Group 6 Assignment-3 MobileDesign

The Description Of The Application

Users can conveniently handle their financial accounts and transactions through the digital platform of the Debit Planet bank application. This platform facilitates tasks such as checking balances, transferring funds, making bill payments, accessing account statements, and utilizing mobile banking services. It ensures both ease of use and security for online and mobile banking operations. The key features encompass checking balances, transferring funds, making bill payments, accessing account statements, and utilizing mobile banking services.

Tools used

- For the design purpose, we have used **Adobe XD.**
- Google Docs
- Google Images

UX strategy for this project

User-Centric Design:

- When creating the application, it is essential to carefully look into the user's requirements and habits. Designing solutions should involve considering customer expectations through the incorporation of user research and feedback.

Intuitive Navigation:

- The application's navigation system must be transparent and well-organized, facilitating users in easily discovering and utilizing various features and services. Uniform and comprehensible iconography and labels streamline the navigation process.

Account Management:

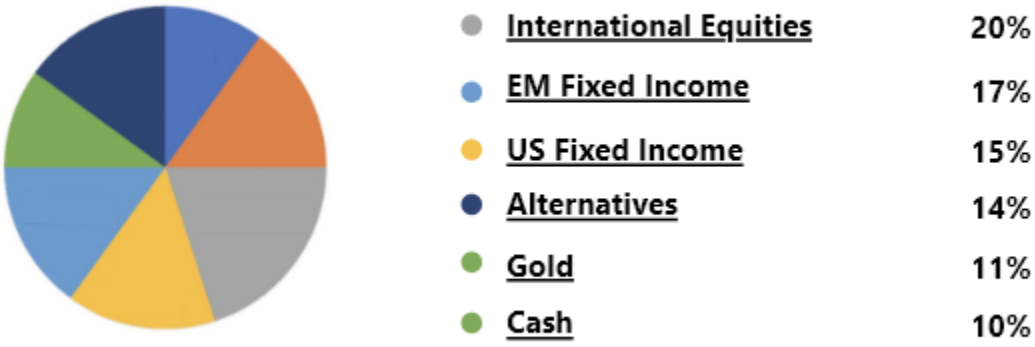
- Debit planets emphasize the security of user data and transactions, which indirectly earns user trust. Upon sign-in with a fingerprint, users can easily manage their accounts.

Customer Support and Services:

- To offer user support, it includes a customer support section so that users can contact the banking customer support about their inquiries.

Clear and Concise Information:

- Users can better understand their financial situation, transaction details, and other relevant information when presented in a clear and straightforward manner. Utilizing visual tools such as charts and graphs can simplify complex data.

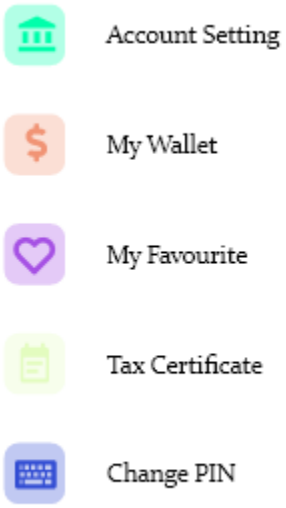


Seamless Transactions:

- Performing actions such as money transfers and bill payments should be straightforward and user-friendly. Streamlining processes minimizes the likelihood of user errors and ensures a smooth banking experience.

Personalization:

- People can make their experience unique by using tools like preferences, alerts, and account settings. When things are personalized, it feels like it's more theirs, and it gets them more involved.

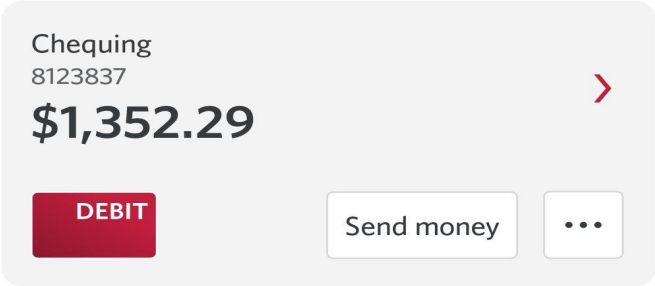


Competitive research:

Identify Competitors: Our main focus will be on comparing ScotiaBank and CIBC Bank, both significant Canadian banks application.

1. **ScotiaBank:**
    a. **Lack of metaphors:** in application of scotia bank, there are very less metaphors that a user can understand directly looking at it like Debit or Credit Card image.
2. **CIBC:**
    a. **Lack of navigation bar:** Navigation bar at the bottom is missing in the application of CIBC, So that use face difficulties moving from one screen to another.

    b. **Poor user Interface:**



“Debit” is not in the middle of the box and it makes the user interface very unattractive.

    c. **Security concern:** Application allows to take screenshots which might be a very serious security problem.

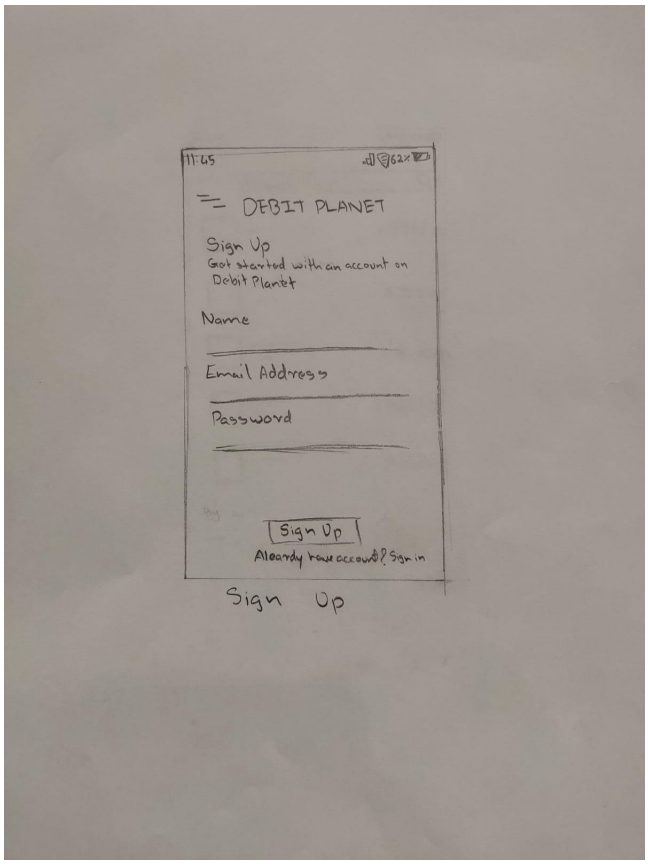
    d. **Lack of card metaphores** : It is very confusing between credit and debit card because there are no card images that show it. And if users have multiple cards like visa, master, platinum, then it might be very confusing.

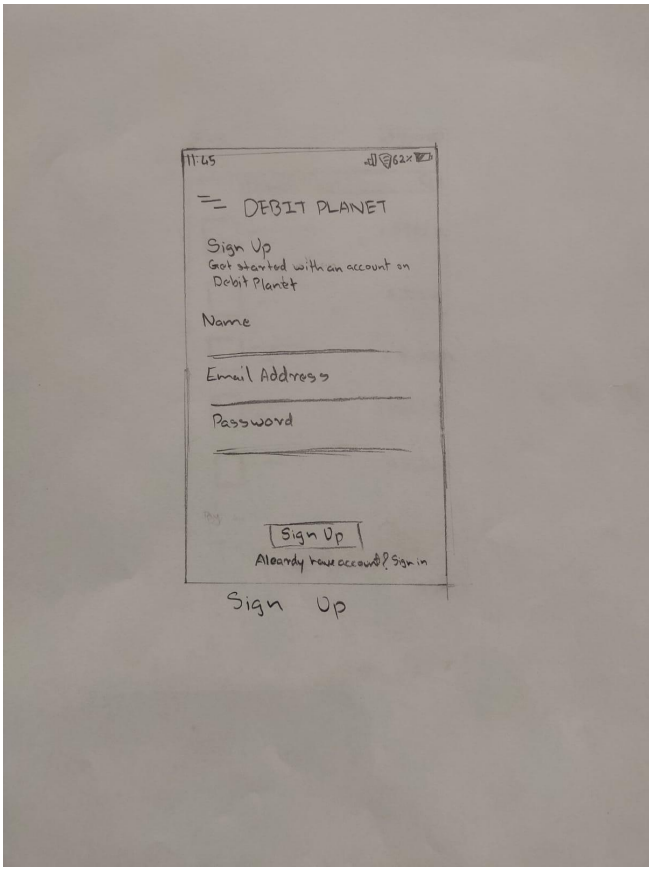
    e. **Navigation Issue**: While going back, it shows the menu bar rather than sending back to the home screen or previous screen.

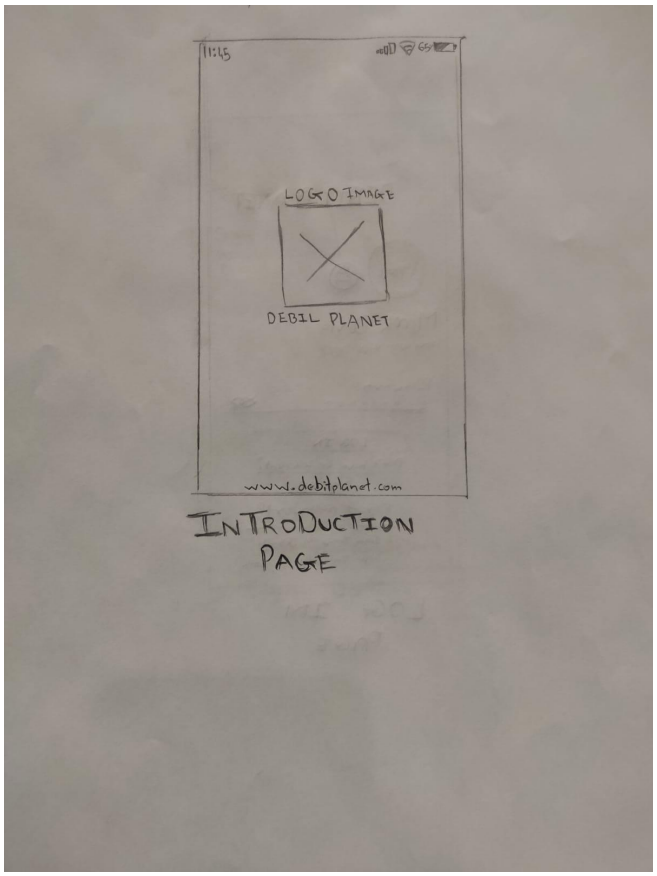
    f. **Quick Login with Security:** Uses need to enter password every time they open the application rather then fingerprint or face detection.

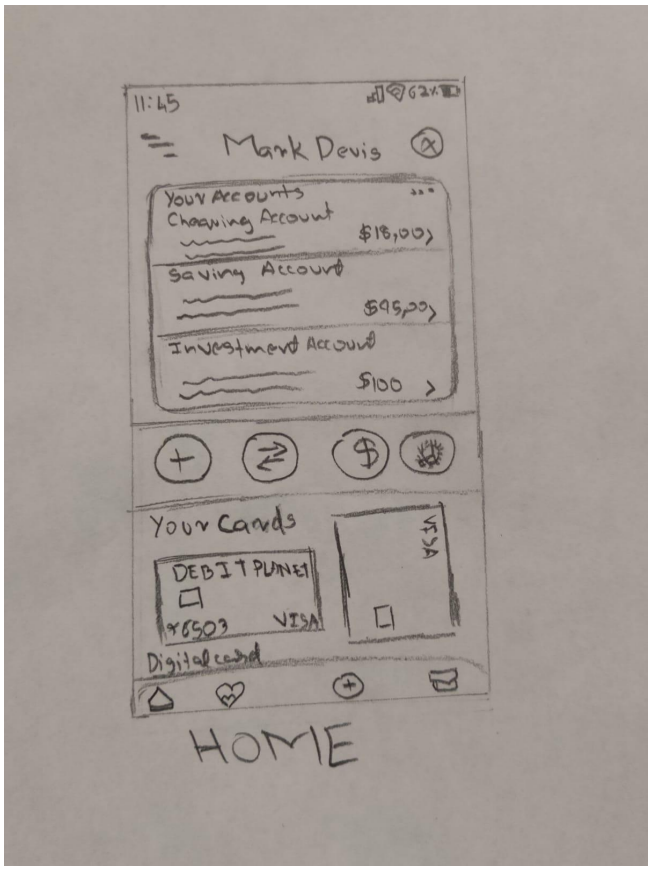
Prototypes:

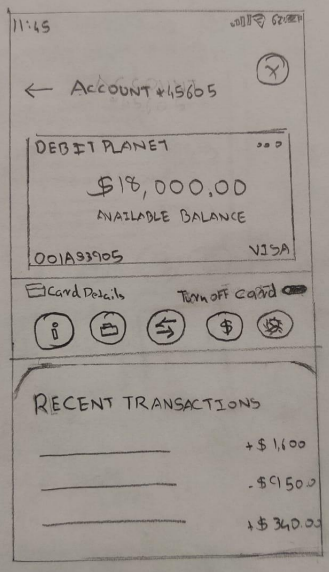
- **Sketches**



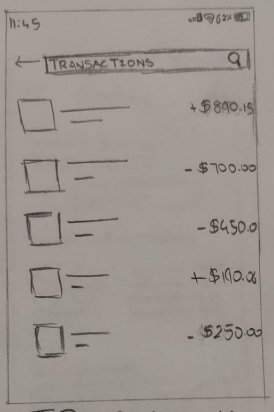




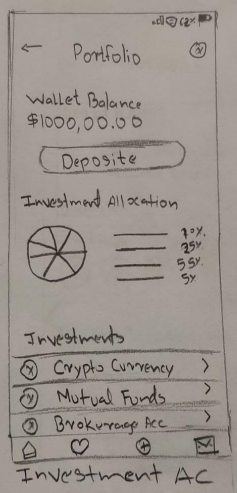




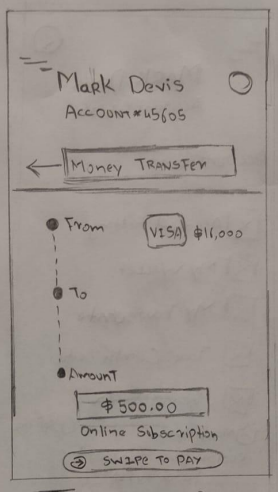
ACCOUNT HISTORY



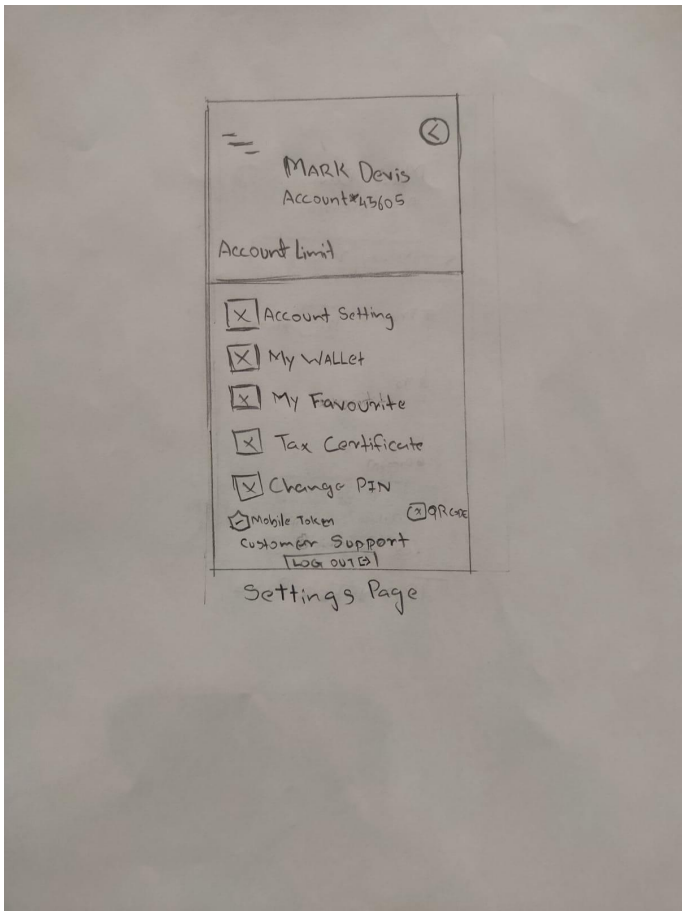
TRANSACTIONS



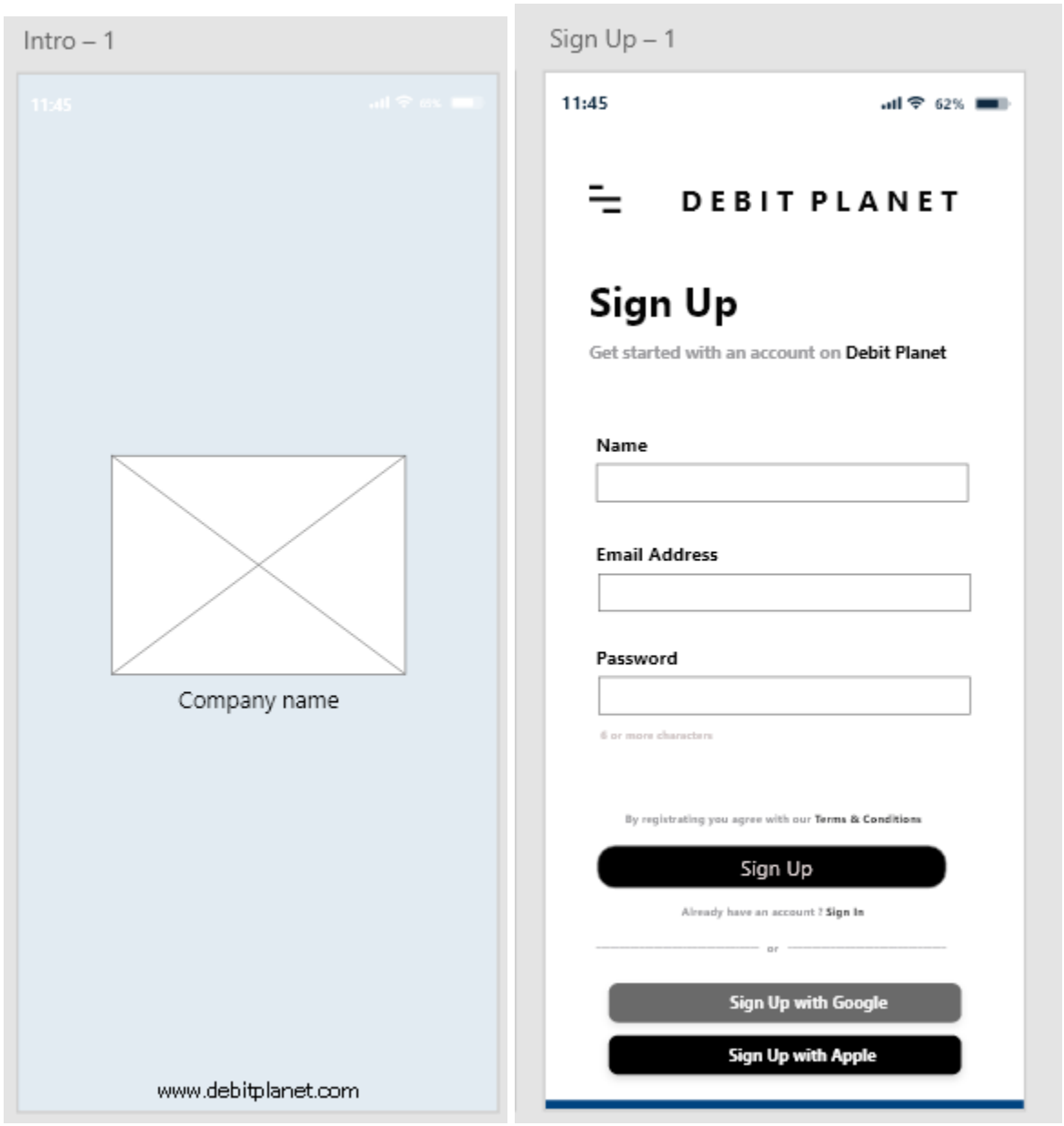
Investment AC



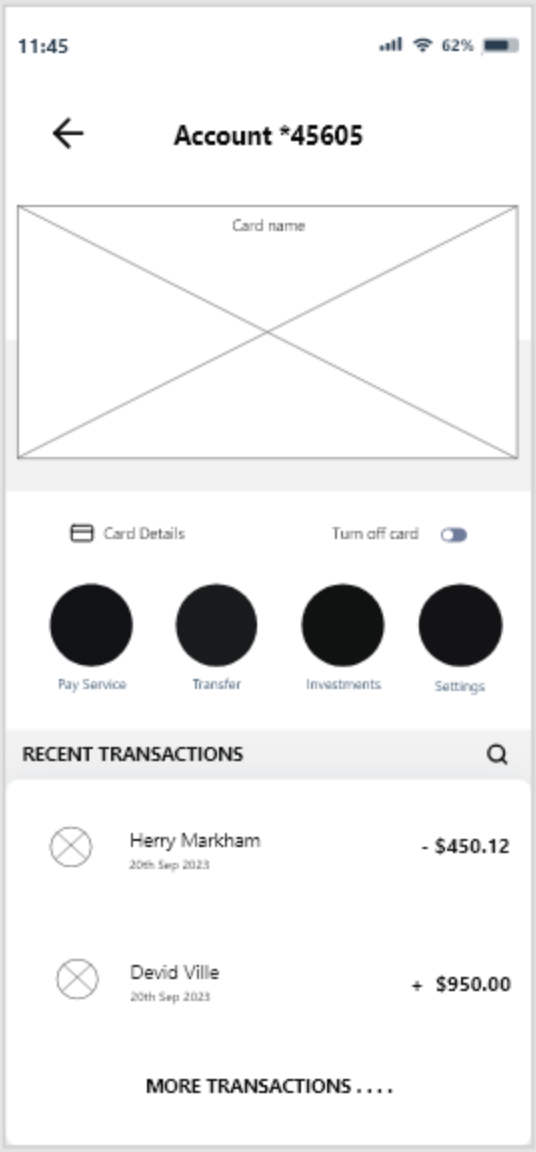
TRANSFER PAGE


MARK Devis
Account#43605
Account Limit
Account Setting
My WALLet
My Favourite
Tax Certificate
Change PIN
Mobile Token
QR Code
Customer Support
LOG OUT
Settings Page

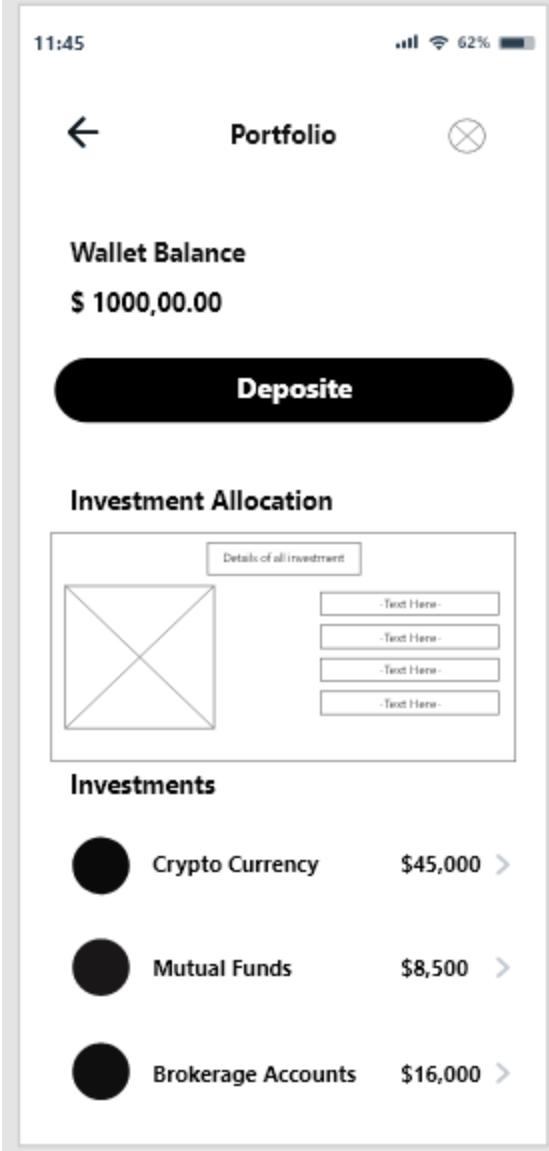
- **Wireframes**


Intro – 1
11:45
Company name
www.debitplanet.com
Sign Up – 1
11:45
62%
DEBIT PLANET
Sign Up
Get started with an account on Debit Planet
Name
Email Address
Password
6 or more characters
By registrating you agree with our Terms & Conditions
Sign Up
Already have an account ? Sign In
or
Sign Up with Google
Sign Up with Apple

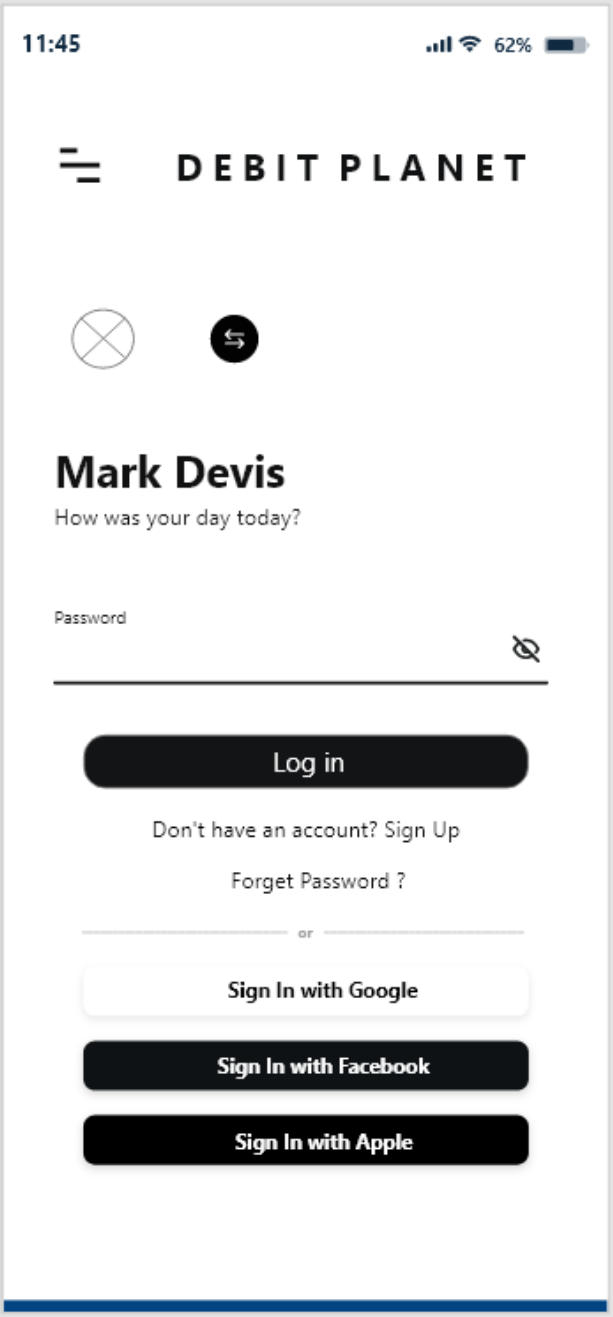
Account History – 2



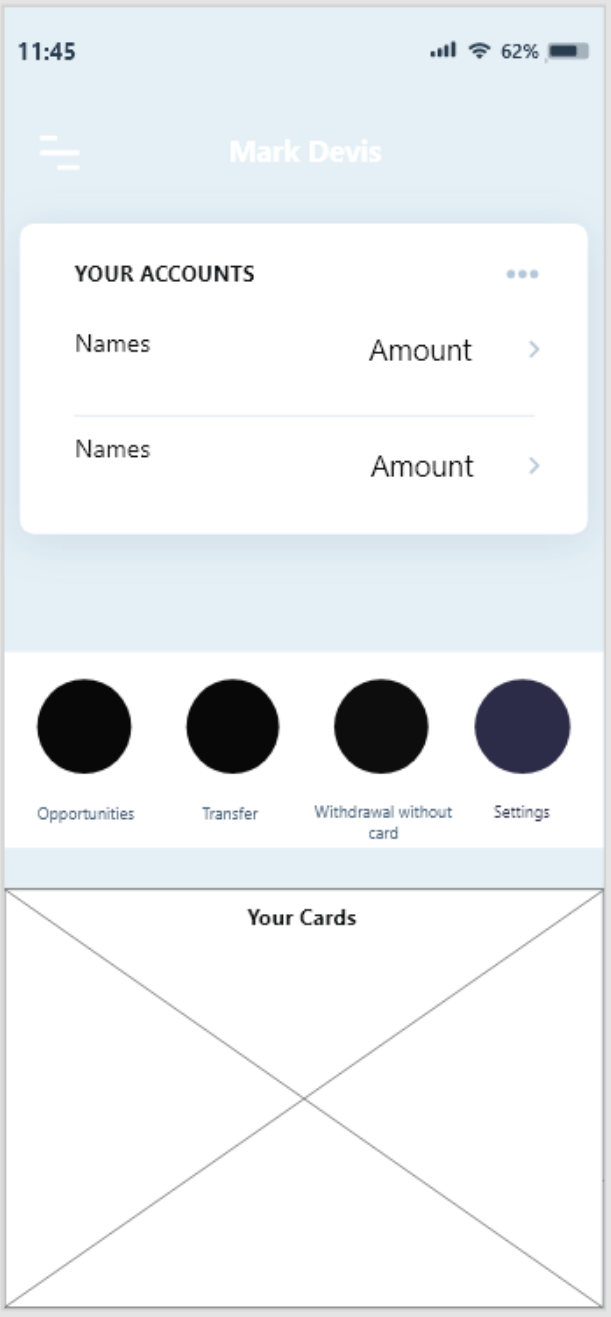
Investment Ac – 2



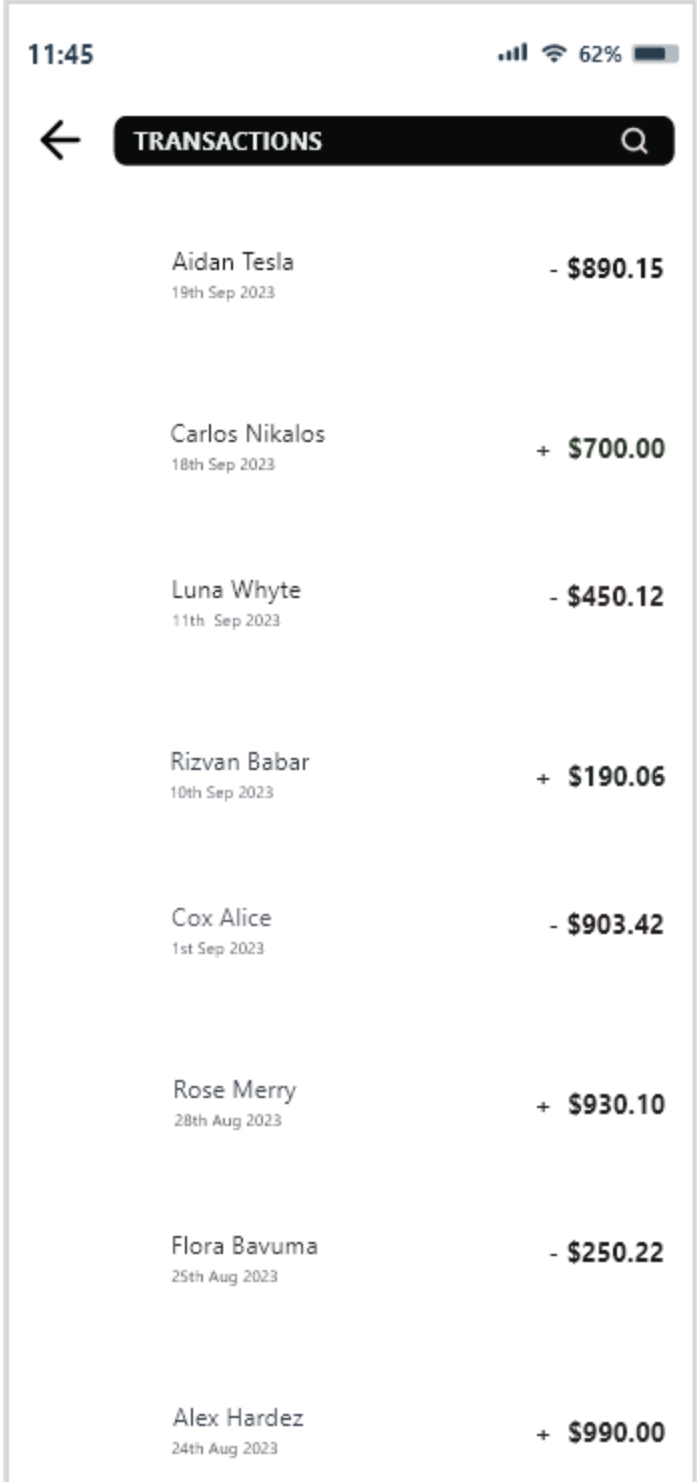
Log In – 1



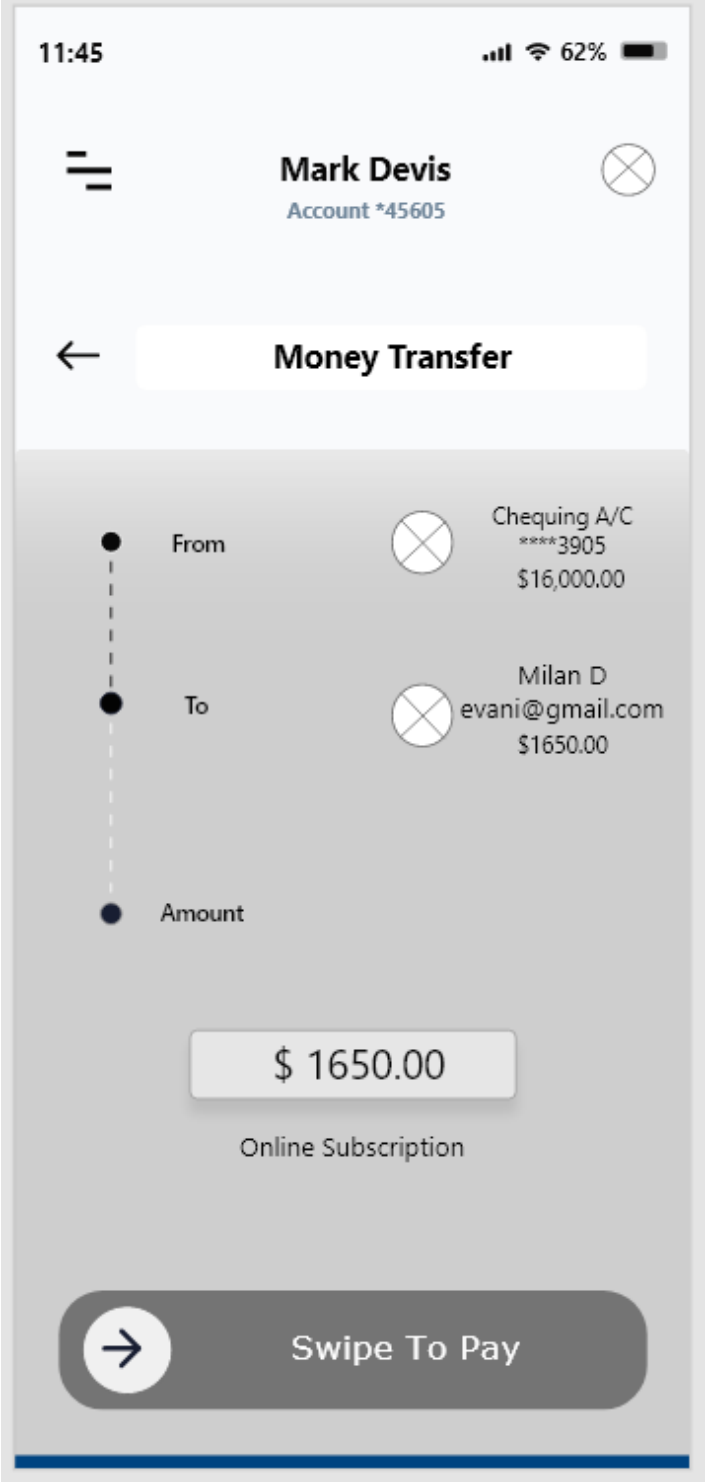
Account History – 1



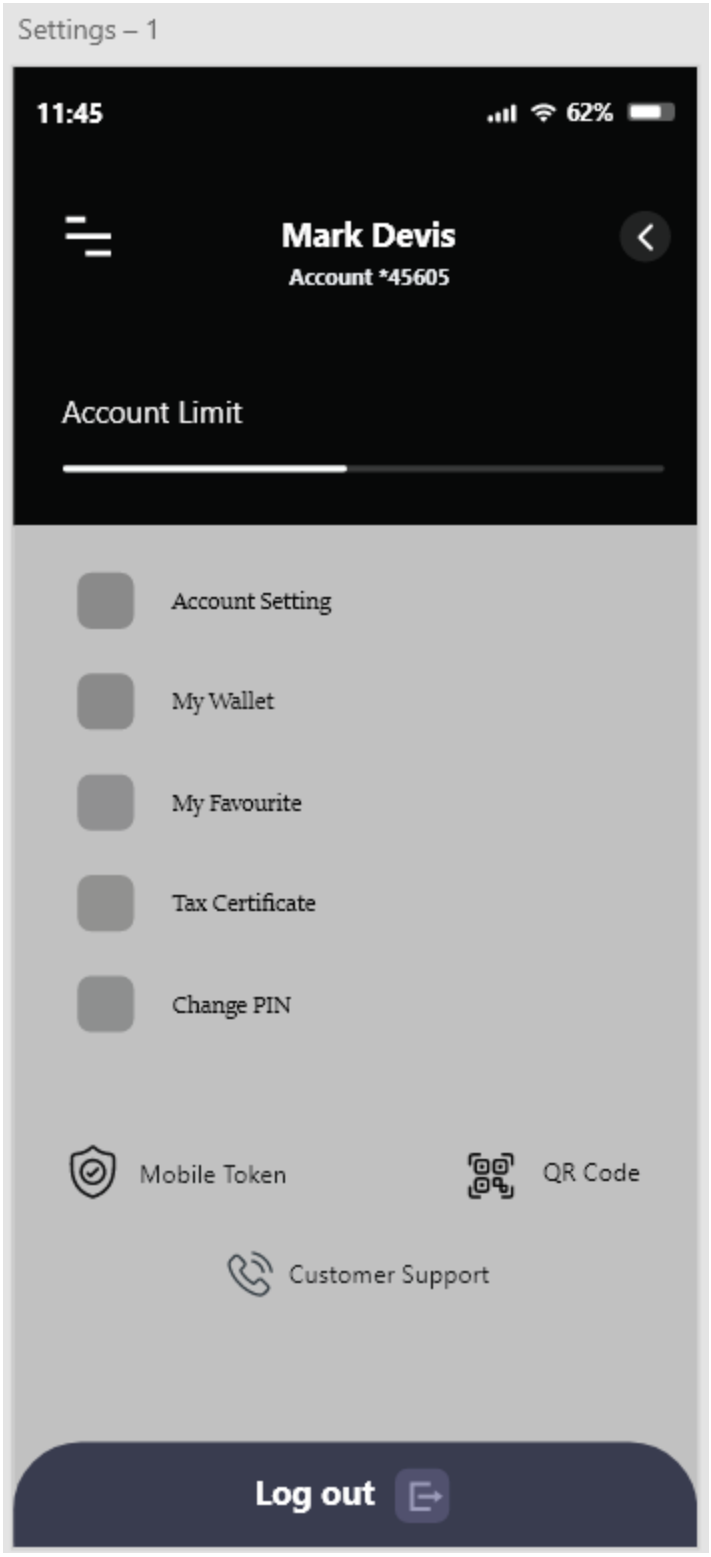
Transactions – 1



Transfer – 1

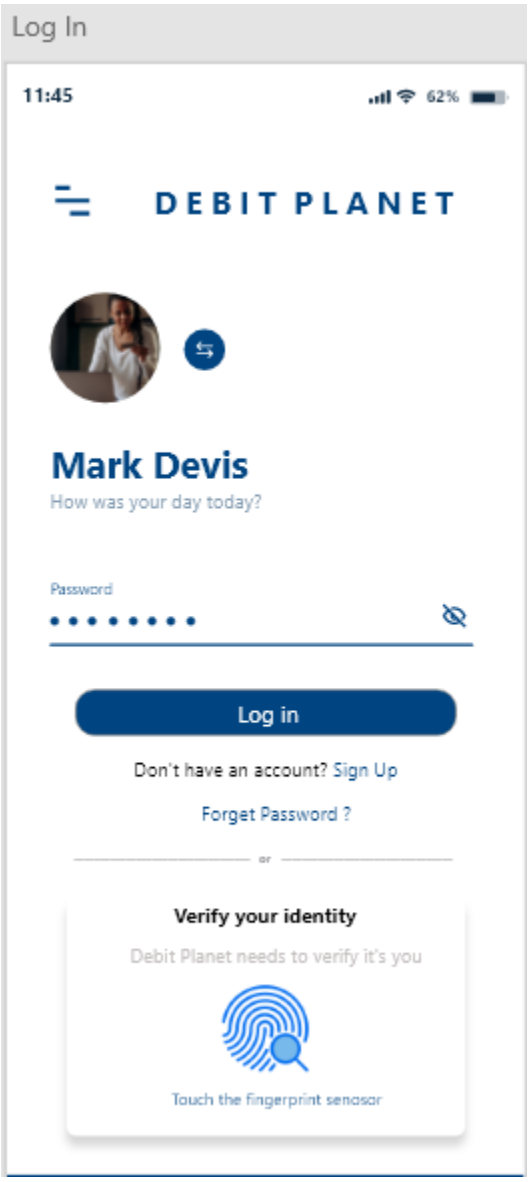


Settings – 1

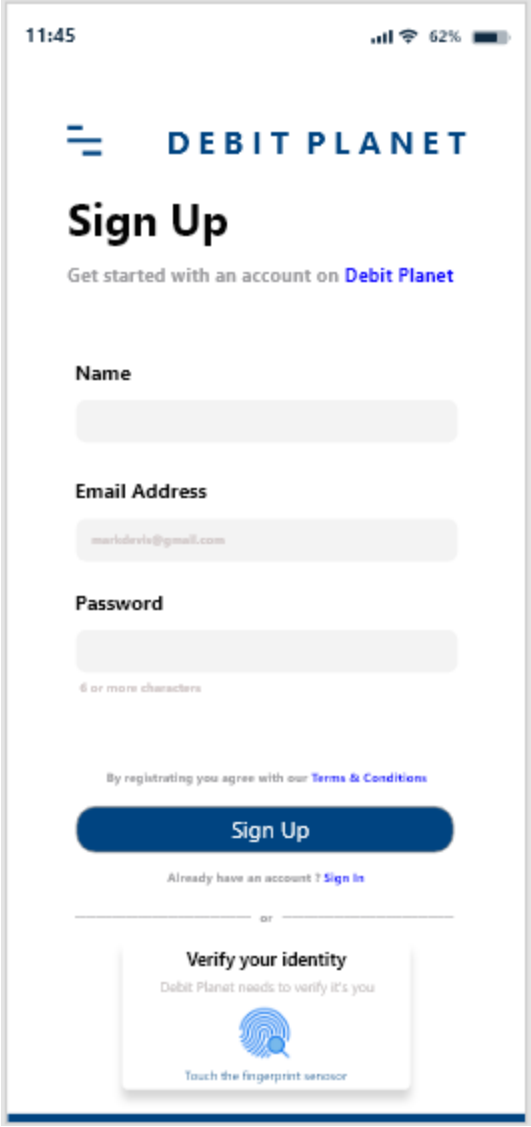

11:45
62%
Mark Devis
Account *45605
Account Limit
Account Setting
My Wallet
My Favourite
Tax Certificate
Change PIN
Mobile Token
QR Code
Customer Support
Log out

- **Prototypes**

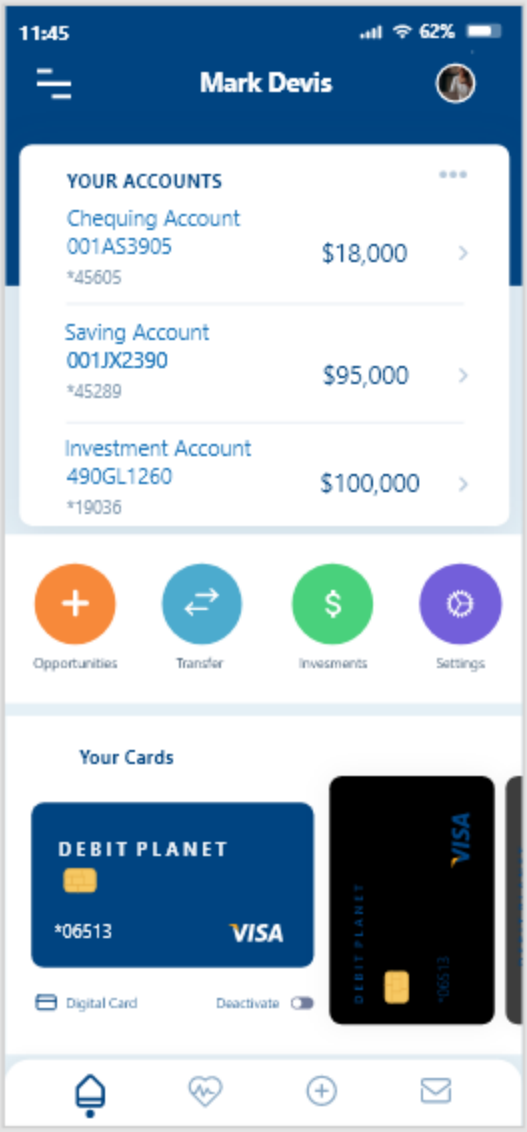
Intro
11:45
DEBIT PLANET
www.debitplanet.com


Log In
11:45
62%
DEBIT PLANET
Mark Devis
How was your day today?
Password
Log in
Don't have an account? Sign Up
Forget Password ?
or
Verify your identity
Debit Planet needs to verify it's you
Touch the fingerprint sensor

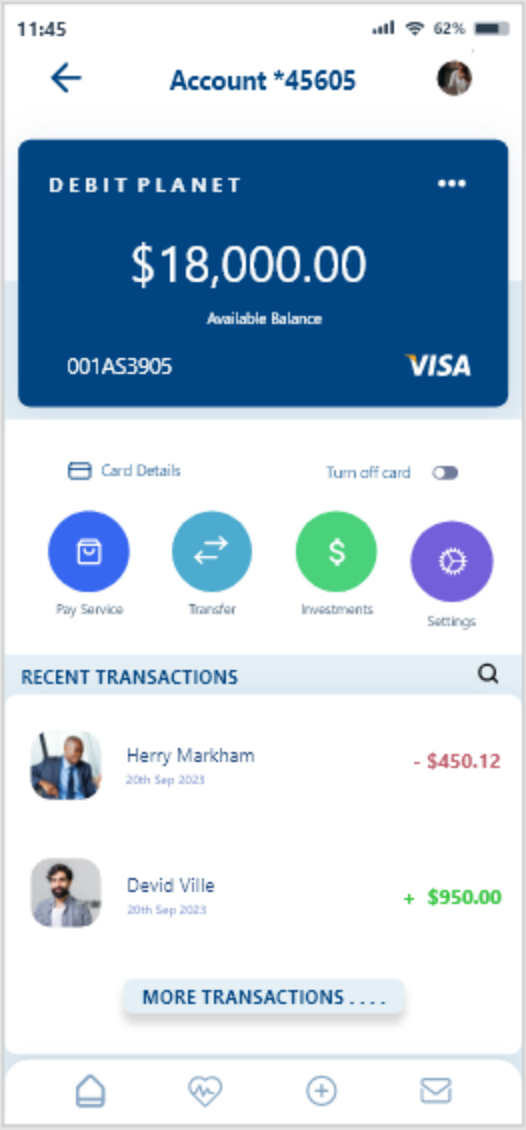
Sign Up


11:45
62%
DEBIT PLANET
Sign Up
Get started with an account on Debit Planet
Name
Email Address
Password
6 or more characters
By registrating you agree with our Terms & Conditions
Sign Up
Already have an account ? Sign In
or
Verify your identity
Debit Planet needs to verify it's you
Touch the fingerprint sensor

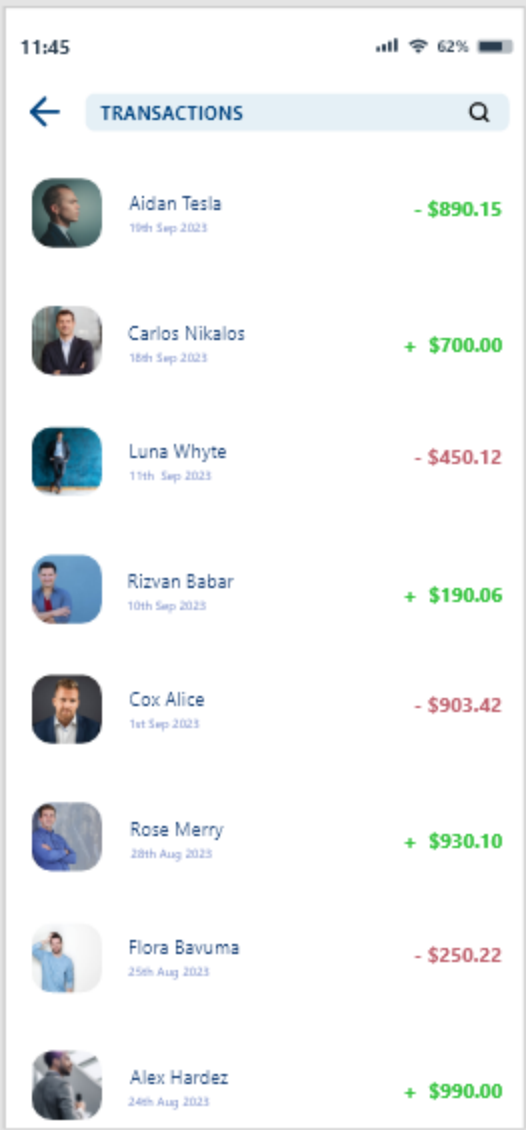
Home


11:45
62%
Mark Devis
YOUR ACCOUNTS
Chequing Account
001AS3905
*45605
$18,000
Saving Account
001JX2390
*45289
$95,000
Investment Account
490GL1260
*19036
$100,000
Opportunities
Transfer
Investments
Settings
Your Cards
DEBIT PLANET
*06513
VISA
Digital Card
Deactivate

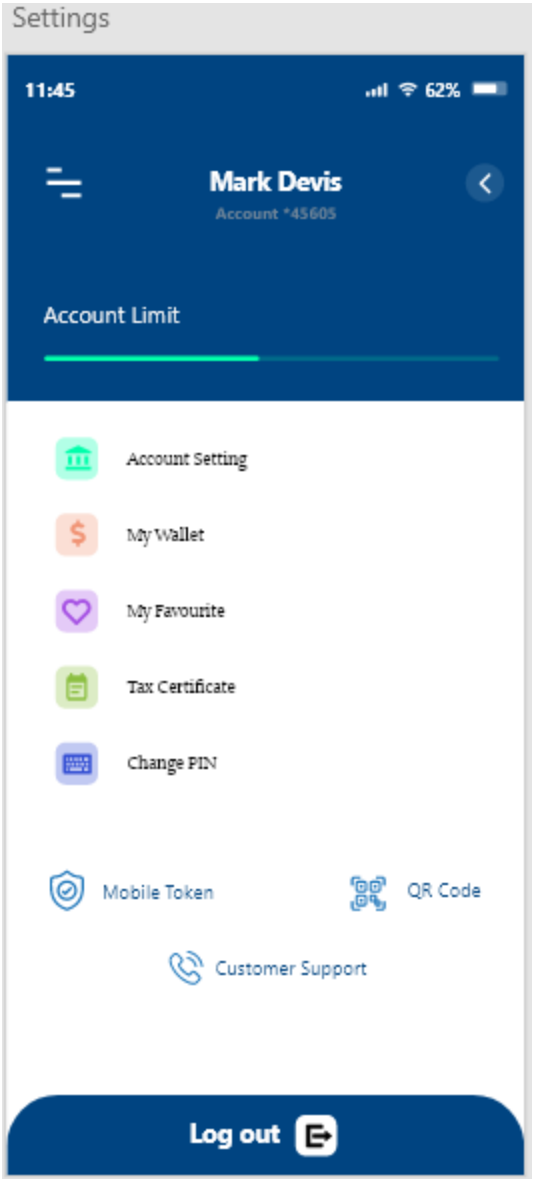
Account History



Transactions



Investment Ac



1. Metaphors:

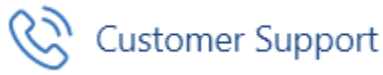
1. **Home Button**

- The logo of the home button takes the user to the home page.

2. **Message / Notification**

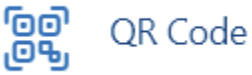
- The Symbols of messages look more like a real world envelope.

3. **Calling Customer Support**



- Phone icon is used to call customer support.

4. **QR code**

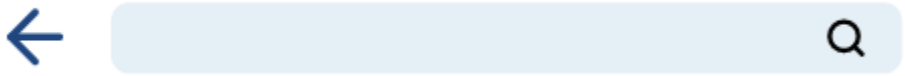


- In the real world, the QR code logo is the same as in the real world.

5. **Logout**

- Logout logo is easy for users to understand to get out of the system which looks like a door.

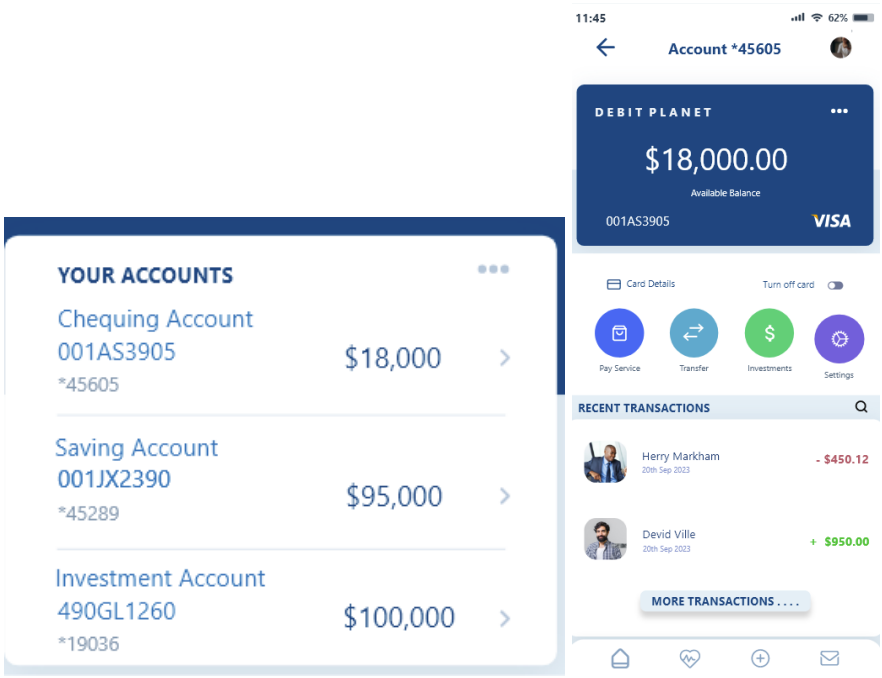
6. **Search Bar**



- Search logo is user search the person

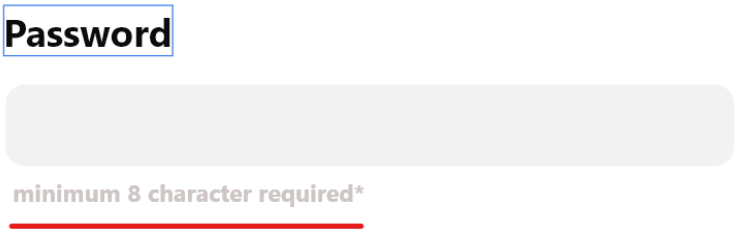
2. Design Patterns :

1. Dealing with data - Loading content



- By selecting an account type, users get more detailed information on other pages by loading the full detailed content about the account which might be credit or debit or money transfer.

2. Getting Input Feedback

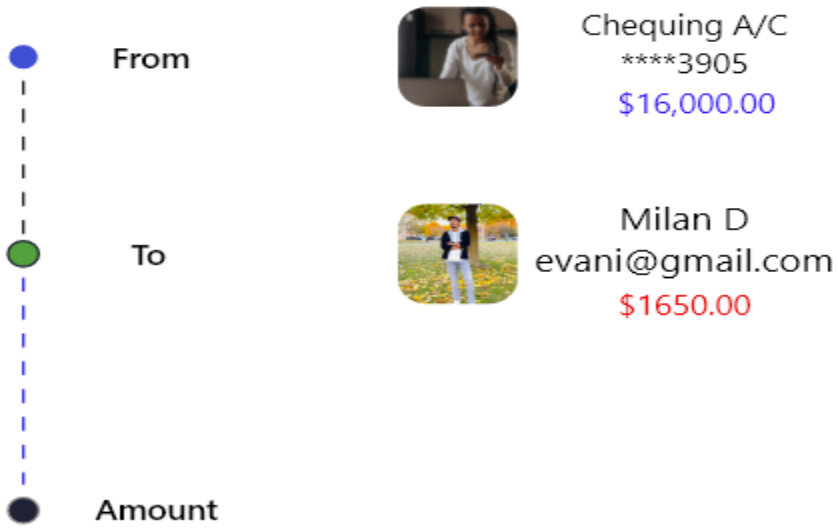


- If a user enters less than 8 characters, the feedback line will be darker and indicate the user about the requirment.

3. Navigation - Highlighted Functionality & Moving through content

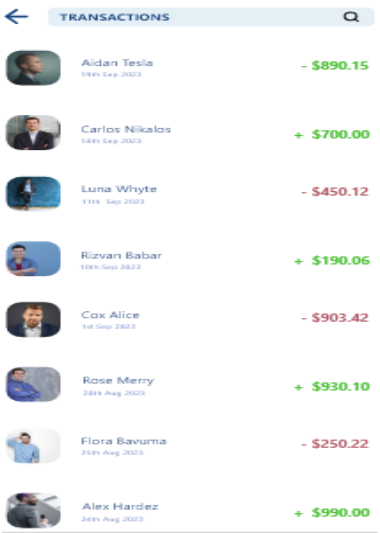
- In the Navigation design pattern, the application highlights the current page icon in the navigation bar and users can easily go to another screen by clicking on it.

4. **Notification - Progress Map**



- In this pattern, users can track their payment status with a good User Interface which shows the progress of the transaction.

5. **Screen Interaction - Scrolling**



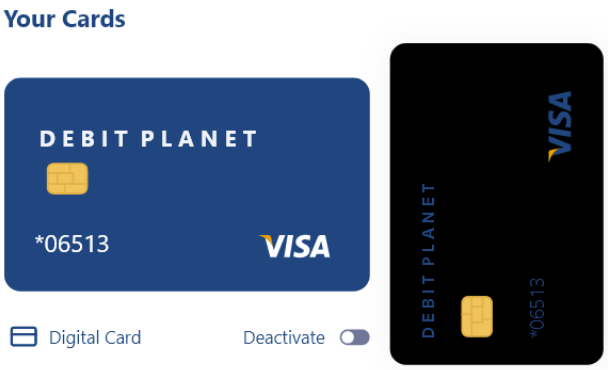
- In the transaction history screen, Screen Interaction has been implemented in which users can see all the transactions by scrolling it down and up.

3. Usability Principles :

1. Visibility of system status

- In the tab bar of the application, the darker icon always shows the user on which page they are and makes clear the visibility.

2. Match between system and real word



- In our banking application, cards are similar to real debit or credit cards and users can activate and deactivate the card here.

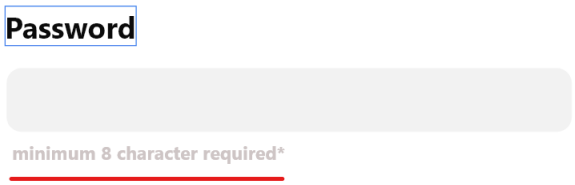
3. User control and freedom

- Users have full freedom to exit whenever they want with back arrow and application back gestures.

4. Consistency and standards

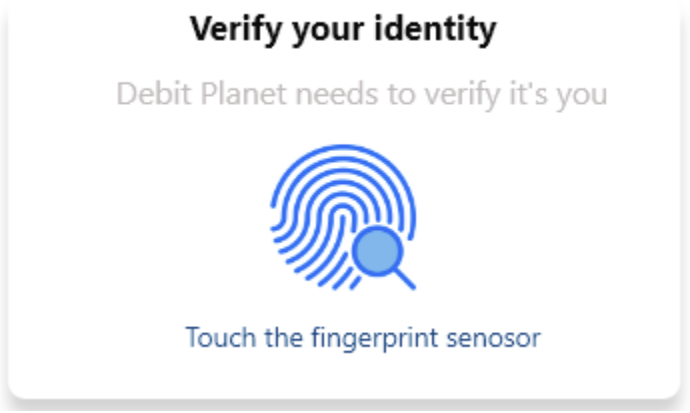
- In application, consistency can be shown in buttons where color of button and text remain constant throughout the application and theme of the application is Blue and White which has been maintained.

5. **Error prevention**



- For error prevention of the user, the system here shows that minimum 8 characters are required so that the user knows it before making the mistake.

6. **Recognition rather than recall**

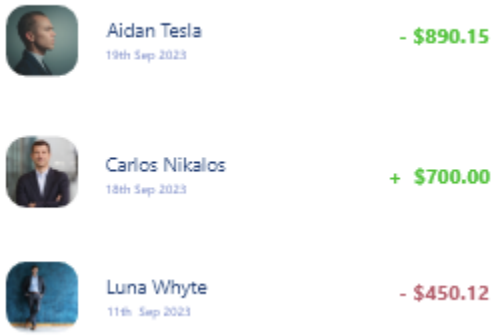


- To reduce unnecessary mental effort to remember, our application has a fingerprint sign in method rather than adding password to application and authenticating it.

7. **Flexibility and efficiency of use**

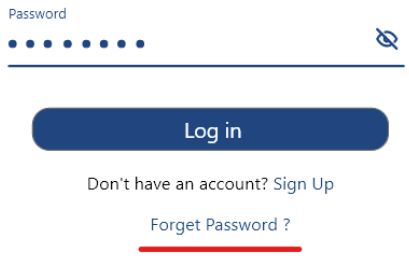
- My favorite is used for adding people with whom financial transactions happen more. So, bookmarking people is more efficient and flexible whenever users try to make interaction with them.

8. **Aesthetic and minimalist design**



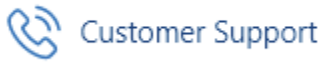
- In transaction history, it shows only people's name and how much amount is credited or debited without showing account number and other information.

9. **Help users recognize, diagnose, and recover from errors**



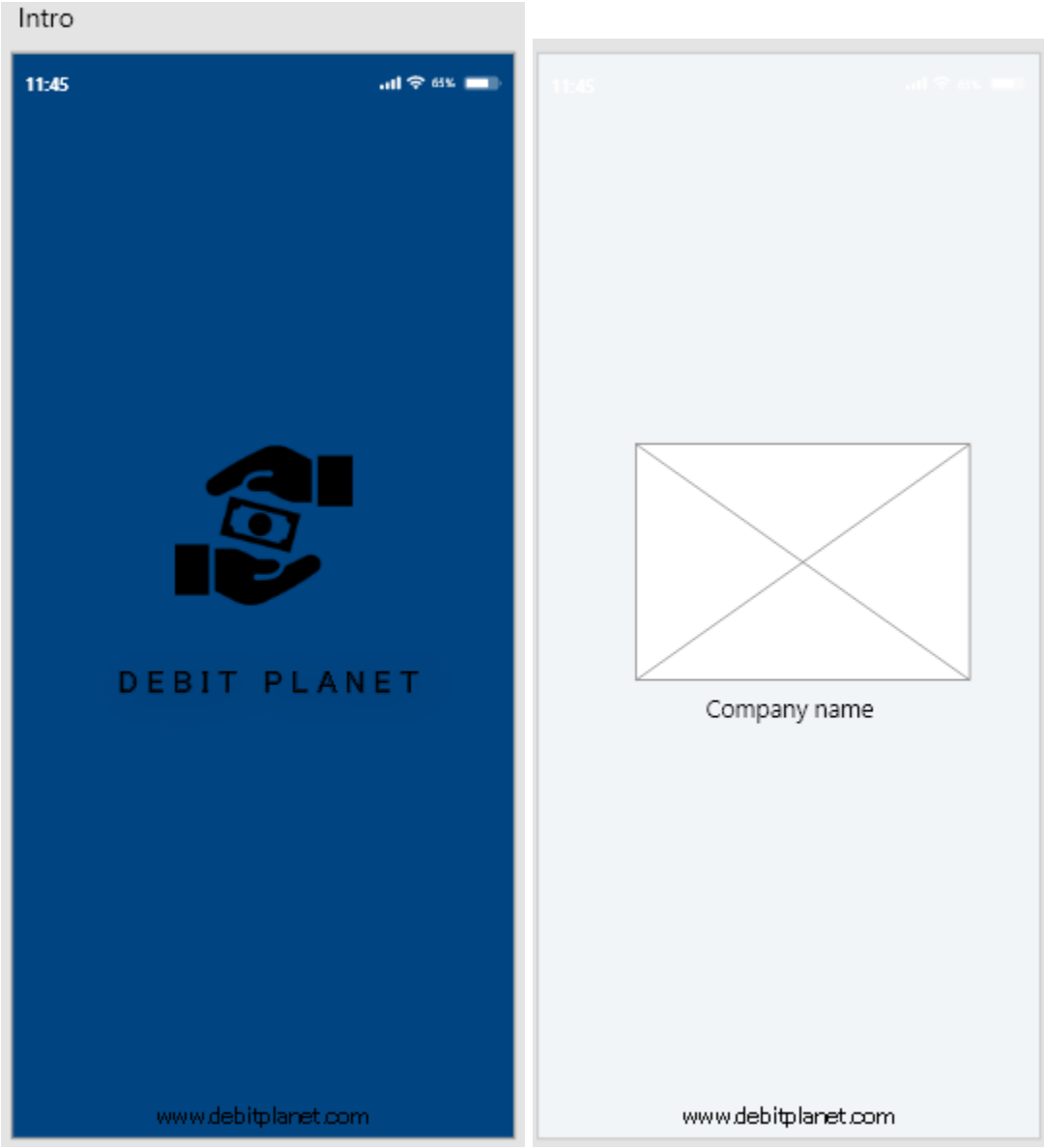
- Whenever a user gettin problem with authentication or forgets the password. This might be helpful to the user to generate a new password or information about how to recover it.

10. **Help and documentation**

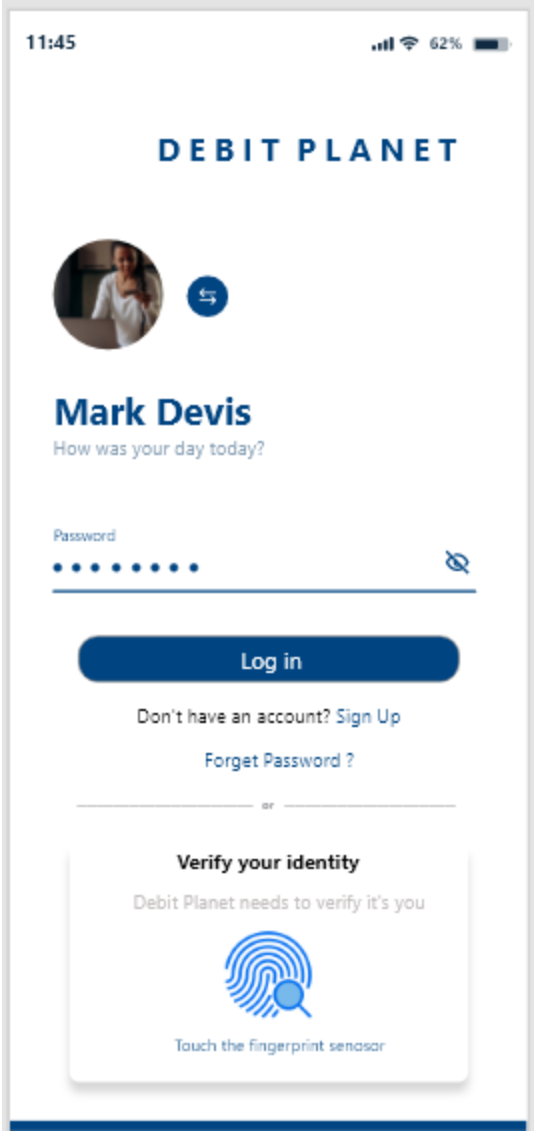


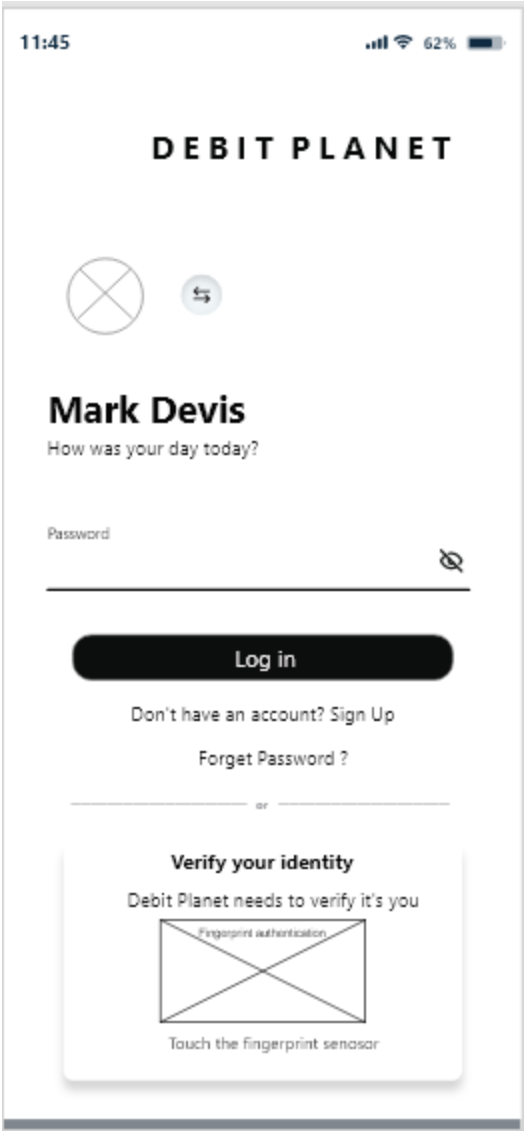
- In help and documentation, customer support provides any kind of support to the user with the application and their banking account.

How the prototype matches the wireframe

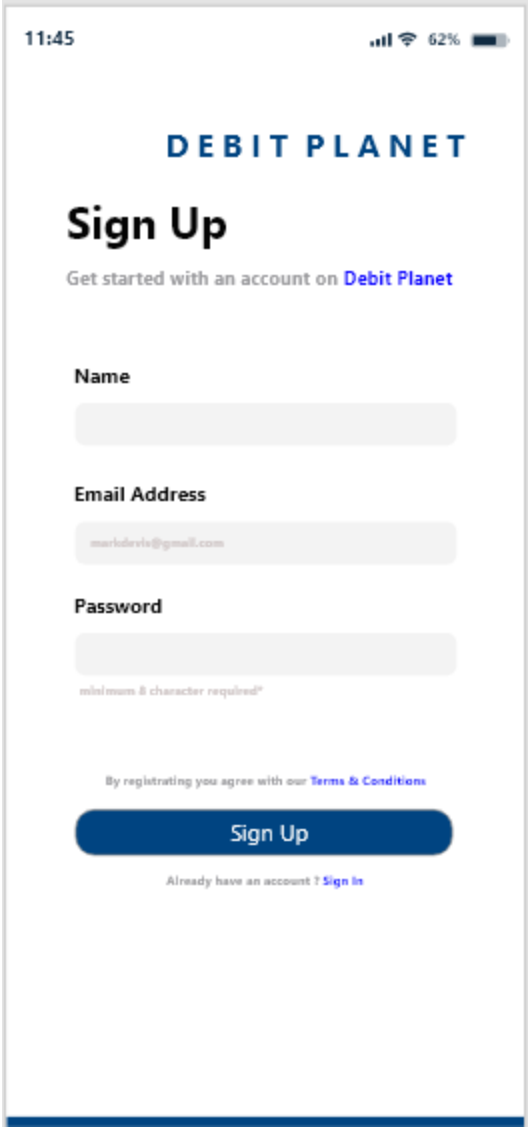


Log In


11:45
62%
DEBIT PLANET
Mark Devis
How was your day today?
Password
Log in
Don't have an account? Sign Up
Forget Password ?
or
Verify your identity
Debit Planet needs to verify it's you
Touch the fingerprint sensor

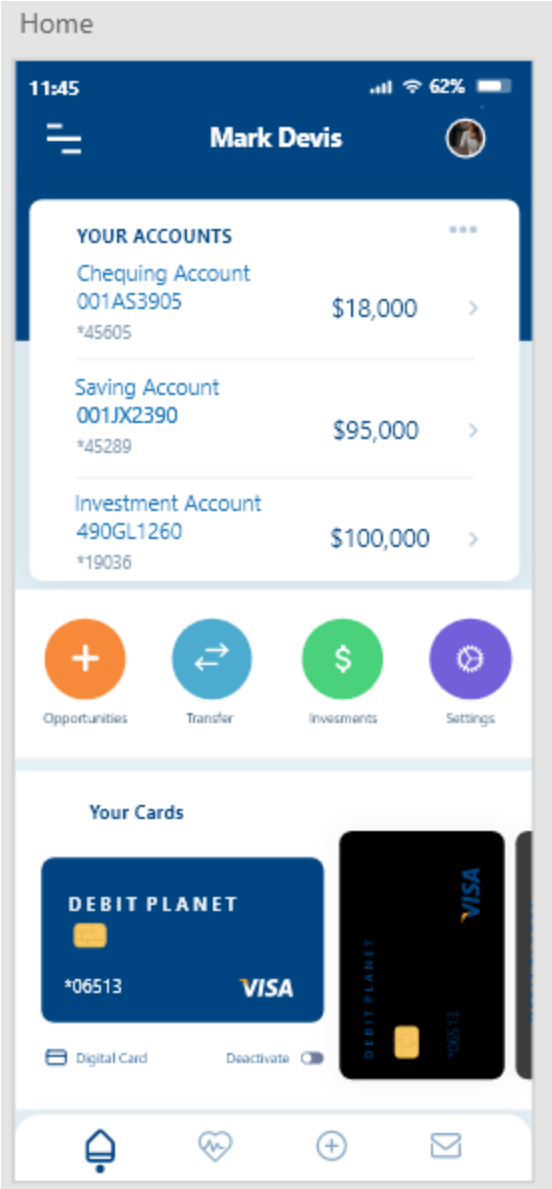

11:45
62%
DEBIT PLANET
Mark Devis
How was your day today?
Password
Log in
Don't have an account? Sign Up
Forget Password ?
or
Verify your identity
Debit Planet needs to verify it's you
Fingerprint authentication
Touch the fingerprint sensor

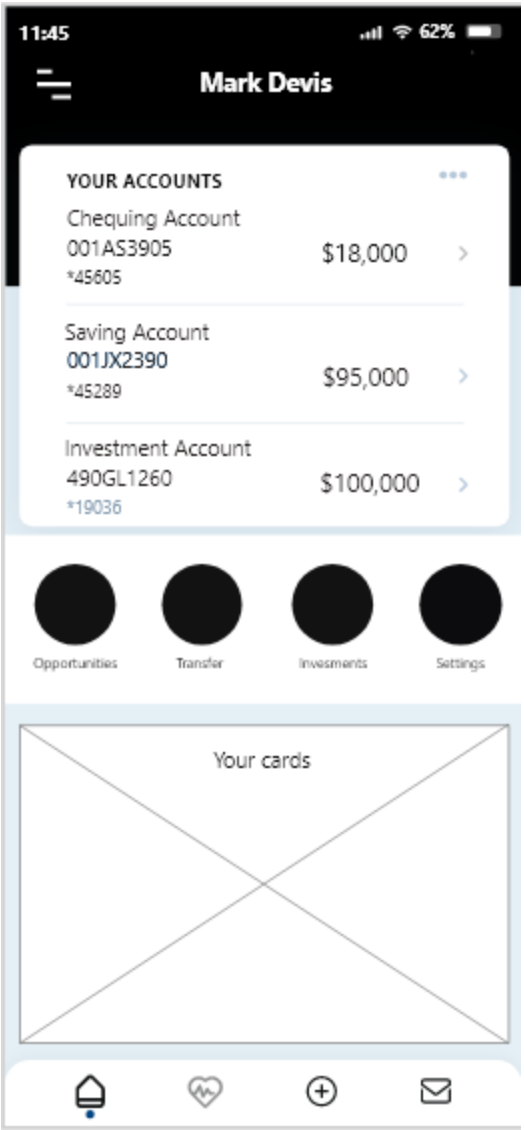
Sign Up


11:45
62%
DEBIT PLANET
Sign Up
Get started with an account on Debit Planet
Name
Email Address
markdevis@gmail.com
Password
minimum 8 character required*
By registrating you agree with our Terms & Conditions
Sign Up
Already have an account ? Sign In

11:45
62%
DEBIT PLANET
Sign Up
Get started with an account on Debit Planet
Name
-Text Here-
Email Address
-Text Here-
Password
-Text Here-
minimum 8 character required*
By registrating you agree with our Terms & Conditions
Sign Up
Already have an account ? Sign In

Home


11:45
62%
Mark Devis
YOUR ACCOUNTS
Chequing Account
001AS3905
*45605
$18,000
Saving Account
001JX2390
*45289
$95,000
Investment Account
490GL1260
*19036
$100,000
Opportunities
Transfer
Investments
Settings
Your Cards
DEBIT PLANET
*06513
VISA
Digital Card
Deactivate


11:45
62%
Mark Devis
YOUR ACCOUNTS
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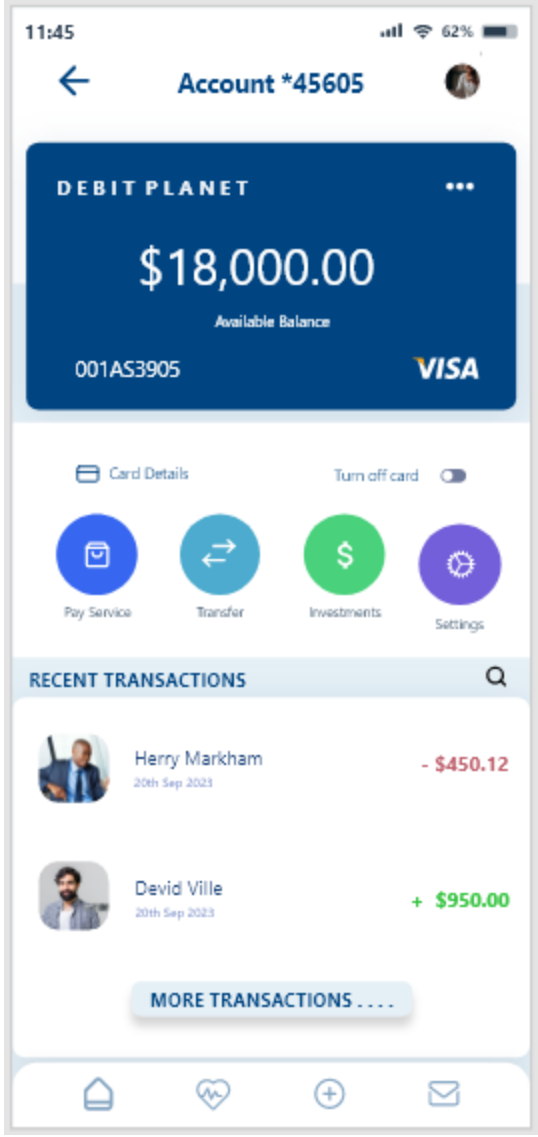
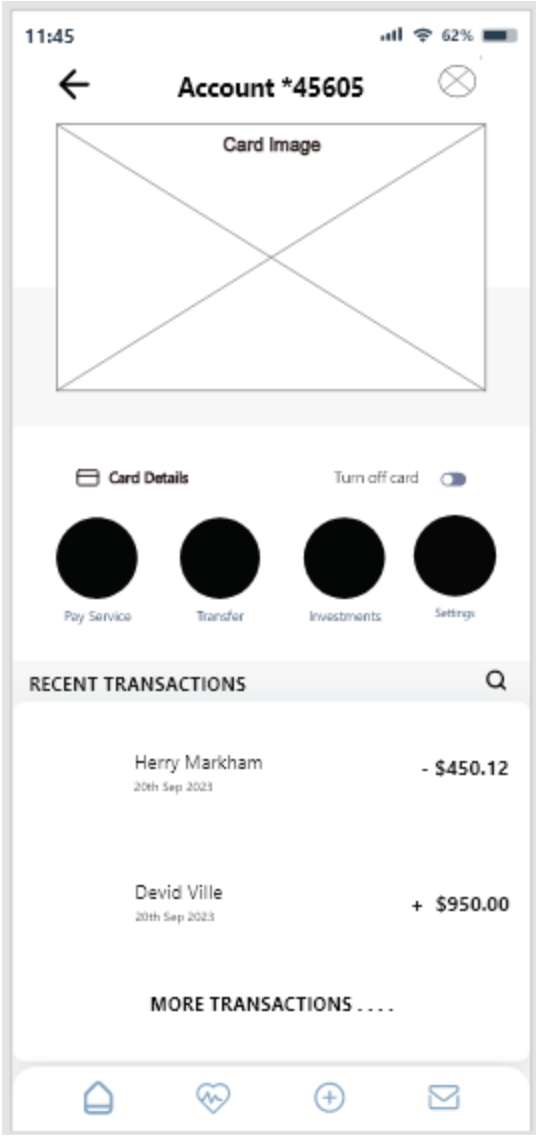
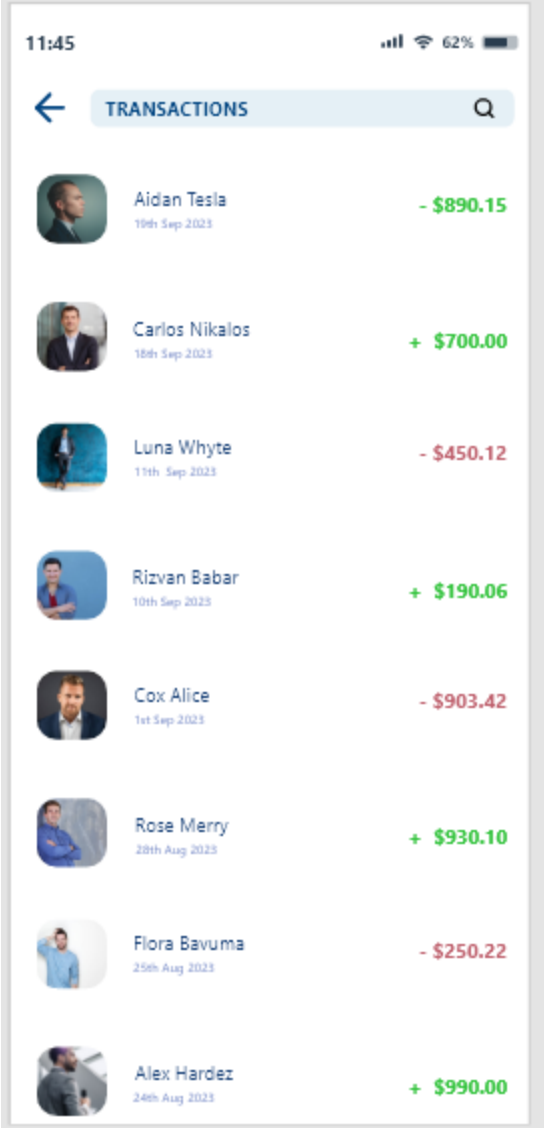
*45289
$95,000
Investment Account
490GL1260
*19036
$100,000
Opportunities
Transfer
Investments
Settings
Your cards

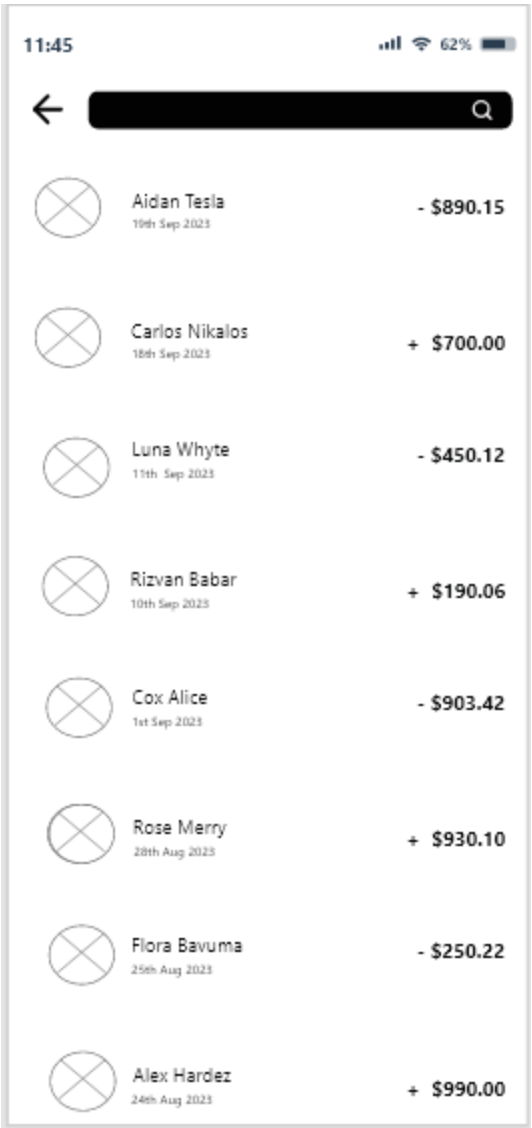
Account History



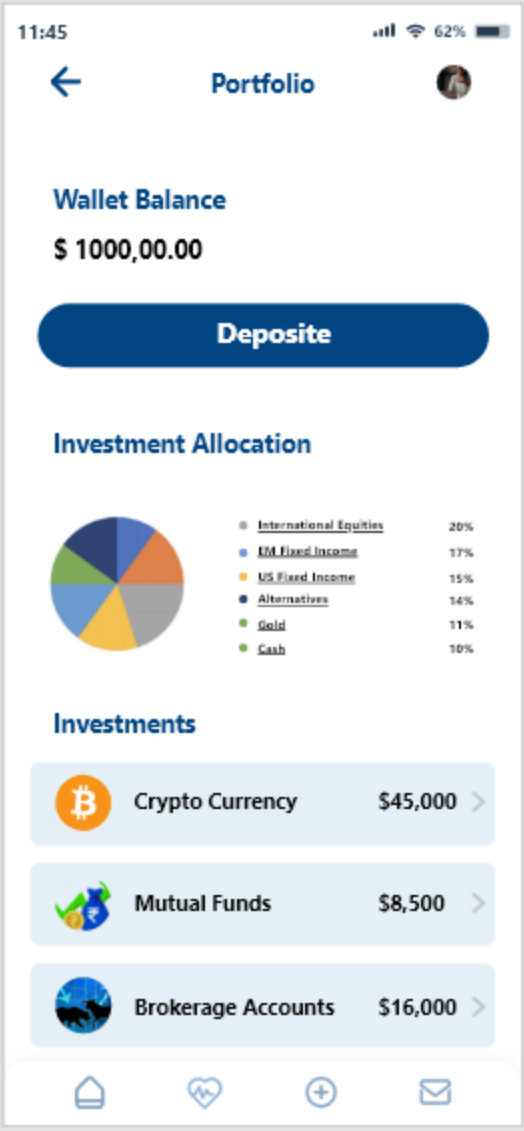


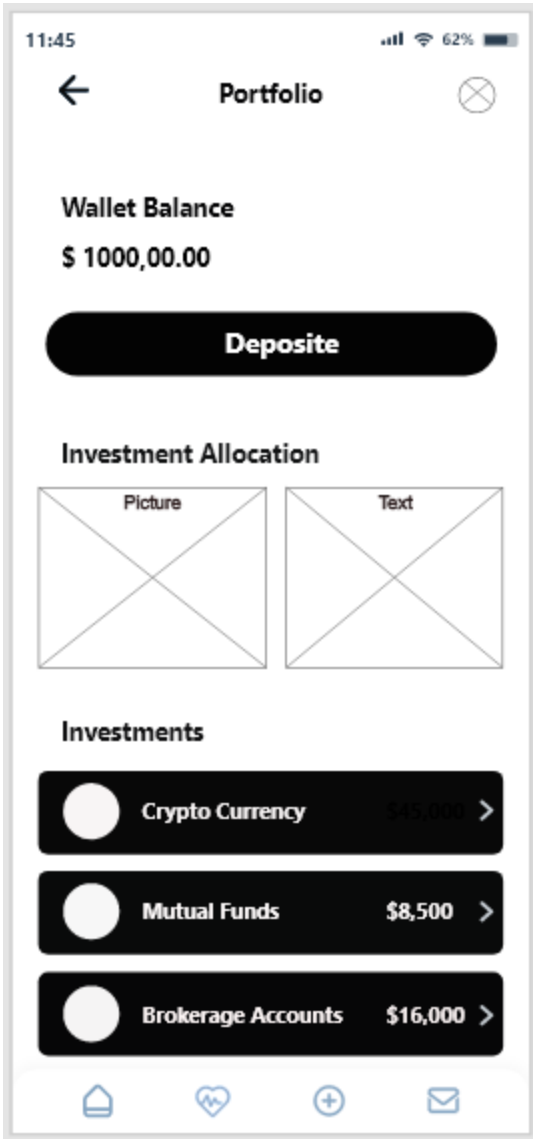
Transactions



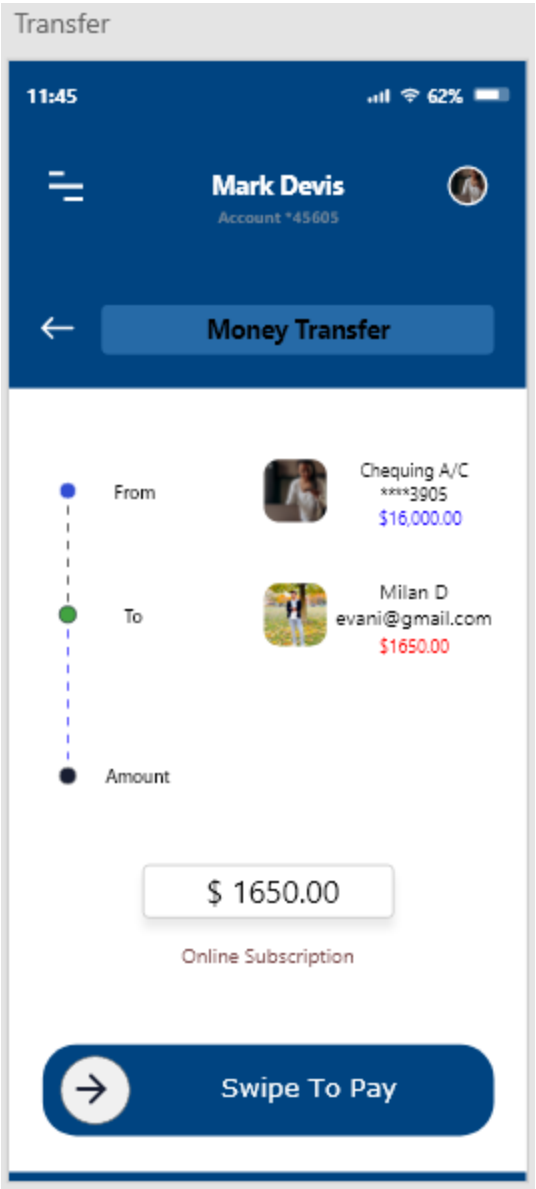


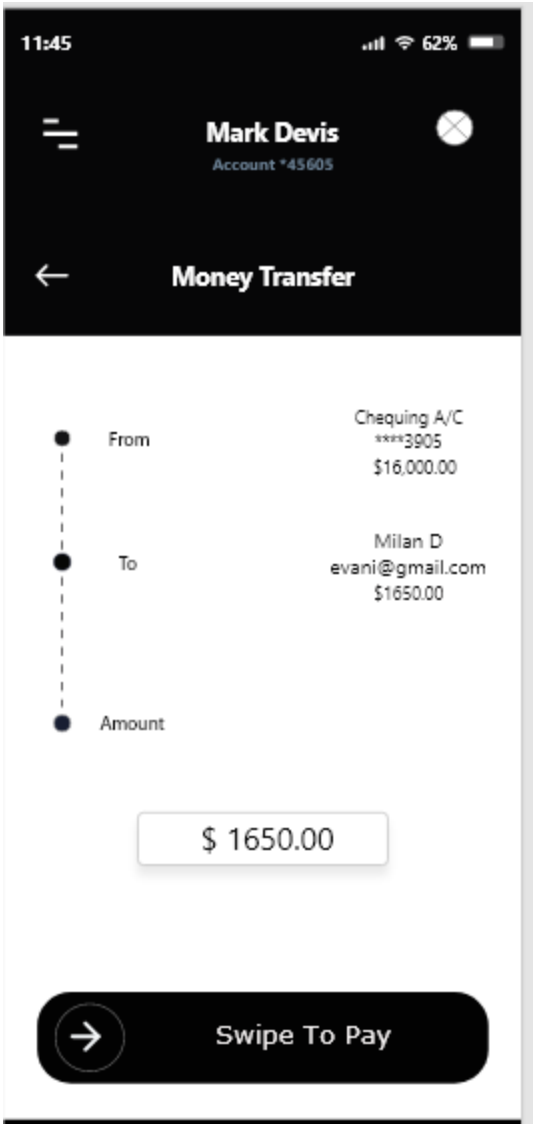
Investment Ac



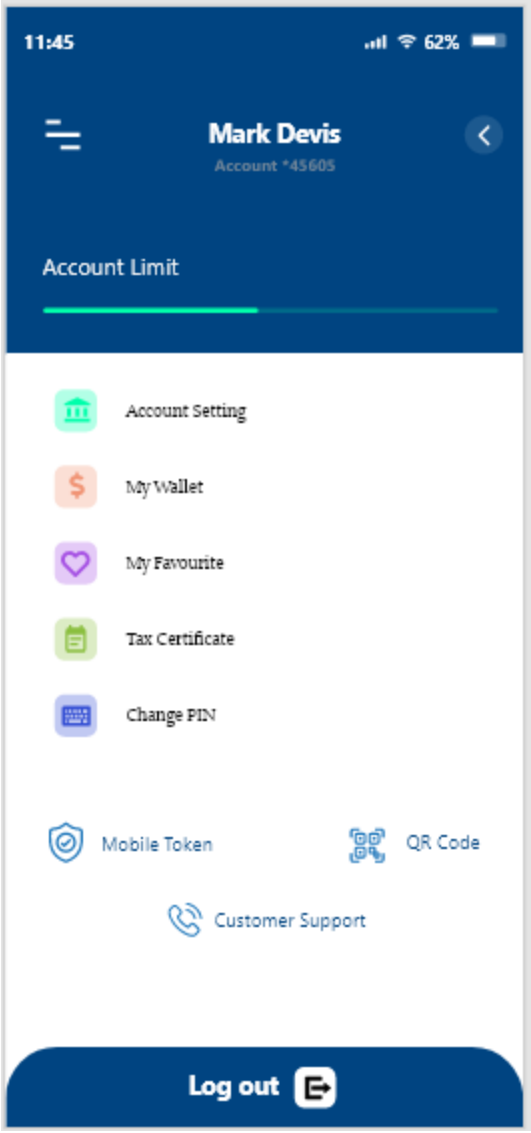


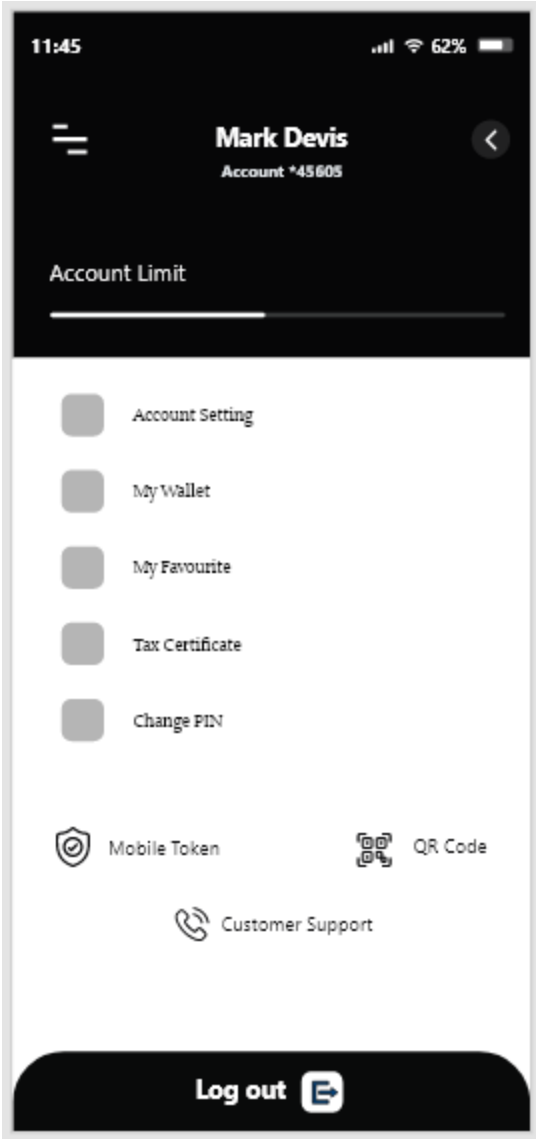
Transfer


11:45
62%
Mark Devis
Account *45605
Money Transfer
From
Chequing A/C
****3905
$16,000.00
To
Milan D
evani@gmail.com
$1650.00
Amount
$ 1650.00
Online Subscription
Swipe To Pay

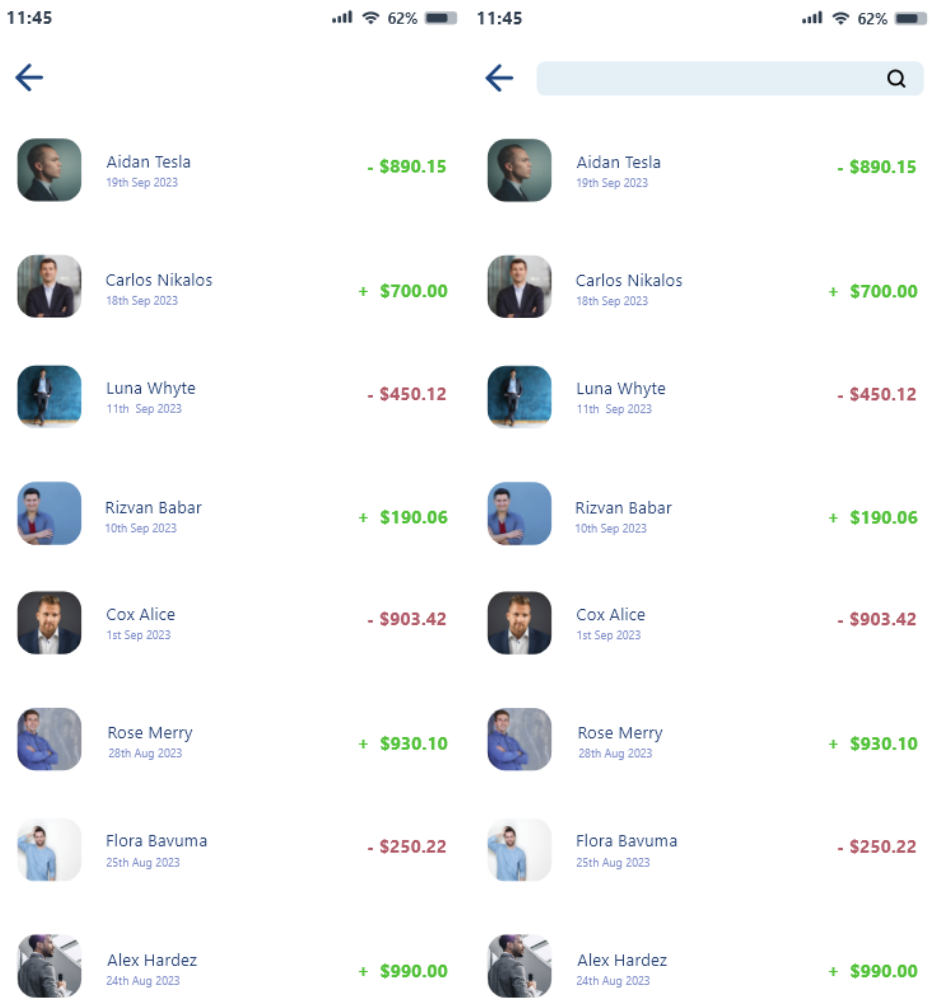

11:45
62%
Mark Devis
Account *45605
Money Transfer
From
Chequing A/C
****3905
$16,000.00
To
Milan D
evani@gmail.com
$1650.00
Amount
$ 1650.00
Swipe To Pay

Settings


11:45
62%
Mark Devis
Account *45605
Account Limit
Account Setting
My Wallet
My Favourite
Tax Certificate
Change PIN
Mobile Token
QR Code
Customer Support
Log out


11:45
62%
Mark Devis
Account *45605
Account Limit
Account Setting
My Wallet
My Favourite
Tax Certificate
Change PIN
Mobile Token
QR Code
Customer Support
Log out

Usability Test with Classmates :



- We took a suggestion from our classmates and tested our application with them. They suggested the application transaction screen have a search bar. So users can find the interaction with some particular user.

References:

- **Icons:**
  http://emsoftware.com/xdplugins/icons-4-design/

- **Images:**
  https://www.freepik.com/free-photos-vectors/chair-design