



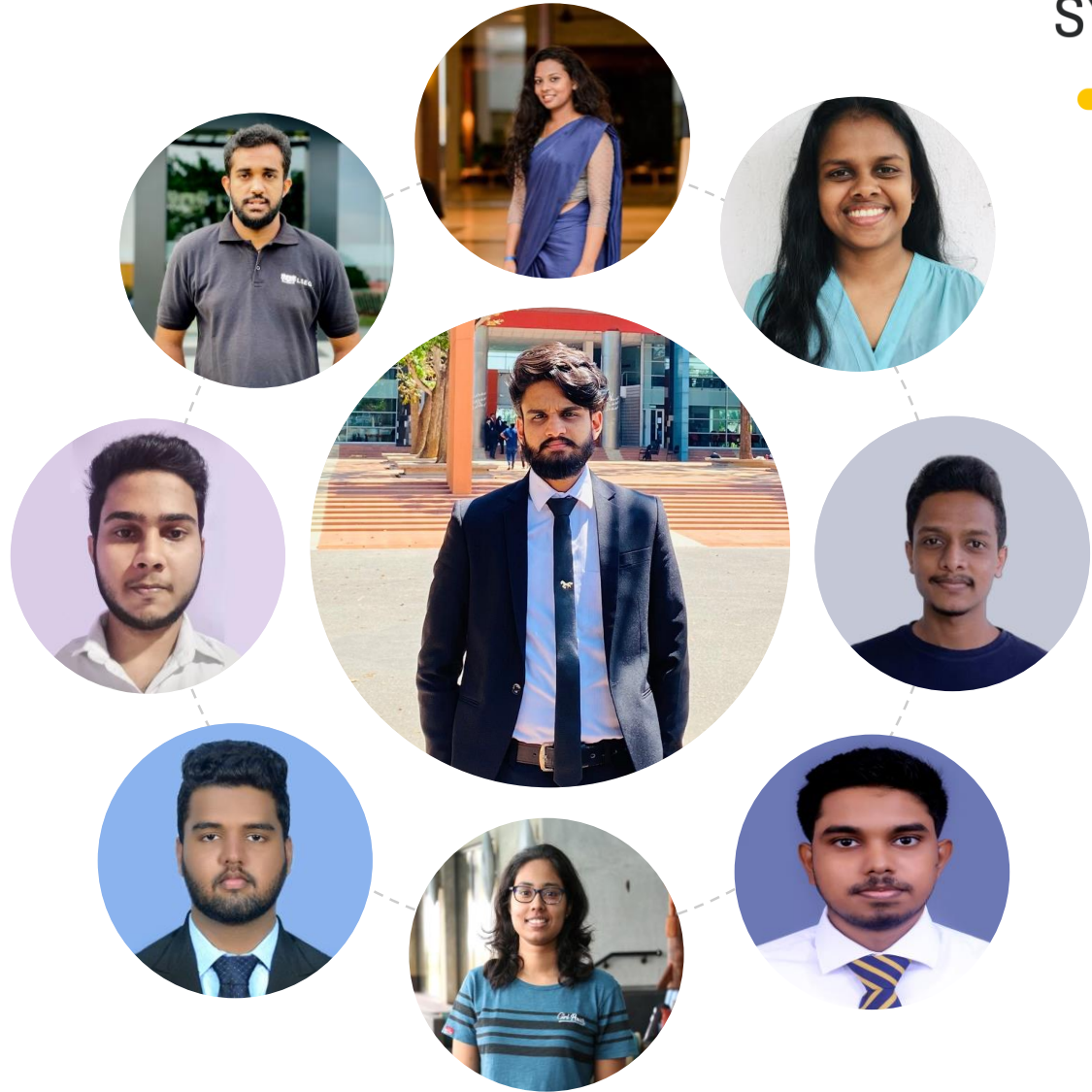
SYK BANK



*Visual Analytics and User Experience
Design (IT4031)*

2023-VAUED-2023_A1_G19

Team members



MOBILE BANKING APP

- *This is a product where users can check their accounts and balances, pay bills, create different accounts within a small amount of time.*
- *Manage banking services through mobile at the fingertips from anywhere, anytime with user-friendly interactions and advanced features.*



A SURVEY ON MOBILE BANKING APPS



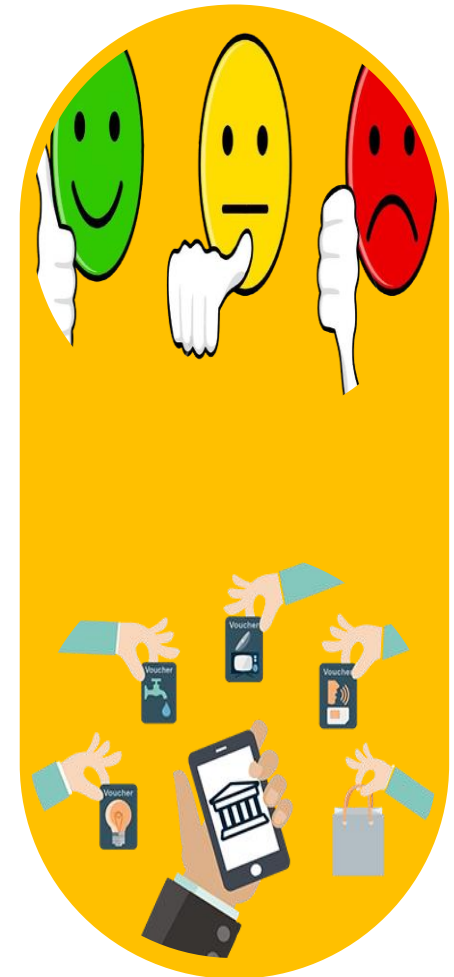
User
Demographics



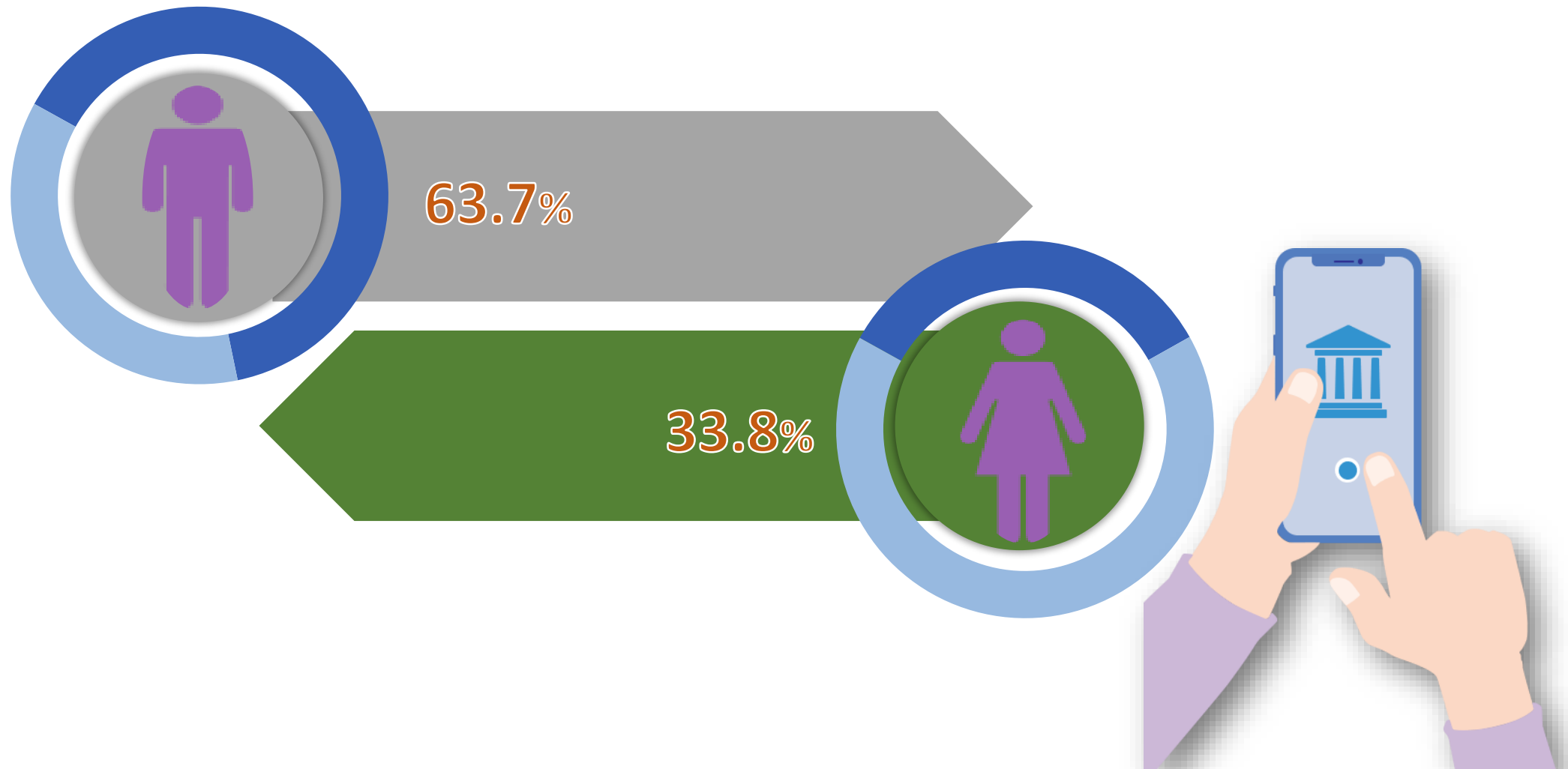
User Feedback on
existing apps



Mobile self-care
app features



GENDER WISE % OF PEOPLE USING A BANKING APP



OUR TARGET AUDIENCE

Based on the survey analysis the following segments of users use a mobile banking app

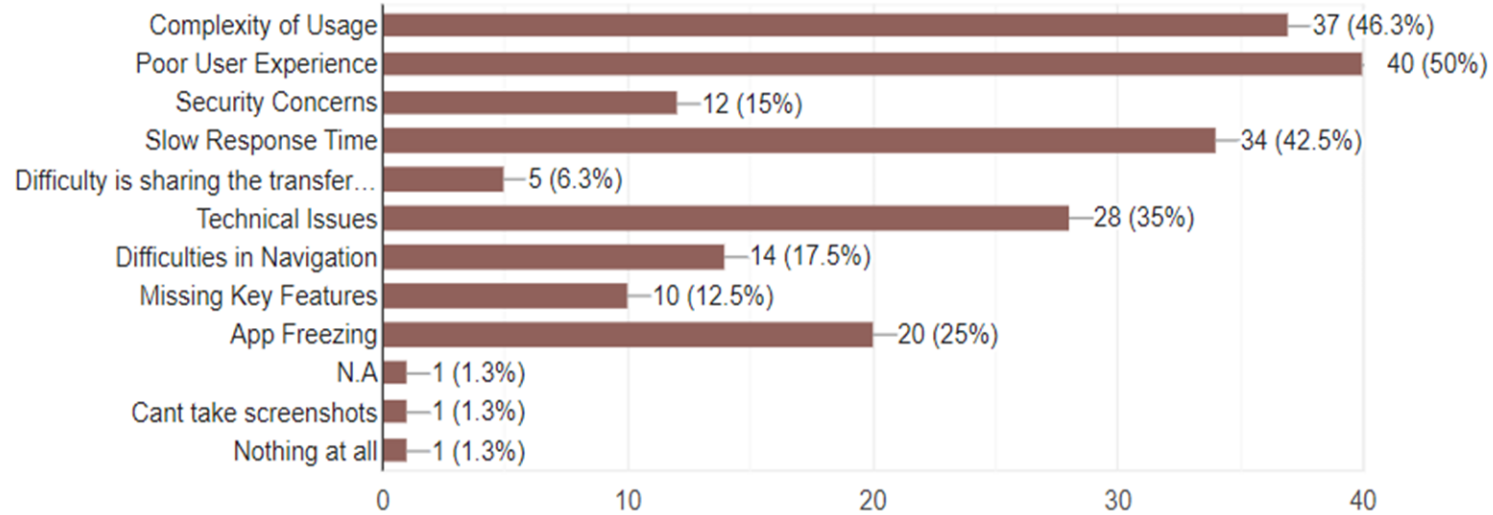


Pain Points – Survey

What are the pain points you face when using banking applications?

 Copy

80 responses



MOTIVE TO USE A BANKING APP



Users use a mobile banking app for its convenience



Makes tasks easier and saves time



PERSONAS




SYK BANK

PERSONA 01

STUDENT

Kasun Perera



AGE18

EDUCATIONAdvance Level G.C.E.

STATUSSingle

OCCUPATIONStudent

LOCATIONNugegoda

TECH LITERATEMedium

“ Currently I'm looking for the best mobile banking app which can perform my banking purposes.

Personality

ThinkingJudging

Bio

Kasun is a student who currently doing his G.C.E. Advanced Level Examination and he is looking for a mobile banking app which can do his banking needs.


Core needs

- Need to check his account balances.
- Need to make his educational payments.
-


Frustrations

- Difficulty in navigation.
- Missing key features.
- Slow response time

Brands




Payment medium



Digital Payment

Platform



Mobile App

PERSONA 02

STUDENT

Hansi Wanigasooriya



AGE 20
EDUCATION Advance Level G.C.E.
STATUS Single
OCCUPATION Student
LOCATION Malabe
TECH LITERATE High

“ I am new to online banking and currently I'm searching for the best mobile banking app for my all needs.

Personality

Extrovert Investigative

Bio

Jenny is a student who currently finished her G.C.E. Advanced Level Examination and looking forward to continue her university education in the field of information technology.

Core needs

- Need to check her account balance.
- Need to transfer money for her educational payments.
- Need to view details of the past transactions.

Frustrations

- Difficulty in sharing the transfer receipts.
- Complexity of usage.
- Missing key features.

Brands



Payment medium



Digital Payment

Platform



Mobile App

Ranul Gunasinghe



AGE 24
EDUCATION Undergraduate
STATUS Single
OCCUPATION Intern System support
LOCATION Kottawa
TECH LITERATE High

“ Using banking apps saves more time and also when we do a transaction we can receive credit and debit amounts through an email or message

Personality

Thinker Clever

Bio

He is an undergraduate and working as an intern system supporter. He has advanced IT knowledge. He usually works on time and likes to complete work neatly and cleanly. He is concerned about a healthy lifestyle and likes to spend time with his university friends. Also, he is really worried about the security system

Core needs

- Need to have smooth in-app functionality
- Need to complete particular tasks quickly yet perfectly
- Need to have services from the mobile provider on fingerprints

Frustrations

- Worry about Security concerns
- Worry about disconnection due to slow response and time out

Brands



Payment medium



Digital Payment

Platform



Mobile App

PERSONA 04

UNDERGRADUATE

Mineth Perera



AGE 25
EDUCATION Undergraduate
STATUS Single
OCCUPATION Associate Software Engineer
LOCATION Kaluthara
TECH LITERATE Advanced

“ banking apps offer a convenient, secure, and efficient way to manage your finances

Personality

Organized Thinker

Bio

He is an undergraduate and works as an associate software engineer. He has a busy lifestyle, so he tends to seek easy and accurate ways to do all his work. He has advanced IT knowledge. He does not like it when a task keeps acquiring a lot of time. He focuses on how his money is spent and keeps records.

Core needs

- Need to make transactions via online easily
- Need to have a good and clear user history

Frustrations

- Navigation throughout the application and slow response time consumes time.
- The transaction history is confusing and not recorded clearly

Brands



Payment medium




Digital Payment

Platform



Mobile App

Chathuri Fonseka



AGE

24

EDUCATION

Undergraduate

STATUS

Single

OCCUPATION

Intern System support

LOCATION

Kottawa

TECH LITERATE

High

“

Check my balances, transfer funds, pay bills, deposit checks, and more can be done using the application

Personality

Socially active

Ambitious

Bio

She is a calm but socially active character. She does not have a techie personality but has an interest in learning new technologies. She is not a well-planned person and does not like to spend time when doing a task using mobile applications

Core needs

- Need to be less time consuming
- Need to be user friendly
- Need to easily navigate through the application

Frustrations

- Time consumption when doing transactions
- Not user friendly when navigating through the application

Brands



Payment medium



Digital Payment

Platform



Mobile App

PERSONA 06

EMPLOYED

Hasini Rodrigo



AGE	24
EDUCATION	Bsc in Marketing management
STATUS	Single
OCCUPATION	Marketing Executive
LOCATION	Ratnapura
TECH LITERATE	Medium

“ Banking apps let me manage finances anytime as a busy marketing executive . I can check balances, transfer funds, and pay bills.

Personality

Extrovert

Passionate

Bio

Hasini is a skilled marketing executive lives in Rathnapura with experience in market research, social media management, and campaign development. In her free time, she enjoys exploring the outdoors, reading, and spending time with loved ones.

Core needs

- Manage company marketing and track expenses.
- Monitor cash flow and ensure sufficient funds for campaign
- Send and receive money, such as making payments and transfers, and authorize financial transactions with customers

Frustrations

- Confusing & Unclear interface, difficult to use
- Slow loading times or frequent app crashes.
- Difficulty finding specific transactions or data

Brands



Payment medium



Digital Payment

Platform




Mobile App

PERSONA 07

EMPLOYED

Dinesh Priyasad



AGE

32

EDUCATION

Masters in Computer Science

STATUS

Married

OCCUPATION

Data Analyst

LOCATION

Kandy

TECH LITERATE

Advanced

“

Using a banking app saves me time and effort compared to visiting a physical branch, and I can manage my finances more efficiently

Personality

Responsible

Competitive

Bio

Dinesh currently lives in Kandy. He is a skilled data analyst who has a proven track record of uncovering insights that drive data-driven decision-making and is passionate about utilizing data to help businesses succeed.


Core needs


- Need to access their financial information quickly and easily, without the need to visit a bank branch.
- Need to pay vehicle and house loans easily.
- Need to manage the monthly and daily expenses properly.


Frustrations

- Complexity in understanding functionality of the banking apps.
- Crashes and loading delays in banking apps.
- Delay in OTP generation when performing online transactions.


Brands








Payment medium




Digital Payment

Platform



Mobile App

Cecilia Abeysekera



AGE

46

EDUCATION

Bachelor of Science (BS) in Textile Design

STATUS

Married

OCCUPATION

Textile Designer

LOCATION

Piliyandala

TECH LITERATE

Basic

“ Banking apps help me to manage my finances, including tracking income and expenses related to design work, paying bills, and budgeting for materials and equipment.

Personality

Creative

Adaptability

Bio

Cecilia is a textile designer from Piliyandala, focuses on creativity and detail. Her designs must be practical, comfortable, and visually appealing. She stays up-to-date with trends, and loves experimenting with colors, textures, and materials to bring her creations to life.




Core needs

- Need to perform scheduled payments for material suppliers.
- Need to perform urgent transactions without any delay from any place at any time.
- Need to generate financial reports of the company easily.


Frustrations

- Difficulty navigating the app
- Limited understanding of terms and concepts used in the app
- Security measures like passwords and authentication

Brands


  

Payment medium



Digital Payment

Platform



Mobile App

PERSONA 09

EMPLOYED

Chaminda Perera



AGE	54
EDUCATION	Master of Business Administration
STATUS	Married
OCCUPATION	Businessman
LOCATION	Negombo
TECH LITERATE	Medium

“ Banking apps lets me manage my business finances on the go.

Personality

Organized Courageous

Bio

He currently lives in Negombo. He has Completed his masters in Business Administration and owns a business related to the construction industry. He is currently married and loves to spend his free time with his family.

Core needs

- Need to transfer money related to his business transactions.
- Need to get real time information regarding his bank accounts.
- Need to have access to banking services from anywhere, at any time.

Frustrations

- Slow response rate and app freezing.
- Getting blank screens while navigating in the app.
- Confusing an inconsistent user interface.

Brands



Payment medium



Digital Payment

Platform




Mobile App

PERSONA 10

UNEMPLOYED

Rasika Fernando



AGE40

EDUCATIONGraduated

STATUSMarried

OCCUPATIONUnemployed

LOCATIONRathnapura

TECH LITERATEMedium

“

Banking applications give details related to account balances and transaction history, manage my money and prevent overdrafts or other problems.

Personality

Open-mindedness

Extrovert

Bio

Rasika Fernando is a 40-year-old individual who is currently unemployed. She graduated from University of Sri Jayawardenepura with a degree in Human Resource Management. Most of the time she likes to spend time at home and spent time with the family


Core needs

- Do the transactions without a delay and interruption
- Applications must be more user friendly
- Need to complete the needful things using few number of steps


Frustrations

- Poor responsiveness of the application
- Security Issues

Brands




Payment medium



Digital Payment

Platform



Mobile App

Shirani Fernando



AGE 63
EDUCATION
STATUS Married
OCCUPATION Retired
LOCATION Rajagiriya
TECH LITERATE High

“ I am new to online banking and currently I'm searching for the best mobile banking app for my all needs.

Personality

Extrovert Investigative

Bio

I'm a retired English Teacher and I'm currently do farming in my garden. I need to sell my products and need to check the income via online banking.

Core needs

- Need to bill payments
- Need to make deposit
- Need to view details of the past transactions.

Frustrations

- Poor User Experience
- Technical Issues
- Confusing an inconsistent user interface.

Brands



Payment medium



Digital Payment

Platform




Mobile App

PERSONA 12

RETIRED

Wasantha Kumar



AGE65

EDUCATION

STATUSMarried

OCCUPATIONRetired

LOCATIONMirigama

TECH LITERATELow

“

I'm looking for the best banking app which can full-fill my all banking needs.

Personality

Extrovert

Investigative

Bio

I'm a retired police officer and I'm currently do farming in my garden. I need to sell my products and need to check the income via online banking.


Core needs

- Need to check my account balances.
- Check the past transactions.
- Need to contact customer support.


Frustrations

- Complex UI
- Difficuly in sharing past transaction slips.
- Technical issues.

Brands




Payment medium



Digital Payment

Platform



Mobile App

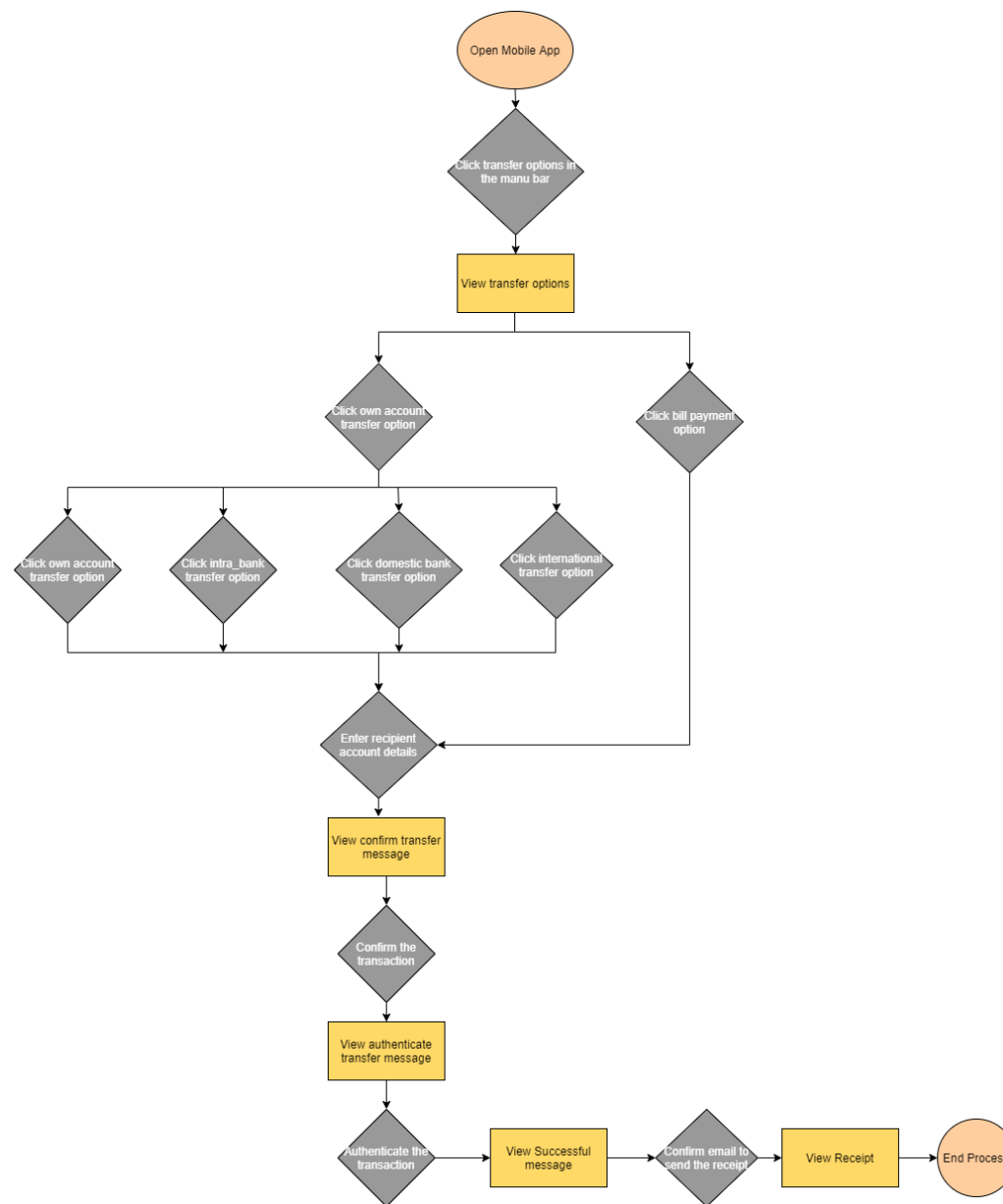


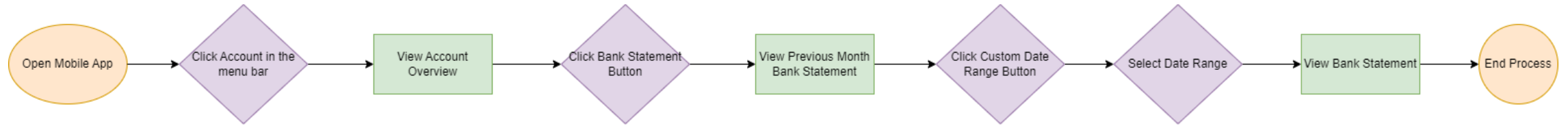
USER FLOWS

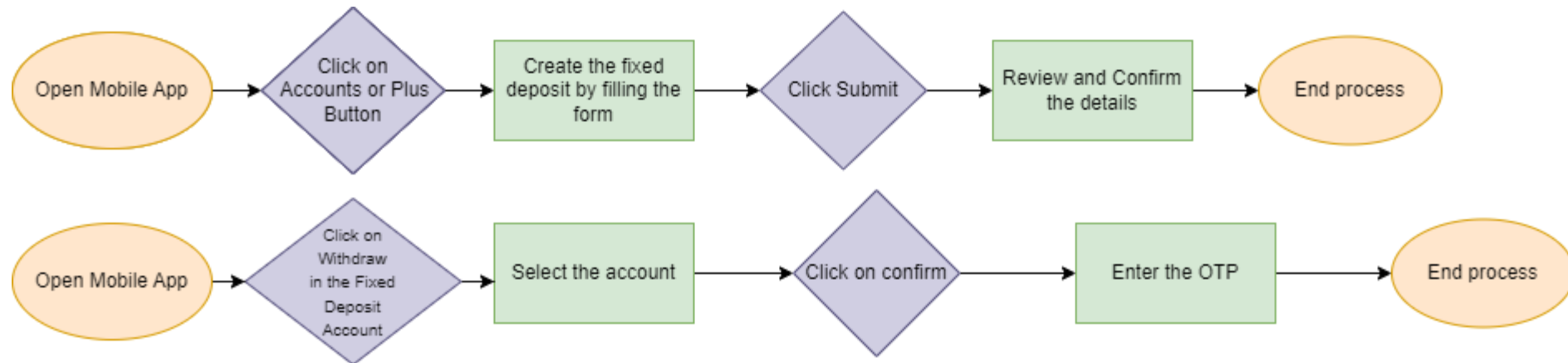


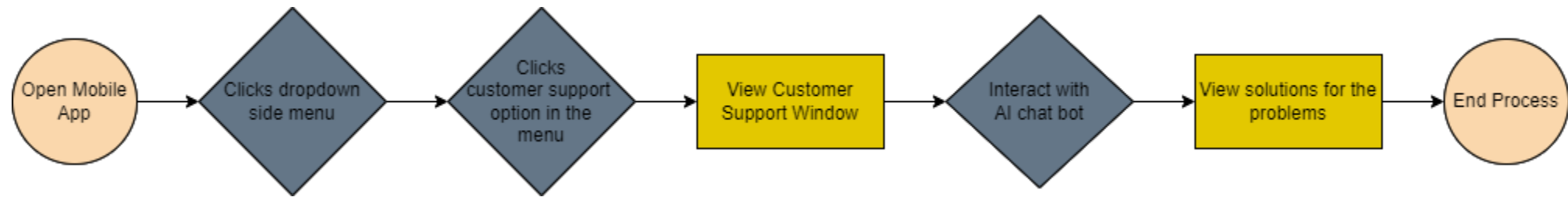
SYK BANK

TRANSACTION









Create Fixed Deposit

- Now user can easily select the most suitable fixed deposit by using the suggest option



Create time deposit

08.30

Create Fixed Deposit

From Account 65794350324 LKR 15,000

Amount

Type and Duration

Interest Rate 15.25% Matures On 12/03/2023

Maternity Instructions

☐ Agree to [Terms & Condition](#)

CREATE SUGGEST

Transaction Accounts Overview User Menu

Create time deposit

08.30

Create Fixed Deposit

** Following are the suggested fixed deposits according to remaining balance and the previous transactions

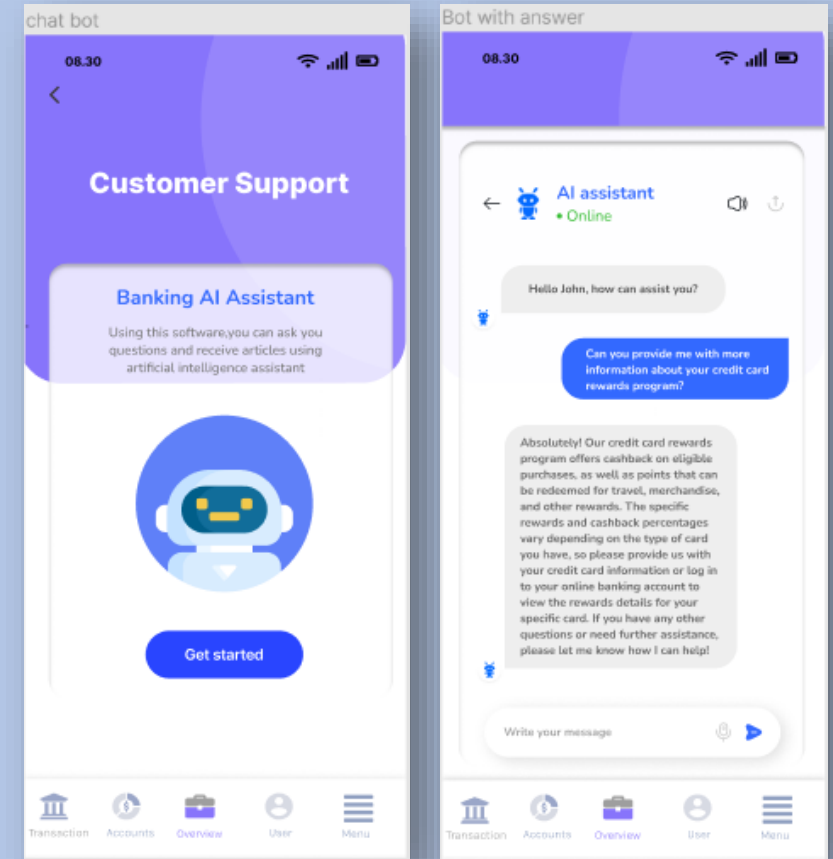
3 months	10%	22/01/2023
24 months	15%	22/01/2023
48 months	16%	22/01/2023

BACK

Transaction Accounts Overview User Menu

Customer Support – AI Chatbot

- We have introduced a AI chatbot for the customer support



Transactions

- Customers can easily send the receipt to relevant person by using their email address
- It will make the task more quick and easy



Email confirmation

08:30

<


Confirm the email to send the receipt

kamal123@gmail.com

CONFIRM

VIEW RECEIPT

Transaction Accounts Overview User Menu


SYK Bank

Online transfer
Receipt_ID XDFD09789

Reference ID	908638
From Account	*****987
To Account	008974
Amount	3,500.00L KR
Bank	SYK Bank
Branch	Malabe
Benificiary Remarks	Ticket fee
Transfer Mode	ONLINE



USEBERRY TEST



SYK BANK

100 %

Of Users who Participated in the testing

think that the **Simplified View** has reduced the complexity and reduce the button clicks to view the main needs compared to the existing apps they use.





Checking bank balances

Customers Satisfied with the workflow of checking banking balance task

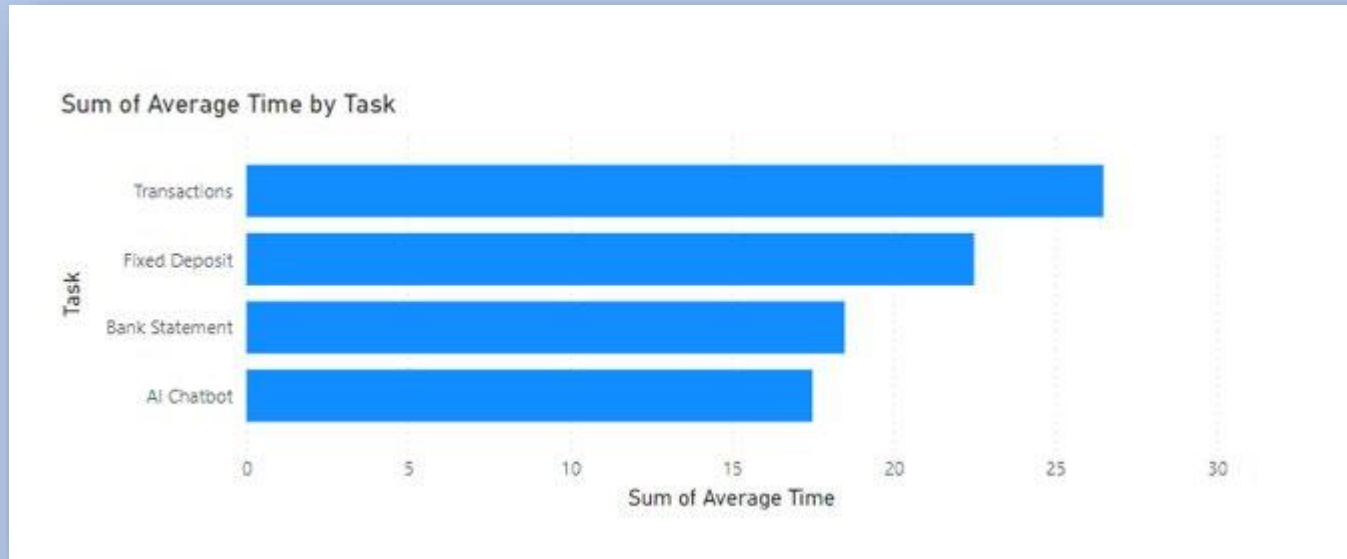
Fixed Deposit

Customers are satisfied with the overall UI design

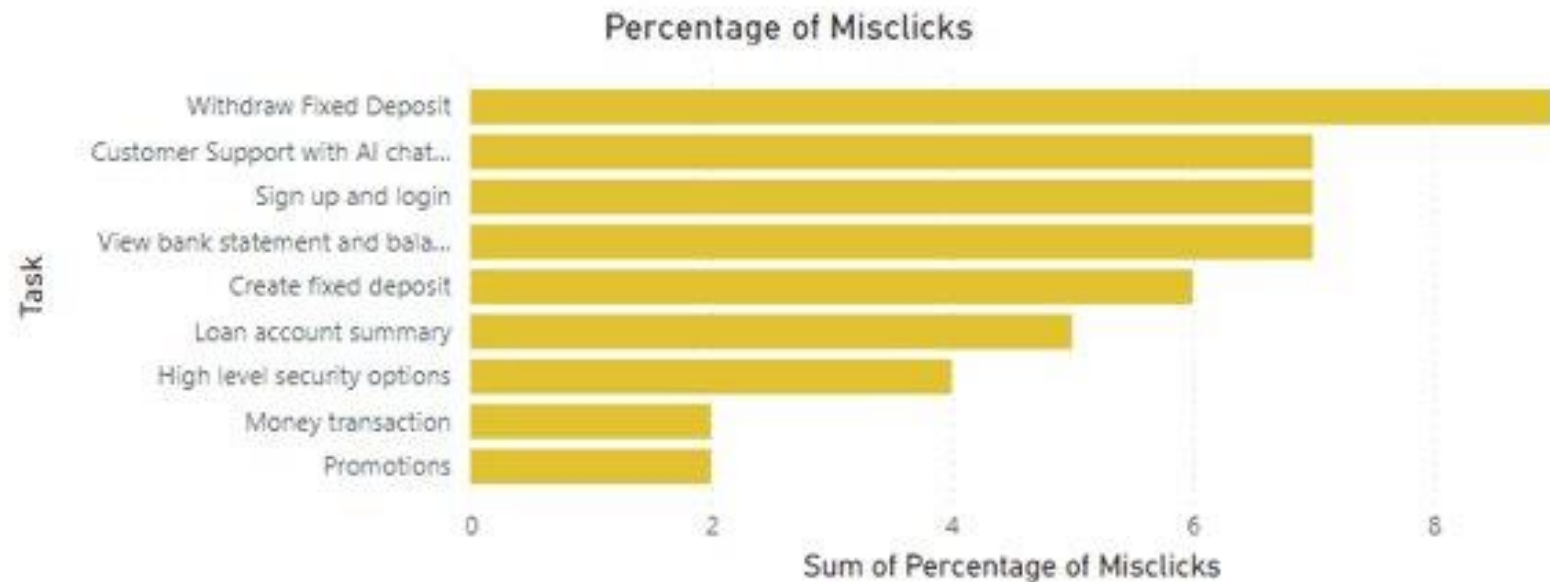
AI Chat Bot

Customer support will quickly give the solutions for the customers

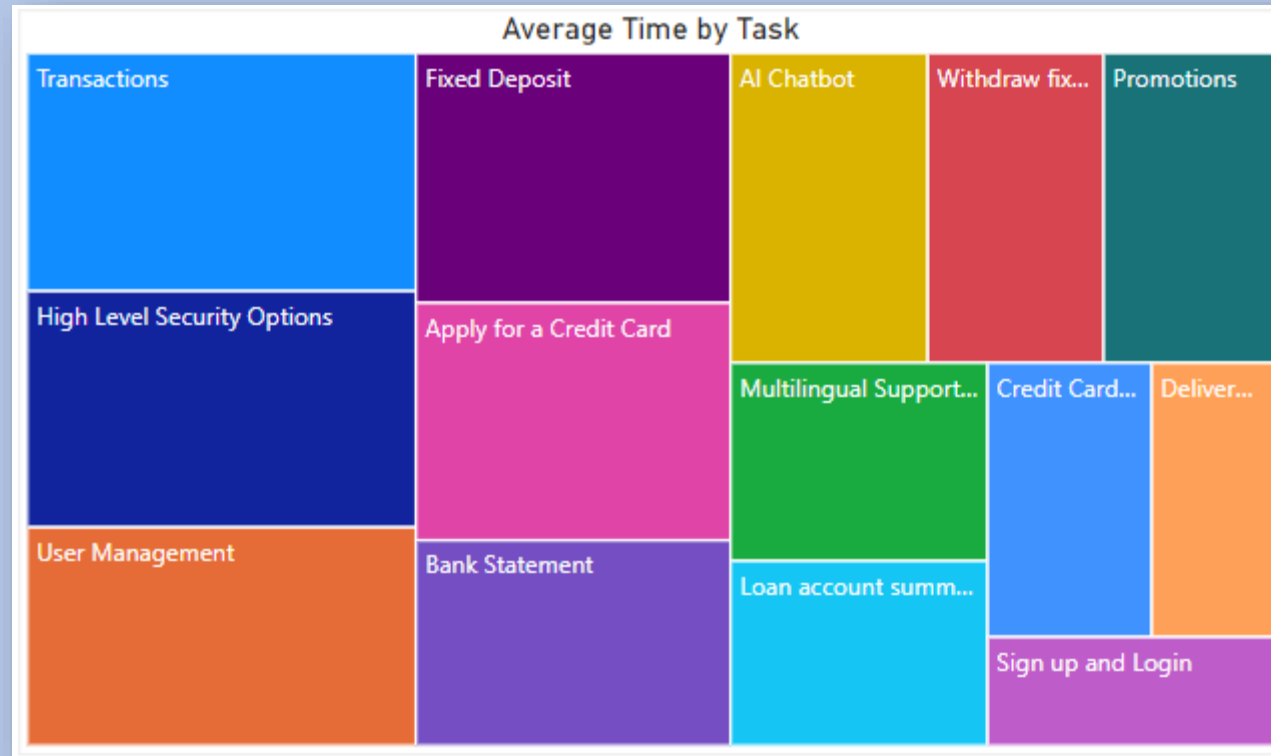
Key Features – Average Time



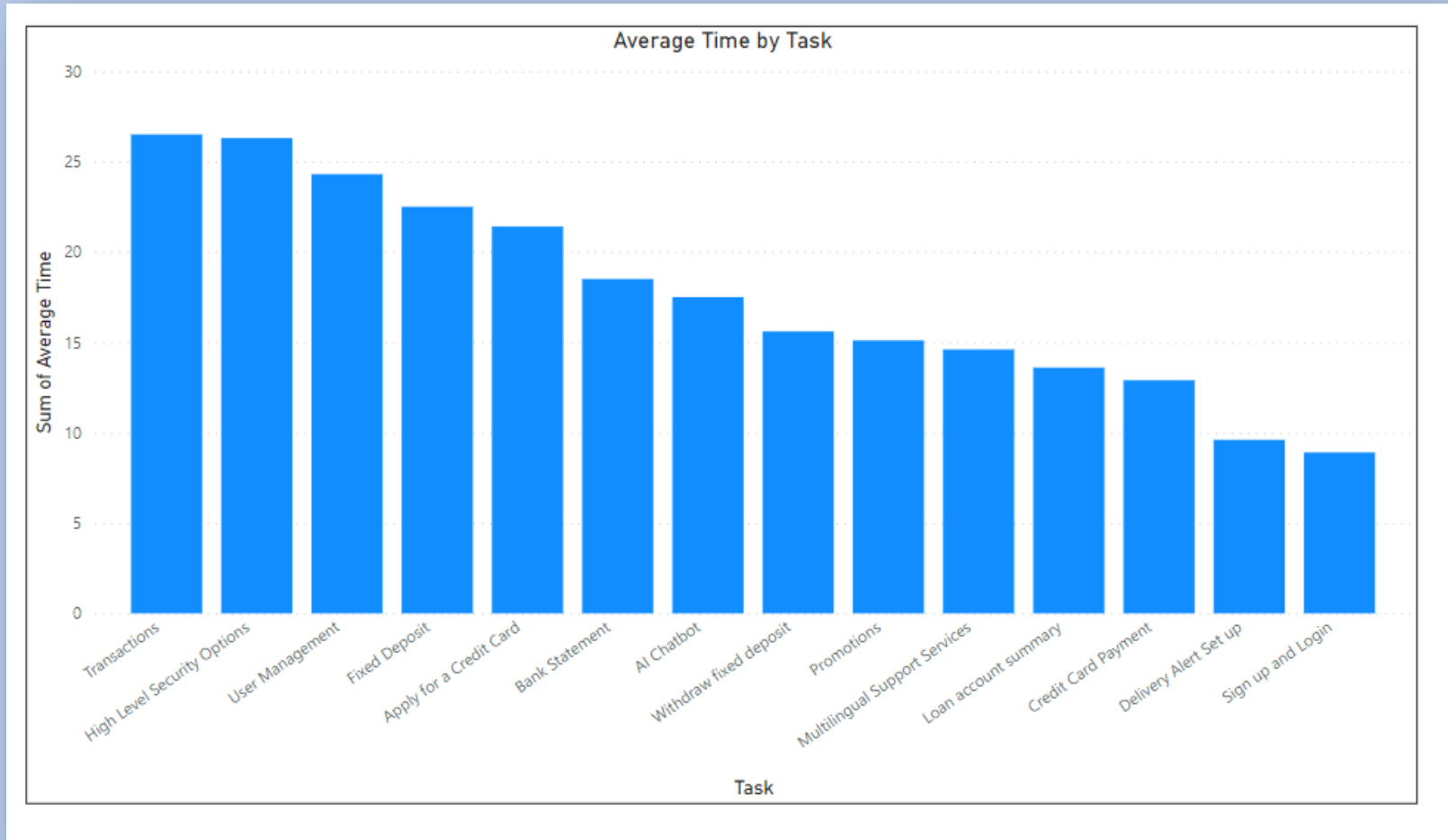
Percentage of Mis-clicks



Average Time By Task – Tree Map



Average Time By Task – Bar Chart



Thank You!

