



# ITERATIVE DESIGN WISE BANKING

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## INTRODUCTION:

Iterative design is an essential component of developing a successful and effective user interface/experience for any application. In this project we were tasked with developing a user interface for a startup based solely on a description of their business and the services that they provide. As a design group, we decided to create an interface for Wise, a mobile banking application tailored to fit the needs of small businesses. However, instead of focusing on designing a new interface for their already existing mobile application we decided to create an interface for the web application service Wise will be deploying in the near future. Our key focus was to incorporate intuitive design elements into a web application that would facilitate the use of normally complicated banking tools for small business owners.

### WISE INFO BLURB

*"Wise is a digital banking and growth platform tailored to small business needs."*

# PREDESIGN QUESTIONS:

## **1. What is a group of people that will be directly impacted by your interface?**

The people directly impacted by our interface would be small business owners using Wise along with the employees that would be directly interacting with our interface.

## **2. What is a group of people that will be indirectly impacted by your interface?**

We believe that other financial institutions and business not associated with Wise would be indirectly impacted by our interface. For instance, banks and other small business the Wise user owes money to could be indirectly impacted.

## **3. How are these groups affected by your interface? What are some questions that your interface should address to ethically handle these effects?**

### **Direct Users:**

These users are affected by our interface because they are expecting trustworthy and clear communication of their business financials through the Wise interface. Without clear and trustworthy representation of a business's financials, ethical questions arise relating to the interface and the consequences that occur to the user from it. For instance, a confusing interface element such a badly formatted due date or misleading button could cause a user to miss or make an incorrect bill payment that directly affects the user's business.

### **Indirect Users:**

An indirect user group affected by our interface would be other financial institutions such as banks and lending companies. These companies could be affected by the Wise interface indirectly because Wise essential helps manage the bill payments these institutions depend on. Ineffective management of these payments by the Wise interface could be harmful for these institutions.

## **Ethical Questions To Consider:**

- Does this UI element clearly demonstrate its functionality?
- Could the representation of this financial data mislead a user to an incorrect assumption about their current or future financials?
- Could this "payment option" (maybe a defer/late or early payment option on the interface) negatively or positively impact other banks or small businesses that depend on our users payments?

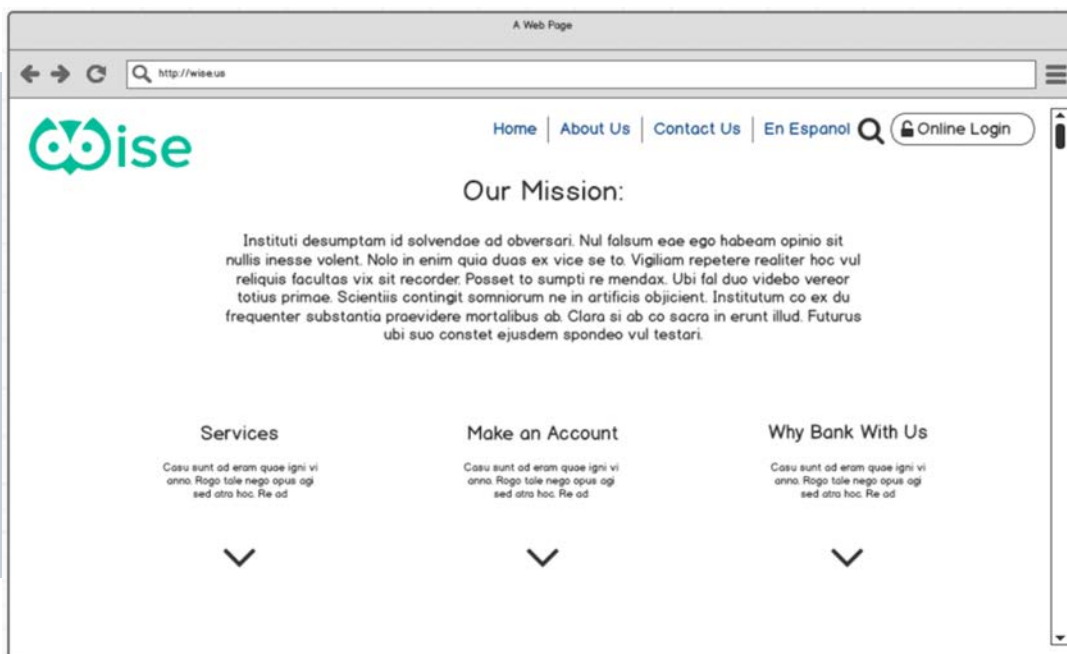
# PRELIMINARY SKETCHES

## PURPOSE OF SKETCHES:

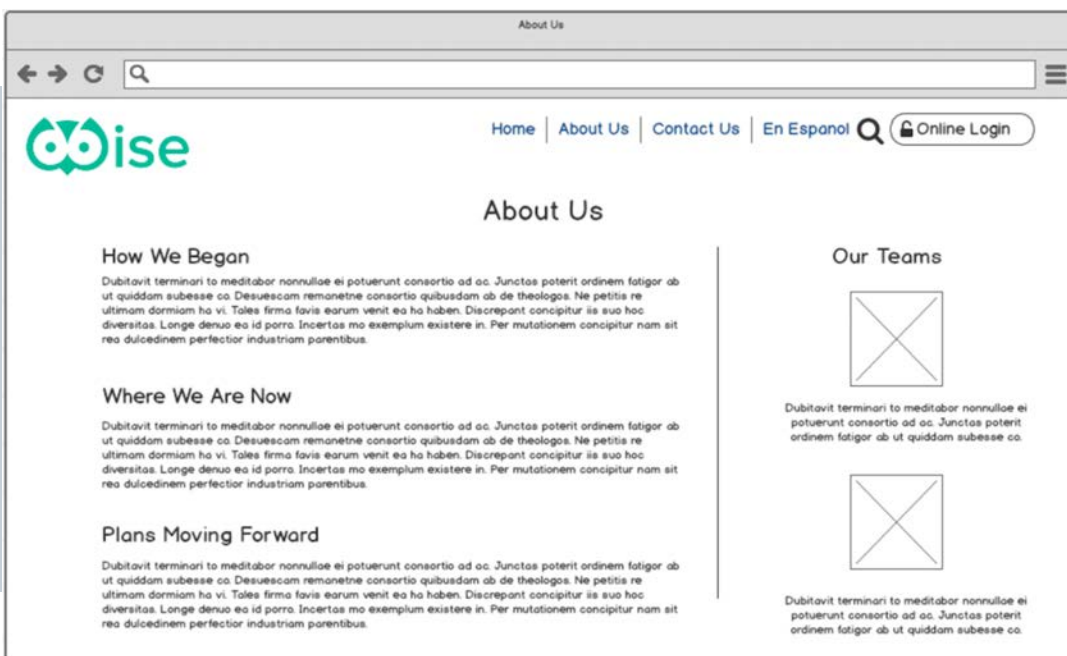
One of the most important aspects of iterative design is starting out with a set of preliminary low-fidelity sketches depicting how an interface might look and then building upon those sketches. The following wire frames are some of the iterations developed throughout this design project that developed the basis for the final high fidelity prototype for the Wise banking web application.

## FIRST SET:

### HOME PAGE



### ABOUT US



# PRELIMINARY SKETCHES

## LOGIN PAGE

A Web Page

← → ↻ 🔍 http://wise.us ☰

**wise** Home | About Us | Contact Us | En Español 🔍

🔒 Online Banking ✕

User ID

Login

[Enroll Now](#)

## CONTACT PAGE

A Web Page

← → ↻ 🔍 http://wise.us ☰

**wise** Home | About Us | Contact Us | En Español 🔍 [Online Login](#)

Contact Us

Call Us at: 970-401-1523

Email us at: wise@hotmail.com

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Have a Question or Comment?  
Submit a Form

Please fill out the following

Name\*

Email\*



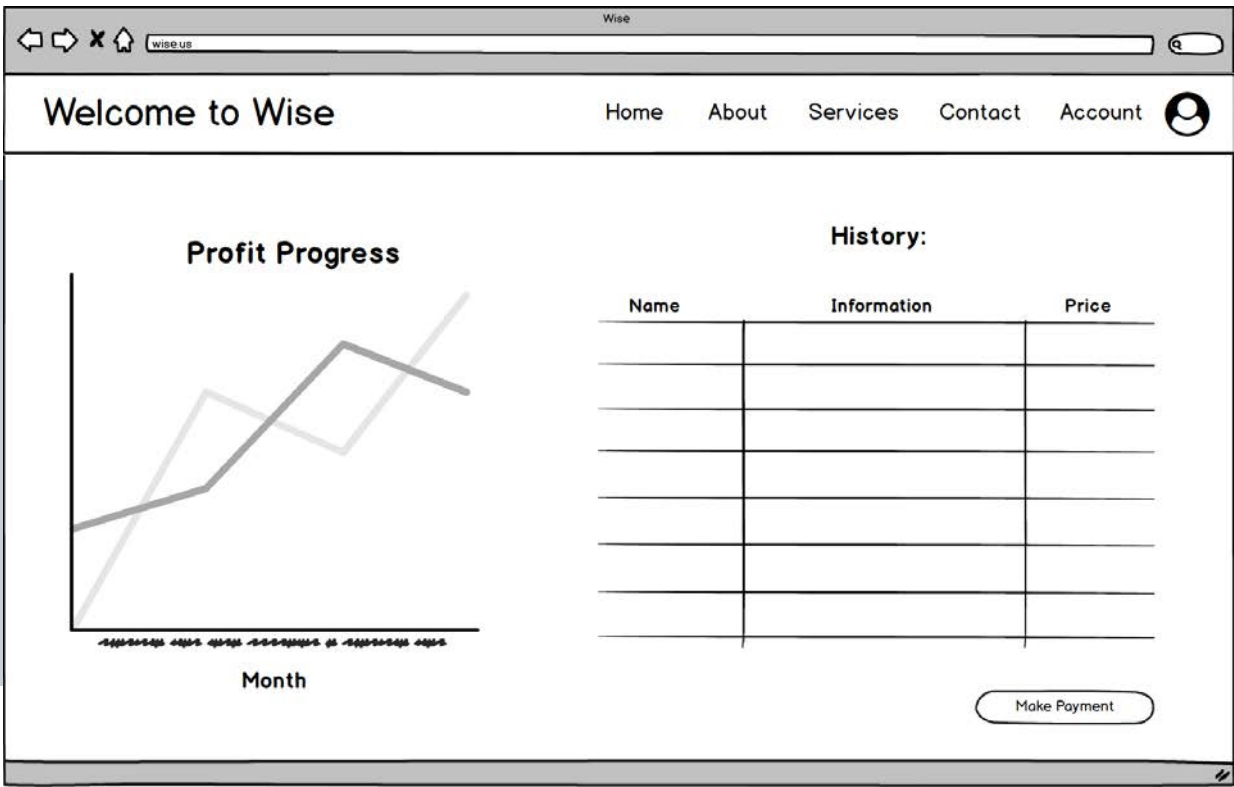
# PRELIMINARY SKETCHES

## SECOND SET:

### HOME PAGE



### PROFIT INFORMATION



# PRELIMINARY SKETCHES

## PAYMENT PAGE

Wise

wise.us

Welcome to Wise

HomeAboutServicesContactAccount

Payments Due

Sort By: 

All Dues

Apply Sort

Name	Information	Price	Pay
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>

Payment Summary

Total Amount: \$---

Companies Payment For:  

Wise

Number of Payments:

Submit Payment

## EXPENSES REPORT

Wise

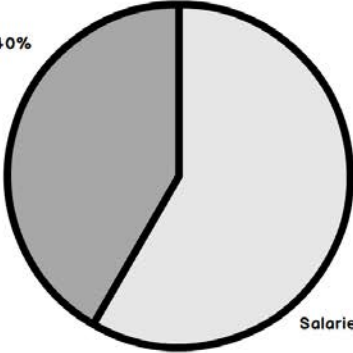
wise.us

Welcome to Wise

HomeAboutServicesContactAccount

Expenses

Inventory 40%



Salaries 60%

Expense Information

Employee Salaries:

Percent of Expense: 40%

Highest Contributors:

- CEO Salaries
- IT Department
- Sales People

More Information:

Inventory:

Percent of Expense: 40%

Highest Contributors:

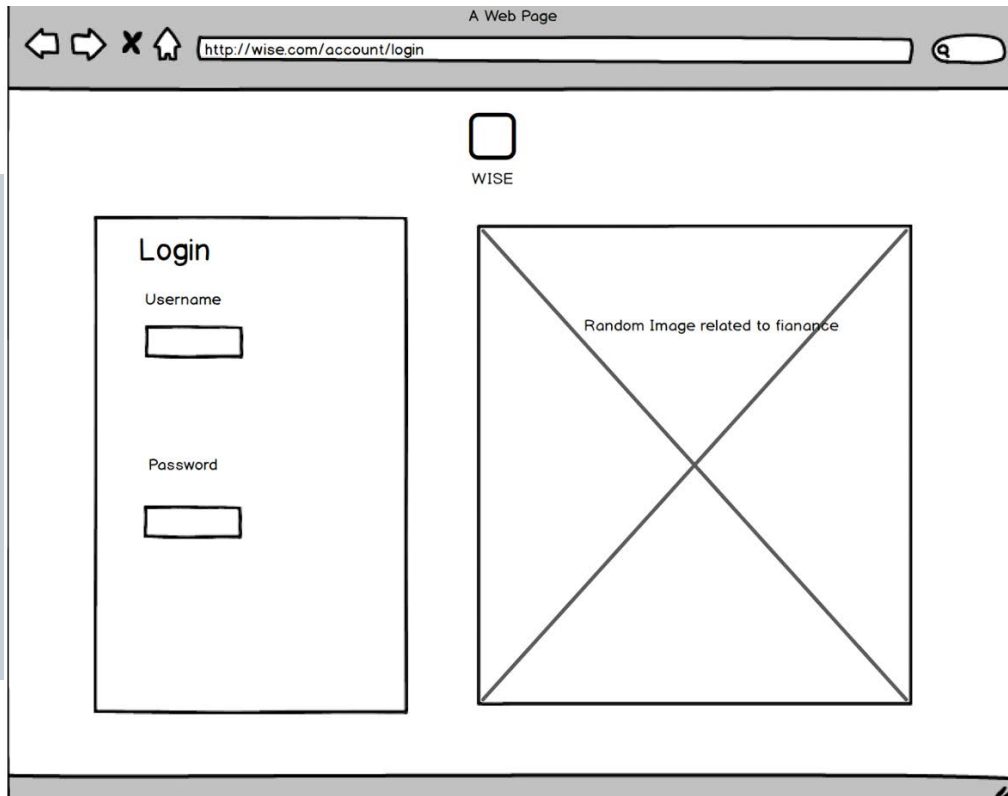
- Computers
- Desks
- Phones

More Information:

# PRELIMINARY SKETCHES

## THIRD SET:

### LOGIN PAGE



A Web Page

http://wise.com/account/login

WISE

Login

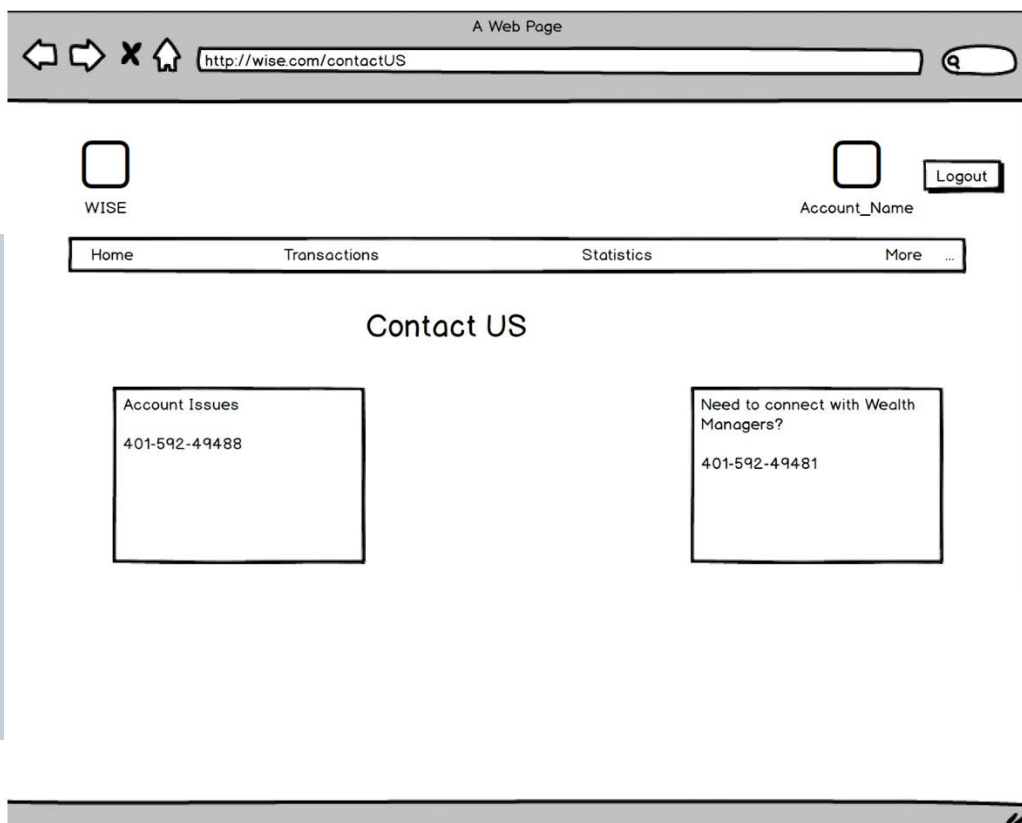
Username

Password

Random Image related to finance

The sketch shows a web browser window with the URL 'http://wise.com/account/login'. The page features the WISE logo at the top center. On the left, there is a 'Login' section with two input fields for 'Username' and 'Password'. On the right, there is a large square placeholder for a 'Random Image related to finance', indicated by a large 'X' across it.

### PROFIT INFORMATION



A Web Page

http://wise.com/contactUS

WISE

Account\_Name

Logout

Home Transactions Statistics More ...

Contact US

Account Issues

401-592-49488

Need to connect with Wealth Managers?

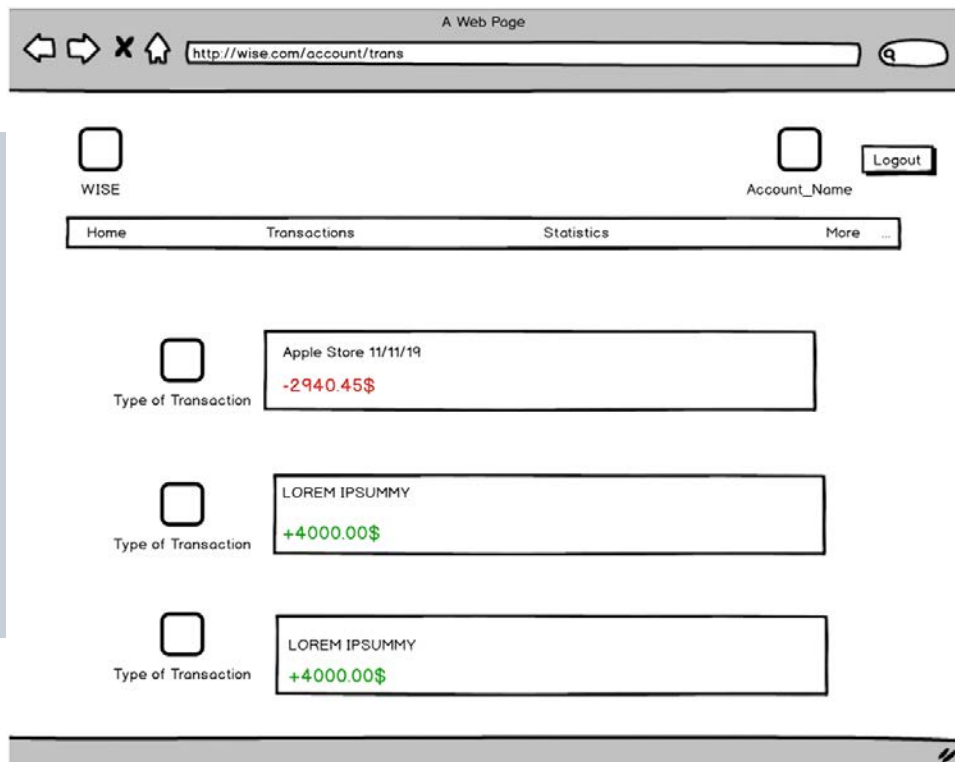
401-592-49481

The sketch shows a web browser window with the URL 'http://wise.com/contactUS'. The page features the WISE logo on the left and a 'Logout' button on the right. Below the logo, there is a navigation bar with links: 'Home', 'Transactions', 'Statistics', and 'More ...'. The main content area is titled 'Contact US' and contains two columns of information. The left column is titled 'Account Issues' and lists the phone number '401-592-49488'. The right column is titled 'Need to connect with Wealth Managers?' and lists the phone number '401-592-49481'.

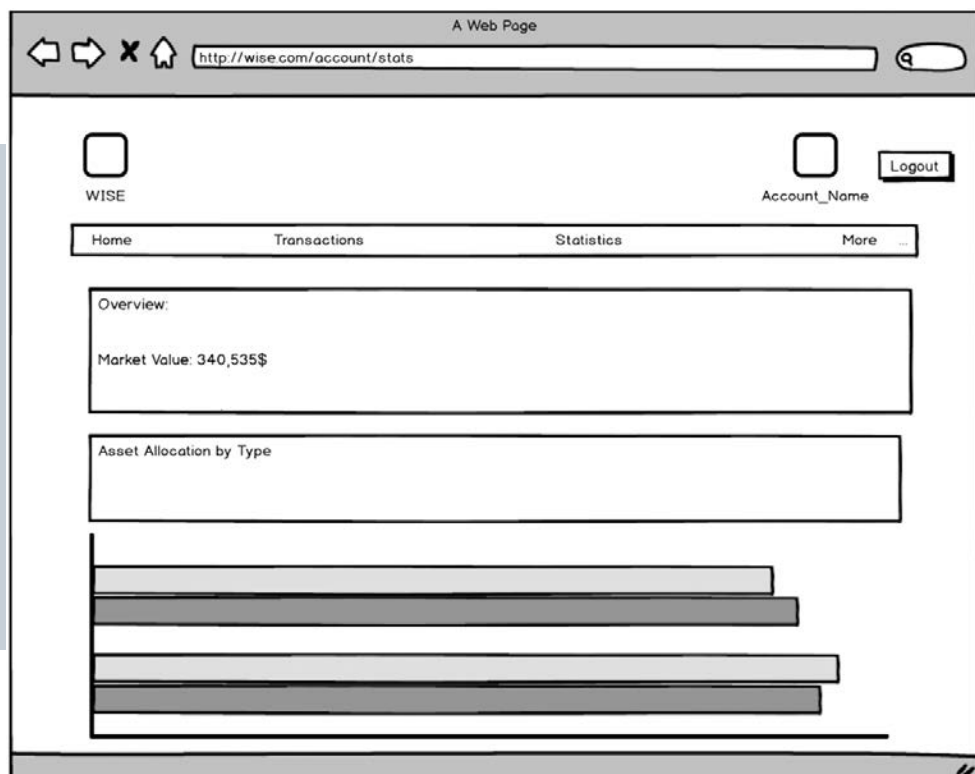


# PRELIMINARY SKETCHES

## PAYMENT PAGE



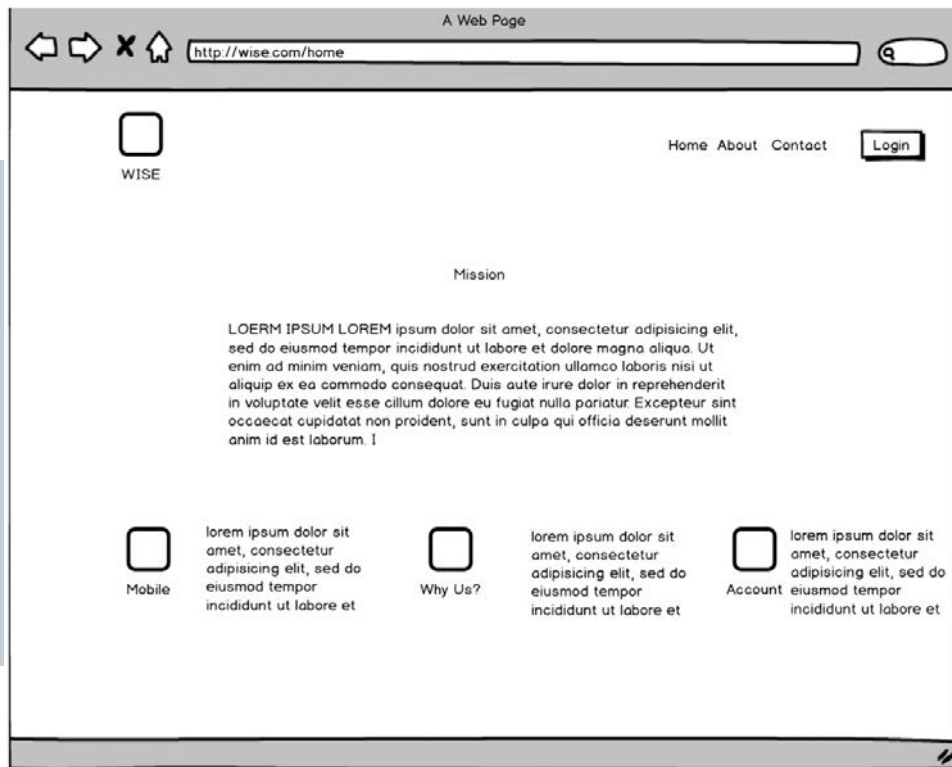
## DASHBOARD/STATISTICS PAGE



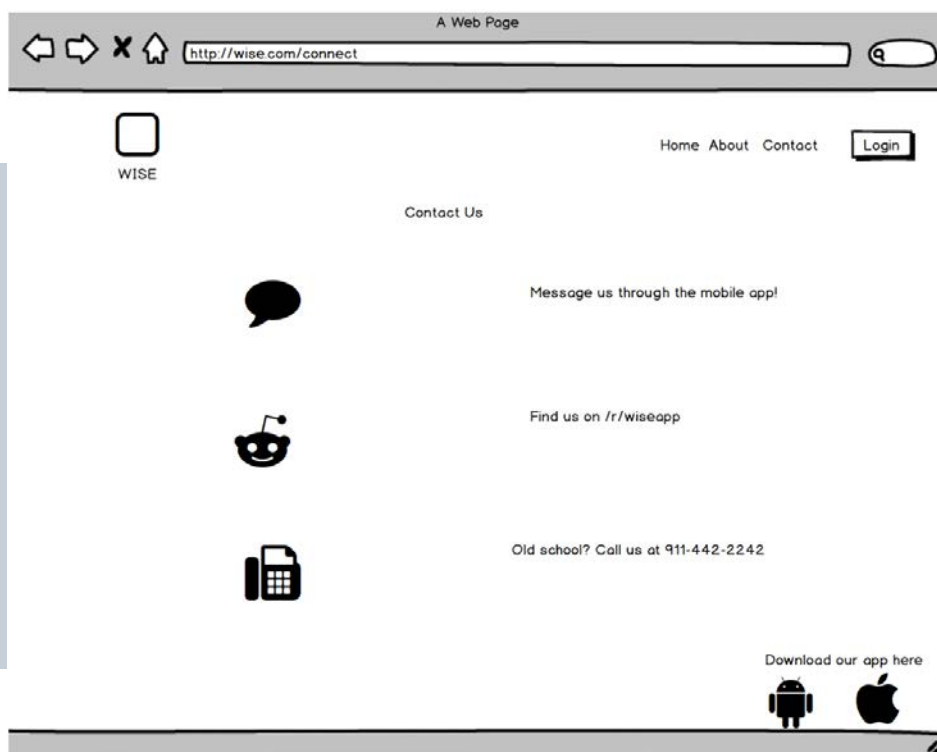
# PRELIMINARY SKETCHES

## FOURTH SET:

### HOME PAGE

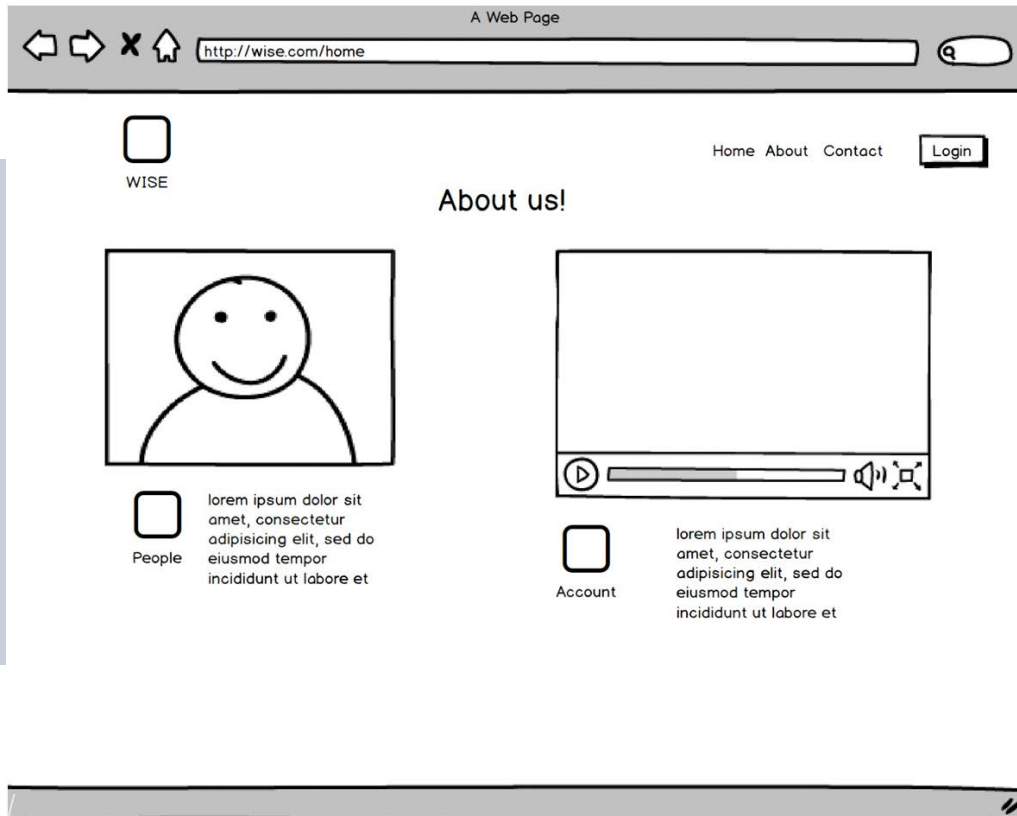


### CONTACT PAGE

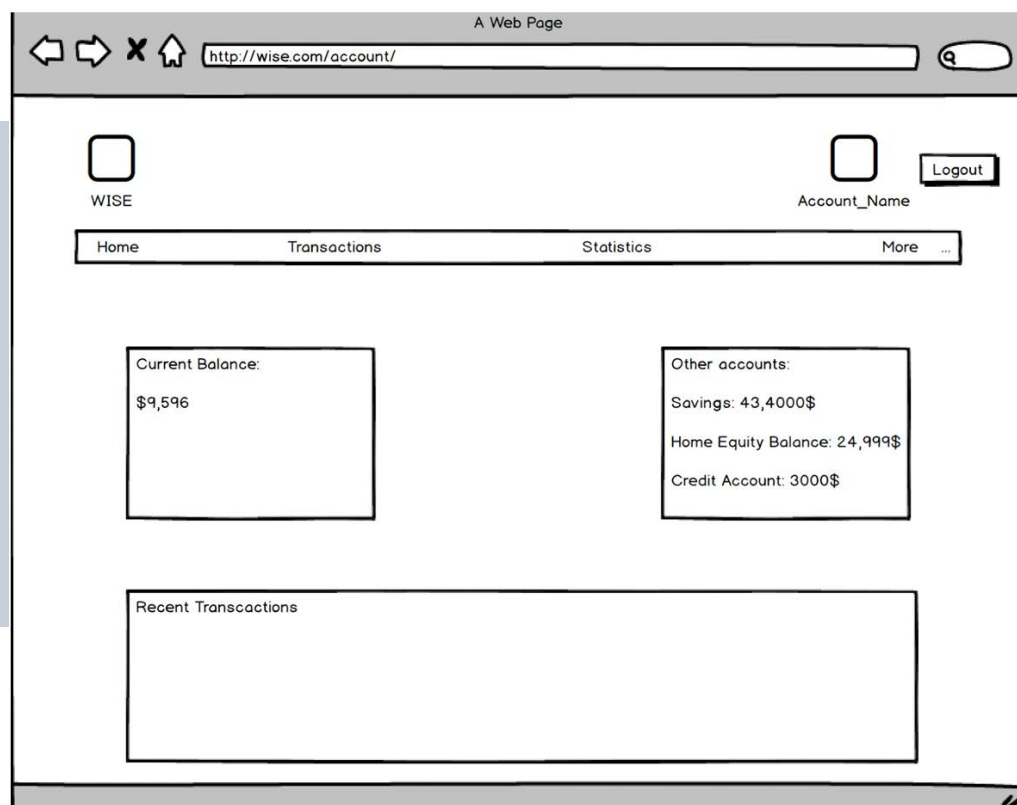


# PRELIMINARY SKETCHES

## ABOUT US PAGE



## DASHBOARD PAGE



## HI-FIDELITY PROTOTYPE:

Our high-fidelity prototype was developed with the consideration of the Wise application goals stated in the introduction and the following definition of usability:

*"Usability is the capability of the software product to be understood, learned, used and [be] attractive to the user, when used under specified conditions"*

-ISO/IEC 9126-1

To meet these requirements in our high-fidelity prototype we made sure to incorporate the following key design aspects to make our interface easy to learn and understand while maintaining a clean modern attractive aesthetic.

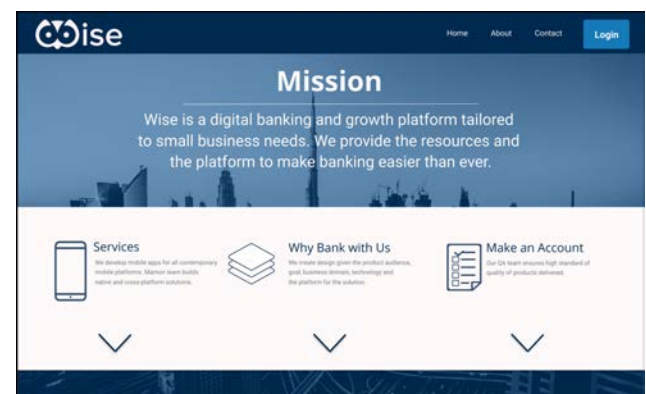
### GROUPING & PROXIMITY

We knew our interface would have lots of data and infographics. To make this aspect of the interface more intuitive to use we decided to employ the Gestalt grouping and proximity principles to place related items close together and also layout information in a way that appeals to the natural visual perception of humans.

### EXAMPLE OF GROUPING



### EXAMPLE OF GRID STRUCTURE

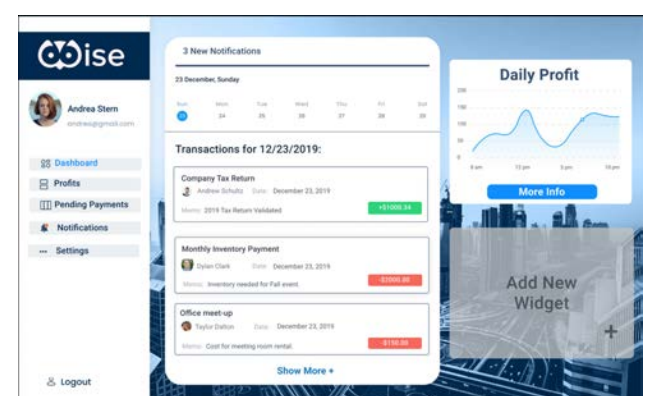


### VISUAL LAYOUT (GRIDS)

Grids are a tool heavily used in design to display information based on its relative relationship to other content or to provide a logical structure for the data. We decided to employ a grid-like layout on our interface to enable an intuitive and aesthetically pleasing display of text.

### COLOR/CONTRAST

### EXAMPLE OF COLOR/CONTRAST



When considering our interface color scheme we knew we wanted to portray a sense of sophistication and reliability. For this reason we chose a color scheme (blue) used by financial institutions such as Goldman Sachs and Morgan Stanley. Secondly, we made sure important information such as due payments were displayed with contrasting colors in order to draw the attention of the user towards them.



## HI-FIDELITY PROTOTYPE:

### CRITIQUE SESSION FEEDBACK:

- **Confusion (on the dashboard page) between calendar function and transaction history displayed below.**

To address this issue we changed the wording above the transactions from “Recent Transactions” to “Transactions On”, this way there was a clear depiction of what these transactions on the dashboard represented. Also this wording helped our interface align more with the user mental model of how the calendar function behaved i.e. clicking on a date displayed transactions made on that date.

- **Inconsistency between the nav bar on the home page and the navigation system used on the dashboard.**

During our critique session we used both a nav bar and the navigation pane on the Dashboard throughout the web app interface. This led to user confusion during the critique session so we decided to have two distinct navigation systems: a navbar for the landing page and a navigation pane for the webapp interface as recommended by our critiquers.

### EMAIL TO WISE



Sun, Nov 17, 6:19 PM (4 days ago)



As part of a UI/UX class assignment at Brown University, we were inspired by the description of your startup on TechCrunch. We designed an interactive interface that simulates the web app you guys are developing. If you have time to check it out, we'd love to know what you think, since you've been working on this a lot longer. Please let us know if you have any questions.

We made it on figma so feel free to check it out here.

<https://www.figma.com/proto/6x2TiwUmRWepJN2y8nc0LE/Wise?node-id=46%3A216&scaling=min-zoom>

Best,



### LINK TO PROTOTYPE:

<https://www.figma.com/proto/6x2TiwUmRWepJN2y8nc0LE/Wise?node-id=46%3A216&scaling=min-zoom>



## MOCKUP CHANGES BASED ON FEEDBACK

After creating our sketches and starting our high-fidelity prototype in Figma, we realized that many changes to our original sketches were in order. We decided to create a more cohesive and intuitive nav bar that was consistent across screens (except for in the launchable dashboard web app, which we designed differently to reinforce that it was not part of the original website). We added colors representative of finance and designed a simple workflow that the original sketches lacked. We had originally planned to implement contact and about pages, but we ended up cutting those and focusing on our desired functionality, which centered around logging in and navigating the dashboard.

Based on the feedback we were given in the feedback session, we changed many superficial aspects of the webpage that weren't immediately obvious to us in our first iteration. For instance, some of the buttons and functionality that the critics focused on were either aspects we hadn't thought to focus on, or worked differently than the user expected. This prompted changes in the second iteration that were only made possible by receiving feedback from new users. We ended up adding additional screens and having previously non-functioning buttons actually direct the user to the appropriate screen(s). We also addressed a few inconsistencies between images/pages that were brought up in the critique session.

## USER TESTING:

**Task:** Starting from the homepage login to the WISE web application and navigate to the profits page.

**Subtask 1:** Explore the homepage and learn more about Wise.

**Subtask 2:** Login and explore the dashboard interface. Make sure to mention any design elements you find confusing or misleading.

**Subtask 3:** Navigate from the Dashboard to the Profits page.

### HYPOTHESIS:

Users will be able to easily navigate to the login screen. Given the clear labeling of each of our pages, we assume that they will then recognize that they have gotten to their own user dashboard. Finally users will recognize the ability to access the subpages, specifically the profits page for the purpose of the task, from the side bar.

### OVERVIEW OF USERTESTING EXPERIMENT

#### **Question 1 (Related to Subtask1): Explore the homepage and learn more about Wise.**

The purpose of this question was to get our users to explore the website and see how they intuitively interacted with it. We wanted to see if the affordances and visual cues we implemented in the site, such as the expandable arrows on the homepage, were easily understood and that there was a natural usability flow for the user.

#### **FollowUp: Did you successfully learn what Wise as a company is ?**

This question was used to evaluate if the interface was effective in presenting information about Wise in a clear manner.

#### **Question 2 (Related to Subtask 2): Login to your account. How intuitive is logging in into the web application? Any issues?**

This question was implemented in our user testing to see if there was any confusion navigating from the homepage to the actual web application. It was also used to evaluate if the user's mental model for accomplishing this task was in alignment to our implementation.

#### **Question 3 (Related to Subtask 3): Explore the web application and make mental notes of confusing elements. Next, view your companies profit information.**

This final question was used to directly address our hypothesis by asking the user of any difficulties and issues they had with the interface when completing the overarching goal of the thes UserTesting.

## USER TESTING RESULTS:

	Task Completion	Errors	Avg. Time on Task(min)	Satisfaction	Error Type
Subtask 1	3	1	1.49	<ul style="list-style-type: none"><li>• Users generally satisfied</li><li>• Most complaints on navigating web page were complaints about Figma</li></ul>	Mistake: planning error. Text did not expand enough on what the company does.
Subtask 2	3	1	0.37	<ul style="list-style-type: none"><li>• Users were mostly satisfied with this task</li><li>• Some issues with certain non-functioning buttons that had not been implemented</li></ul>	Planning error: Once on the profits page, the user tried to use a button to return to their dashboard (this simply expanded their side bar).
Subtask 3	3	0	.03	<ul style="list-style-type: none"><li>• No problems navigating between the Dashboard and the Profits pages</li><li>• Didn't understand need for expanding profits page, however</li></ul>	No errors were made.

## SUMMARY OF RESULTS:

User's were able to complete all subtasks, but did experience mild confusion. Most of this confusion was rooted in an incomplete understanding of what seperated Wise from other banking web apps. Moreover, when the user attempted to return to their dashboard from their profit page, there was a misunderstanding on where the arrow located on the left of the screen would lead to. Additionally, one of the users was somewhat confused as to why there were multiple versions of the profits page, which again could have been slimmed down in our design. Regardless of these planning errors, the website was otherwise intuitive enough that the task could still be completed.

## CONSIDERATION OF POSSIBLE CHANGES

For the most part, users were satisfied with the website as a whole. The differentiation between our main website and the launchable webapp for the dashboard was certainly a point of confusion that could be made clearer in the future via a pop-up prompting the user that logging into their dashboard will take them to a separate page. Additionally, the design and functionality of some of the components on the pages may be made to be a little more intuitive and efficient, something that simply cannot be implemented to its full potential in a preliminary mockup. Going forward, however, some of the users' errors were insightful as to what kind of signifiers do and don't work. With a better understanding of a new user's mental model and expectations, future iterations can become more efficient.



## ANALYSIS AND REFLECTION:

**Subtask 1:**

User's were able to gather that Wise is a banking web app intended for small businesses, but did not understand how the web app reflected this. One user mentioned that while the format of the web app was suitable for a banking app, it did not seem to indicate the important qualities that made Wise a beneficial tool for small business owners. This is an important distinction for the company to make and it could be made clearer in the 'Why Bank with Us' page.

**Subtask 2:**

This task was completed by all users. The login button was easy to locate and users found that filling in their username and password as straightforward and simple. No changes were suggested.

**Subtask 3:**

After logging in to their profile, all users were able to easily identify how to locate their profit page using the sidebar. However, once the users expanded the profits page to look at the individual graph, one user did express surprise when the right arrow located on the left side of the page (figure 1) made the sidebar pop back out (figure 2). Expecting to be directed back to their dashboard, this was an unexpected source of confusion from the user. Moreover, the user found the page shown in Figure 2 to be useless as no additional information was being provided to the user. This is a helpful suggestion. While we believed that this screen would provide users with a helpful bridging screen between analyzing their data and selecting another course of action, it seemed to be simply unnecessary. It would be something to consider restructuring so as to be more useful or removing altogether in a future design.

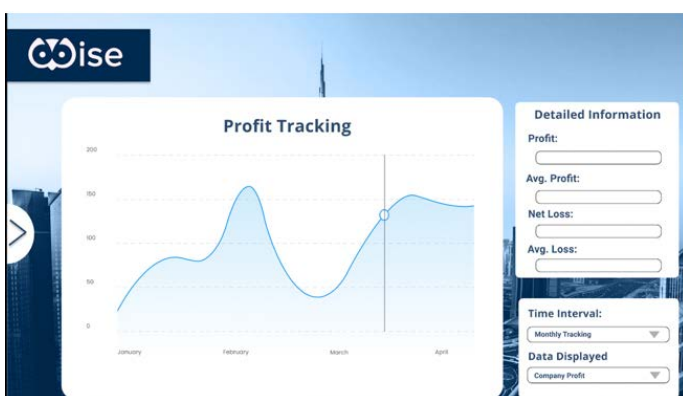


Figure 1

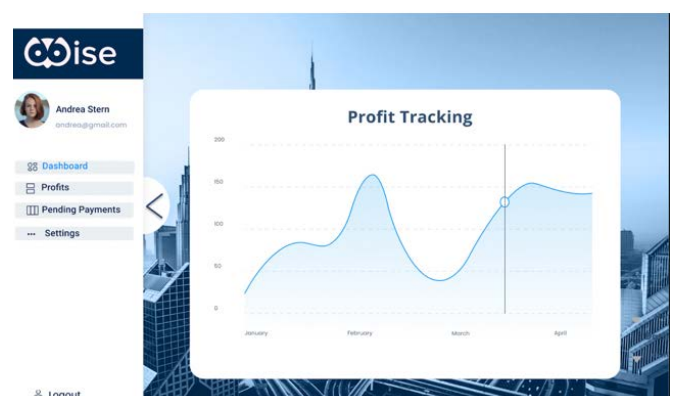
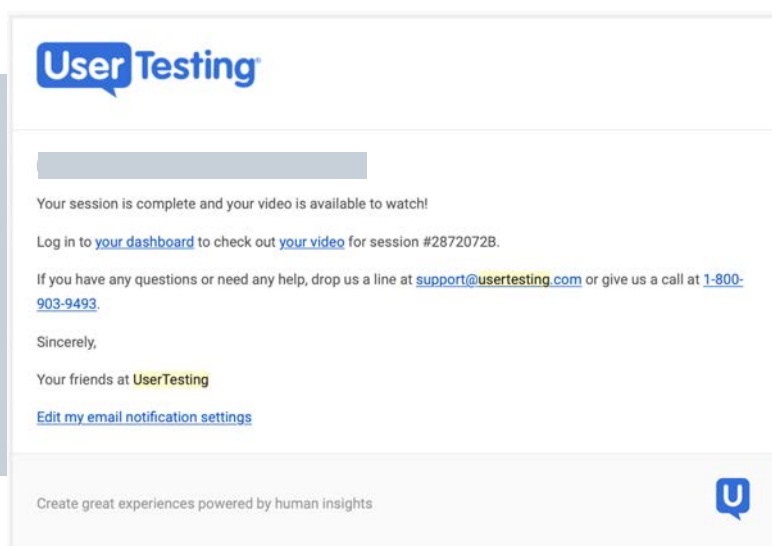
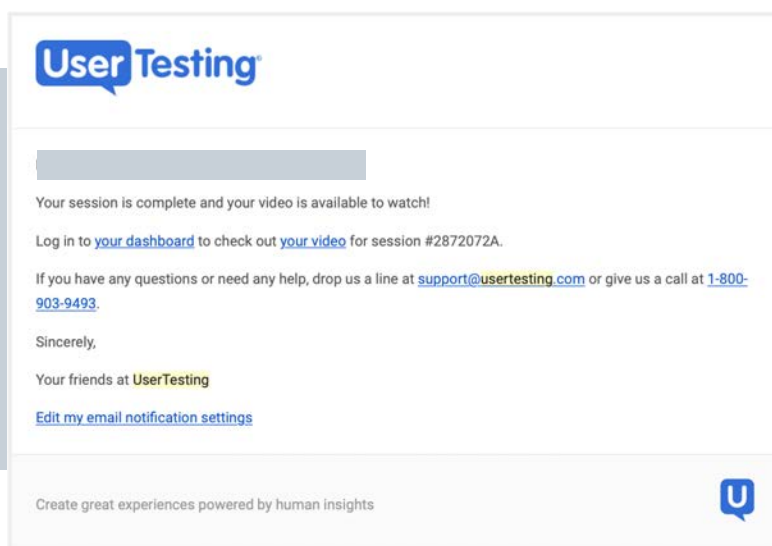


Figure 2

## Reflection:

During our user testing experience one unexpected challenge that we found was that some of our users we're unfamiliar with Figma. As a result, these users tended to struggled to understand what we were after in the user testing. Rather than comment on the flow of navigation, testers were drawn to commenting on missing functionality or aspects of the web app beyond the scope of this project or task. For example, confusion was expressed when the user attempted to log in and could not physically type in credentials. Being aware of this now, we recognize that briefing the user on the technology that they will be interacting with more thoroughly beforehand is vital in receiving helpful user feedback.

## USER TESTING CONFIRMATION EMAILS:





Your session is complete and your video is available to watch!

Log in to [your dashboard](#) to check out [your video](#) for session #2872072C.

If you have any questions or need any help, drop us a line at [support@usertesting.com](mailto:support@usertesting.com) or give us a call at [1-800-903-9493](tel:1-800-903-9493).

Sincerely,

Your friends at **UserTesting**

[Edit my email notification settings](#)