Gap Analysis for Mobile Banking Application

## Application Chosen: Mobile Banking App (e.g., KOTAK 811, YONO SBI)

## Design Thinking Process Review & Areas for Improvement:

### Empathize (Understanding User Needs)

* 1. **Current State:**
     1. Users seek seamless, secure, and fast banking transactions.
     2. Elderly users struggle with navigation.
     3. Visually impaired users face accessibility challenges.
  2. **Improvement Areas:**
     1. Enhanced voice assistance for transactions.
     2. Simplified UI for older users.
     3. Dark mode and text-to-speech for better accessibility.

### Define (User Pain Points & Requirements)

* 1. **Current State:**
     1. Slow authentication process.
     2. Poor error feedback messages.
     3. Overloaded interface with too many features on one screen.
  2. **Improvement Areas:**
     1. Faster biometric authentication.
     2. Clearer error handling with guided troubleshooting.
     3. More intuitive dashboard layout.

### Ideate (Brainstorming Solutions)

* 1. **Current State:**
     1. Limited transaction categorization.
     2. No personalized financial insights.
     3. Basic security alerts.
  2. **Improvement Areas:**
     1. AI-driven financial recommendations.
     2. Custom categories for better spending tracking.
     3. Real-time fraud alerts with AI analysis.

### Prototype (Testing Low-Fidelity Solutions)

* 1. **Current State:**
     1. Basic wireframes, but lacks real user testing.
     2. Minimal A/B testing for UI changes.
  2. **Improvement Areas:**
     1. Conduct usability testing with diverse users.
     2. Implement iterative UI/UX refinements based on real feedback.

### Test (User Feedback & Iteration)

* 1. **Current State:**
     1. Slow feedback loop from users.
     2. Limited in-app survey options.
  2. **Improvement Areas:**
     1. In-app user feedback prompts.
     2. Regular user testing with analytics integration.

# Gap Analysis for Mobile Banking App

|  |  |  |  |
| --- | --- | --- | --- |
| **Aspect** | **Current State** | **Desired State** | **Gap Identified** |
| **User Experience** | Complex UI for elderly users | Simplified UI with guided assistance | Lack of user-friendly design for elderly users |
| **Accessibility** | Limited voice control & text-to-speech | Full accessibility features (voice, contrast, haptic feedback) | Not fully inclusive |
| **Security** | Standard authentication & basic fraud alerts | AI-driven fraud detection & seamless biometric login | Delay in fraud detection & cumbersome login |
| **Personalization** | Basic transaction insights | AI-driven financial advice & expense categorization | No AI-powered personalization |
| **User Feedback** | Slow response to user concerns | Real-time feedback loop via app | Lack of user engagement for improvements |

## Conclusion:

By addressing these gaps, the mobile banking app can improve user satisfaction, security, and accessibility while maintaining a competitive edge.