

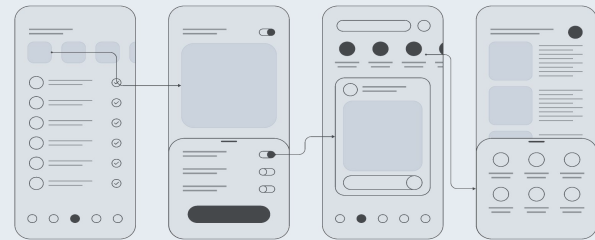


Usability Testing Case Study

Analyzing the onboarding experience of the Wise app with Nigerian users

Conducted by **Fortune Egbai**

April 2025 | Academic project with independent product insights



Objective of the Usability Test

Objective:

The purpose of this usability test is to evaluate the effectiveness, clarity, and overall user experience of the onboarding and KYC flow within the Wise international remittance app.

This test specifically assesses:

- Ease of finding and installing the app
- Intuitiveness of the sign-up and identity verification process
- Clarity of KYC requirements and supporting instructions
- First impressions of the dashboard and perceived next steps

The goal is to identify usability issues, points of confusion, and opportunities to improve the experience for first-time users.

Targeted Users & Testing Methodology

Participant A:

- Age 24, Male.
- Realtor; tech-savvy; frequent fintech app user.
- Successfully completed onboarding and passed full KYC on the first attempt.

Participant B:

- Age 28, Male.
- Tech-savvy; frequent fintech app user.
- Successfully completed onboarding and passed full KYC on the first attempt.

Participant C:

- Age 37, Male.
- Geoscientist; familiar with digital tools.
- Successfully completed onboarding and passed full KYC on the first attempt.

Testing Approach:

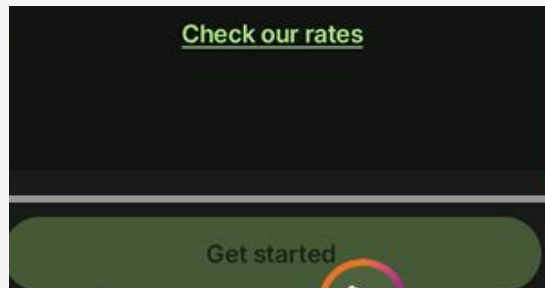
- Conducted remotely and moderated via Zoom, with participants using their smartphones.
- The think-aloud method and screen sharing were used throughout the session.
- The test focused on sign-up, verification, and first impressions.

Note: Recordings were used for internal analysis only and not shared, in line with participant privacy agreements.

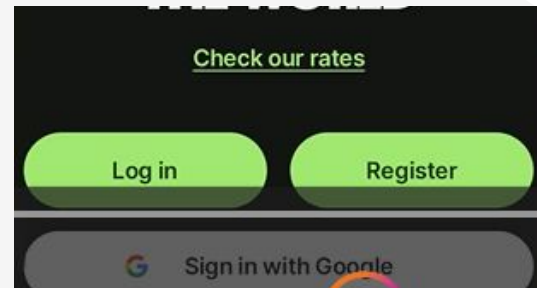
Tested User Flow and Screens - Part 1 of 3



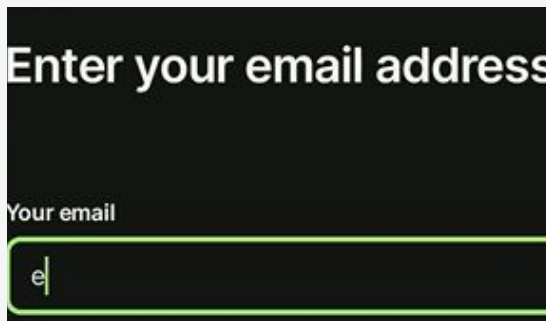
Step 1: User find, install and open app.



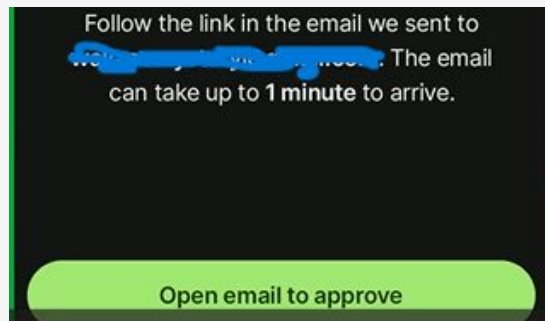
⇒ Step 2: App welcome screen



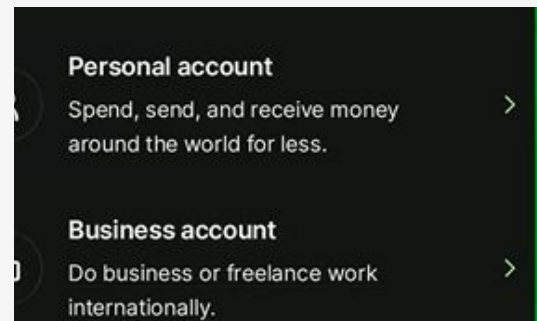
⇒ Step 3: Sign-up page



Step 4: User enters email

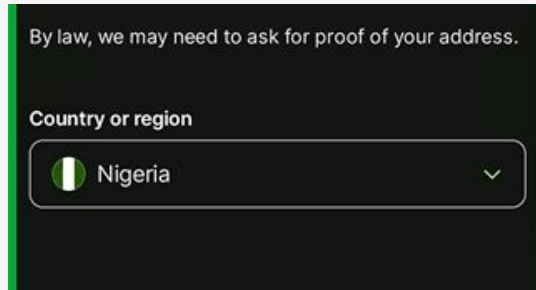


⇒ Step 5: Email confirmation

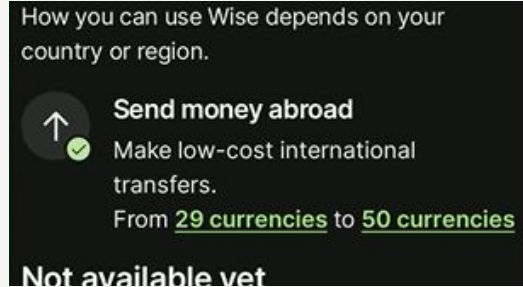


⇒ Step 6: Select account type (Personal or Business)

Tested User Flow and Screens - Part 2 of 3



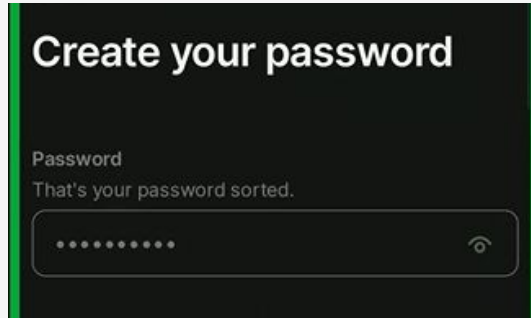
Step 7: Country of residence



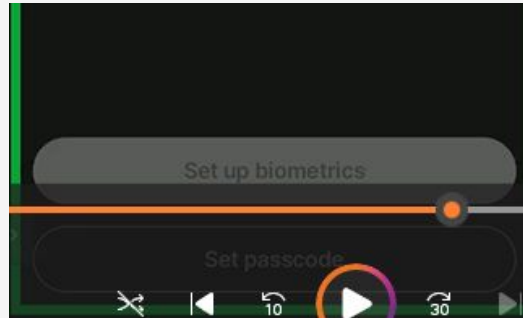
Step 8: What user can do with Wise in Nigeria



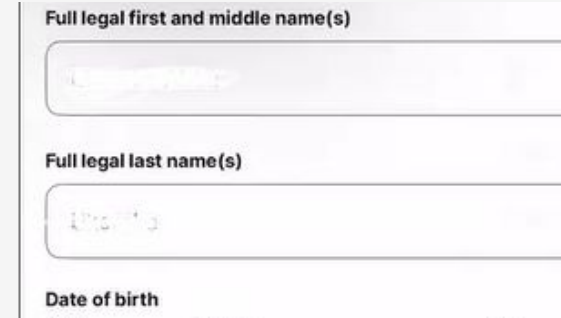
Step 9: Enter verification code



Step 10: User creates password

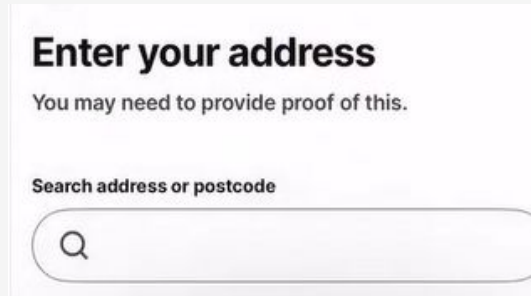


Step 11: Biometrics/passcode set-up

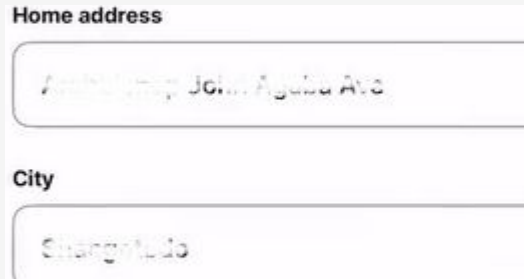


Step 12: Fill personal information

Tested User Flow and Screens - Part 3 of 3



Step 13: Enter address

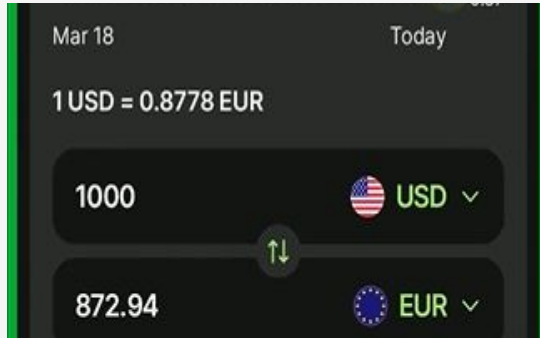


➞ Step 14: Confirms address

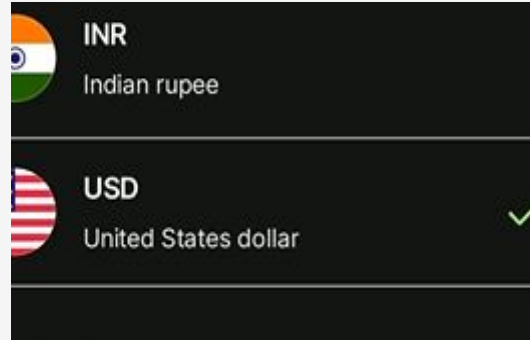
Summary:

All three participants successfully completed the onboarding process and reached the Wise dashboard.

Each tester explored key features of the app, including selecting preferred currency options and reviewing available functionalities.




Step 15: Dashboard reached




➞ Step 16: Choose currency


Detailed Insights for Individual Screens


How you can use Wise depends on your country or region.


 **Send money abroad**
Make low-cost international transfers.
From 29 currencies to 50 currencies

Not available yet

 **Receive money**
With account details.

 **Hold and convert money**
With balances.

 **Spend abroad with a card**
With the Wise debit card.

 **Earn a return**

Step 8: What you can do with Wise in Nigeria

Observed Insight:

All three participants showed clear signs of confusion and disappointment at this step. Some sighed audibly, others asked **“why?”** when they reached the screen stating that key features like receiving money or holding balances are **“Not available yet”** in Nigeria.

Identified Issue:

The phrase **“Not available yet”** appeared above a list of unavailable features for Nigerian users (e.g., receiving money with account details, Wise debit card access, or earning returns). This wording felt vague and discouraging, leading testers to question the app’s relevance for users in Nigeria.

Suggested Improvement:

Provide a short, clear explanation for why these features are currently unavailable in Nigeria. If possible, include a brief message reassuring users that these features are actively being worked on and will be available soon, ideally embedded directly within the onboarding flow. To build trust and manage expectations, consider customizing this screen for Nigerian users with transparent, location-aware messaging.

Detailed Insights for Individual Screens

Step 13: Enter your address (Search option)

Observed Insight:

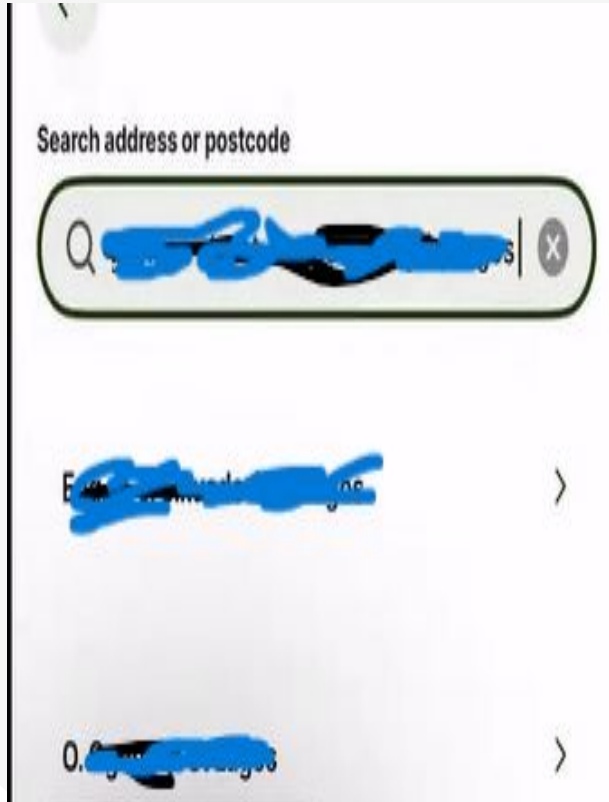
Two participants encountered issues with the “**Search address or postcode**” feature. The system didn’t return any results, which led to visible frustration and wasted time before they eventually switched to the manual input option.

Identified Issue:

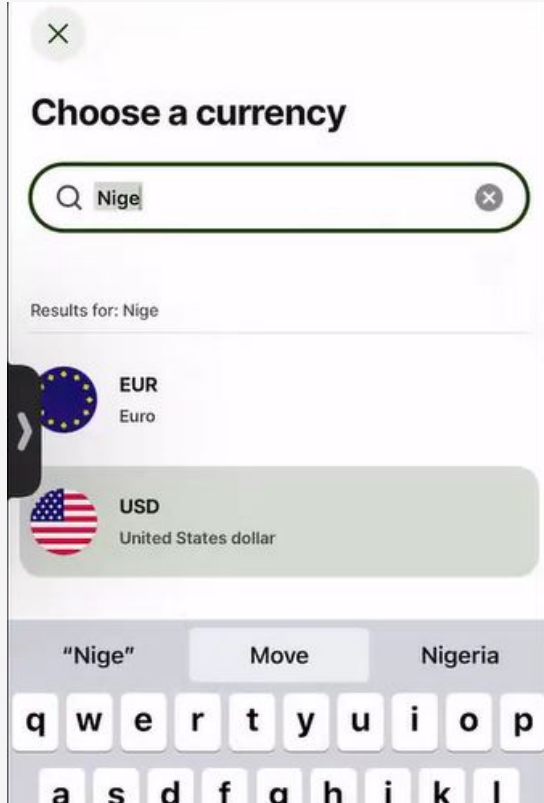
The address search function for some Nigerian addresses was unresponsive or lacked adequate database support, making it difficult for users to proceed smoothly.

Suggested Improvement:

Enhance backend support for Nigerian address formats or provide real-time tips (e.g., “**Try adding state or LGA**”) when no results are found. Alternatively, set the “**Enter manually**” option as the default for Nigerian users to reduce friction and keep the process flowing smoothly.



Detailed Insights for Individual Screens



Step 16a: Currency selection (You send - naira not available)

Observed Insight:

Two participants attempted to send money in Naira but couldn't find the option under the ***“You send”*** currency selector. Both expected Naira to be available and questioned the app's relevance for Nigerian users.

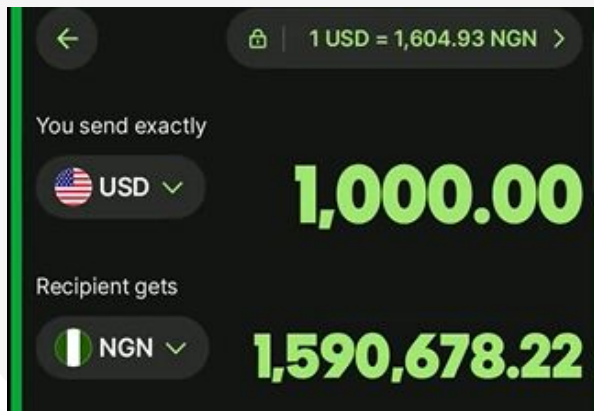
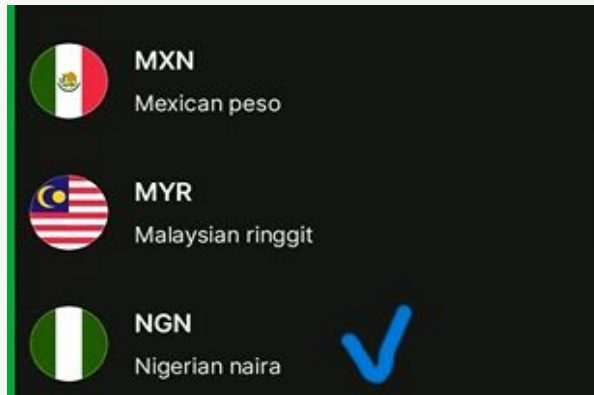
Identified Issue:

The interface does not clearly communicate that sending Naira is unsupported, leading to confusion and unmet expectations.

Suggested Improvement:

Display a short note below the currency search field stating: ***“Naira is currently not supported for sending”*** when the user is based in Nigeria. This will help manage expectations and reduce confusion early in the flow.

Detailed Insights for Individual Screens



Step 16b: Currency selection (Recipient gets - naira available)

Observed Insight:

The third participant sent USD and was pleasantly surprised to see that the recipient could receive the funds in Naira. This unexpected flexibility brought a brief moment of relief and satisfaction.

Identified Issue:

While the conversion feature works, it's not intuitive. Users only realize that the recipient gets Naira later in the flow, which can cause initial confusion or hesitation.

Suggested Improvement:

Add a brief explanation earlier in the process, such as: ***“While you can’t send Naira directly, your recipient may still receive the equivalent in Naira if their local bank account is in Nigeria.”***

This helps set expectations and builds confidence early in the user journey.

Conclusion and Recommendations

Summary of Key Insights:

- Testers praised the app's simplicity, clean design, and speed during onboarding
- All three participants completed most of the onboarding steps smoothly, without external help.
- Each participant encountered friction at different points, revealing valuable usability improvement opportunities.

Major Usability Issues:

- The unavailability of Naira in the **“You send”** field caused confusion and hesitation. Testers expected to send Naira locally and didn't understand why it wasn't available
- Two out of three participants experienced failed search results when using the **“Search by address or postcode”** field, suggesting incomplete or unsupported address functionality
- Testers were confused and discouraged by the **“Not available yet”** message shown above key features like *receiving money with account details, using a Wise debit card, and earning returns*. The lack of context made the app feel incomplete and raised doubts about its relevance for users in Nigeria

Conclusion and Recommendations

Product Effectiveness Based on Testing:

The app successfully guided users from download to dashboard with minimal help or confusion during most steps.

But due to currency restrictions and limited features, participants found the experience incomplete and misaligned with local expectations.

Recommendations for Improvement:

- Either support Naira as a **“send”** currency, or provide in-app cues/tooltips that explain why it’s unavailable for Nigerian users.
- Enhance the address search database for Nigerian locations, or prioritize the **“Enter manually”** option as the default.
- Create region-specific messaging and onboarding flows for countries with limited feature availability (e.g., Nigeria), to set expectations early and reduce confusion or frustration.

Wise offers a strong user experience, but Nigerian-based users need better clarity, localization, and feature access to fully benefit from the platform.