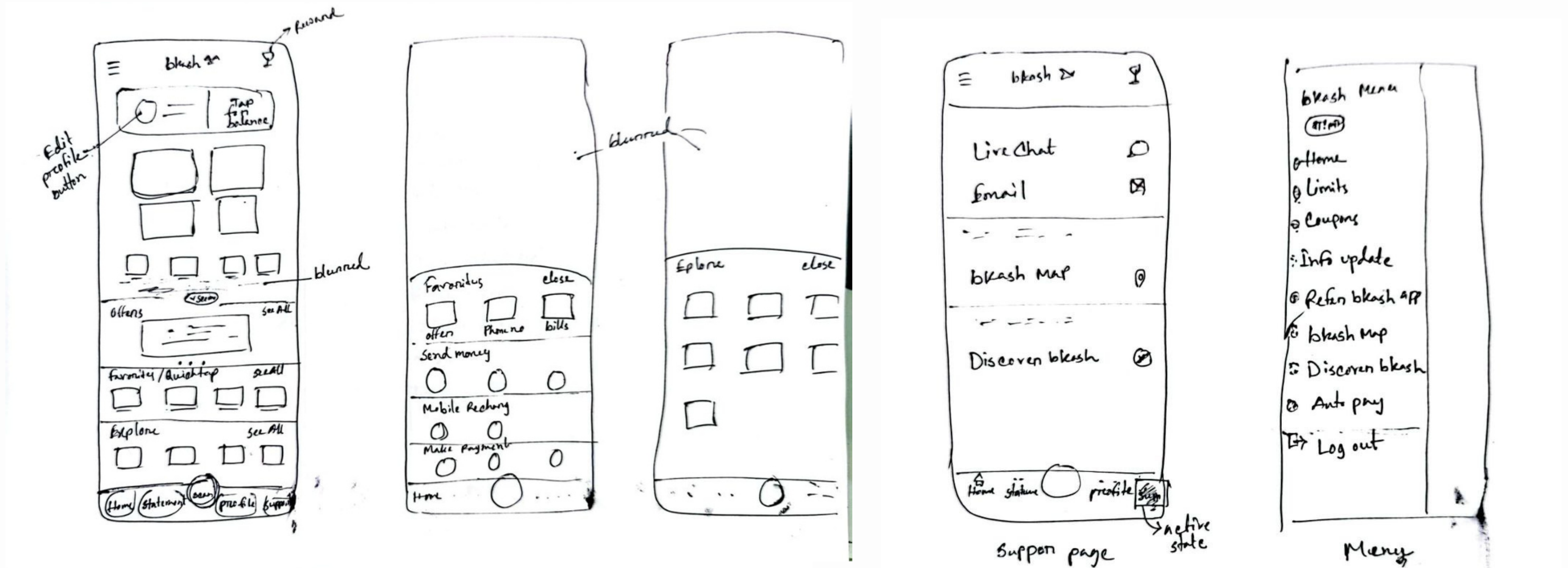


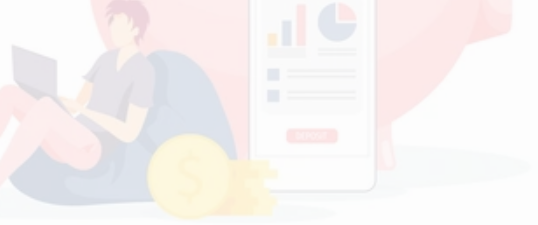
USER JOURNEY MAP



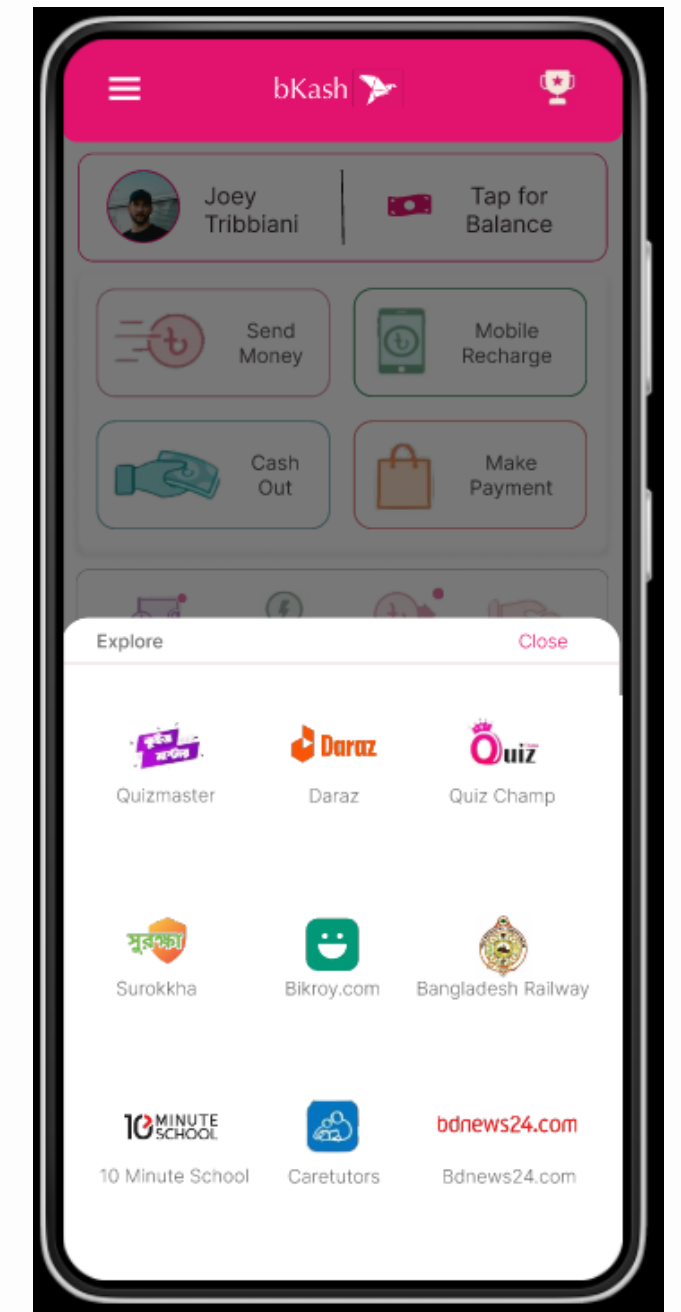
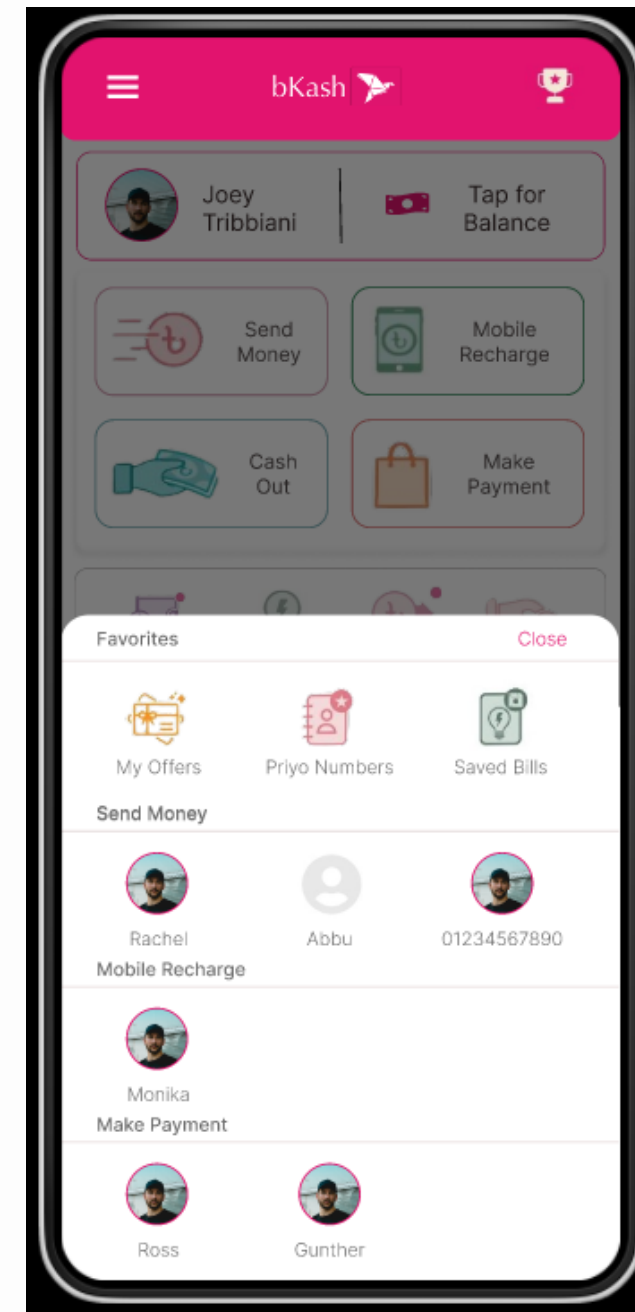
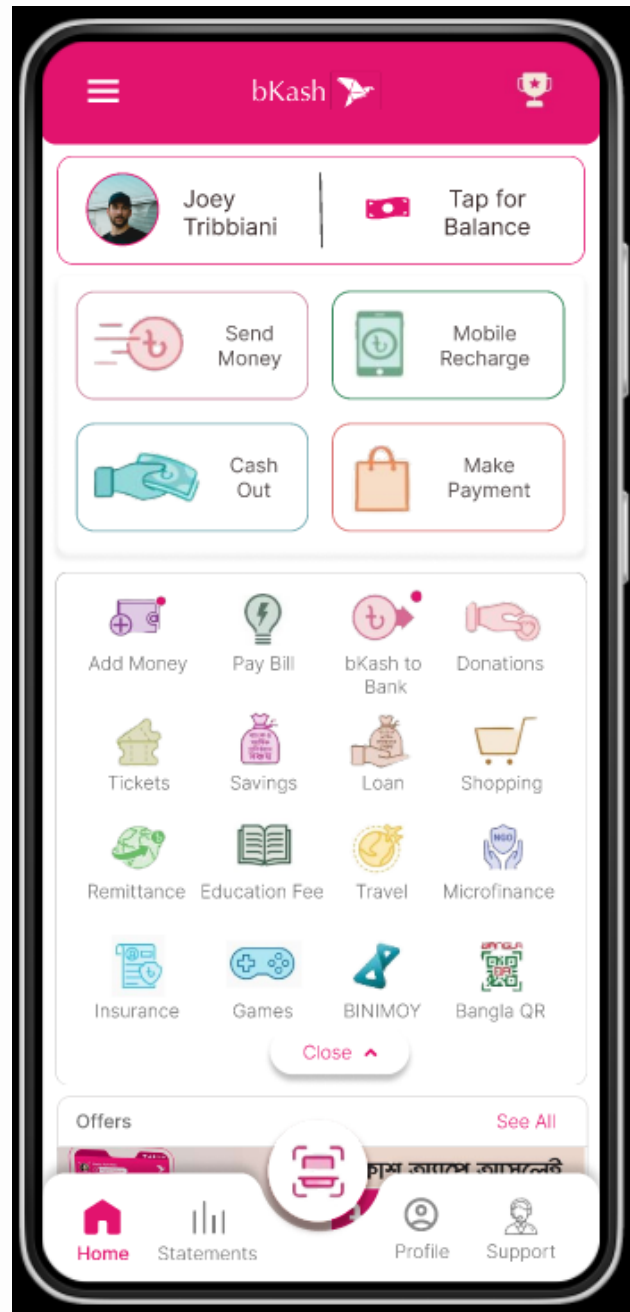
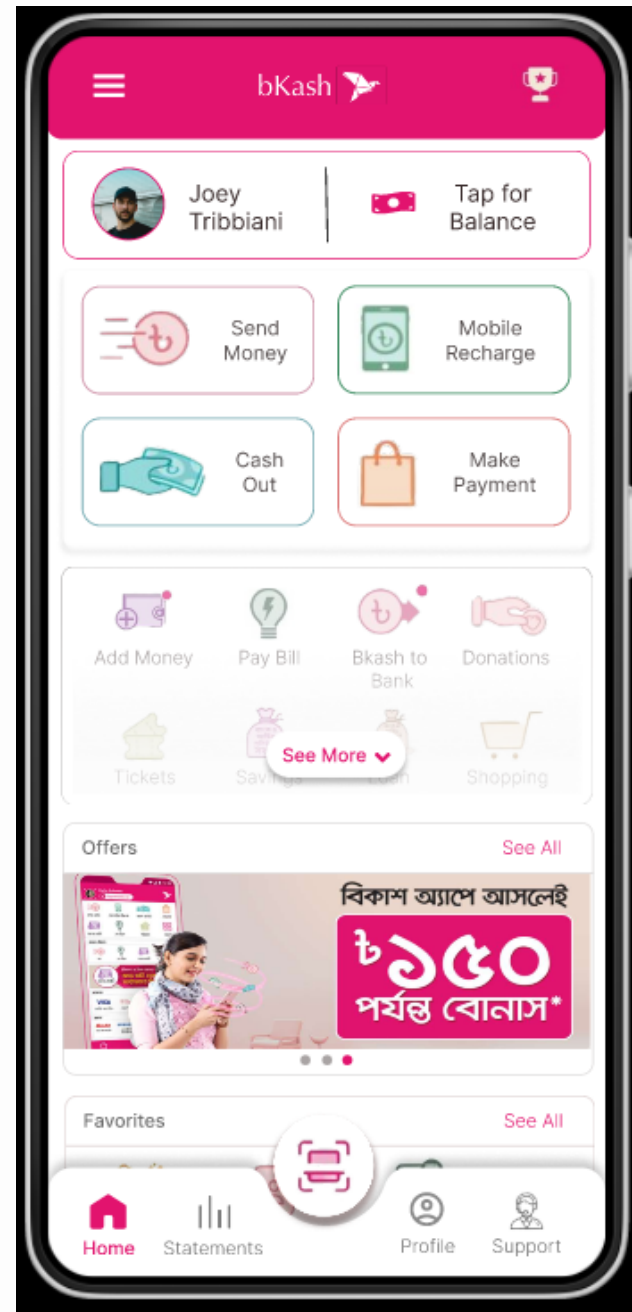


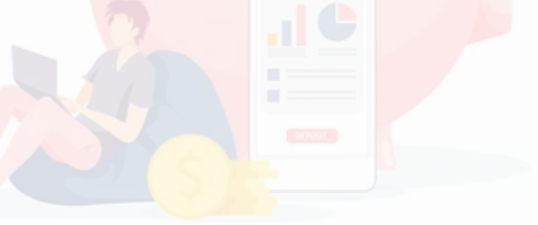
WIREFRAMES





PROTOTYPE





EVALUATION CRITERIA FOR USABILITY TEST

- We performed Moderated Usability Test for both UI.
- .The studies were done virtually.
- The meetings were recorded with the consent of the users.

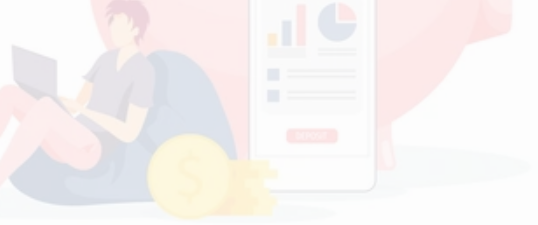
We have measured Performance and Satisfaction with different metrics.

Performance measuring:

- The time it takes to complete a task
- Number of mouse clicks
- Number of errors made in each task

Satisfaction measuring:

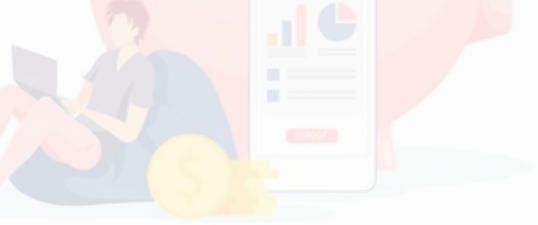
- Ease of use
- Intuitiveness



EVALUATION CRITERIA FOR USABILITY TEST

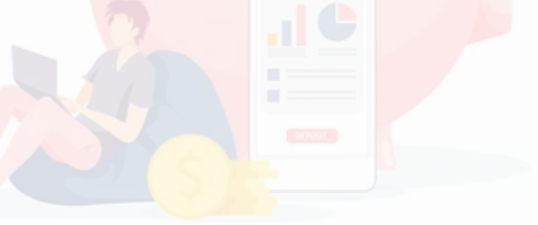
- 5 users performed the tasks on original app
- 5 users performed the tasks on our prototype
- The 10 users were different.

Time threshold: Task time in optimal way + 10s (variance)



MEASURING PERFORMANCE (SUCCESS TIME)

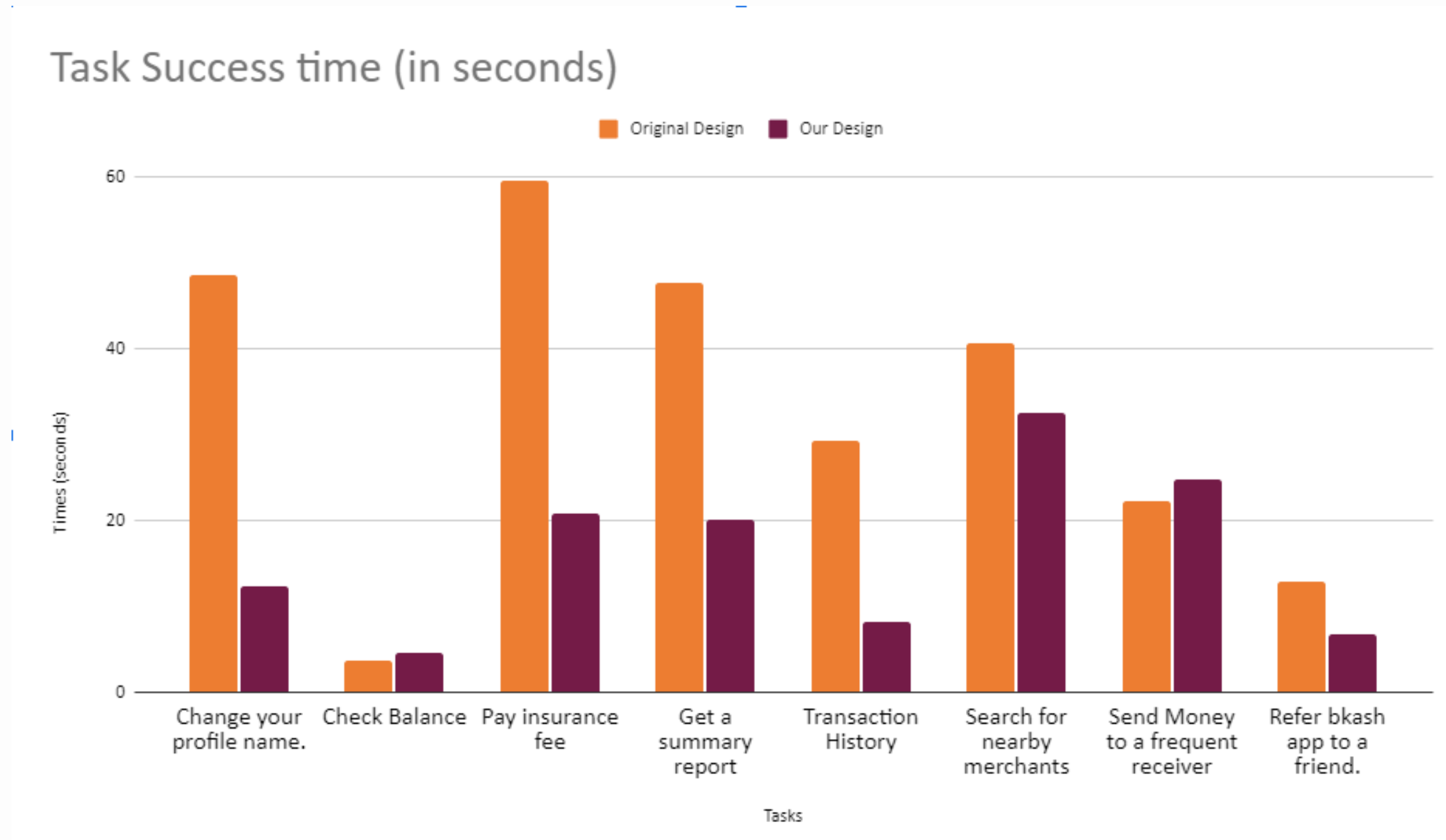
Task	Task Description	Time threshold	User success in Prototype	User success in Original app
Change your profile name.	While creating your bKash account, you made a spelling mistake in your name. Now you want to update your profile name. What steps will you take?	20s	4/5	1/5
Check Balance	How will you check your bKash account balance?	10s	5/5	5/5
Pay insurance fee	Suppose, you want to pay your monthly insurance fee to “MetLife insurance” through bKash. How will you do it?	30s	4/5	1/5
Get a summary report	You want to check the summary of last month of the transactions you made. How will you do it?	30s	4/5	1/5
Transaction History	You usually pay your Wi-fi bill through bKash. But you have forgotten whether you have paid the bill for the last month. How will you check it?	30s	5/5	4/5
Search for nearby merchants	You want to check the nearby merchants in your location, how will you do it?	40s	3/5	1/5
Send Money	Suppose you often send money to a person. Now if you want to send money to that same person how will do it with minimum taps possible or if I may say in the quickest way possible?	30s	5/5	1/5
Refer bkash app to a friend.	You want to refer bkash app to your friend from the menu. How will you do it?	20s	5/5	5/5



MEASURING PERFORMANCE (OPTIMAL PATH)

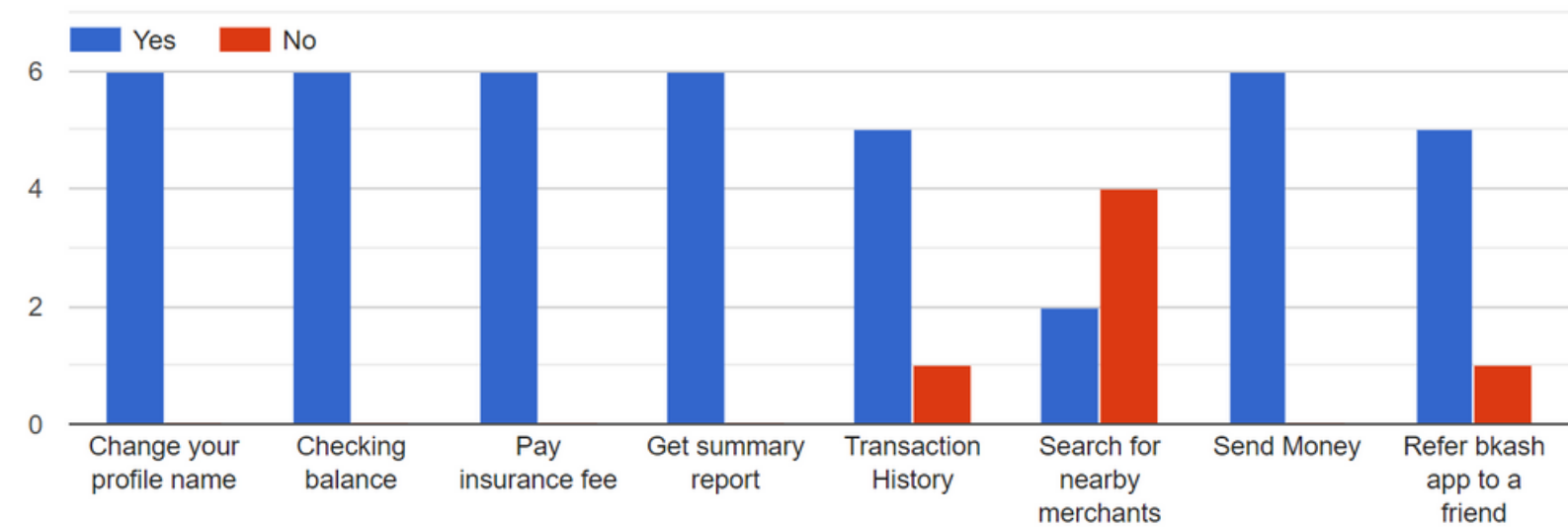
Task	Task Description	In the Prototype	In the Original app
Change your profile name.	While creating your bKash account, you made a spelling mistake in your name. Now you want to update your profile name. What steps will you take?	4/5	0/5
Check Balance	How will you check your bKash account balance?	5/5	5/5
Pay insurance fee	Suppose, you want to pay your monthly insurance fee to “MetLife insurance” through bKash. How will you do it?	2/5	2/5
Get a summary report	You want to check the summary of last month of the transactions you made. How will you do it?	3/5	3/5
Transaction History	You usually pay your Wi-fi bill through bKash. But you have forgotten whether you have paid the bill for the last month. How will you check it?	5/5	4/5
Search for nearby merchants	You want to check the nearby merchants in your location, how will you do it?	3/5	1/5
Send Money	Suppose you often send money to a person. Now if you want to send money to that same person how will do it with minimum taps possible or if I may say in the quickest way possible?	3/5	2/5
Refer bkash app to a friend.	You want to refer bkash app to your friend from the menu. How will you do it?	5/5	4/5

PERFORMANCE COMPARISON



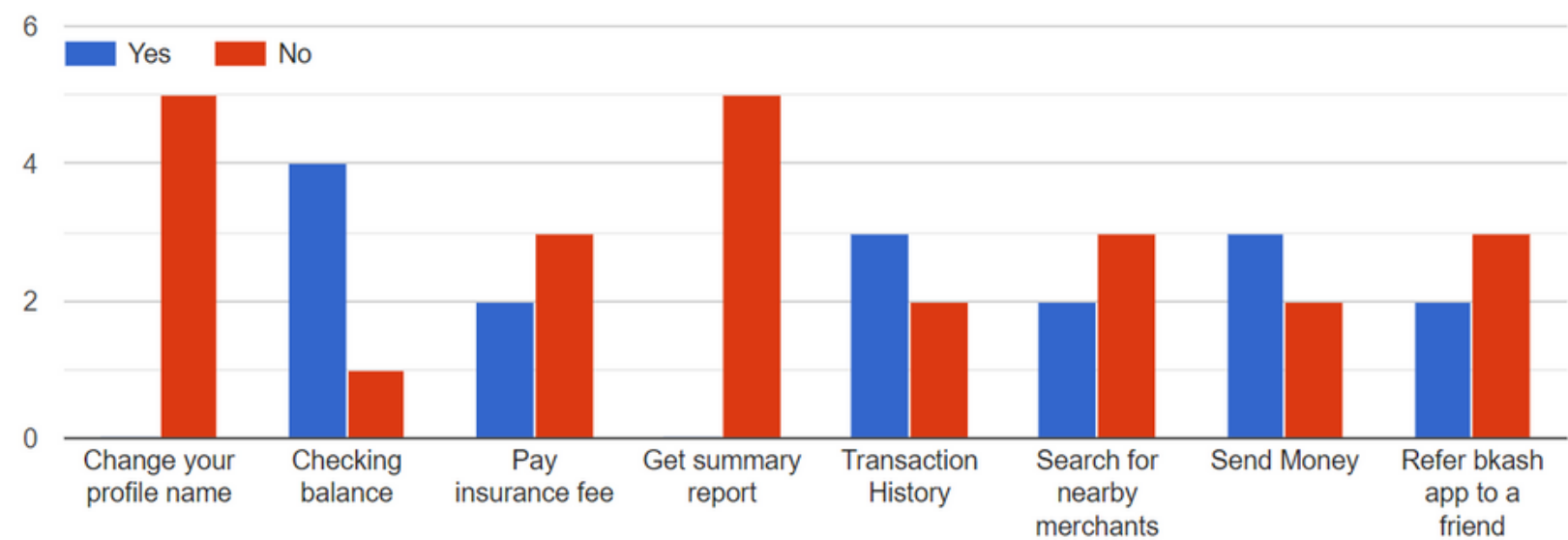
MEASURING SATISFACTION(EASE OF USE)

Did you find it intuitive/ easier to complete the following tasks?



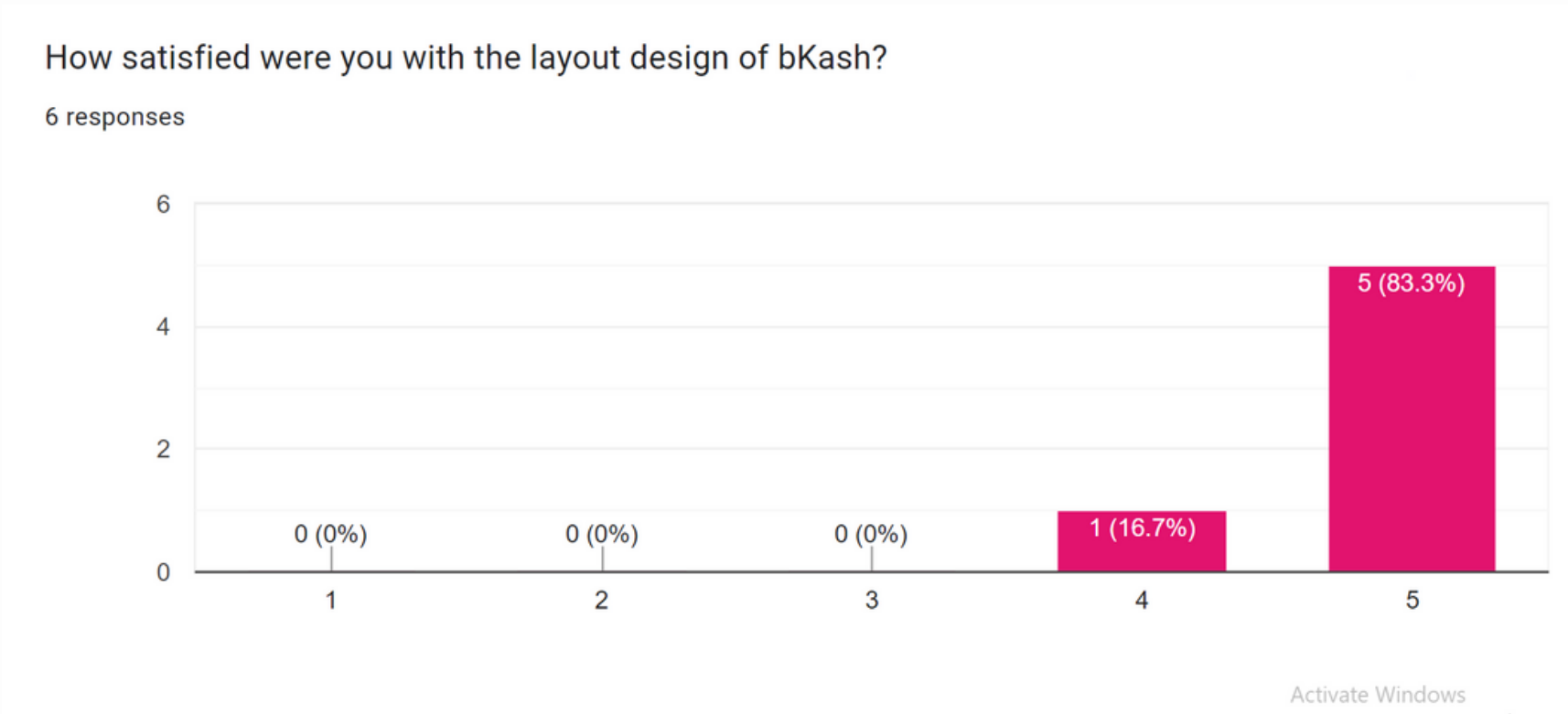
Our Prototype

Did you find it intuitive/ easier to complete the following tasks?

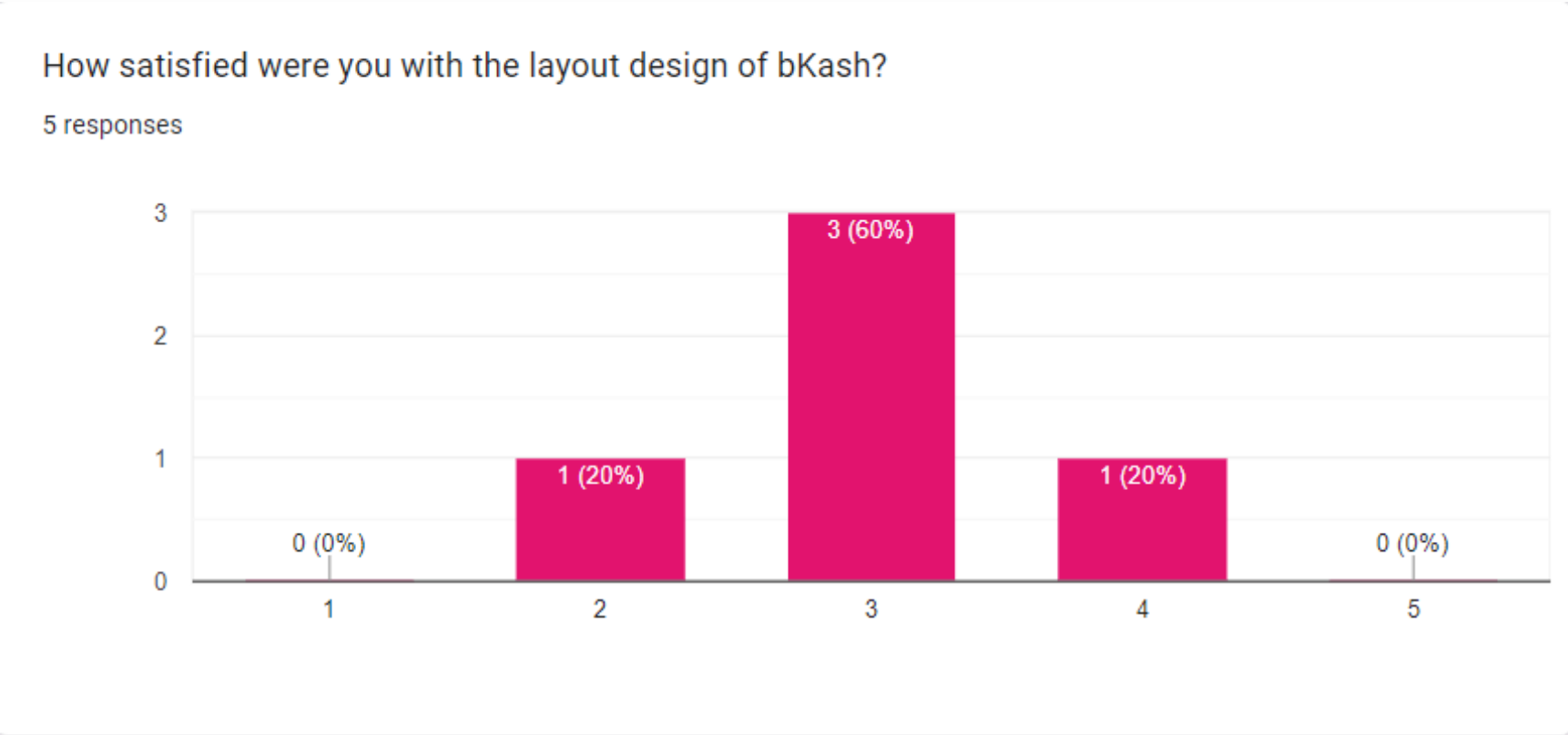


Original bkash

MEASURING SATISFACTION(EASE OF USE)



Our Prototype

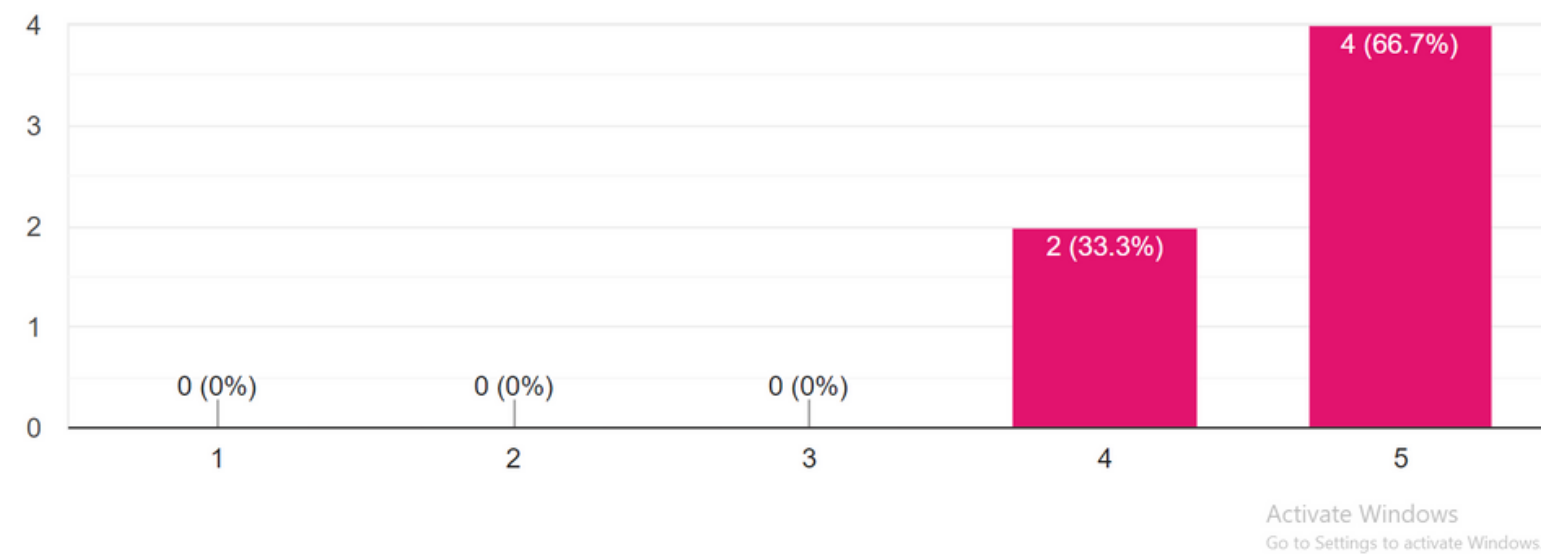


Original **b**kash

MEASURING SATISFACTION (INTUITIVENESS)

How much intuitive and user friendly did you find the overall design of bKash app?

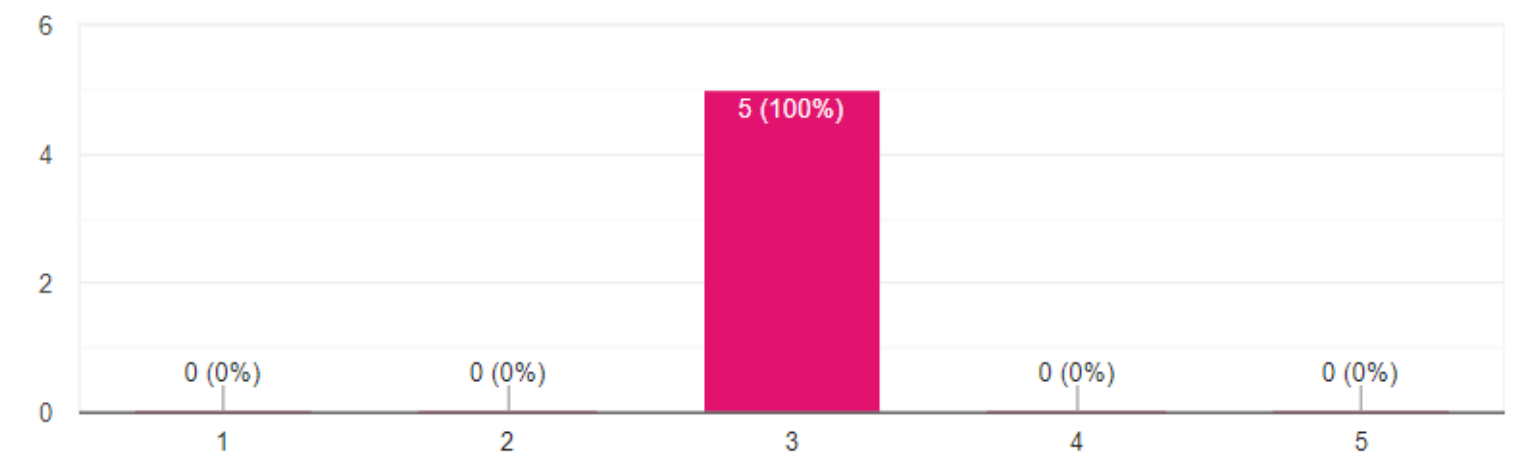
6 responses



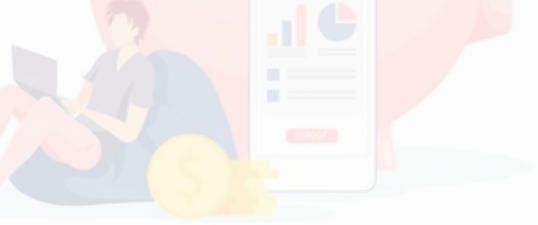
Our Prototype

How much intuitive and user friendly did you find the overall design of bKash app?

5 responses



Original bKash



OBSERVATION

Observations	Participant 1	Participant 2	Participant 3	Participant 4	Participant 5	Participant 6
Change your profile name	1	1	1	1	1	1
Check balance	1	1	1	1	1	1
Pay insurance fee	1	1	1	1	1	1
Get summary report	1	1	1	1	1	1
Check transaction history		1	1	1	1	1
Troubled checking transaction history	1					
Search for nearby merchants					1	1
Difficulty searching for nearby merchants	1	1	1	1		
Send money to a frequent user	1	1	1	1	1	1
Refer bKash to a friend		1	1	1	1	1
Difficulty referring bKash to a friend	1					
Find the redesigned bKash layout intuitive and user friendly	1	1	1	1	1	1
Does not find the redesigned bKash layout intuitive and user friendly						
Speaks in a positive tone	1	1	1		1	1
Speaks in a indifferent tone tone				1		
Seemed better for the bigger buttons.. On the home page..	1			1		
Transaction history, sending money quickly, refering and most other tasks were smoother than the original app.		1			1	1



INSIGHTS

- Focusing on most used features, provides a positive user experience.
- All the users find changing profile information is easier.
- In the original bKash layout, **b**Kash menu is difficult to find at first. However in our layout, users find bKash menu more intuitive.
- Showing a grid list is more easy to use than horizontal scroll.



FUTURE REFINEMENTS

- Updating the **b**Kash support option.
- User Manual to let people know about all the services available.
- **b**Kash Map can be shown in a more user-friendly way.



THANK YOU!