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1-4 Assignment: Users and Solutions

The app I have chose is “DCU Mobile Banking” app, created for Digital Federal Credit Union. The primary task for this app is to allow users to keep track of their finances, things like loans, credit cards, debit accounts, investments, retirement or “other accounts” as stated in the app. This app is actually a newer, totally revamped app from what DCU had before. This new DCU app ties in financial wellness and machine learning, allowing for a section called “FutureLook”, which predicts what your balances will look like on a specific date based on past transactions. The colors for DCU are mainly green and white, and the app does a fantastic job of using these colors (or green and black if on dark mode) to create a visually appealing UI. Meanwhile, the layout is simple and easy to navigate, with virtually no clutter aside from the “Membership” tab, which has a *long* list of different menus.

A few user needs can be identified right off the bat – the ability to see balances, transactions, manage finances, make payments, set travel notifications, and contact DCU. These smaller tasks all help the overall goal of allowing users to keep track of their finances, however complex or simple that may be – varying from person to person. Members with DCU are the focus demographic of the application, and each member will want access to their accounts to manage them to their needs. The app does a tremendous job of allowing easy transfers between DCU accounts, and even to other members of DCU. With FutureLook, the app is encouraging the user to save money by showing what their balances can look like in the future.

For each user need, there is a clear, straightforward path for the user to take to accomplish each task. The app starts on the “Dashboard” tab, where it will notify you of “FutureLook” predictions, upcoming (or late) payments, user-set savings goal progress, and pre-approved loan offers. Another tab is the “Accounts” tab, which brings up all of the accounts the member has at DCU, plus any 3rd party accounts that the user has to set up to sync with the DCU app. The layout is intuitive, and every press of a button seems natural. When this app was first released earlier this year, I didn’t feel the need to explore because it just flowed so well.

If I were responsible for designing this app, it would be slightly easier as most apps by banks and credit unions serve the same purpose – finance management. But the information needed would be features to set the app aside from the run-of-the-mill finance apps. I would like to know about what the users would like to see in an app, and that way try and make that happen for them. I would like to know what they didn’t like about other apps, as to not reproduce those negative experiences for those users.