ZELLE APP REDESIGN: UX CASE STUDY

INTRODUCTION

This case study documents the redesign of the Zelle app as part of my coursework in UX Design. The aim was to address usability challenges, enhance the user interface (UI), and improve the overall user experience (UX). By following a user-centered design process, I focused on intuitive navigation, clear transaction history, and the integration of QR code functionality. The case study details my approach, from identifying problems to developing solutions, conducting user research, and iterating designs based on feedback.

PROJECT OVERVIEW

Zelle is a widely used peer-to-peer payment app known for its simplicity. However, users have frequently expressed frustrations with its limited feature set, lack of visual clarity, and absence of QR code functionality. Competitors like Google Pay and Paytm offer more robust features, positioning them as preferred alternatives for users seeking enhanced usability.

Objective:

- **Simplify Navigation**: Make it easier for users to locate and access app features.
- **Improve Transaction History**: Introduce visual indicators and categorization for clarity.
- **Integrate QR Code Functionality**: Simplify payment processes with a modern, error-free solution.
- **Enhance Accessibility**: Cater to users with visual impairments by incorporating high-contrast visuals and larger fonts.

Target Audience:

- Young Adults (18-34): Frequent users who value speed and simplicity.
- Mid-Career Professionals (35-44): Regular users who prioritize clear transaction tracking.
- Older Adults (45+): Occasional users who require accessibility features like high-contrast visuals and larger fonts.

RESEARCH PHASE

The research phase was integral to understanding the pain points, expectations, and needs of Zelle's users. The aim was to collect actionable insights that would inform the design of an improved user interface and experience, ensuring that the final product aligned with user priorities.

Research Objectives

- Identify usability challenges in the current Zelle app.
- Understand user expectations for features like QR codes, transaction categorization, and navigation improvements.
- Benchmark Zelle against leading competitors in the digital payments space.
- Explore accessibility needs for older adults and visually impaired users.

Research Methodologies

- **Surveys:** A structured survey was distributed to 20 participants, targeting users of digital payment apps, including Zelle. The survey comprised quantitative and qualitative questions to capture user experiences, frustrations, and desired improvements.
- **Guerrilla Research:** Guerrilla research was conducted informally with a diverse group of participants from my immediate network. This involved observing users interact with the Zelle app and competing platforms like Google Pay and Paytm in real-time.
- **Heuristic Evaluation:** A heuristic evaluation compared Zelle with leading competitors (Google Pay, Paytm, and Amazon Pay) using Nielsen's 10 usability heuristics as a framework.
- **Competitive Analysis:** A comparative study of Zelle and its competitors highlighted critical gaps and opportunities for improvement.

Key Research Insights

- **Users Want Clarity**: Transaction histories need clearer categorization with color codes and symbols.
- **QR Code Demand**: QR code functionality was one of the most requested features.
- **Accessibility Is a Priority**: High-contrast designs, larger fonts, and simplified navigation were essential.
- **Competitors Are Setting the Bar**: Zelle must align with or exceed industry standards to remain competitive.

DESIGN PHASE

The insights from the research phase shaped the primary goals for the redesign:

- Create a more intuitive navigation system to minimize user confusion.
- Enhance transaction history visibility and categorization for better clarity.
- Seamlessly integrate QR code functionality to simplify transactions.
- Improve accessibility to cater to older adults and users with visual impairments.

Early Conceptualization

Using the data from user research, I began by sketching low-fidelity wireframes to visualize potential solutions for navigation, transaction history, and QR code integration. These wireframes were then translated into Figma prototypes for further refinement.

Key Features Designed in Early Prototypes:

- **Streamlined Navigation Bar**: Reorganized bottom navigation to include Home, Transaction History, Recipients, and Account sections. Each icon was designed to be universally recognizable.
- **Enhanced Transaction History**:
    - Introduced color-coded indicators: Green for incoming and red for outgoing payments.
    - Added symbols ("+" for credits, "-" for debits) to visually differentiate transaction types.

    - Displayed precise transaction dates instead of vague time frames like “1w ago.”
- **QR Code Integration**:
    - Designed QR scanner and generator as prominent options on the Send and Receive screens.
- **Accessibility Improvements**:
    - Used high-contrast color schemes to enhance visibility.

USABILITY TESTING

The tests aimed to:

1. Validate the redesigned features, including navigation, transaction history, and QR code functionality.
2. Identify areas of confusion or friction in the user experience.
3. Gather actionable feedback to refine the design further.

Test Setup

- **Participants**: 13 individuals, aged 18-45+, with varying levels of experience using mobile payment apps.
- **Methodology**: Remote usability testing with the Figma prototype.
- **Tasks**:
    1. Navigate through the redesigned home page.
    2. Use the bottom navigation bar to explore sections such as Transaction History and Recipients.
    3. Locate and test the Send/Receive buttons.
    4. Access and use the QR code feature.
    5. View and interpret the enhanced transaction history.
    6. Use the recipient list to find a personalized transaction history.

Evaluation Metrics

The testing phase was evaluated based on:

1. **Task Completion Rates**: High success rates (91.6%) indicated that most features were intuitive and user-friendly.
2. **Time on Task**: Tasks like navigating the app and using the QR code were completed in under 30 seconds on average, demonstrating efficiency.
3. **Error Rate**: Errors were minimal, with most issues related to first-time use or unfamiliarity with sorting options.
4. **Qualitative Feedback**: Participant comments on ease of use, clarity, and satisfaction.
5. **Satisfaction Scores**: Participants rated the redesigned app an average of 4.31/5 in terms of usability and satisfaction.

Results

- **Strengths**:
    - QR code functionality was seamless and highly appreciated.
    - Navigation was intuitive, with participants noting the clarity of the layout.
    - Color-coded transaction history improved understanding and reduced cognitive load.

- **Challenges**:
    - Some participants found the sorting option in the recipient list is missing.
    - A few users suggested increasing font sizes for better readability.
    - Minor confusion with transaction categorization for first-time users.

FINAL VERSION

With multiple iteration in the design phase and testing phase, many feasible changes were incorporated in the design.

Initial Prototypes

Using Figma's interactive prototyping tools, I developed mid-fidelity prototypes to simulate user flows. These prototypes included clickable elements for tasks such as accessing transaction history, sending money, and scanning QR codes.

Key Changes After Initial Testing:

- Adjusted the placement of the QR scanner to improve discoverability.
- Simplified navigation bar icons and labels based on user feedback.
- Refined transaction categorization to include color-blind-friendly options.

Based on peer reviews:

- Incorporated search function for recipients.
- Revised the survey to use more neutral phrasing for unbiased feedback collection.

Final Prototypes

The final high-fidelity prototypes featured polished designs that addressed all user pain points identified during the research and iterative phases. These prototypes included:

- Dynamic sorting and search functionality in the recipient list.
- Scrolling capability for longer recipient lists to improve navigation.
- Enhanced visual hierarchy in transaction history to prioritize key information.

Key Design Features in Final Prototypes

1. **Streamlined Navigation Bar**:
    - Intuitive layout with active tab indicators for orientation.
    - Quick access to primary app features.
2. **Transaction History Enhancements**:
    - Color-coded transactions with detailed dates and clear symbols.
    - Sorting options (e.g., by date, recipient) to allow better organization.
3. **QR Code Integration**:
    - Easy-to-use QR scanner and generator.
    - Prominent placement for quick accessibility.
4. **Recipient List Improvements**:
    - Sorting tabs ("Most Recent," "A-Z," "Z-A") and search functionality.
    - Smooth scrolling for enhanced user experience.
5. **Accessibility Features**:
    - High-contrast designs and larger fonts for improved usability across demographics.

Actionable Feedback for future scope:

- Incorporate a tooltip system to assist new users in exploring features like sorting and transaction details.
- Consider additional sorting and filtering methods (e.g., in transaction history) to improve usability further.
- Broaden usability testing with a larger and more diverse audience.

CONCLUSION

Overall, this project provided invaluable insights into user-centered design and the iterative nature of UX work. Feedback from peers, participants, and the professor guided meaningful improvements. The iterative approach ensured the design addressed real user needs while maintaining simplicity and accessibility.

The usability testing and evaluation phase validated the effectiveness of the redesign while highlighting minor areas for improvement. The insights gained ensured that the final design aligns with user needs and expectations, making Zelle more competitive and user-friendly.

Supporting Material

Demo Video: A walkthrough of the final design, demonstrating key features and usability improvements.