UX Project Brief

PROJECT NAME – Zelle App Redesign – Improving User Experience and Functionality
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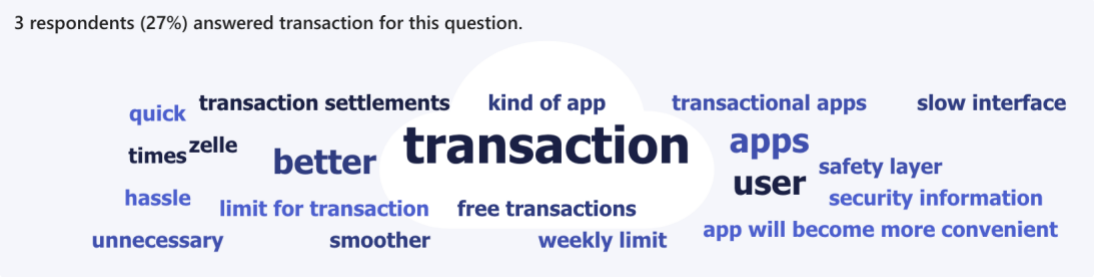
BACKGROUND

The Zelle app is a popular digital payment solution mobile application, but it faces usability challenges that impact its effectiveness and user satisfaction. This project aims to enhance the app's functionality and user experience, particularly focusing on ease of navigation, transaction visibility, and QR code payment capabilities.

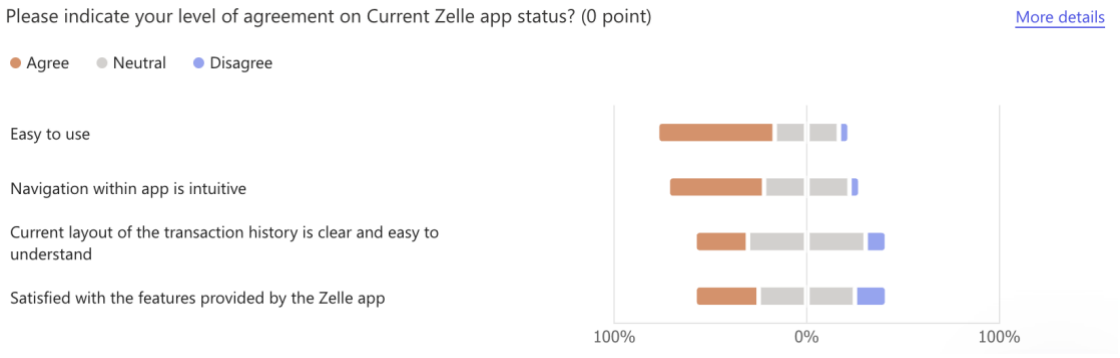
- ***Purpose of the Project–*** The redesign project addresses key issues identified through user feedback and heuristic evaluation. Our goal is to redesign Zelle app for enhancing user experience in more natural, easily navigable, and feature–complete way.
- ***Motivation–*** Improving user satisfaction by addressing common pain points and aligning with modern UX standards.
- ***Context in the Customer Journey–*** Zelle is used for peer–to–peer transactions, typically on a frequent, sometimes daily basis. In terms of UX, users expect reliability, ease of use, and clear and concise representation of every transaction.

Prior UX Experiences– Previous user feedback indicated frustrations with Zelle's limited feature set, particularly around transaction clarity and the lack of functionality. Users reported enjoying the app's simplicity but wished it was more versatile, comparable to other apps in the space.

- ***Biggest UX Frustration–*** Lack of QR scanning for easy transactions, limited transaction categorization (no color coding, positive/negative indicators), and inconsistencies in transaction labeling. Upon asked during the survey about What improvements would you suggest for making the Zelle app more user–friendly? This is how users responded –



- ***Biggest UX Strength–*** Users value Zelle's straightforward design, which avoids clutter and focuses on core functions.



Business Proposition and Competition–

- ***Vision***– Redesign Zelle app UI to provide a clear, accessible, and trustworthy user experience.
- ***Value Proposition***– Understandable app that can actually replace cash transactions in day-to-day life.
- ***Competitive Analysis***–
    - *Competitors*– Amazon Pay, Google Pay, Chase Bank, and Paytm.
    - *Competitive Strengths and Weaknesses*– Most competing apps offer QR code scanning, transaction categorization, and better visual feedback for transactions. Zelle's redesign aims to bridge these gaps.

OBJECTIVE

My objective is to enhance Zelle's usability by improving navigation, transaction history clarity, and adding QR code functionality. The redesign seeks to make Zelle a more competitive, feature–rich payment solution that meets user needs effectively.

- Expected Outcome– A streamlined, user–centered app with QR scanning, better transaction clarity, and a simplified navigation system.
- Alignment with Business Goals– This redesign aligns with Zelle's mission to provide a fast, secure, and reliable payment platform.
- Benefits for Business and Users–
- Business– Improved user retention, higher engagement, and a more competitive stance in the digital payment market.
- Users– Easier transaction tracking, enhanced security, and a seamless payment experience.

KEY RESULTS & SUCCESS CRITERIA

Performance Indicators

- Prototype Usability Testing–
    - Goal– Ensure the redesigned UI is intuitive, efficient, and aligns with user expectations.
    - Measurement– During prototype testing sessions, track user feedback on ease of navigation, clarity of the transaction history, and overall user satisfaction with the

interface. Positive responses indicating that users find the redesigned UI more straightforward will signify success in usability improvements.

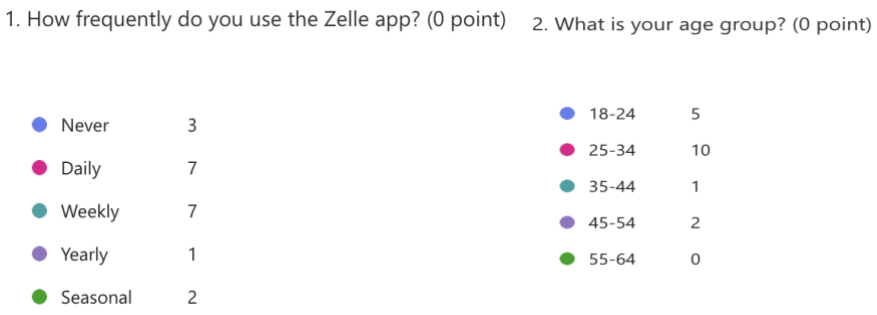
- Usability Metrics–
    - Goal– Optimize the design for efficient task completion and ease of use, reducing friction points in key actions.
    - Measurement– Use time–to–task and error rate data from usability testing to determine if users can complete tasks faster and with fewer errors in the redesigned Figma prototype. Higher satisfaction scores from usability tests should confirm that the design is intuitive and streamlined.
- Feature Adoption Intent (QR Code)–
    - Goal– Ensure the new feature is prominently displayed and easy to understand, leading users to express a strong intent to use it.
    - Measurement– Gather feedback during usability testing to assess whether users find the QR code functionality accessible and relevant. High rates of expressed intent to use this feature in real–world scenarios will indicate that the redesigned UI promotes feature discoverability effectively.

Success Criteria (UX Perspective)

- Achieving UX Goals in Usability and Feature Adoption Intent–
    - The Figma prototype will be considered successful if usability testing demonstrates that users find the redesigned UI intuitive and efficient, with positive feedback on the QR code feature's accessibility and ease of use. Specifically
        - Usability– A reduction in time to complete tasks and fewer errors during testing sessions will validate the redesigned navigation and clarity improvements.
        - Feature Adoption Intent– High levels of expressed interest in using the QR code feature indicate that it is both easily discoverable and aligned with user needs.

TARGET AUDIENCE

The primary target audience for the redesigned Zelle app includes U.S.–based adults who frequently send or receive digital payments. These users seek a fast, reliable, and secure app with intuitive navigation and accessibility features that accommodate a wide range of needs.



User Personas (Based on Guerrilla Research Findings and Heuristic Markup)

- **Young Adults (Ages 18–34, Frequent Users)**
    - *Characteristics*– These users are typically comfortable with digital wallets and conduct payments frequently, valuing speed and convenience above all else. They rely on clear, simple navigation and prefer quick access to payment options like QR code scanning to minimize time spent on transactions.
    - *Needs and Pain Points*– Guerrilla research revealed that these users often seek quick transaction processes and an efficient way to send payments with minimal clicks. The lack of a QR code feature in the Zelle app was cited as a significant limitation, as they are accustomed to similar features in other apps.
- **Mid–Career Professionals (Ages 35–44, Moderate to Frequent Users)**
    - *Characteristics*– This group uses the app regularly for both personal and professional transactions. They value security and clear transaction tracking, needing a reliable record of past payments. Their usability feedback highlights the importance of differentiating incoming and outgoing payments with clear labels or color coding.
    - *Needs and Pain Points*– Heuristic markup highlighted Zelle's lack of visual indicators for different transaction types, which complicates tracking for these users. Competitor apps offer color–coded transaction histories, making it easier for users to identify payment flows briefly a feature that this user group finds essential.
- **Older Adults and Seniors (Ages 45+, Occasional to Moderate Users, Some Visually Impaired)**
    - *Characteristics*– Older adults, including those with visual impairments, value simplicity and clarity in the app's layout and navigation. This group has an increased need for accessibility features, such as high–contrast visuals, larger text options, and distinct symbols that distinguish different types of transactions.
    - *Needs and Pain Points*– Heuristic analysis identified several usability gaps that affect these users, particularly the absence of high–contrast transaction indicators or symbols like "+" and "–" for credit/debit transactions. Without these visual aids, users face challenges in quickly identifying transaction types, which is critical for ensuring they feel confident and in control of their finances.
- **Accessibility Considerations**
    - *Visual Impairments*– The redesign will prioritize accessibility, including color–coded transactions and distinct symbols (e.g., "+" for received, "–" for sent) to assist users with Color Vision Deficiency and other visual impairments.
    - *High–Contrast Design*– For visually impaired users, a high–contrast color scheme will improve visibility, particularly in transaction history, where clarity is essential for users to easily differentiate transaction types and amounts.

DATA AND RESEARCH FINDINGS

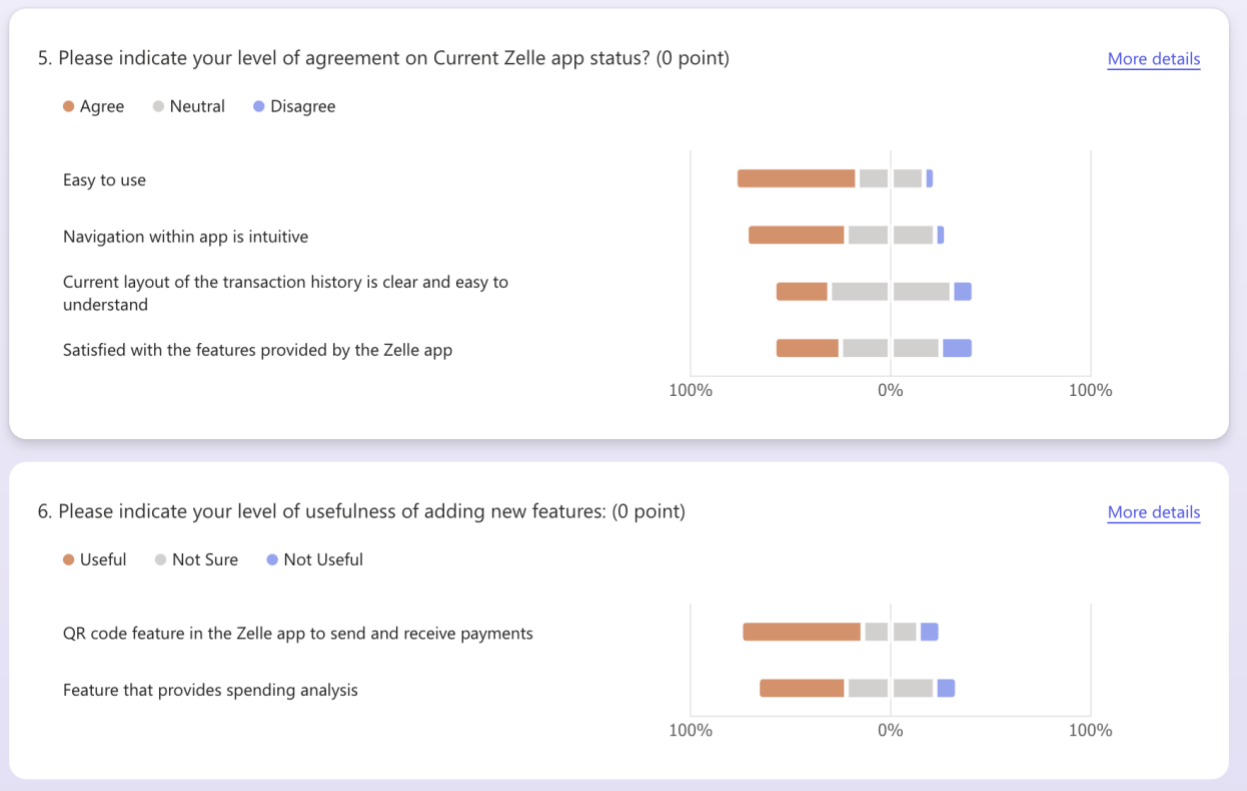
To guide the redesign, we collected data through two primary methods–

- **User Surveys**– Discussed with multiple people and 20 participants took the survey to share their pain points, expectations, and preferences.
    - Key Findings–

      Easy to use– due to simplistic design 61.1% users agreed that the current format of app is easy to use.

      Navigation Challenges– 50% of users found navigating to transaction history unclear.

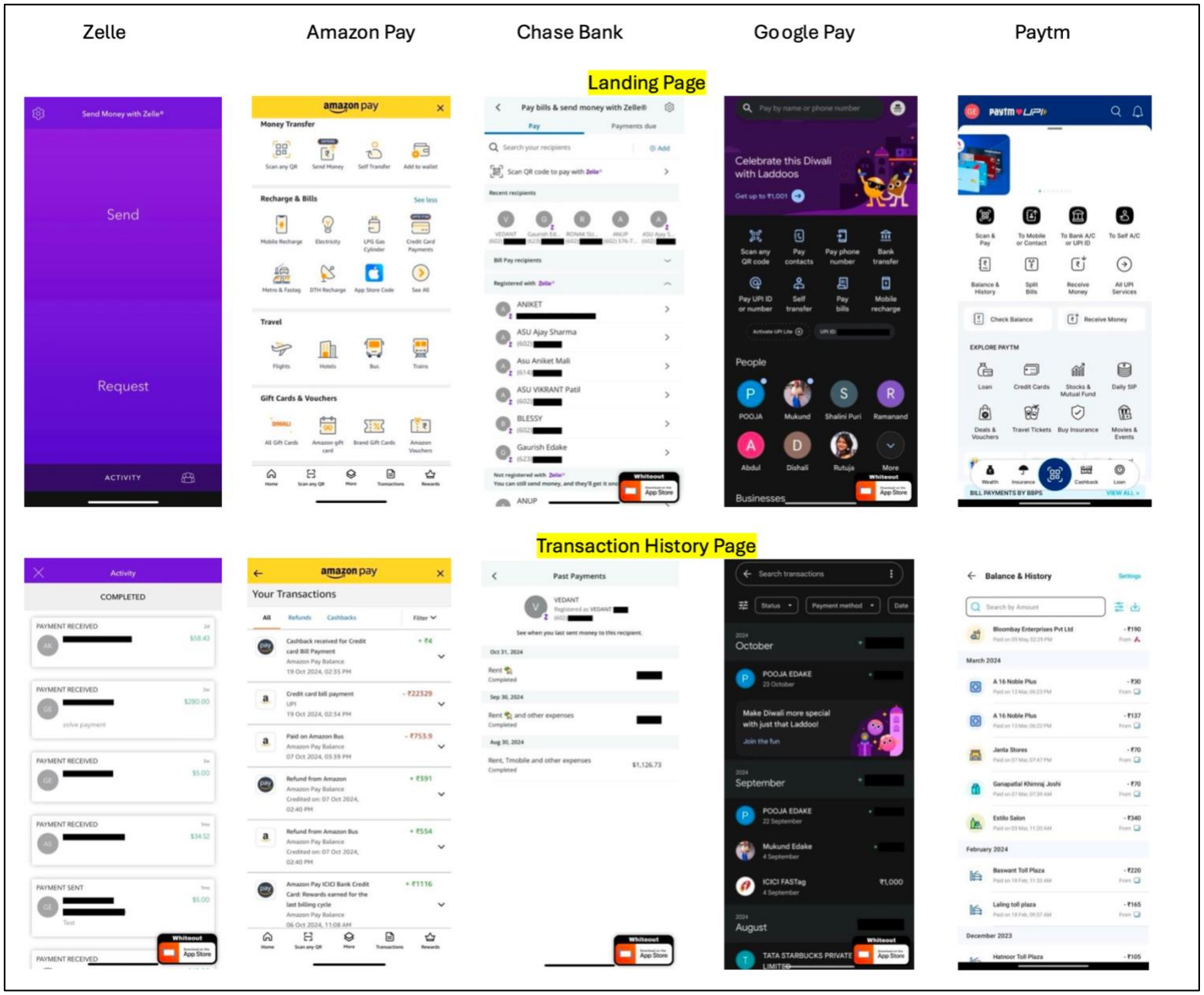
      QR Code Feature Demand– 61.1% of users would like QR code scanning for convenience and security.



- **Heuristic Evaluation–** Compared Zelle with industry–leading apps (Amazon Pay, Chase Bank, Google Pay, Paytm)
    - Key Issues Identified–
        1. Match Between Real World and System – The primary goal of digital payment apps is to serve as an alternative to traditional cash transactions, facilitating bank–to–bank or wallet–to–wallet digital transactions. Users expect these apps to offer functionalities like cash, such as paying utility bills, settling debts, or transferring funds between parties. In my comparative research, I observed that Zelle only supports basic payment sending and receiving, while the other industry leading apps Amazon Pay, Chase Bank, Google Pay, and Paytm provide a broader range of features that allow users to manage various types of transactions. These additional

functionalities make these apps more versatile and aligned with real–world use cases.

2. Convenience and Freedom – Most payment apps now include a QR code scanning feature, enabling users to scan recipient details directly. This functionality reduces the risk of errors associated with manually entering payment information, thereby improving user experience and transaction safety. However, Zelle lacks this QR code functionality, which can lead to a less convenient and more error–prone experience compared to Amazon Pay, Chase Bank, Google Pay, and Paytm, all which support QR code scanning.



Figure– Comparison of Industry leading digital payment apps

3. Consistency and Standards – A universal standard in financial transactions is to visually differentiate between incoming and outgoing transactions, often through color coding or symbols (e.g., +/– or CR/DR for credit/debit) to help users distinguish between payments immediately. This is particularly beneficial for users with Color Vision Deficiency. In Zelle, transactions whether sent or received lack distinguishing colors, symbols, or labels like "CR" (Credit) and "DR" (Debit). This inconsistency can make it challenging for users to quickly identify transaction types. In contrast, Amazon Pay, Chase Bank, Google Pay, and Paytm all follow these universal standards, enhancing clarity and user experience.

STAKEHOLDER MAP

- **Roles and Responsibilities –** As a class project, the roles are simplified–
  - Designer (Gaurish)– Responsible for all design activities, including ideation, prototyping in Figma, and iterating based on user feedback.
  - Researcher (Gaurish)– Responsible for gathering user insights through feedback sessions and testing the design's usability.
- **Stakeholders and Their Level of Involvement –** Since this is a class project, stakeholders are limited to professor and me.
  - Professor (Consulted and Accountable)– The primary evaluator and decision–maker for the project. He will sign off on project completion and provide feedback for improvements. Also, he will be involved in providing feedback during testing phases and offering insights that can guide improvements.
- **Ultimate Decision Maker (Sign–Off)**
  - Professor– He is the final sign–off authority as he will evaluate the project's completion and success criteria.

SCOPE

- **In Scope**– Redesign of navigation and transaction history within Figma.
- **Potential Additions**– Prototyping QR code functionality for payments and enhanced filtering options for transaction history, focusing on user interface design rather than backend functionality.
- **Out of Scope**– Any backend integration for advanced payment options or extensive redesigns outside core transaction and navigation flow.

DEPENDENCIES

- **User Feedback Sessions**– Limited user feedback sessions during the prototyping phase, with a focus on usability insights to guide final adjustments.

RISKS

- **Technical Constraints**– Figma's prototyping may have limitations in simulating QR code scanning, impacting the fidelity of user testing and potentially influencing feedback.

DELIVERABLES

- **High Fidelity Prototypes**– Redesigned screens for navigation, transaction history, and a conceptual QR code payment feature within Figma.
- **Project Report**– Documentation covering research, design process, user feedback, and final recommendations.

TIMELINE

	Task	Assigned To	Start	End	Dur	%	2024 Oct	2024 Nov	2024 Dec
	Redesigning of Zelle App		10/16/24	12/6/24	36	39			
1	Approval for redesing project	Gaurish	10/16/24	10/19/24	3	100			
2	Planning, discovery, and research	Gaurish	10/20/24	11/2/24	10	100			
3	Design	Gaurish	11/3/24	11/9/24	5	20			
4	Testing and Validation	Gaurish	11/10/24	11/23/24	9	0			
5	UX case study report	Gaurish	11/24/24	12/6/24	9	0			

Gantt chart image tool– https–//app.smartdraw.com/

WAYS OF WORKING

- **Individual Routines**– Daily check–ins with self–assigned milestones, design reviews, and sprint–style planning to ensure timely progress.
- **Tools for Workflow**– Figma for design and prototyping, and Office Suite for organizing documentation and research findings. Zoom call for feedback or guidance from professor.