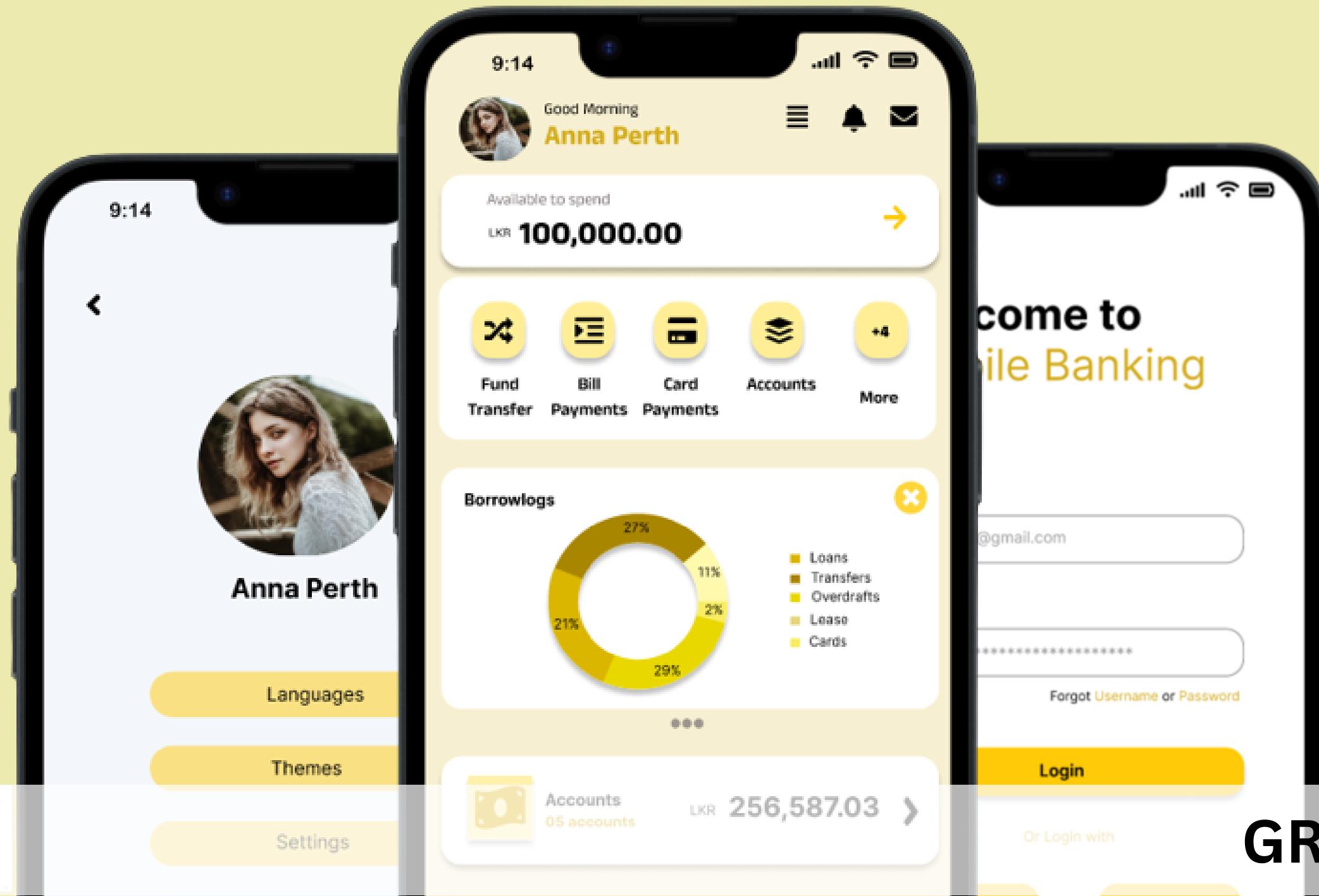




Swift Cash

Mobile Banking Application



MEET OUR TEAM



Yasassi Suriyabandara
IT20224202



Kaveesha Perera
IT20023164



Methmi Kanakarathne
IT20258580



Chamoda De Silva
IT20120870



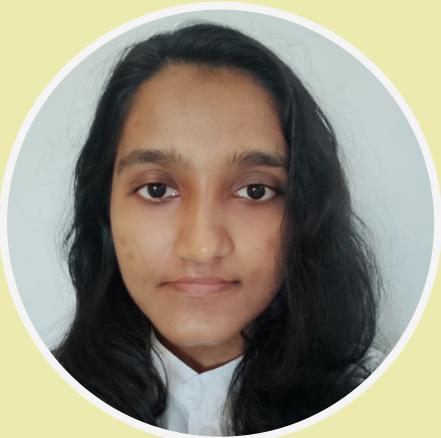
Rishma Packeeran
IT20041298



Duneesha Samarakoon
IT20457952



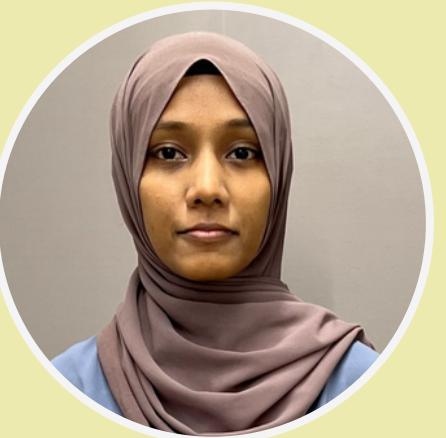
Kumeshi Samarasinghe
IT20206246



Nesali Ariyasinghe
IT20033828



Ushani Dahanayaka
IT20043650



Humaira Rizwan
IT20146788

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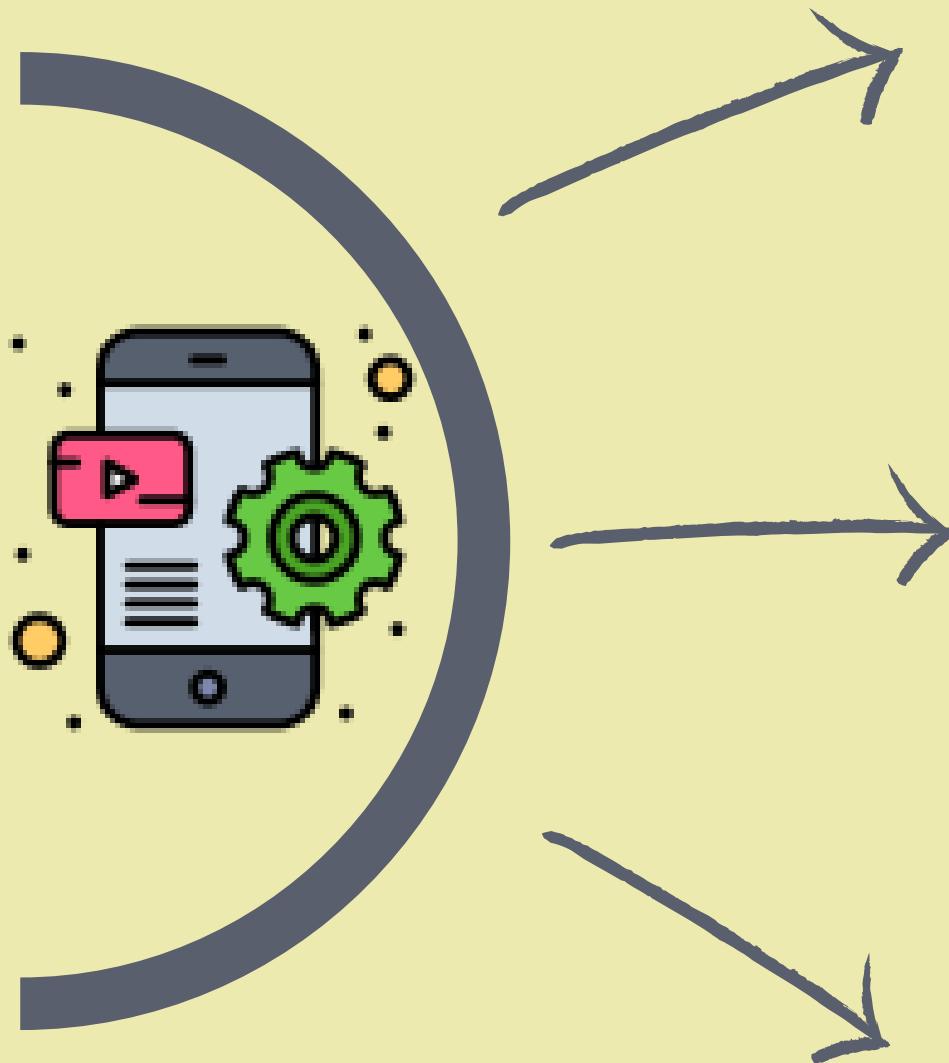


BACKGROUND

Presented by : Suriyabandara S.M.Y.M.
IT20224202



Purpose



The study aimed to find out shortcomings with current mobile banking applications, help understand the needs and expectations of customers better, and provide better user experiences.

Design thinking methods and data analytics were used to develop solutions for common user needs such as checking bank balances, sending and transferring money, sending transfer slips, and creating fixed deposits.

The results provide valuable insights into the user experience of bank apps in Sri Lanka and introduce more user-friendly, less complex, and smart mobile banking application with enhanced features.



Step Followed

- Observed user feedback regarding currently used Mobile Bank applications by using a Google form.
- Analyzed the form results to get insights about the good/bad user experiences in current Mobile Bank applications.
- Created personas to determine the user goals and pain points.
- Designed user journey maps for decided features.
- Created a Figma prototype of a Mobile Banking application.
- Tested the prototype using Useberry.
- Analyzed the Useberry Results.
- Observed user feedback regarding the prototype.
- Identified the modifications for the prototype and did the needed improvements.

Contribution



Student Number	Contribution
IT20224202	<ul style="list-style-type: none">• Survey• User journey map for the 'Bill Payment'• Create the Useberry project to test the prototype.
IT20023164	<ul style="list-style-type: none">• Personas• Design the Wireframes• Presentation
IT20041298	<ul style="list-style-type: none">• Survey• Design the Wireframes• Presentation
IT20120870	<ul style="list-style-type: none">• Survey• User journey map for the 'Transaction'• Make the overall Dashboard for the survey results
IT20258580	<ul style="list-style-type: none">• Survey• User journey map for the 'Create a Fixed Deposit'• Analysis for the Qualitative data

Contribution



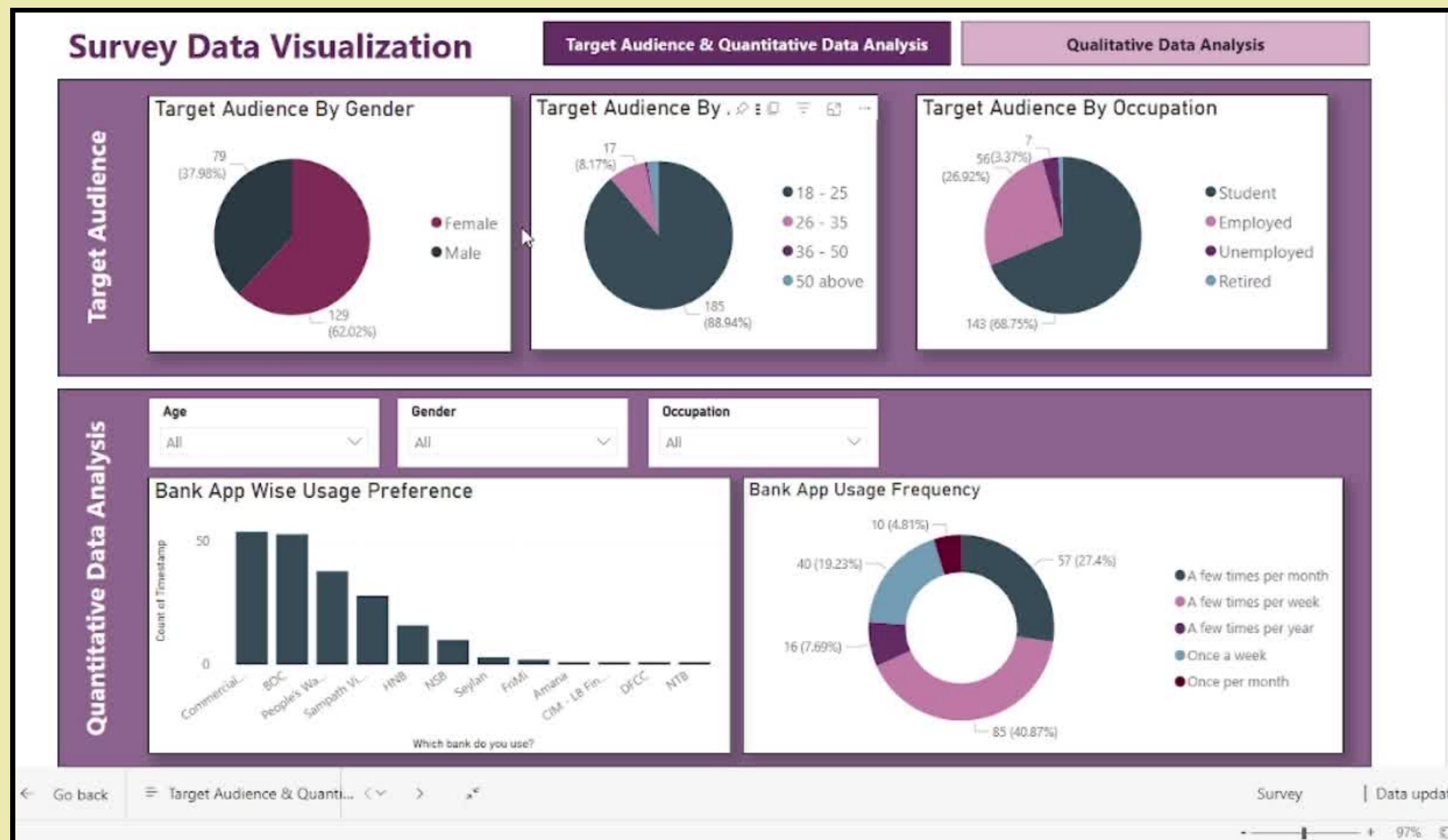
Student Number	Contribution
IT20146788	<ul style="list-style-type: none">• Survey• Design the wireframes• Presentation
IT20457952	<ul style="list-style-type: none">• Personas• Design the wireframes• Design the presentation
IT20033828	<ul style="list-style-type: none">• Personas• User journey map for the 'Sharing Transfer Slips'• Analysis for the Qualitative data
IT20043650	<ul style="list-style-type: none">• Personas• User journey map for the 'Check Balance'• Design the Presentation
IT20206246	<ul style="list-style-type: none">• Personas• Design the wireframes• Design the presentation



TARGET AUDIENCE

Presented by : De Silva C.R.D
IT20120870

Dashboard of the Survey Results



[Click Here to visit the PowerBi Dashboard](#)



DEMOGRAPHY DATA

TARGET AUDIENCE SELECTION USING DEMOGRAPHY DATA ANALYSIS



GENDER WISE

Male
Female

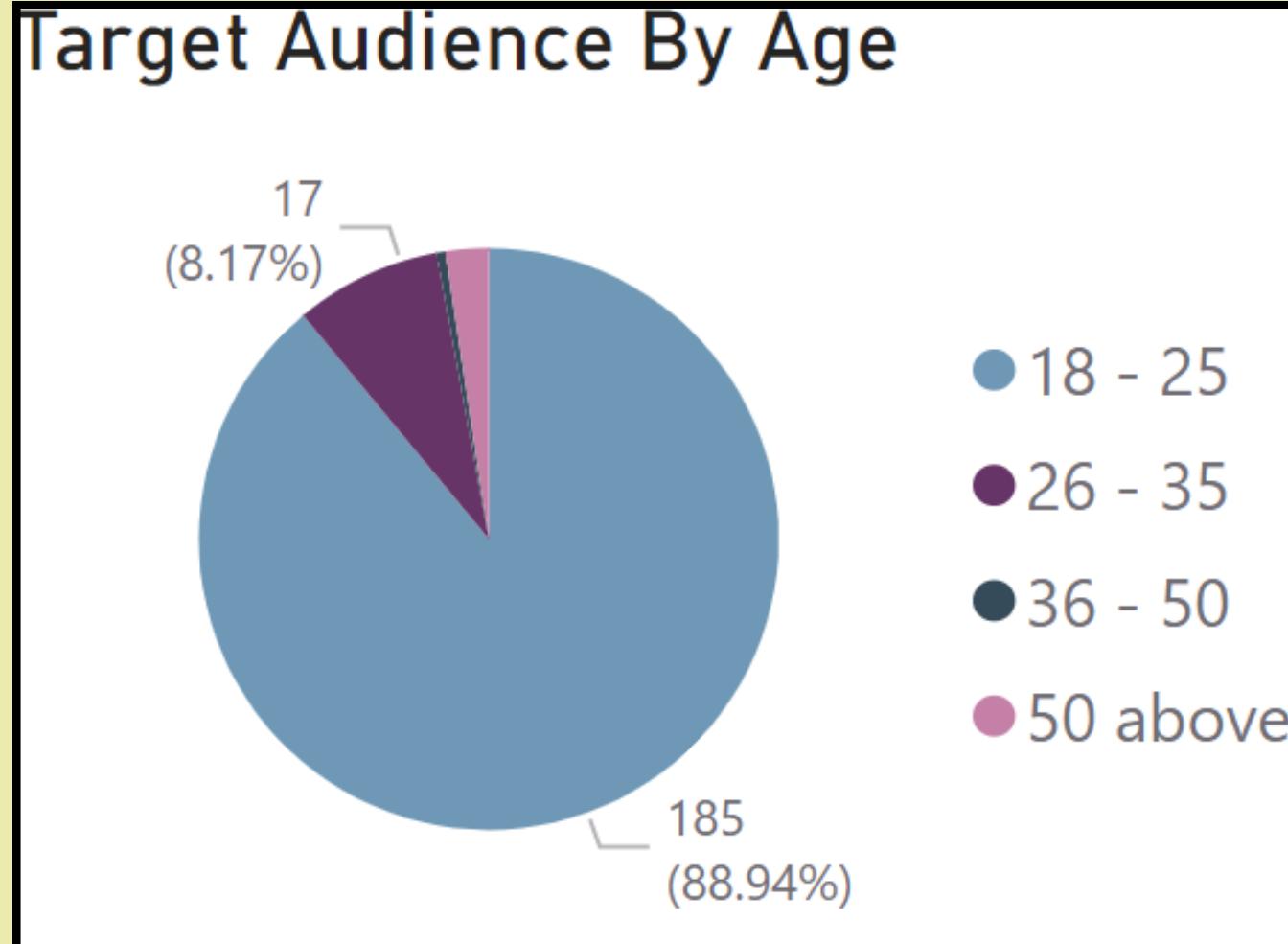
AGE WISE

Less than 18
18 – 25
26 – 35
36 – 50
50 and Above

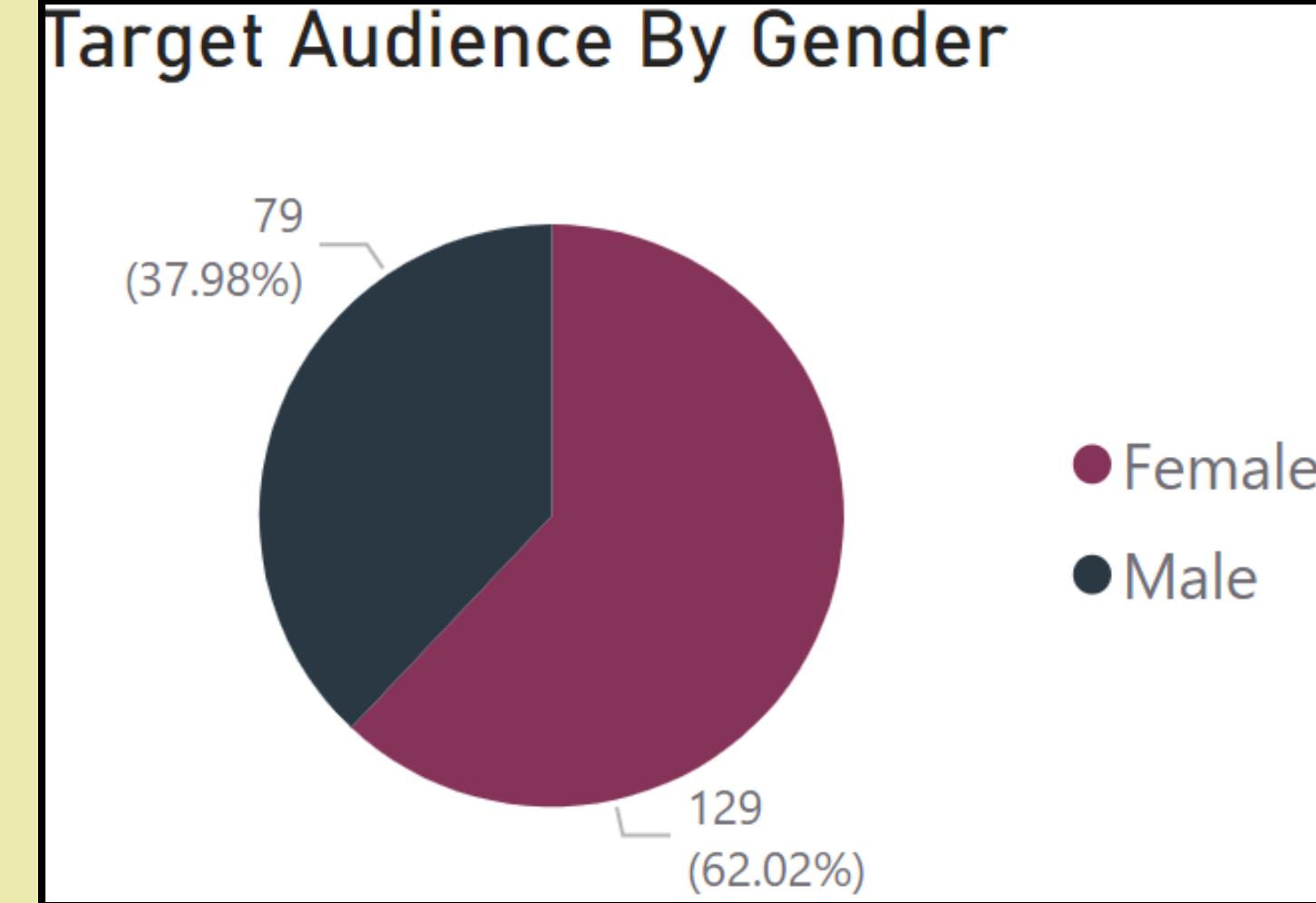
OCCUPATION

Student
Employed
Unemployed
Retired

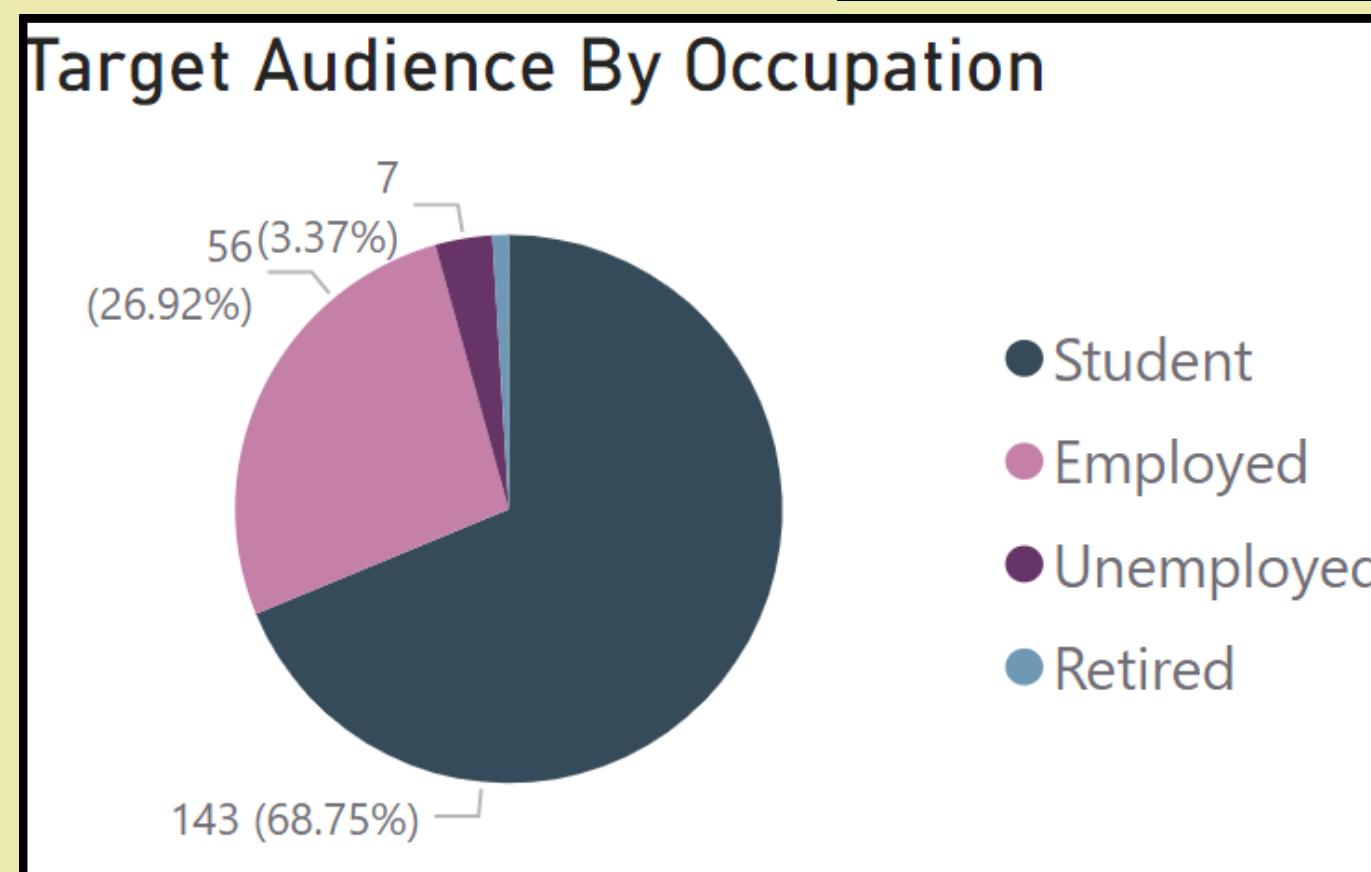
Target Audience By Age



Target Audience By Gender



Target Audience By Occupation





PERSONAS

Presented by : Samarasinghe S.A.K.S
IT20206246

PERSONA #1



Sophia Stevenson



AGE 26
EDUCATION Bachelor's Degree in Psychology
STATUS Single
OCCUPATION Teacher
LOCATION New Jersey
TECH LITERATE Moderate

Bio
She currently lives in New Jersey. She has a Bachelor's Degree in Psychology and is a teacher. She enjoys spending time with her family and going for walks in the park.

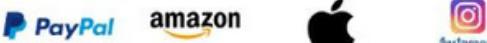
Core needs

- Easy access to her account details, like account balance and transaction history.
- Flexibility to make deposits and withdrawals as and when required.
- The ability to set up automatic savings transfers.

Frustrations

- Unclear information about interest rates and account benefits.
- Difficulty accessing information about her account balances and transactions in a timely and convenient manner.
- Limited availability of online or mobile banking features.

Brands



Personality
Friendly Organized

Payment medium
 Direct Deposit  Digital Payment

Platform
 Mobile App

PERSONA #2



Skungo Gxididi



A circular portrait of a man with short hair, wearing a white shirt and a grey tie, standing with his hands in his pockets.

AGE	34
EDUCATION	Masters in Human Resources
STATUS	Married
OCCUPATION	Customer Support Manager
LOCATION	Colombo
TECH LITERATE	High

Bio
He currently lives in Colombo. He finished his master in human resources and has been appointed for Customer Support Manager. He is married and like to go out with friends.

Core needs

- Address all customer tickets as soon as possible.
- Daily updating online and remote banking options.
- Issue certificate of deposit.

Frustrations

- Ticket resolving is highly time consuming.
- Logging calls regularly.
- Not much choice and comparison not available.

Brands



TOYOTA AUDI solis BELL

Payment medium



Digital Payment

Platform



Mobile App

Personality

Extrovert Energetic

“ I am used to manage my time for work and as well as my family life. I am enjoying it.

PERSONA #3



Todd Ellison



AGE 32
EDUCATION Bachelor's Degree in Accounting
STATUS Married
OCCUPATION Accountant
LOCATION London
TECH LITERATE High

“ I prefer a simple and intuitive banking experience that helps me manage my finances efficiently.

Personality
Detail-oriented Extrovert

Bio
Todd is an accountant who lives in London. He has a Bachelor's Degree in Accounting and has been working for a reputed accounting firm for 6 years. He is a busy professional who values his time with his family and prioritizes his work-life balance.

Core needs

- Reliable and secure account that allows him to deposit money at regular intervals.
- Track deposits, interest earnings, and the maturity date of the account.
- Competitive interest rates.

Frustrations

- Confusing online banking interfaces that make it difficult to find what he needs.
- Frequent service disruptions or technical glitches in the bank's online system.
- Hidden fees or charges that are not clearly communicated.

Brands

facebook Microsoft ROLEX

Payment medium
Cheque Digital Payment

Platform
Website Mobile App

PERSONA #4



Adam Felder



AGE 15
EDUCATION High School
STATUS Single
LOCATION Sydney
HOBBIES Playing soccer, Watching movies

Bio
Alex is a high school student who recently opened a bank account with his parents. He is interested in learning how to manage his money and save for future goals, such as buying a car when he turns 18.

Core needs

- Save money for his future goals, such as buying a car or going to college.
- To reach the thresholds for the benefits attached to his account, such as free school equipment and gifts on Children's Day.
- To learn more about financial management and develop good money habits.

Frustrations

- Frustrated that he cannot withdraw money from his account until he turns 18.
- Some of the financial terms used in the app confusing and would appreciate more guidance on how to use the app effectively.

Personality
Organized Empathetic

Brands
[Facebook](#) [YouTube](#) [Instagram](#)

Payment medium
 Digital Payment

Platform
 Mobile App

PERSONA #5



Kalindu Perera



AGE 25
EDUCATION Degree in Business and Accounting
STATUS Married
OCCUPATION Businessman
LOCATION Gampaha
TECH LITERATE High

Bio
He currently lives in Gampaha. He has finished his Degree in Business and Accounting and has started to support his father in running the family business about a year ago. He is married and likes to go on family trips in long holidays.

Core needs

- Need to do business transactions easily, smoothly and quickly.
- View all his transactions in an overview.
- Security of the transactions are very important.

Frustrations

- Lack of responsiveness such as slow loading times and unresponsive elements in UI.
- Limited customization of the interfaces and features.
- Security concerns.

Brands



Personality
Extrovert Problem Solver

Payment medium
Cheque Digital Payment

Platform
Mobile App

PERSONA #6



Hema Gunasekara



A circular portrait of an elderly woman with short, light-colored hair, smiling warmly at the camera. She is wearing a pink and white horizontally striped t-shirt.

AGE	71
EDUCATION	Diploma in Teaching
STATUS	Married
OCCUPATION	None
LOCATION	Colombo
TECH LITERATE	Moderate

“ I am moderately used to online services and I sometimes do online banking using Sampath bank app.

Personality

Introvert Reader

Bio

She currently lives in Colombo with her only son's family. She is a retired teacher. She likes to read and go to temple every poya days.

Core needs

- Need to pay for her own medication and living fees.
- View all her payments and savings in an overview.
- The quality of the service is very important.

Frustrations

- Complicated login procedures.
- Small texts and buttons on the user interfaces.
- Sometimes having complex navigations.

Brands

facebook YouTube

Payment medium



Digital Payment

Platform



Mobile App

PERSONA #7



Palitha Devapriya



AGE 43
EDUCATION Masters in Business
STATUS Married
OCCUPATION CEO
LOCATION Colombo
TECH LITERATE Moderate

Bio
He is a adventurous and ambitious risk-taker who inspires his team to strive for excellence. He stays active playing sports and working out, and is a confident and charismatic leader.

Core needs

- Make his financial transactions convenient and hassle-free.
- He requires trustworthy and secure mobile banking software.
- Needs mobile banking apps with customization features to meet his unique financial needs.

Frustrations

- Unseen costs that weren't explicitly revealed.
- App does not integrate well with other apps or services
- Limited funding.

Brands



Personality

Adventurous Confident
Innovative Goal-oriented

Payment medium



Cash/Cheque Digital Payment

Platform



Website Mobile App

PERSONA #8



Lennox Carter



AGE 27
EDUCATION Bachelor in IT
STATUS Single
OCCUPATION Software Engineer
LOCATION San Francisco
TECH LITERATE High

I want to make the best mobile banking app.

Personality
Mastermind Supervisor
Performer

Bio

He enjoys staying up to date with the latest technology trends, attending hackathons and coding competitions, and tinkering with electronics in his spare time. He is also an avid cyclist and enjoys exploring the outdoors on weekends.

Core needs

- Verify the app's security mechanisms are effective enough to safeguard users' sensitive financial information.
- customer-friendly interface that simplifies banking for them.
- needs to provide responsive and effective customer service to help customers.

Frustrations

- Security breaches or data leaks that may compromise customer's financial data.
- Limited resources that may prevent him from making necessary updates or improvements to the app.

Brands



Payment medium
 Digital Payment

Platform
 Website  Mobile App

PERSONA #9



Ann Jane



AGE

32

OCCUPATION

Marketing Manager

STATUS

Single

LOCATION

New York City

“ I need a better app to manage my finances

Personality

Extrovert

Reader

Bio

Ann is a successful marketing manager at a leading advertising agency in New York City. She's a busy professional who is always on the go, with a demanding work schedule that keeps her occupied throughout the day. She values her time and is always looking for ways to simplify her life and make things more convenient.

Core needs

- Looking for a safe and reliable way to grow her money while maintaining easy access to her funds.
- She wants to be able to manage her fixed deposit account easily and conveniently, without having to make frequent trips to the bank or spend a lot of time on paperwork.

Frustrations

- The app takes too long to load or responds slowly to her inputs
- Experiences technical glitches, such as crashing or freezing

Brands



Payment medium



Digital Payment

Platform



Mobile App

PERSONA #10



Ness Bandara



AGE 25
EDUCATION Bachelors in Business
STATUS Single
OCCUPATION Entrepreneur
LOCATION Colombo
TECH LITERATE High

“ I like to travel around the world. And my passion is in business area.

Personality
Dedicated Daring

Bio
She is an entrepreneur. She has build two start up companies and needs to handle her investments accurately. Currently she is reading her masters in economics.

Core needs

- Higher Interest Rate.
- Mobile Banking Facility.
- Real-time access.

Frustrations

- Concerned about fraud and security issues.
- Technical issues such as slow loading times or unexpected crashes.
- Limited Functionality.

Brands

[Facebook](#) [YouTube](#) [Instagram](#)

Payment medium

Cash/Cheque Digital Payment

Platform

Website



USER JOURNEY MAPS

Presented by : Dahanayake U.S.
IT20043650

USER JOURNEY MAPS #1



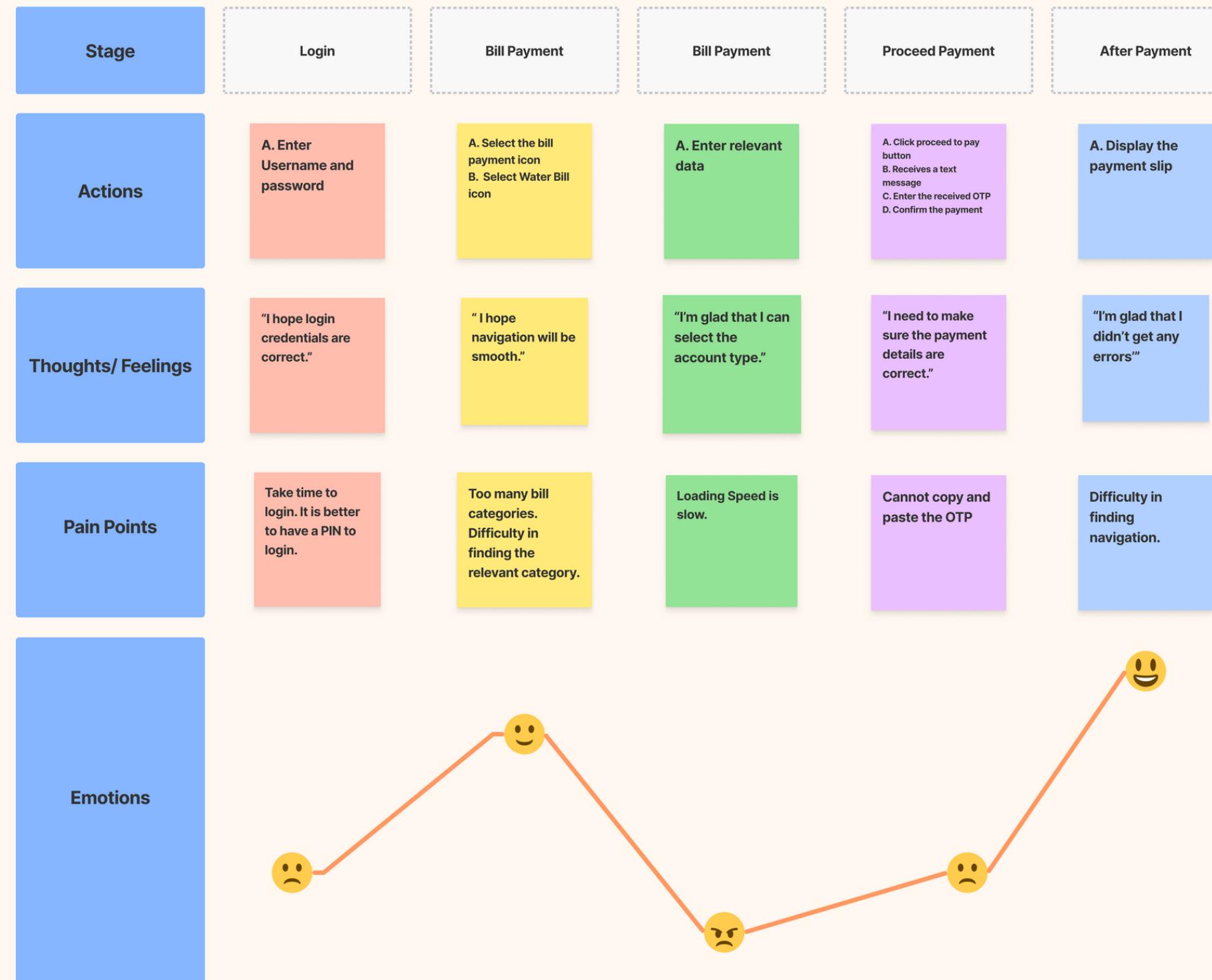
Scenario: Checking bank balance



USER JOURNEY MAPS #2



Scenario: Water Bill Payment Experience



USER JOURNEY MAPS #3



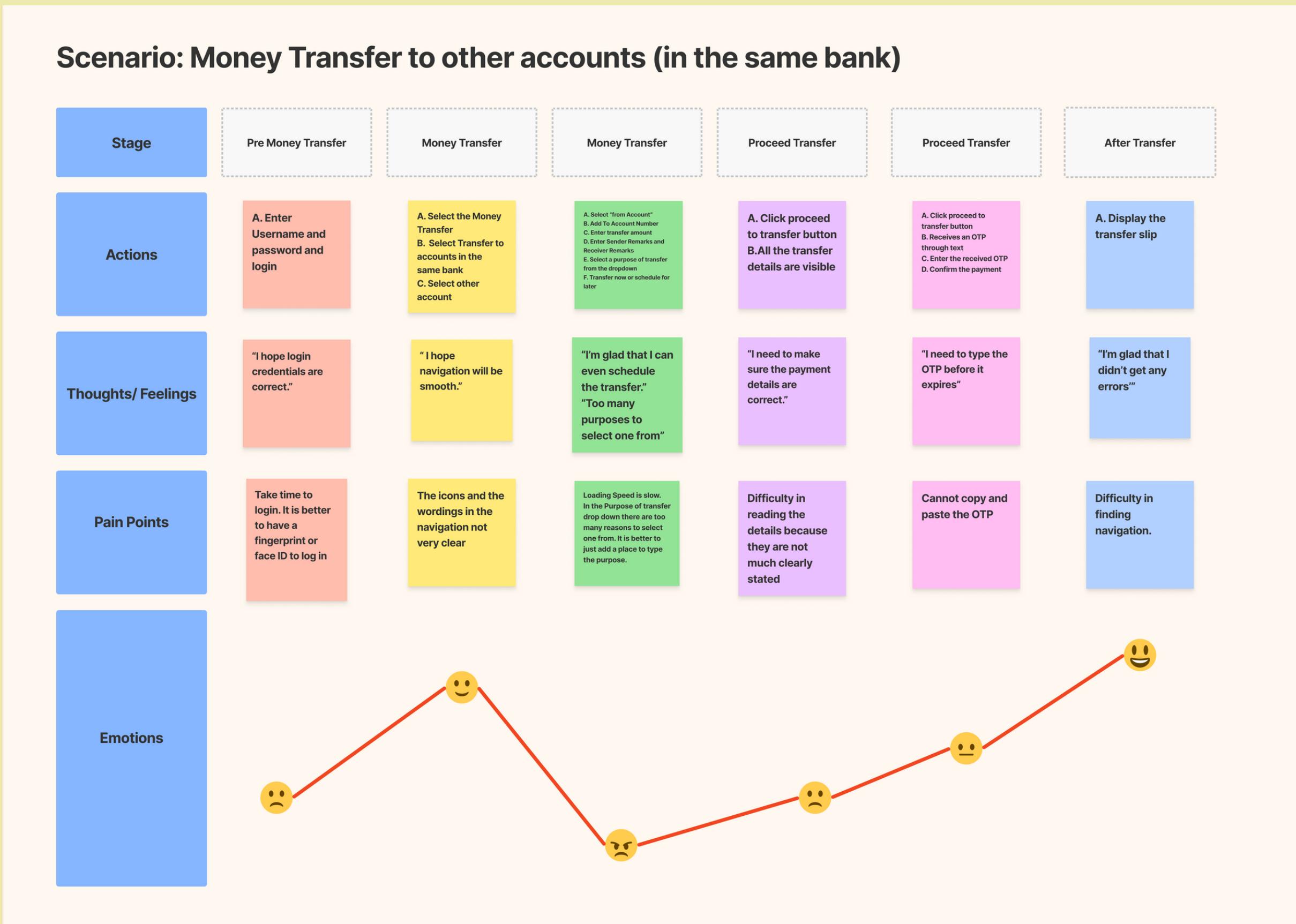
Scenario: Money Transfer to my other account (in the same bank)



USER JOURNEY MAPS #4



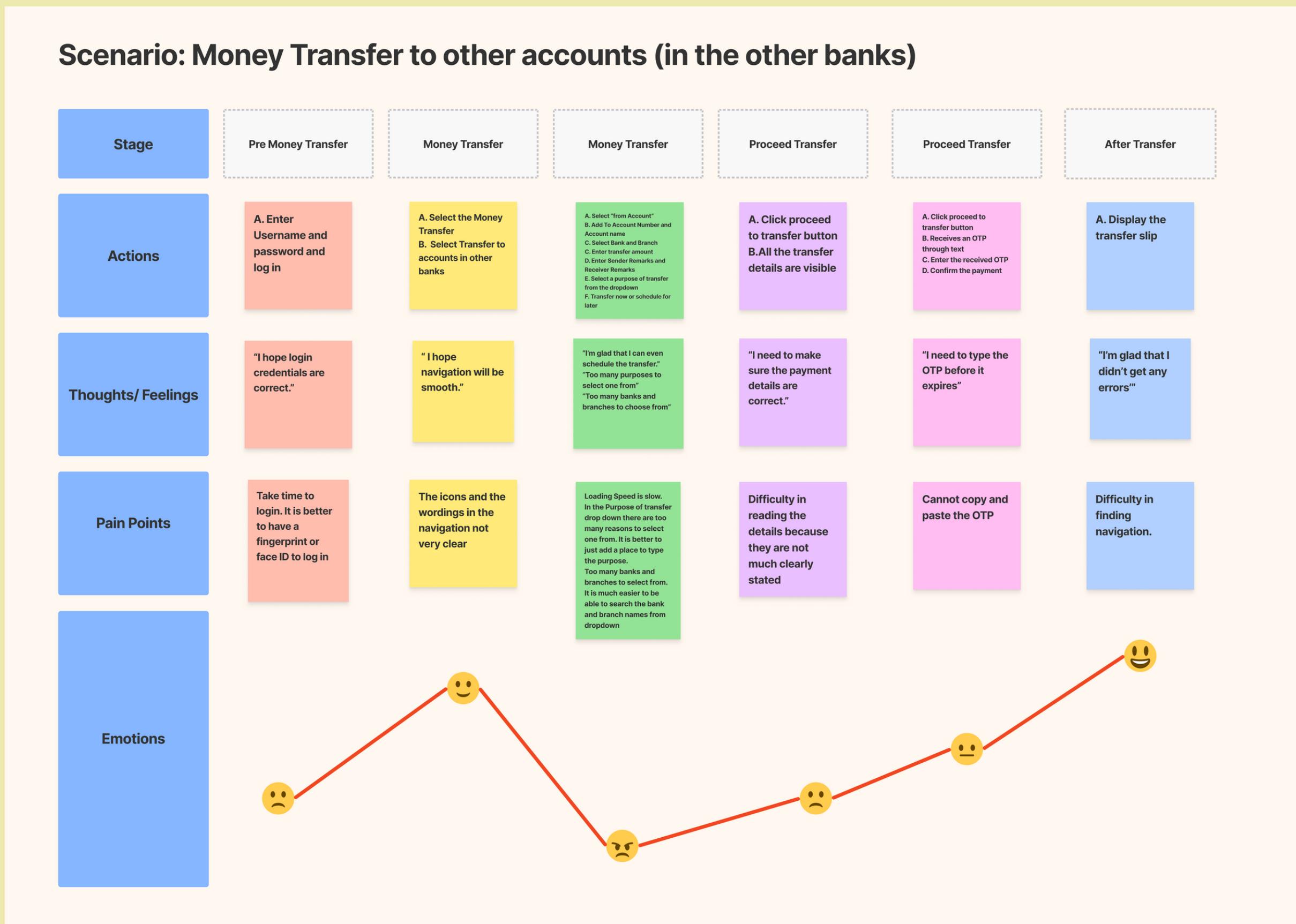
Scenario: Money Transfer to other accounts (in the same bank)



USER JOURNEY MAPS #5



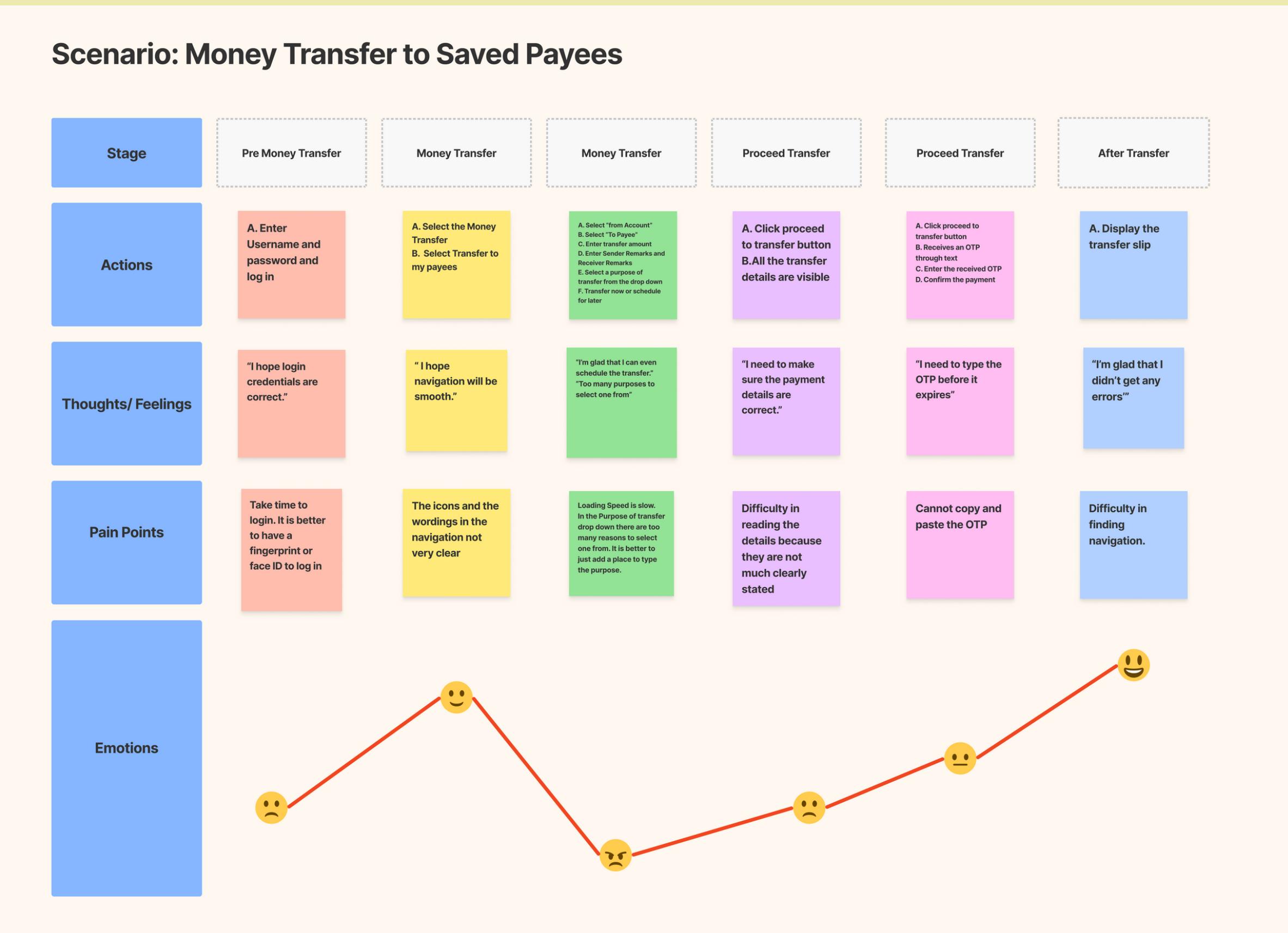
Scenario: Money Transfer to other accounts (in the other banks)



USER JOURNEY MAPS #6



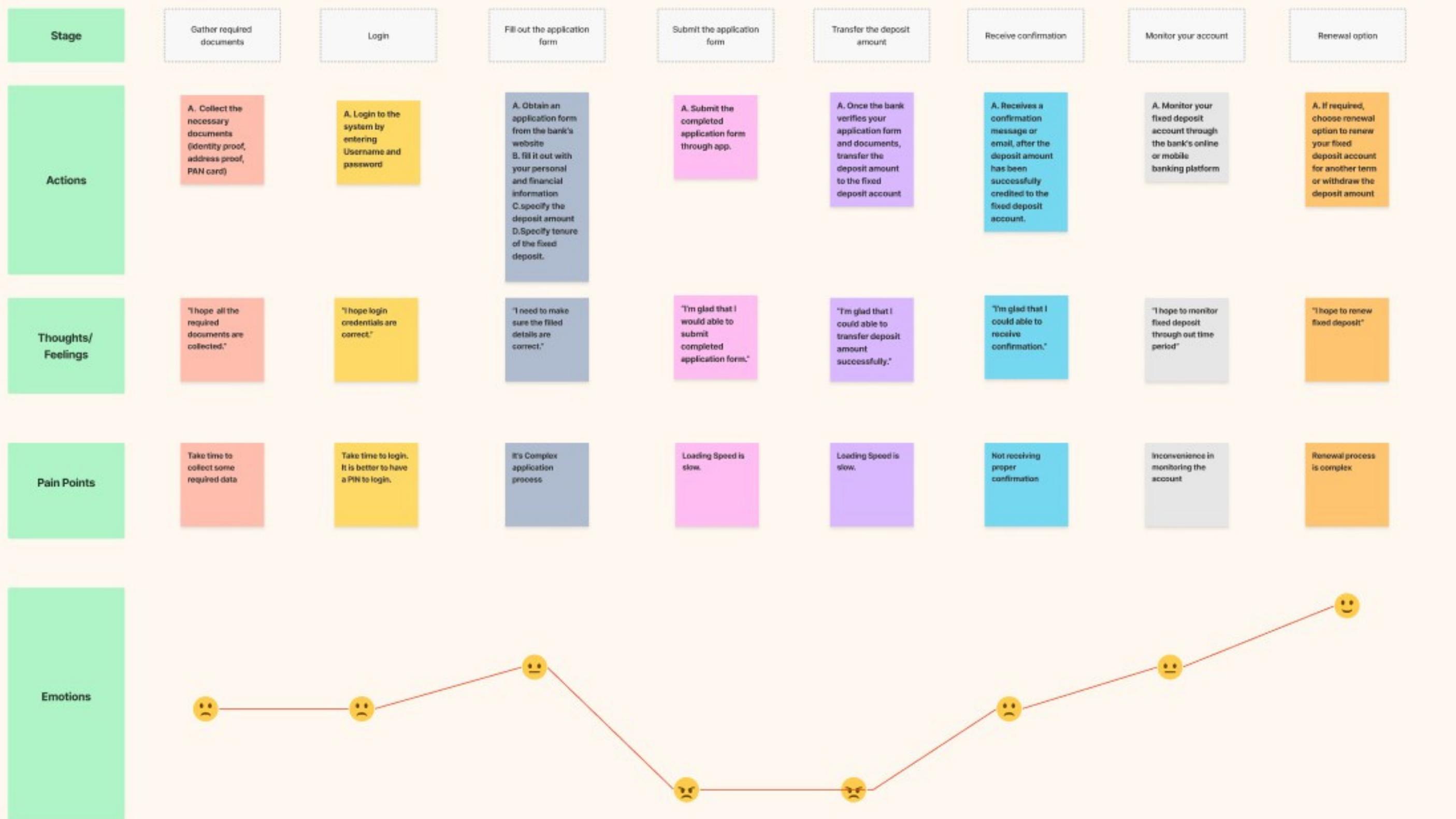
Scenario: Money Transfer to Saved Payees



USER JOURNEY MAPS #7



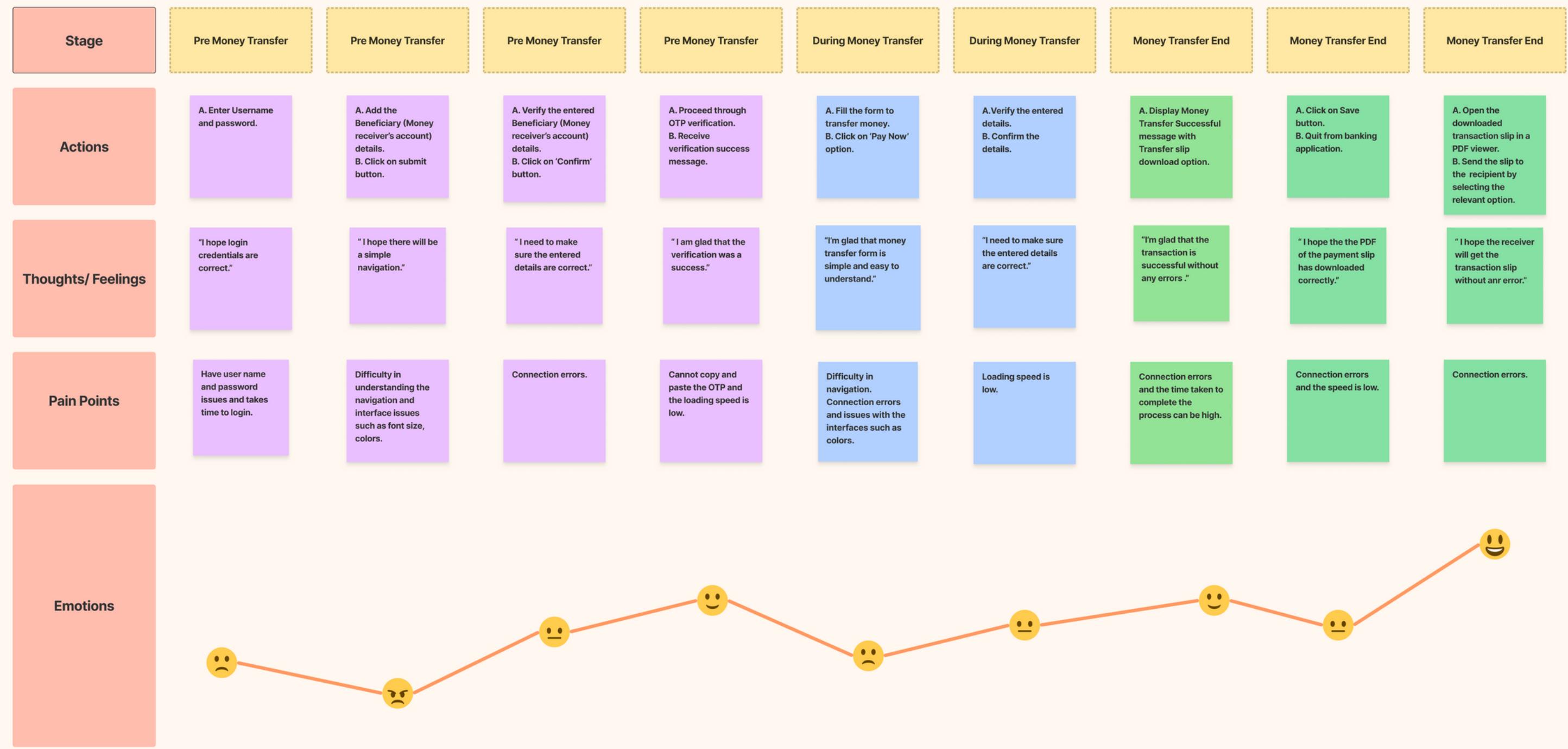
Scenario: Creating fixed deposit



USER JOURNEY MAPS #8



Scenario: Sending Transfer Slips Experience





DATA ANALYSIS

Presented by : Samarakoon S.M.D.H.
IT20457952



CURRENT MOBILE BANKING APPLICATION RELATED FEEDBACKS:

<https://forms.gle/kDuCEtz7TmX33tzu9>

DESIGNED PROTOTYPE RELATED FEEDBACKS (AFTER USING):

<https://app.useberry.com/t/LGUZLyN9C12m/>



QUANTITATIVE DATA

- Usage preference for popular mobile banking applications
- Usage frequency of mobile banking applications

QUALITATIVE DATA

- Login Issues
- Issues and pain points
- Font, Font Type and Font Size
- UI Background color
- UI elements Layout and Spacing
- UI elements Icons and Images
- Overall UI satisfaction



QUANTITATIVE DATA ANALYSIS

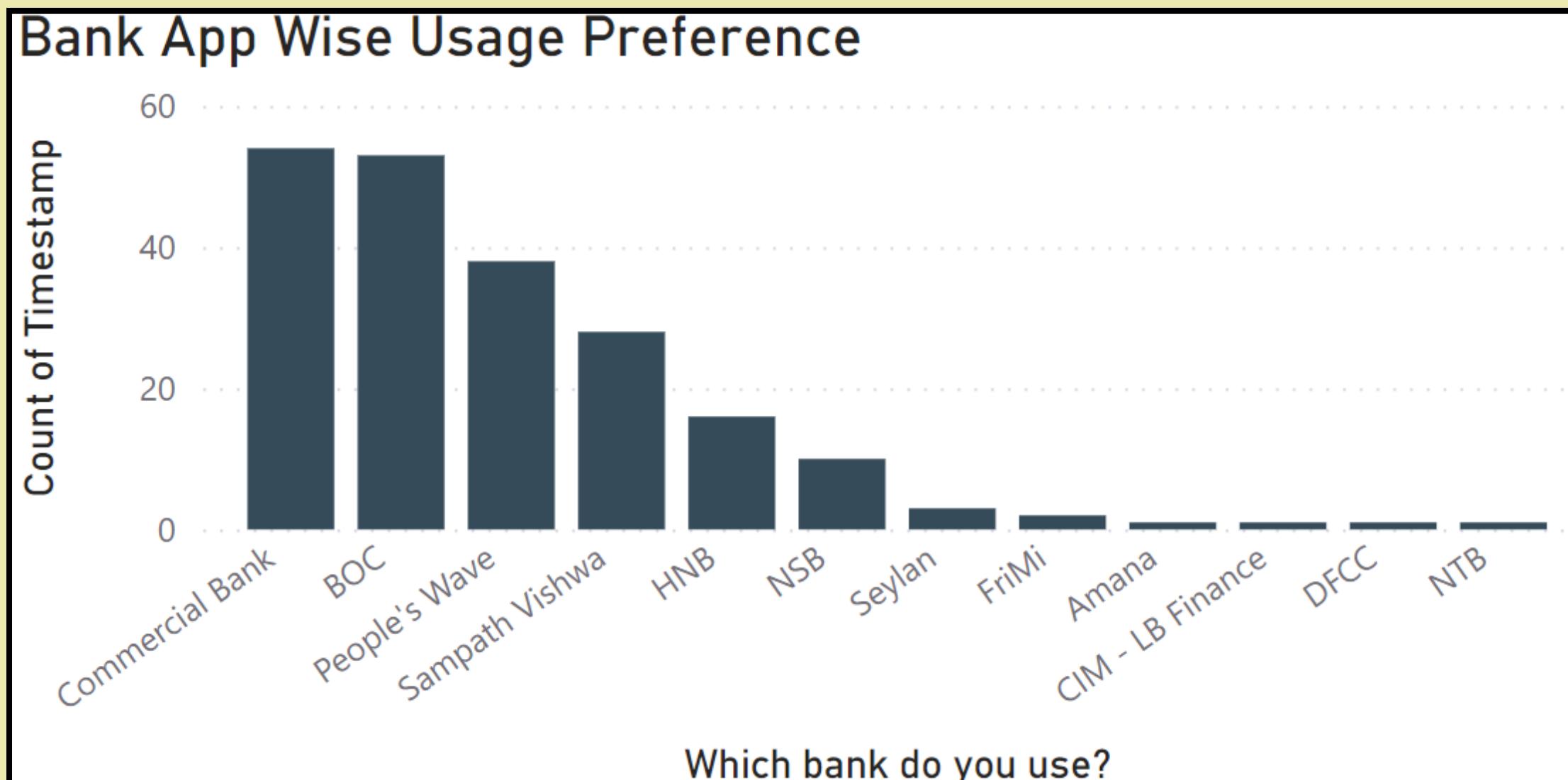


CONSIDERED QUANTITATIVE MEASURES

- Usage preference for popular mobile banking applications
- Usage frequency of popular mobile banking applications



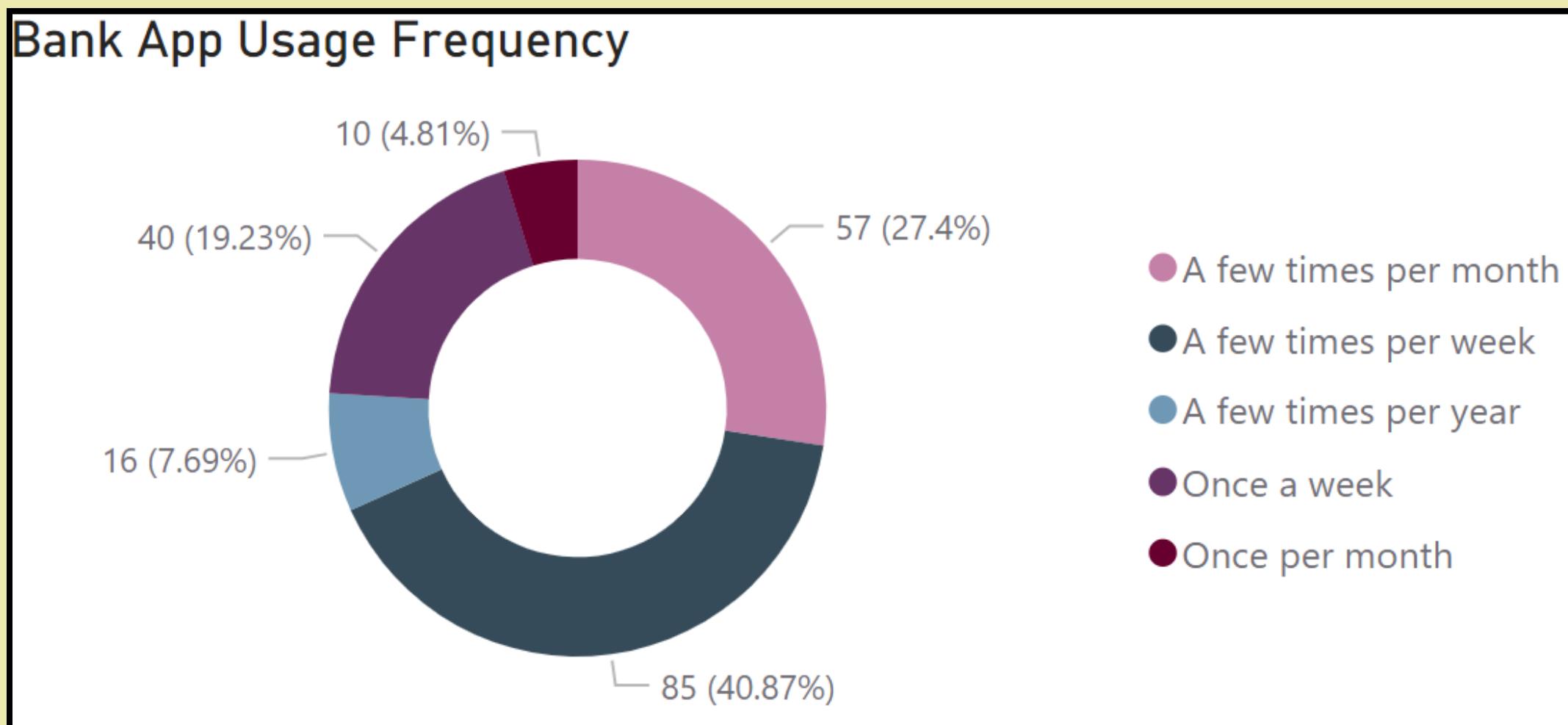
Comparison of the Usage Preference for Popular Mobile Banking Applications



- This bar graph illustrates the usage preference for currently popular mobile banking applications.
- Majority among the responses indicates "Commercial Bank" application as the commonly used mobile banking application.
- Least number of users uses "DFCC" and "NTB" bank applications.



Bank Apps Usage Frequency



- This pie-chart illustrates the frequency of using mobile banking applications.
- Majority (40.87%) of the sample uses mobile banking applications "A few times per week".
- Least usage frequency is recorded as once per month with a percentage of 4.81%



QUALITATIVE DATA ANALYSIS

Presented by :

Ariyasinghe P.A.D.N.I
IT20033828

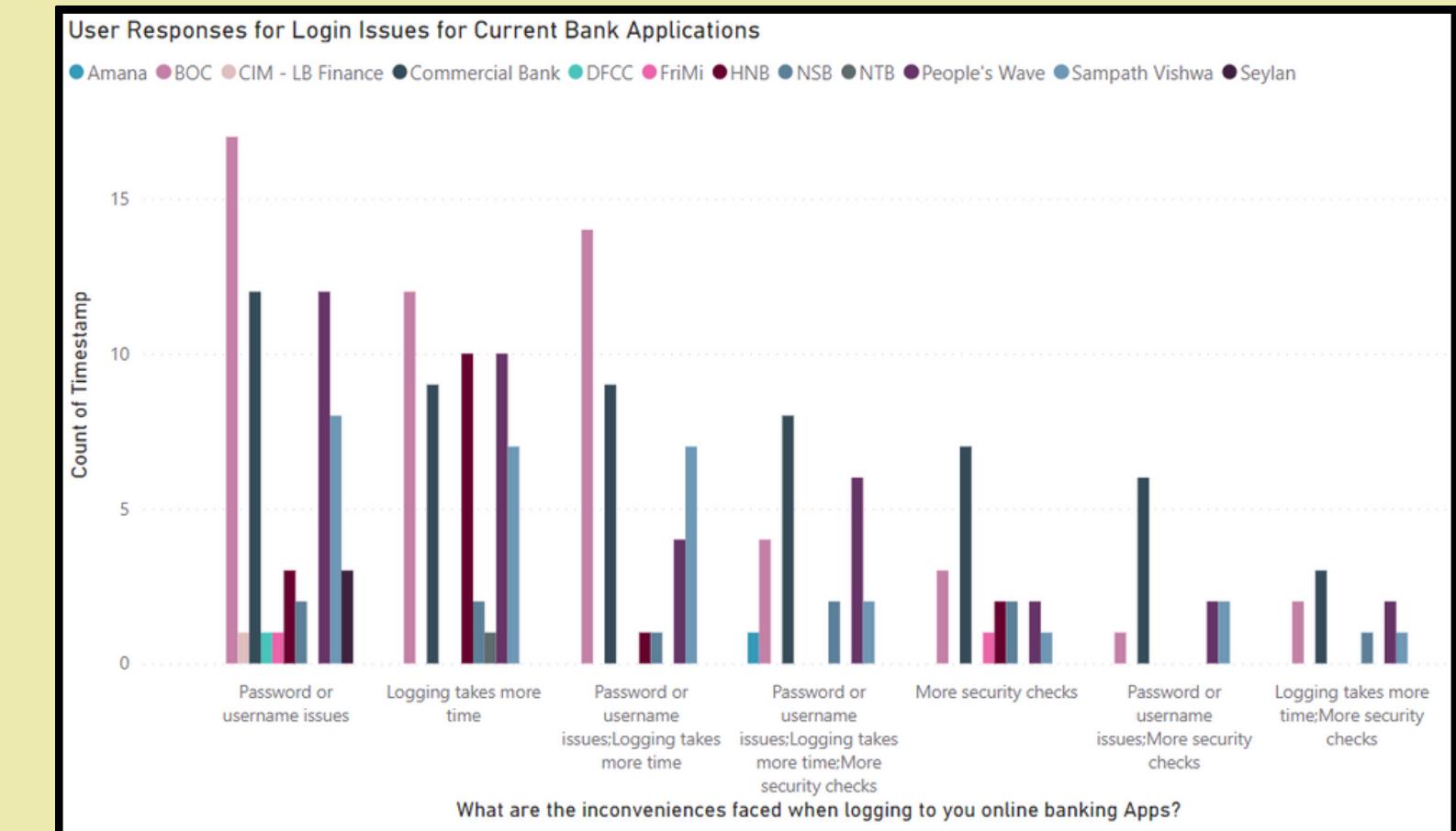
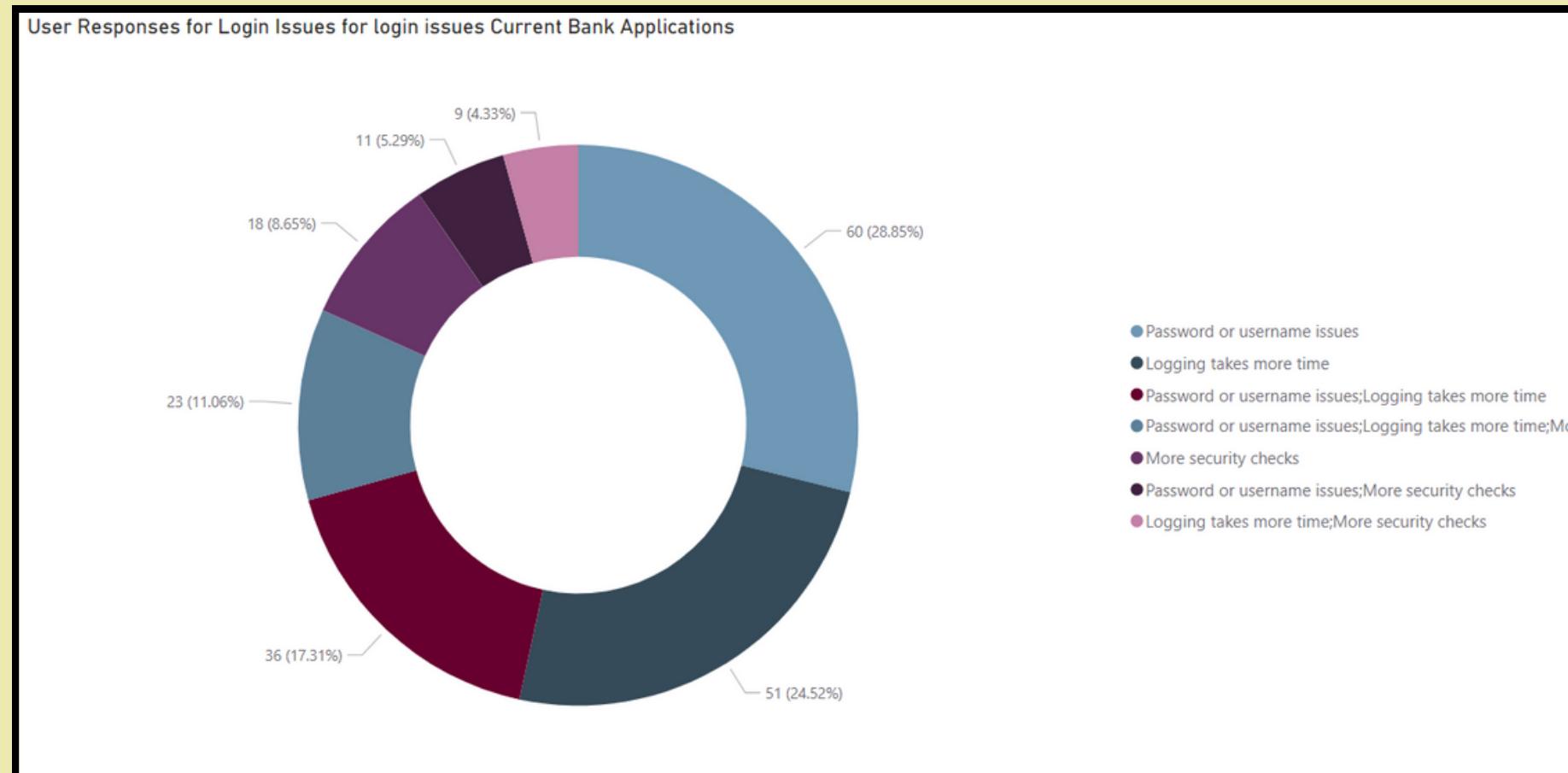
Kanakaratne M.R.
IT20258580

CONSIDERED QUALITATIVE MEASURES

- Login Issues
- Issues and pain points
- Font, Font Type and Font Size
- UI Background color
- UI elements Layout and Spacing
- UI elements Icons and Images
- Overall UI satisfaction



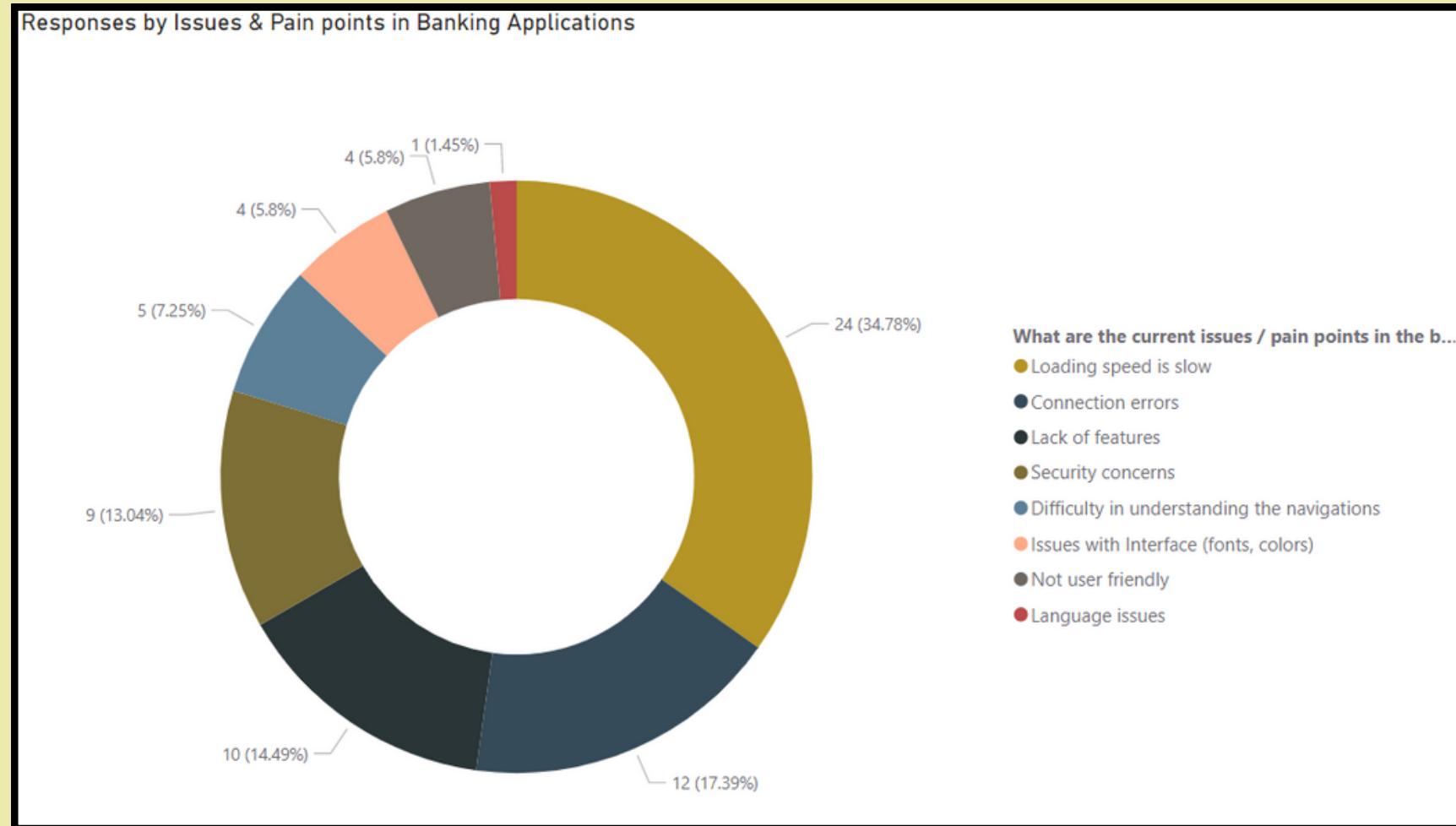
Login Issues in Current Banking Applications



- Displays login issues for overall Banking applications. Majority of 28.85% has selected the "password or username issue".
- some users have selected one login issue per application and others have selected multiple login issues per application.

- Displays login issues Banking application-wisely.

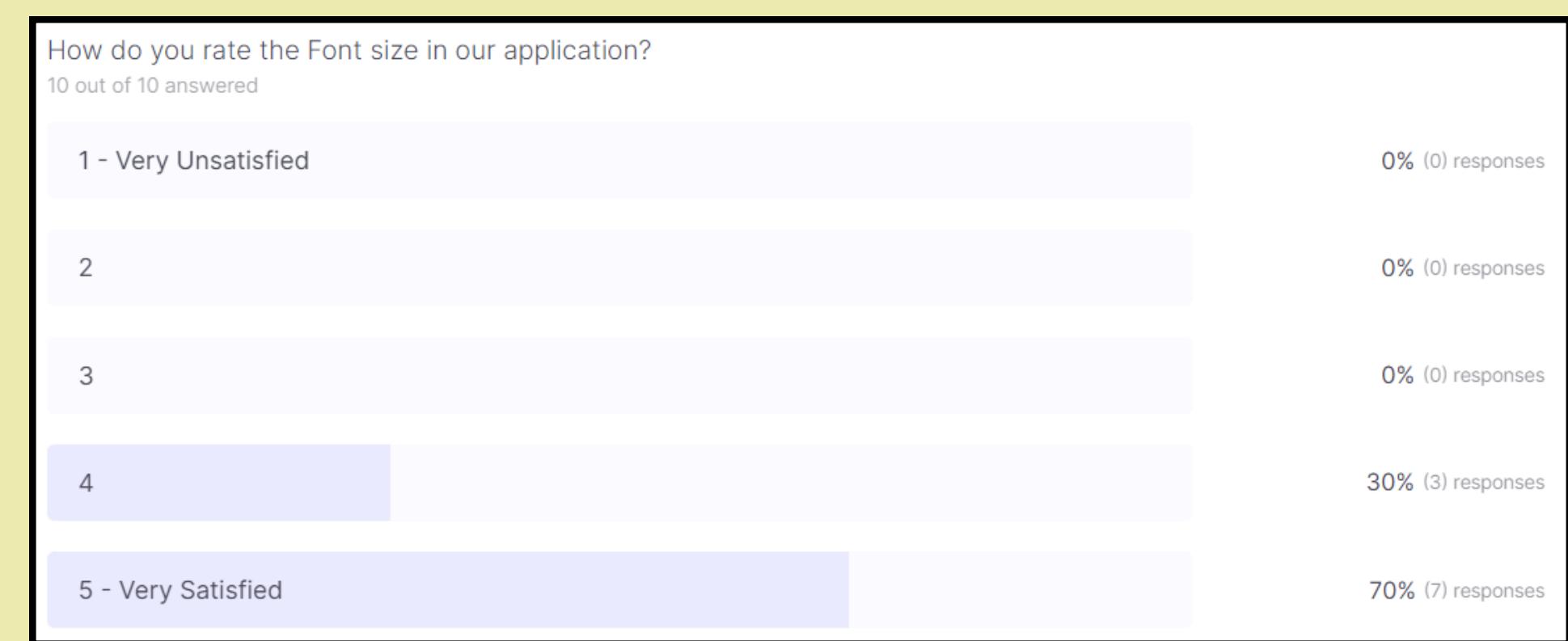
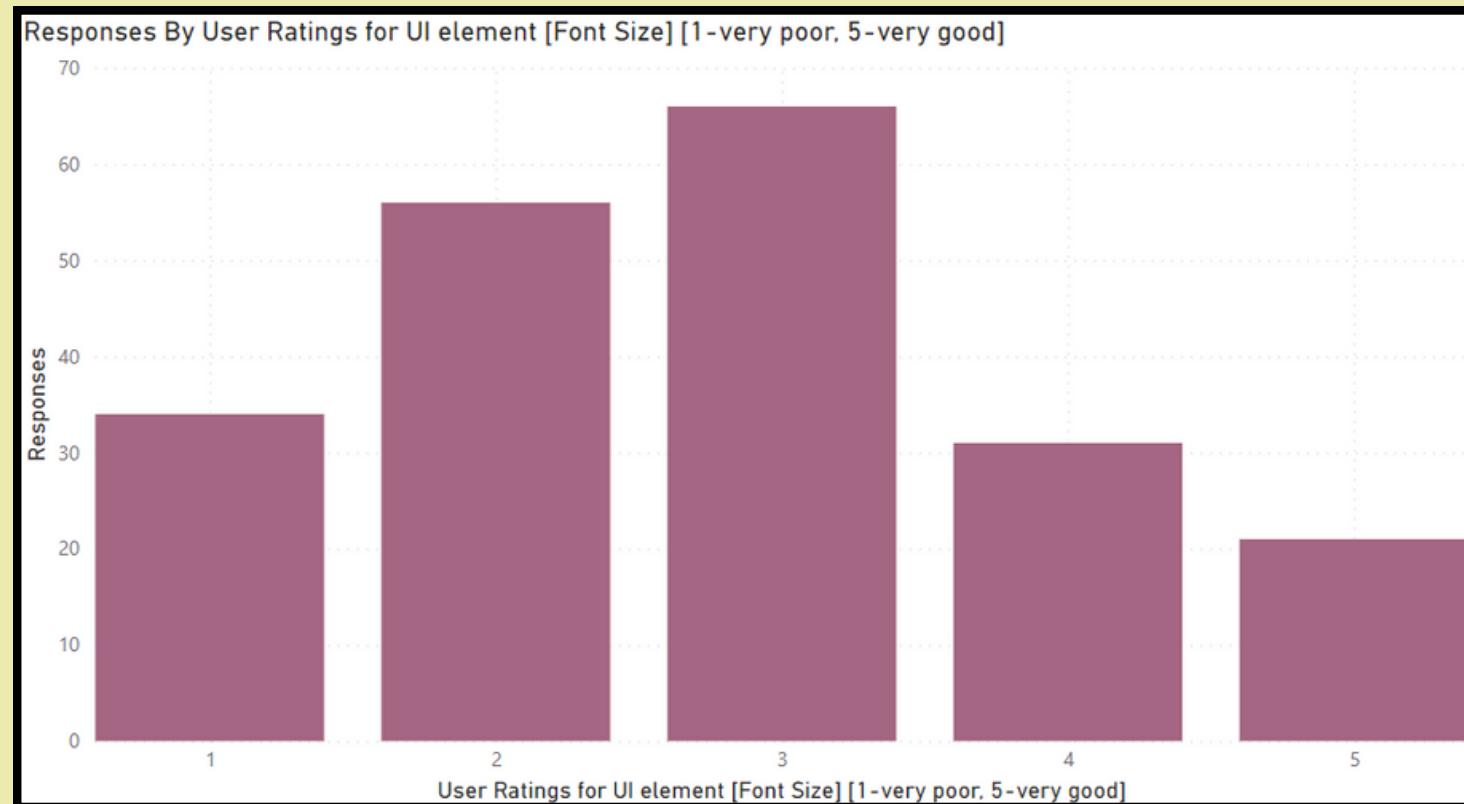
Comparison of Issues and Pain Points in Current Banking Application vs Designed Prototype



- Majority of the sample (34.78%) has selected the "Loading speed is slow" issue for overall banking applications.
- Minority of 1.45% has selected "Language issues".

- Majority of the sample (80%) has selected the "no issue" option in designed prototype.

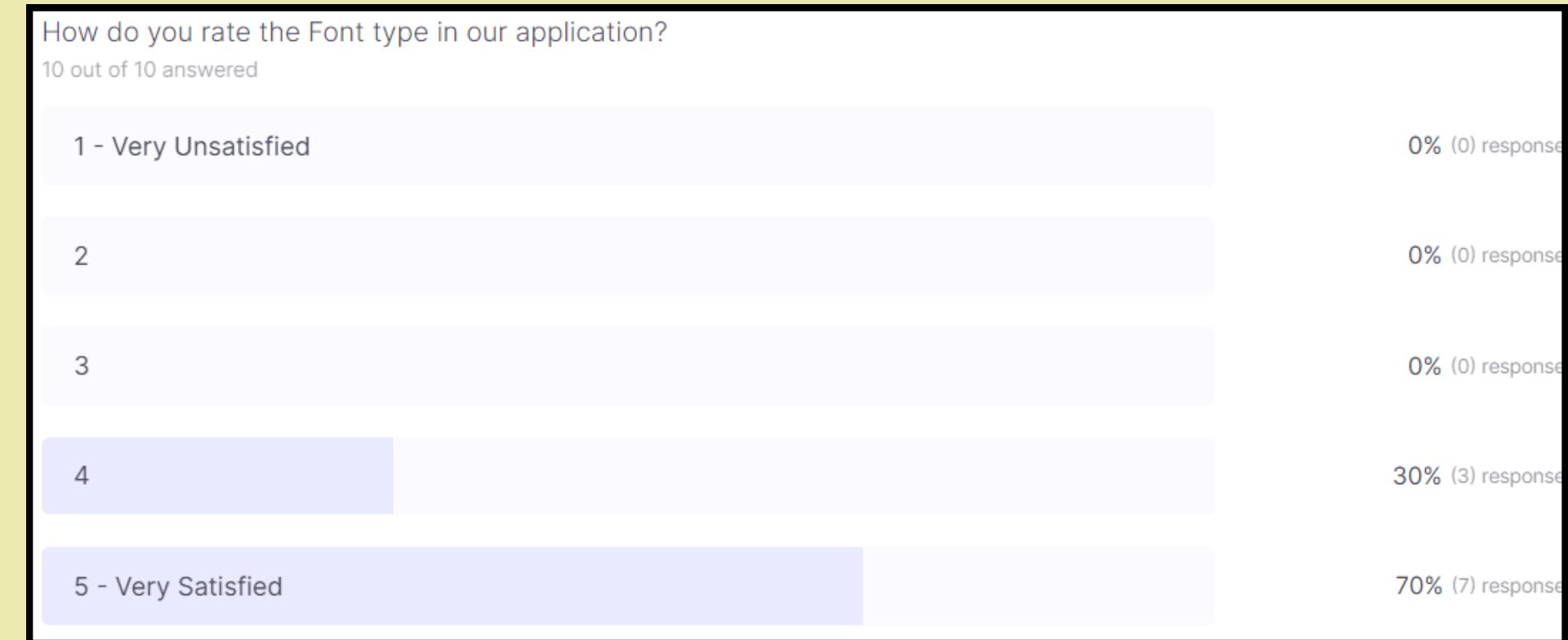
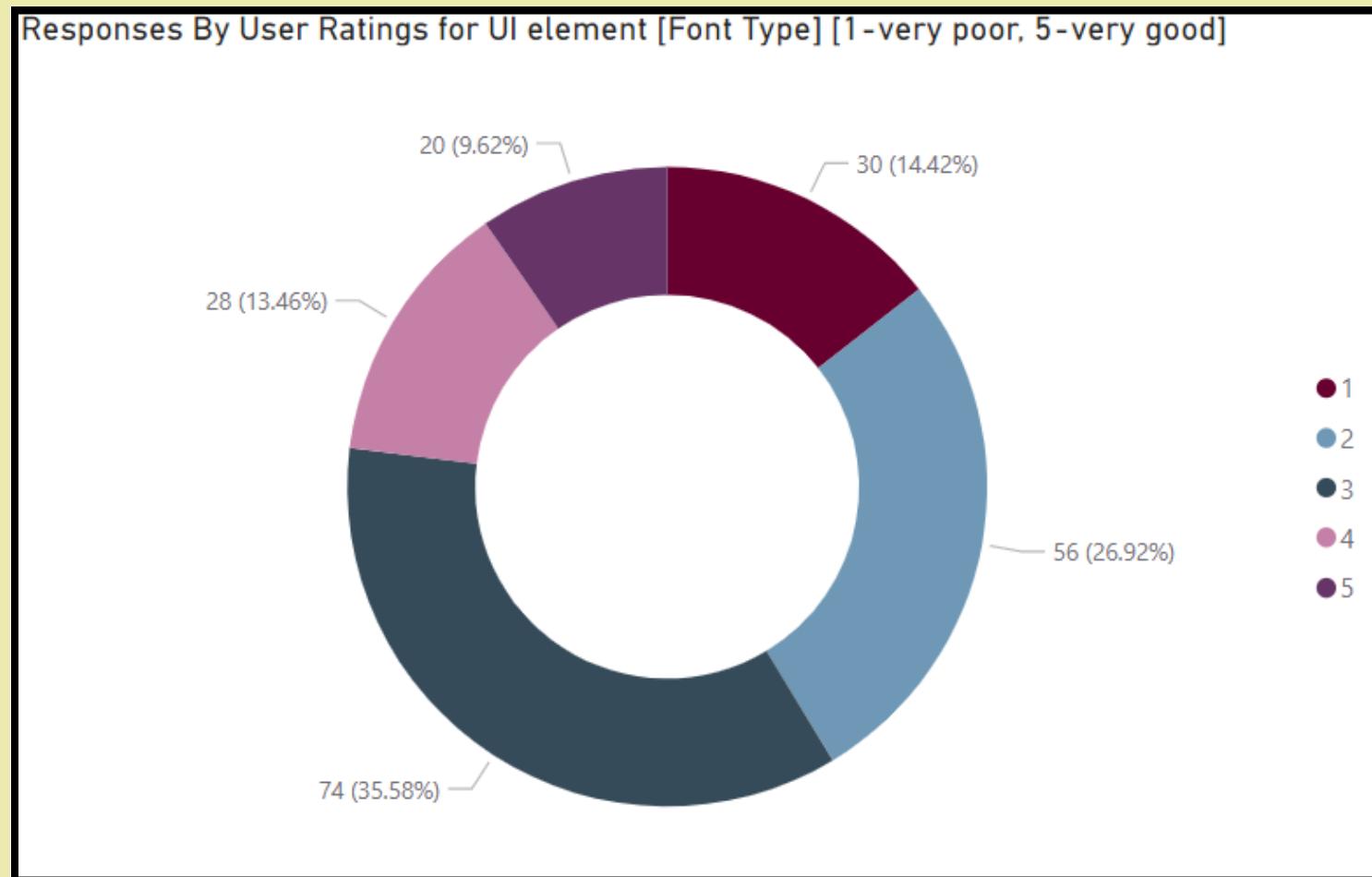
Comparison of Font Sizes in Current Banking Application vs Designed Prototype



- Majority of the sample says the font size is moderate (Rate - 3) or poor (Rate - 2) for overall banking applications.
- Only 2.45% of the sample has given 5 as rate for the font size.

- Majority of the sample is very satisfied with the font size of designed prototype (Rate - 5).
- No low ratings.

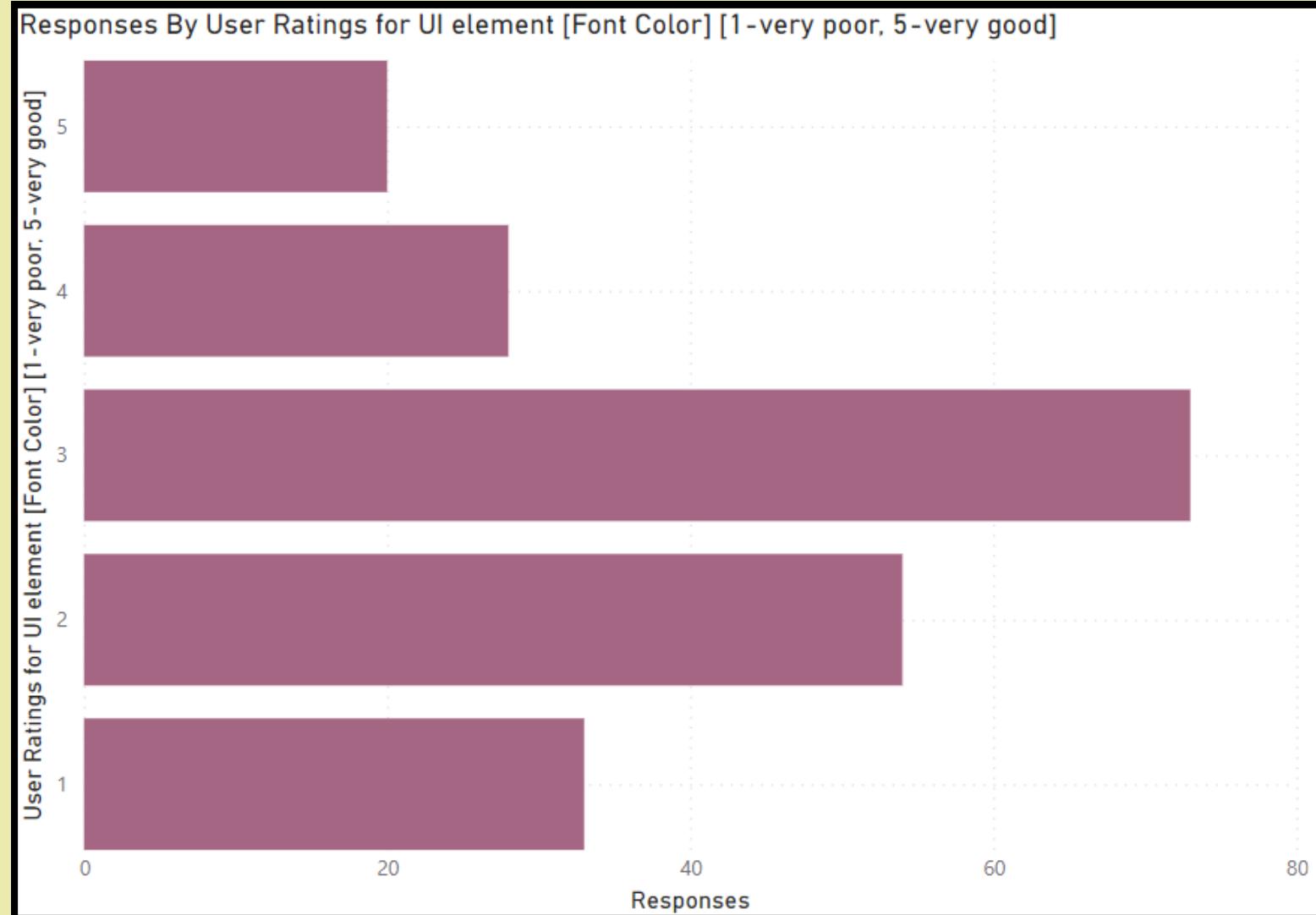
Comparison of Font Types in Current Banking Application vs Designed Prototype



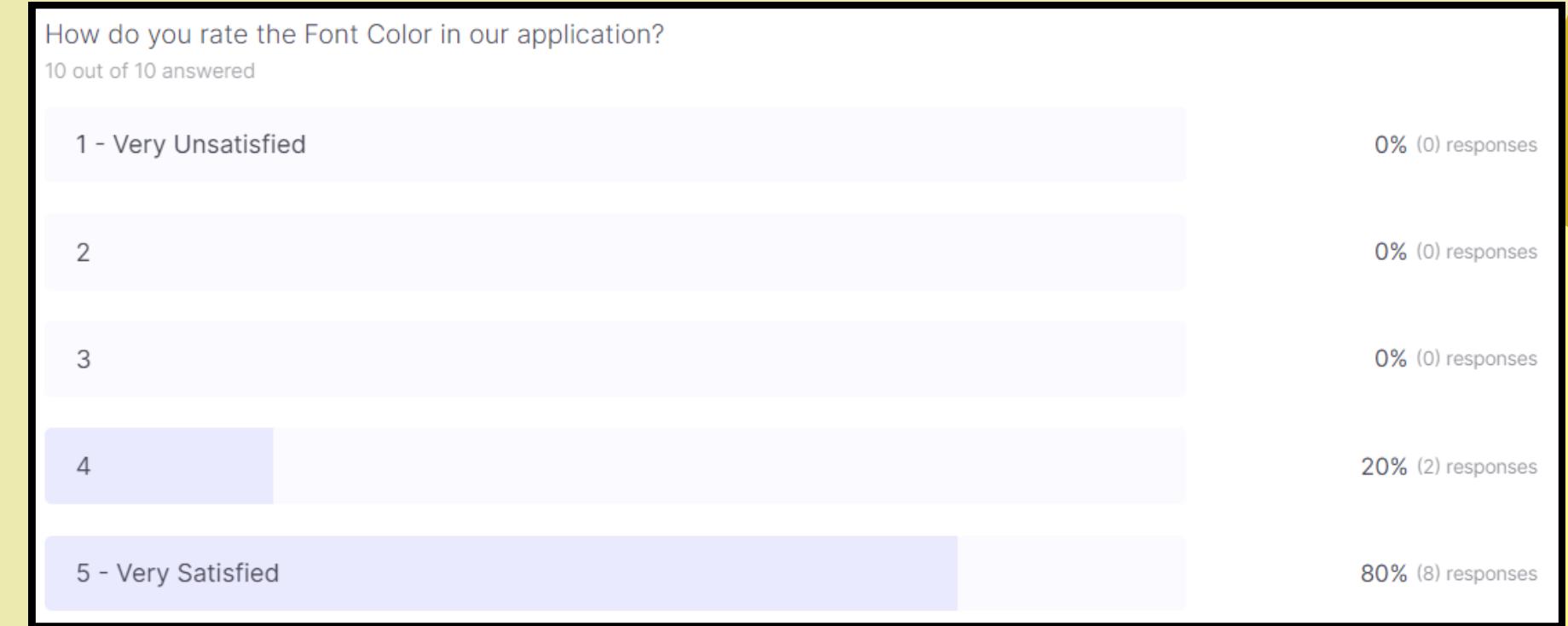
- Majority of the sample says the font type is moderate (35.58%) followed by font type is poor (26.92%) for overall banking applications.
- Only 2.98% of the sample says font and font size is very good.

- Majority of the sample (70%) is very satisfied with the font type of designed prototype.
- No low ratings.

Comparison of Font Colors in Current Banking Application vs Designed Prototype

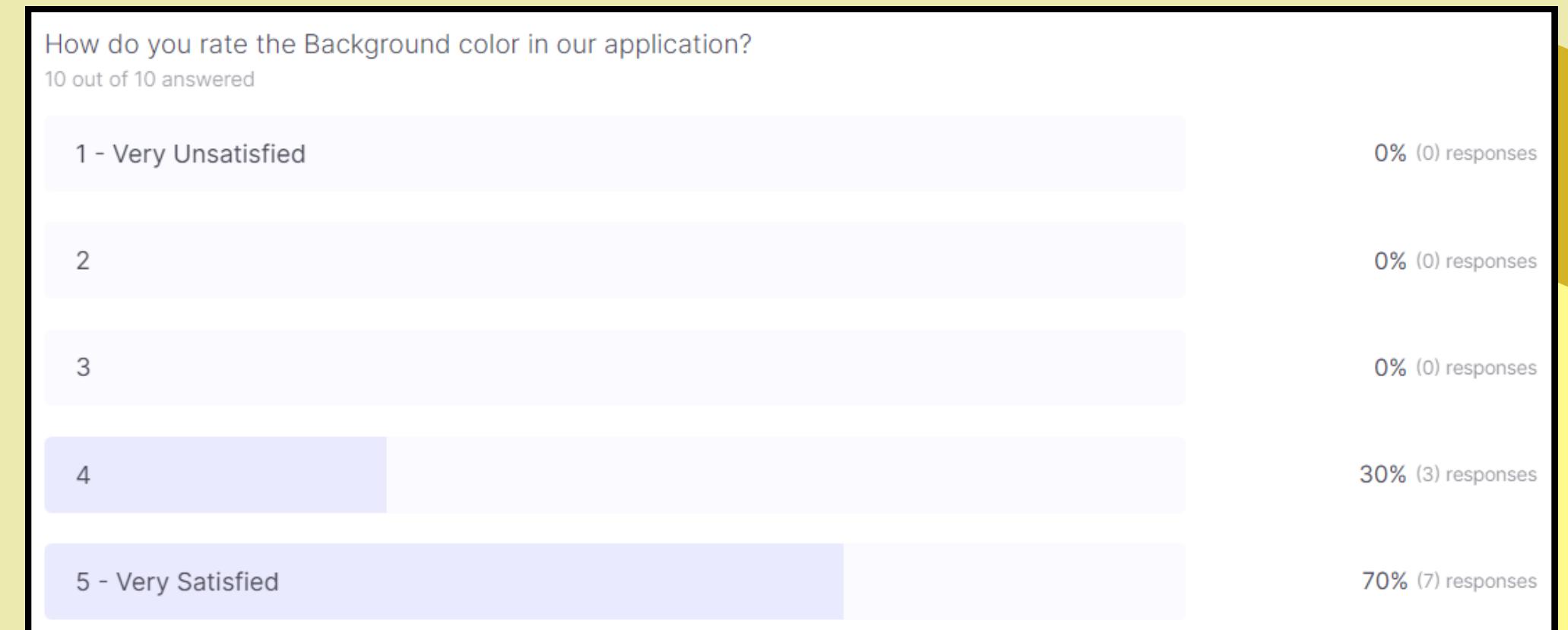
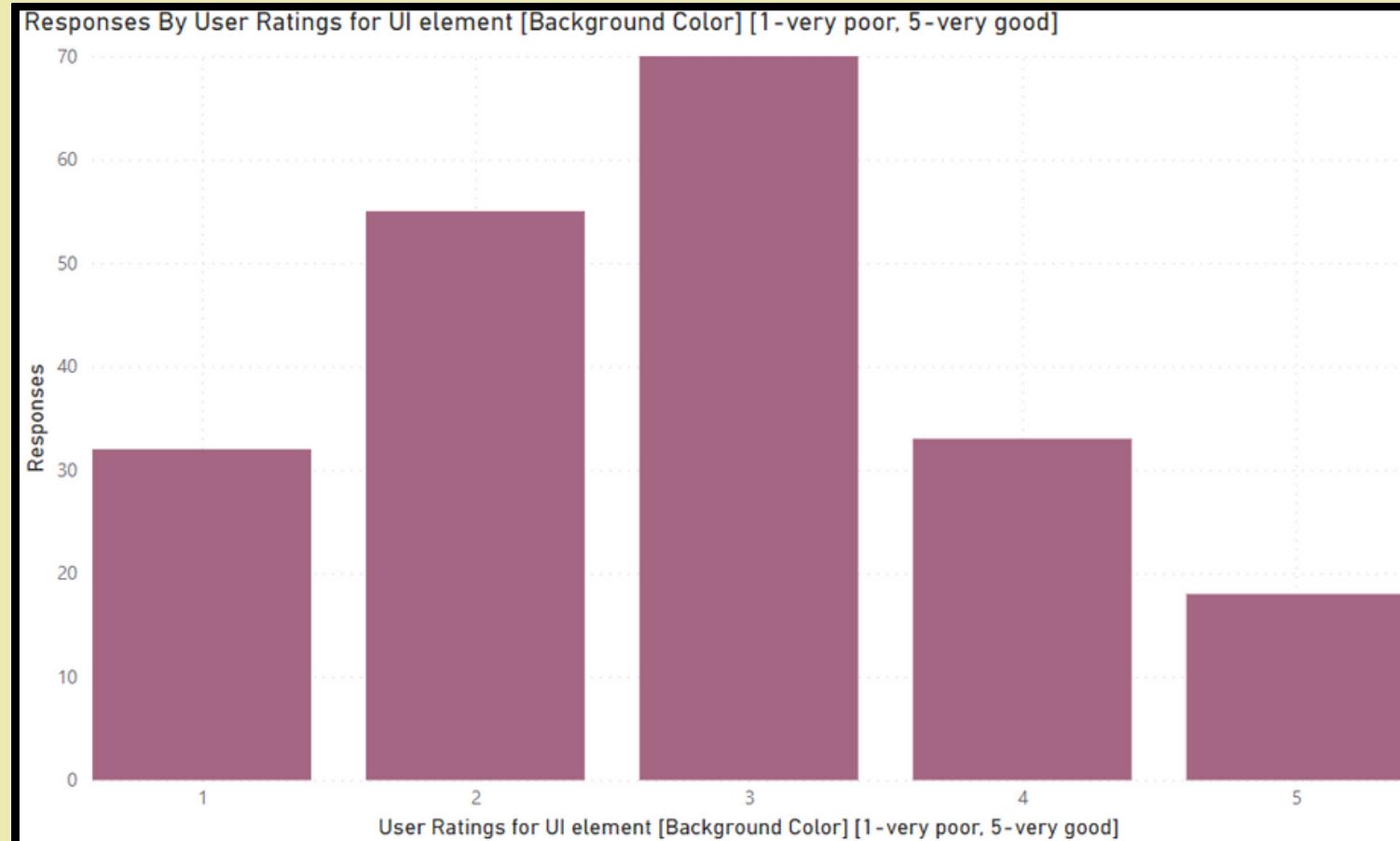


- Majority of the sample says the font color is moderate or poor for overall banking applications.
- Minority of the sample says font color is very good.



- Majority of the sample (80%) is very satisfied with the font color of designed prototype.
- No low ratings.

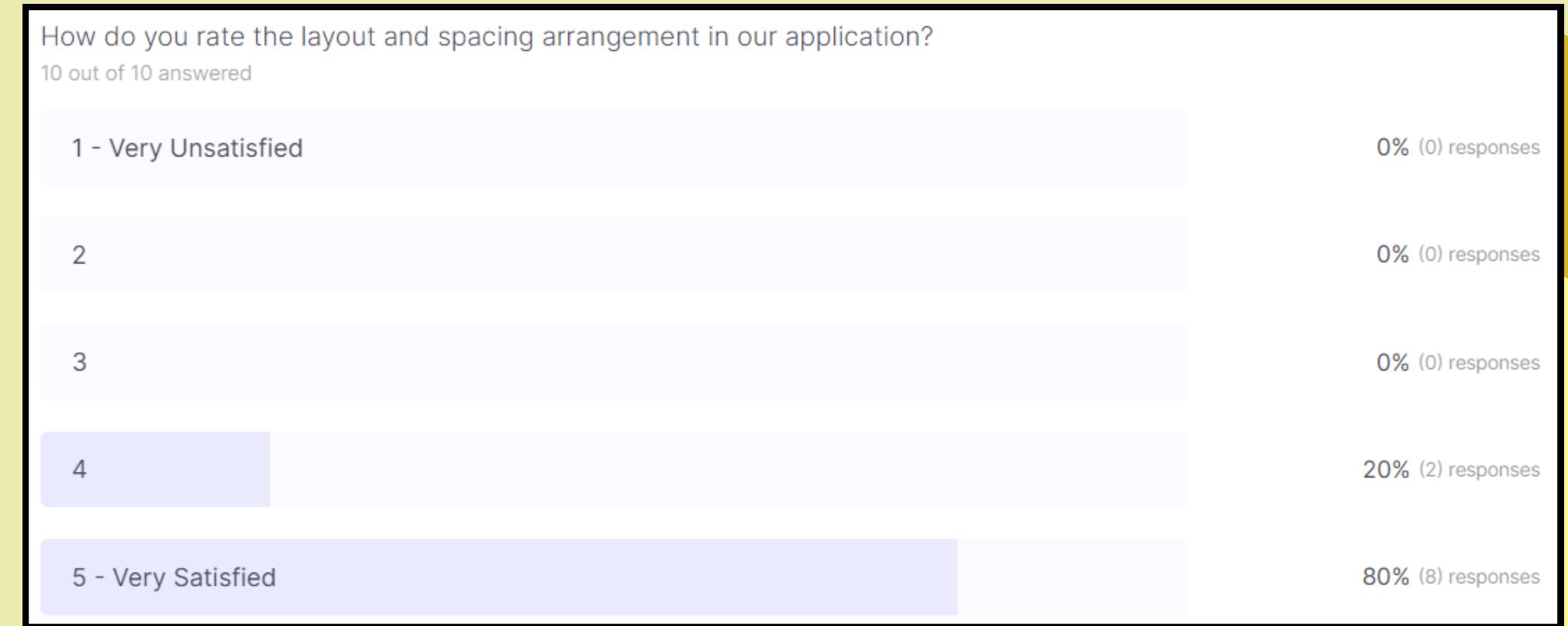
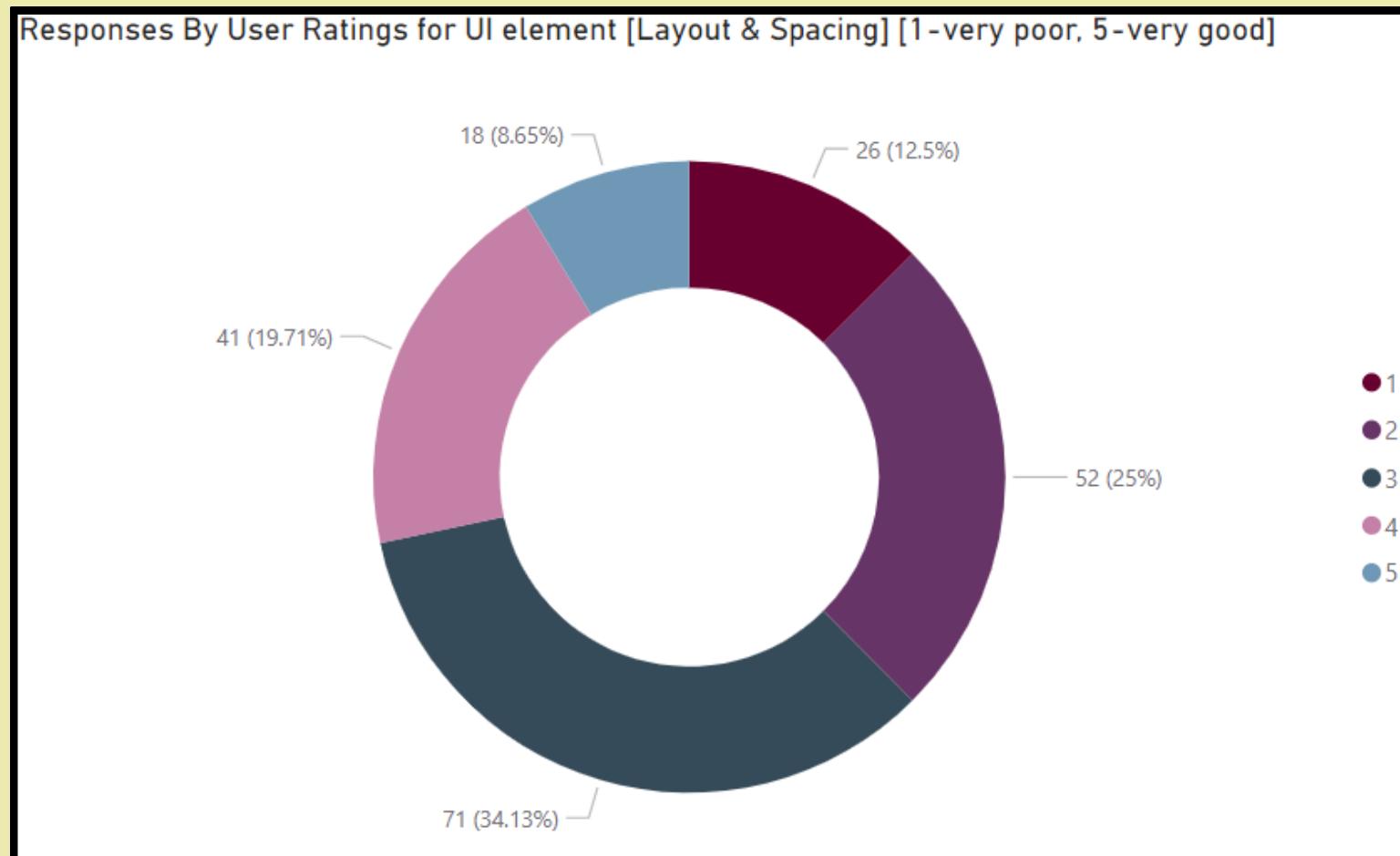
Comparison of UI Background Colors in Current Banking Application vs Designed Prototype



- Majority of the sample says the UI background color is moderate or poor for overall banking applications.
- Minority of the sample (3.45%) says UI background color is very good.

- Majority of the sample (70%) is very satisfied with the UI background color of designed prototype.
- No low ratings.

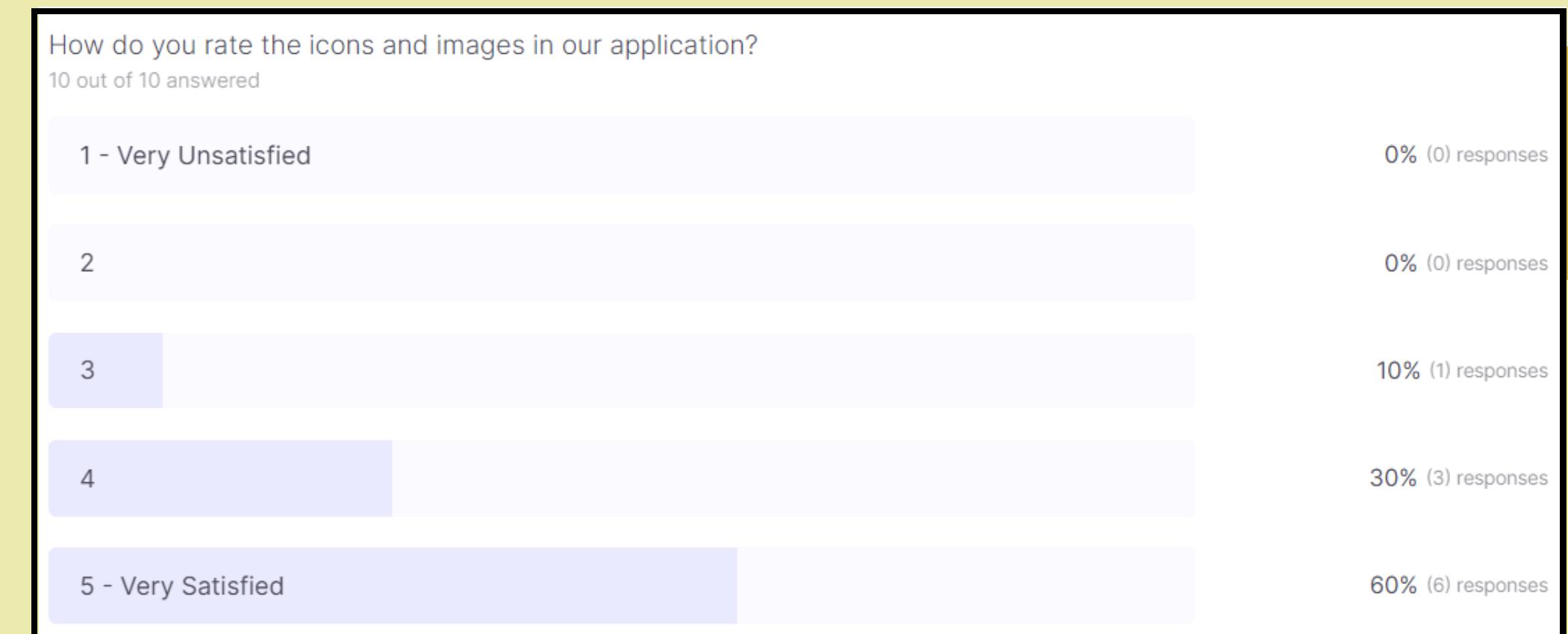
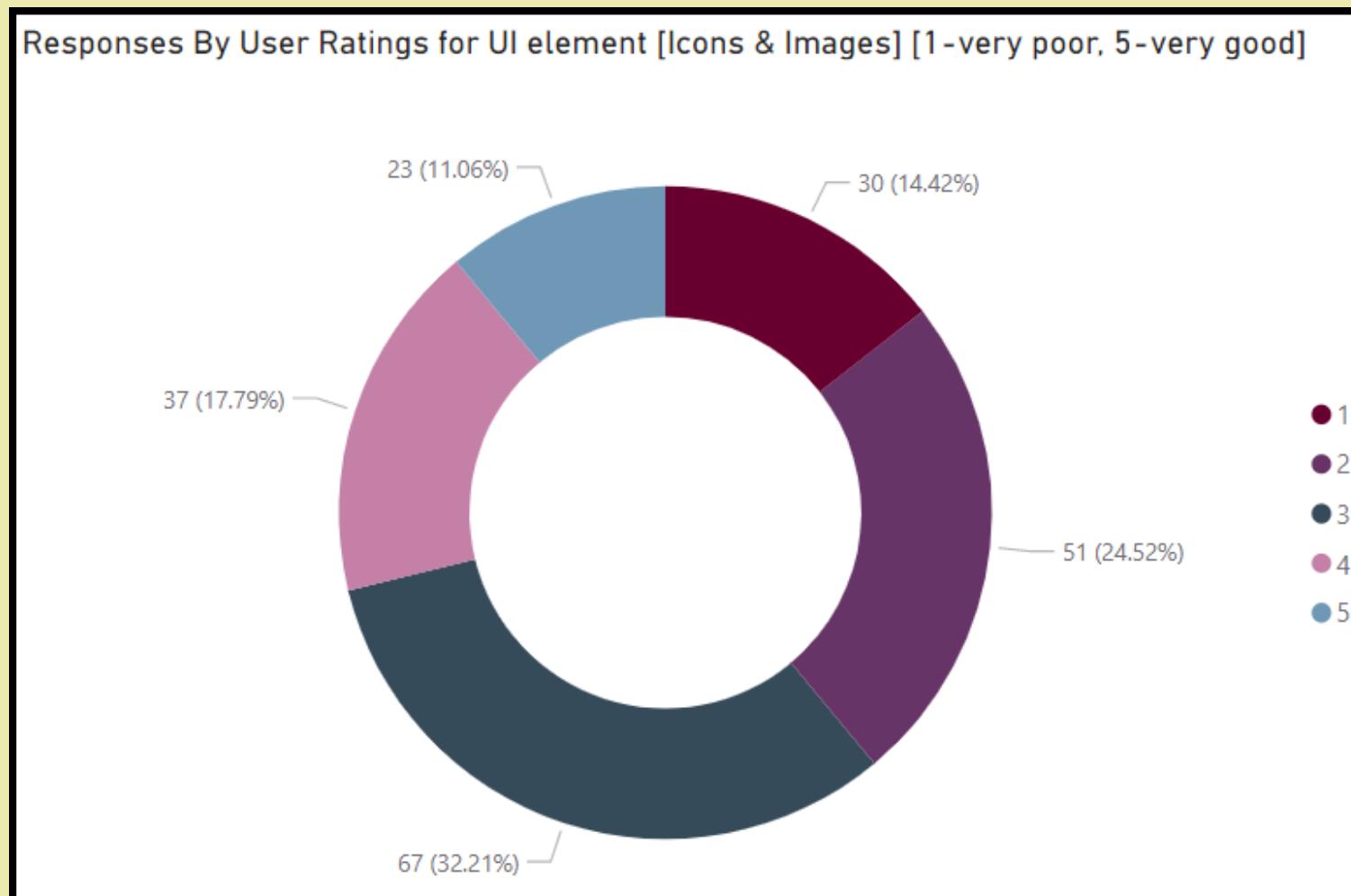
Comparison of Layout and Spacing Arrangements in Current Banking Application vs Designed Prototype



- Majority of the sample says the UI element spacing and layout is moderate (34.13%) for overall banking applications.
- Only 8.65% of the sample says UI element spacing and layout is very good.

- Majority of the sample (80%) is very satisfied with the UI element spacing and layout arrangement of designed prototype.
- No low ratings.

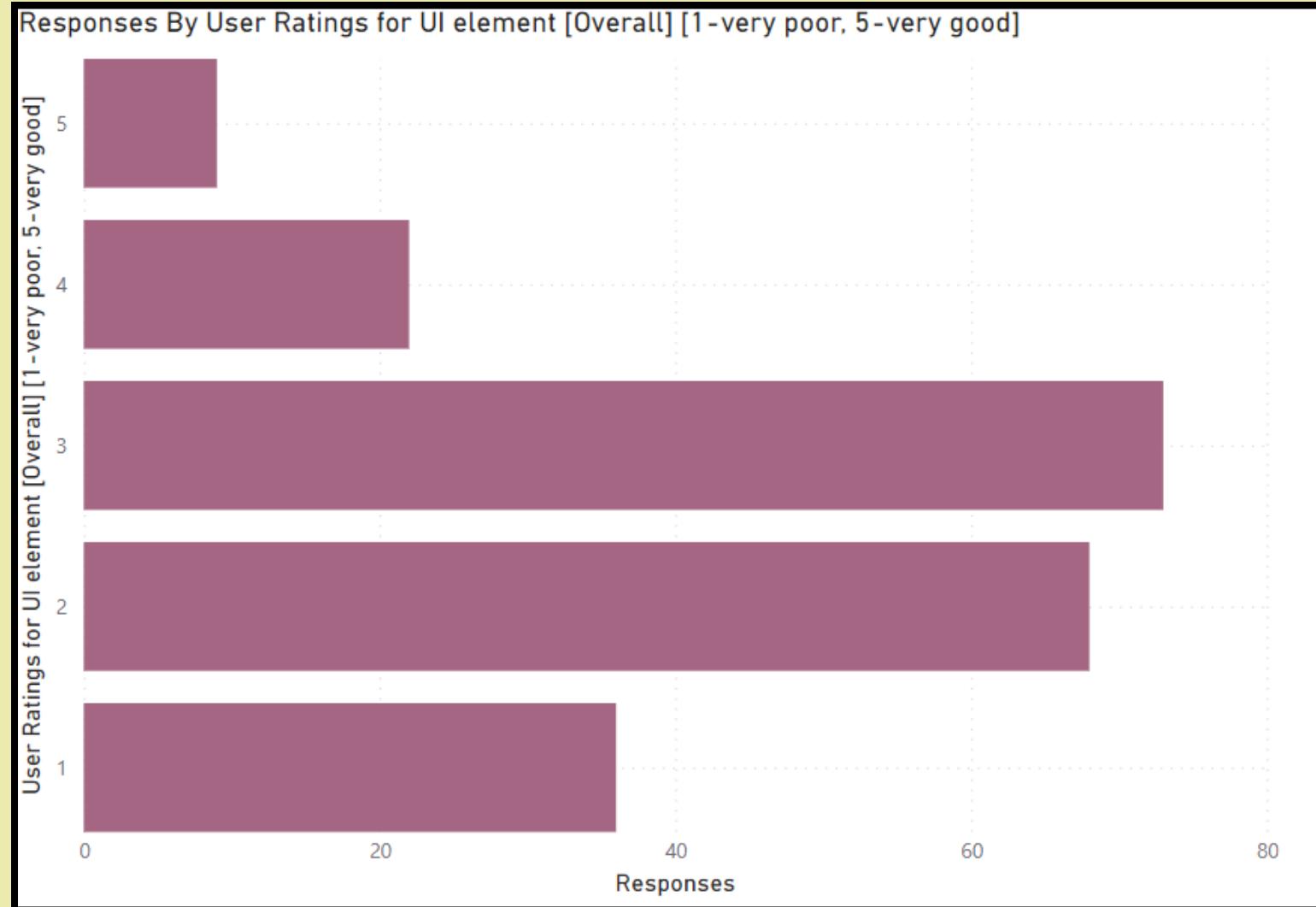
Comparison of Icons and Images in Current Banking Application vs Designed Prototype



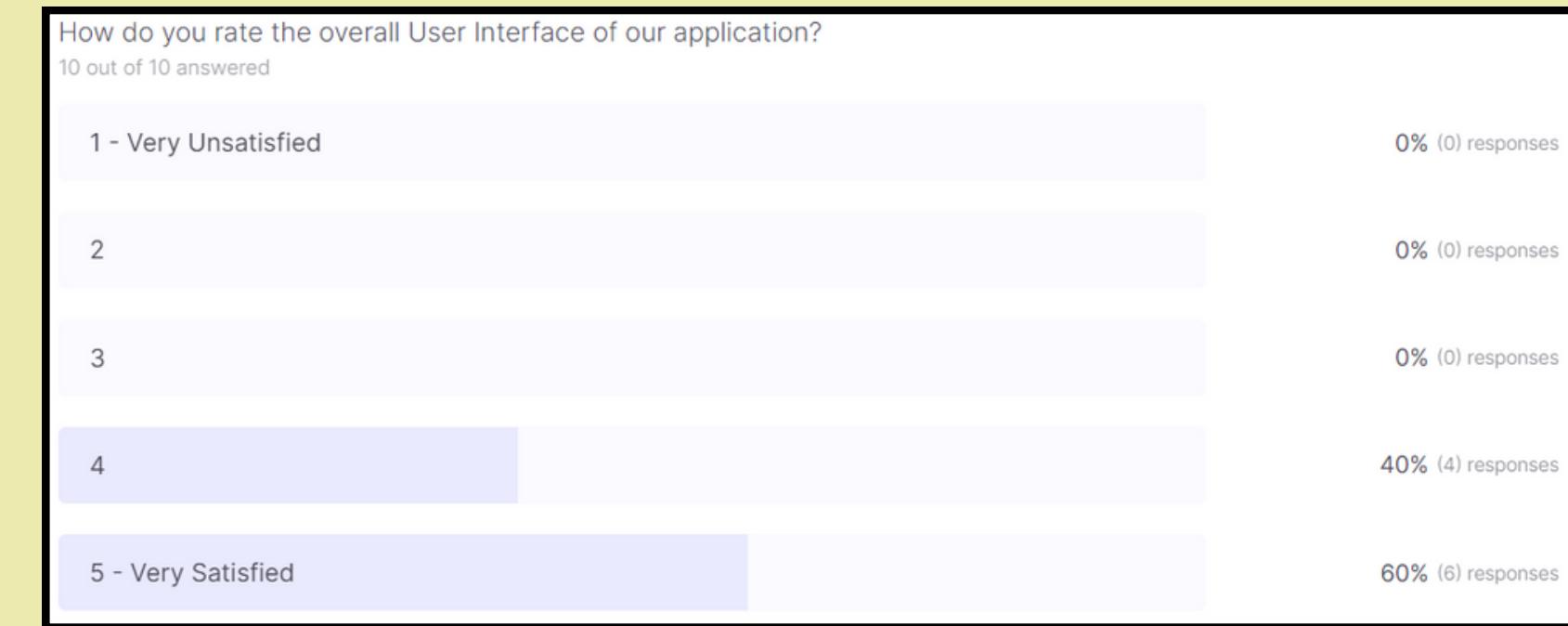
- Majority of the sample says the icons and images are moderate (32.21%) for overall banking applications.
- Minority of 11.06% says icons and images are very good.

- Majority of the sample (60%) is very satisfied with the icons and images of designed prototype.
- Minority of 10% says the icons and images are moderate.

Comparison of Overall UI Satisfaction in Current Banking Application vs Designed Prototype



- Majority of the sample says the overall UI satisfaction is moderate or poor for overall banking applications.
- Minority of the sample says the overall UI satisfaction is very good.



- Majority of the sample (60%) is very satisfied with the overall UI satisfaction of designed prototype.
- No low ratings.

OUR PROTOTYPE RECOMMENDATION BY USERS



92%

Recommends the application



70%

Good Impression on the application



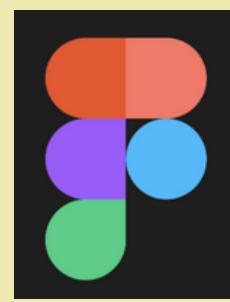


PROTOTYPE

Presented by :

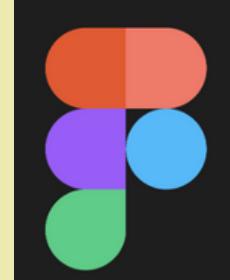
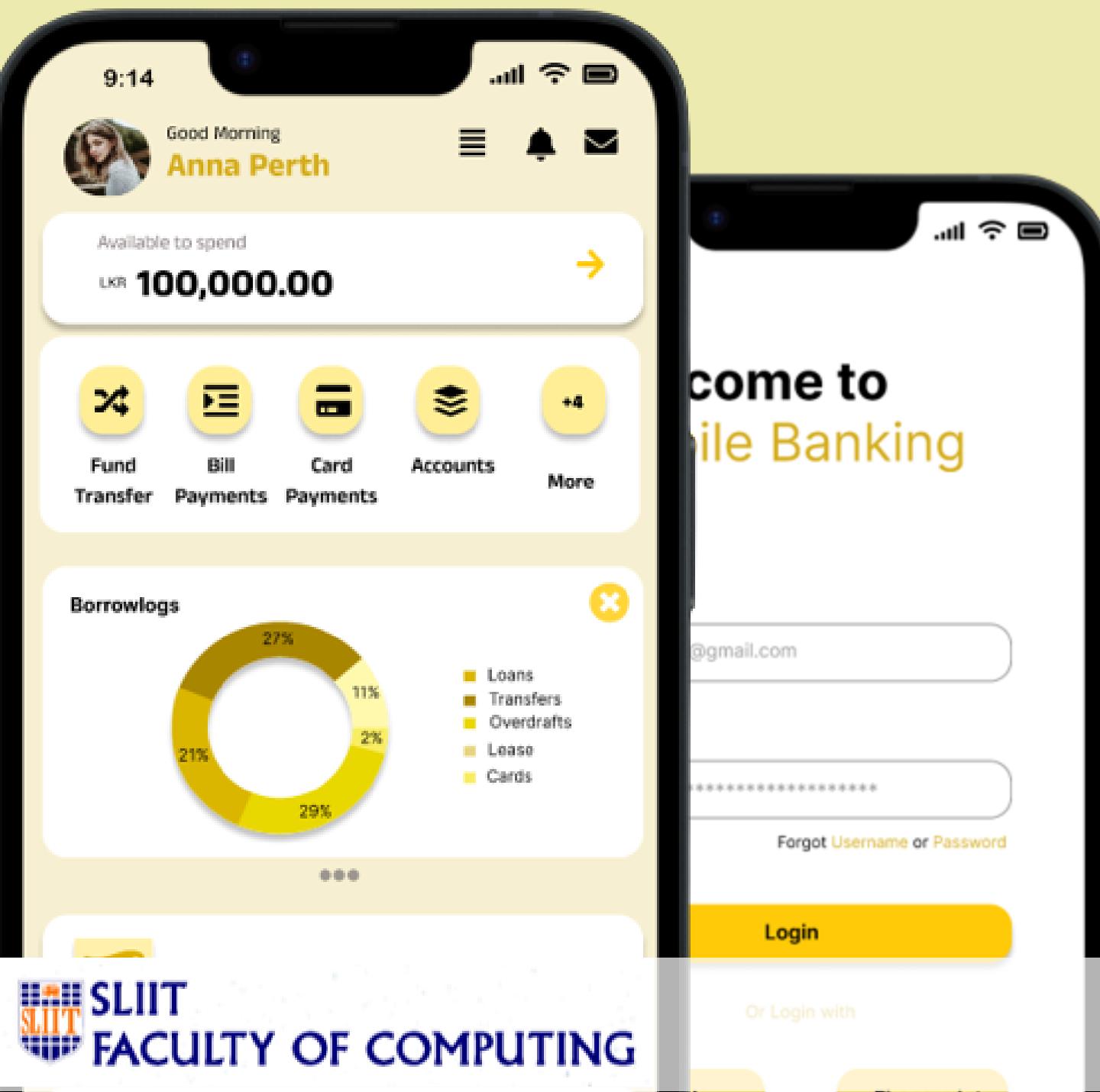
Packeeran G.R.
IT20041298

Perera L.K.
IT20023164



Wireframe Link:

<https://www.figma.com/file/R0SkfuYqG4dfQDv5LqamzA/Bank-Mobile-Application-Wireframes?node-id=0%3A1&t=Mir9GyciMJraXqgL-1>



Prototype Link:

<https://bit.ly/41j571L>



QAUNTITATIVE DATA ANALYSIS BY USEBERRY

Presented by : Rizwan F.H.
IT20146788



Useberry Test Measures

- NUMBER OF USERS
- SELECTED FILTER RATE
- AVERAGE TIME SPENT ON TEST
- MISSED CLICK RATE
- COMPLETION RATE
- USER FREQUENCY – TOTAL TIME ON A BLOCK
- USER SESSIONS
- EMOTIONAL ANALYSIS
- HEAT MAPS

Test Link: <https://app.useberry.com/t/LGUZLyN9C12m/>



USEBERRY TEST RESULTS..



Number of Users

Responses collected: 10

Average Time Spent On Test

Time

Overall average time

8m 1.7s

Misclick Rate

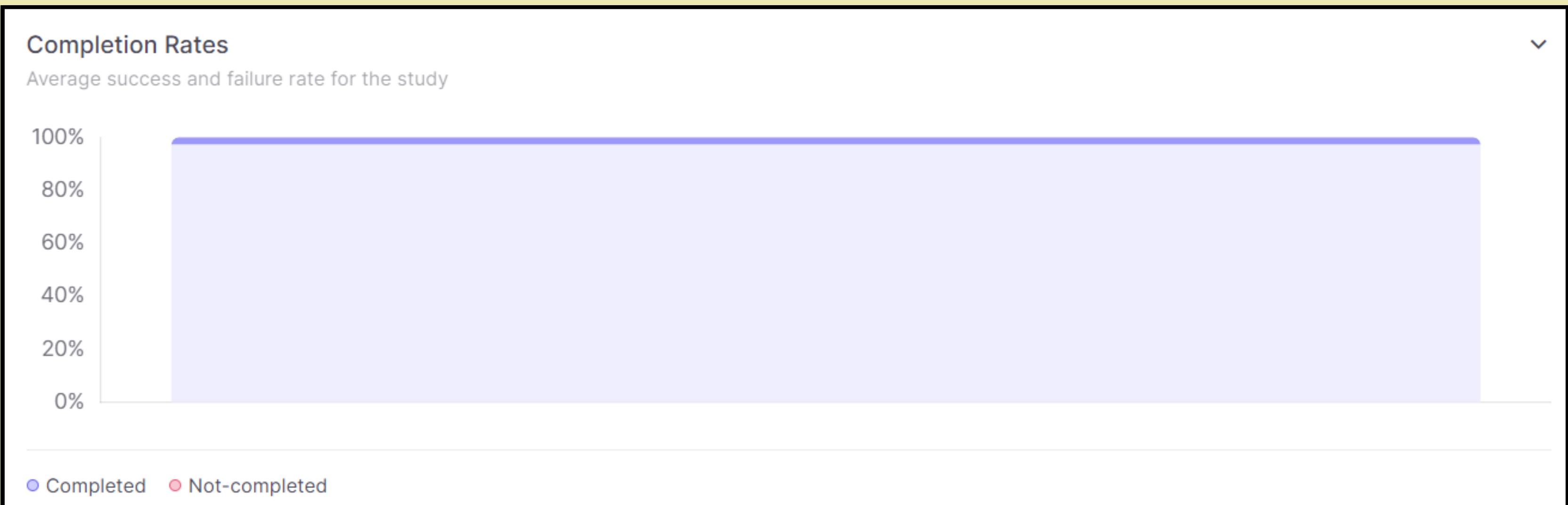
Misclick Rate

Clicks outside of hotspots

18%

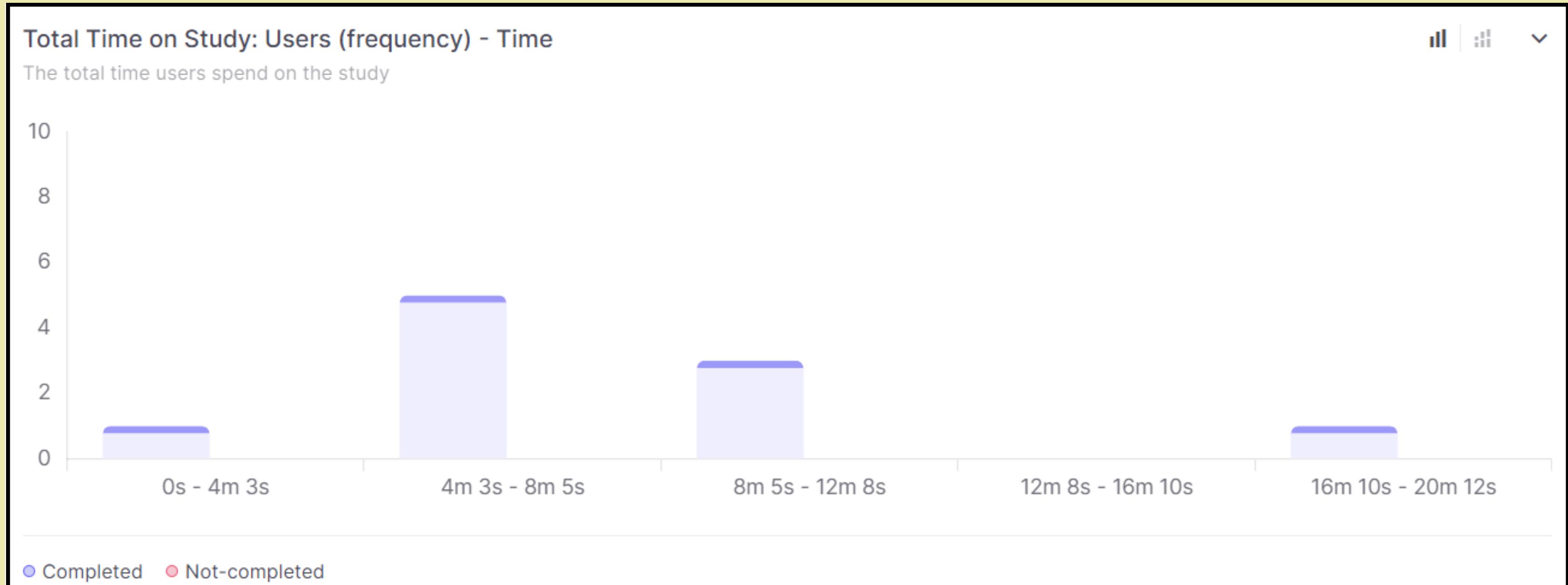


Completion Rate





User Frequency– Total Time On Study

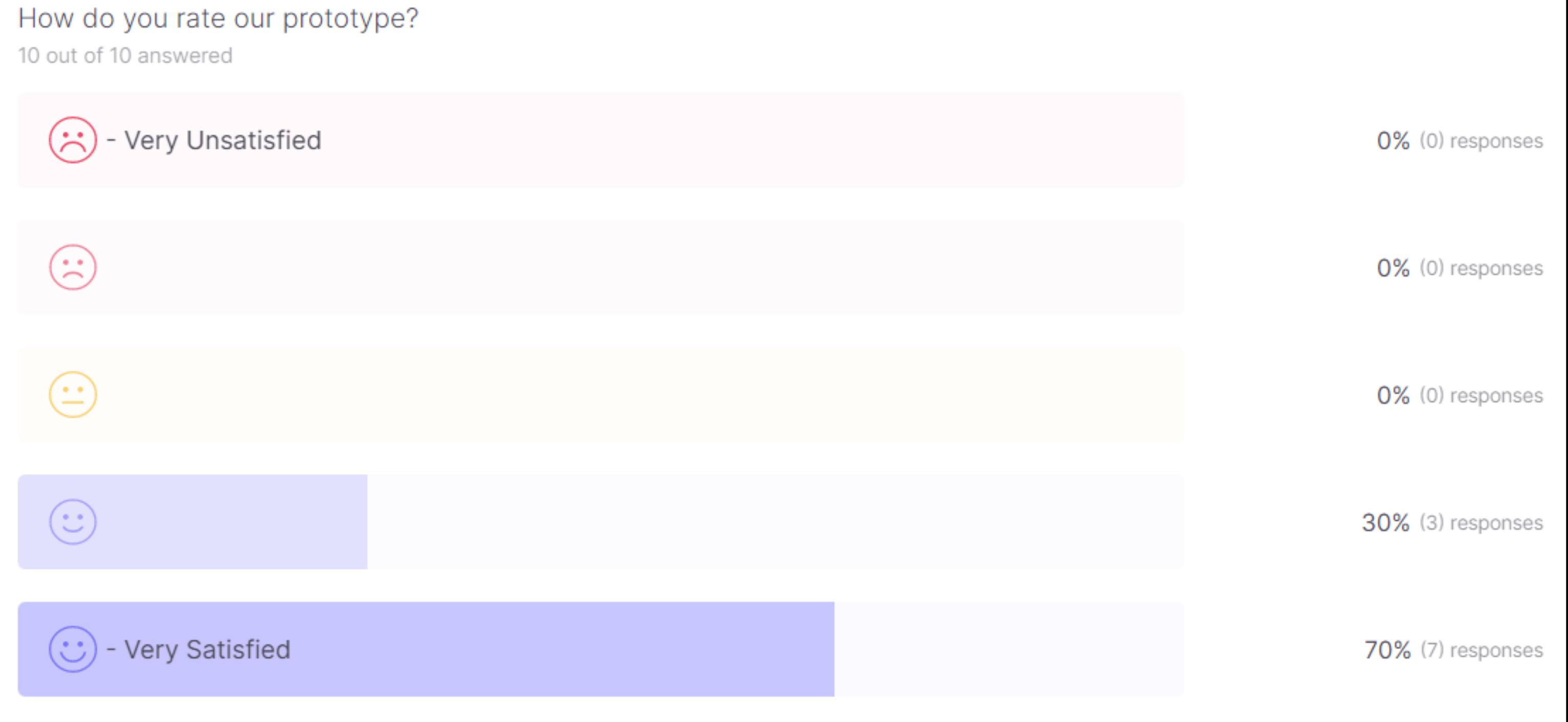


User Sessions



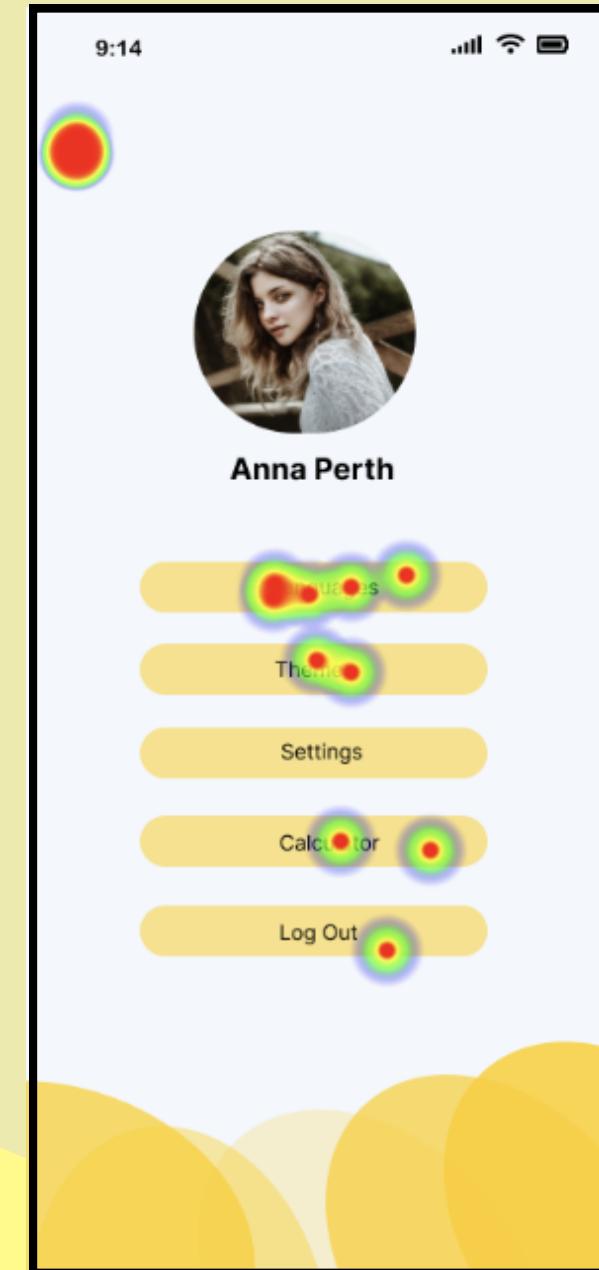
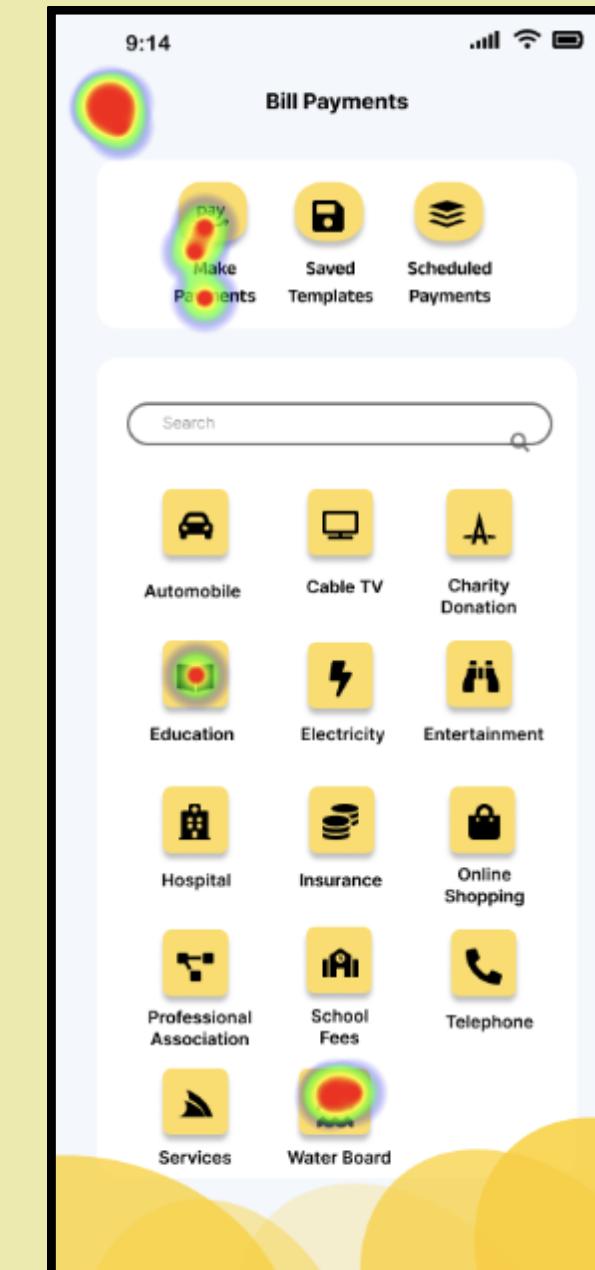
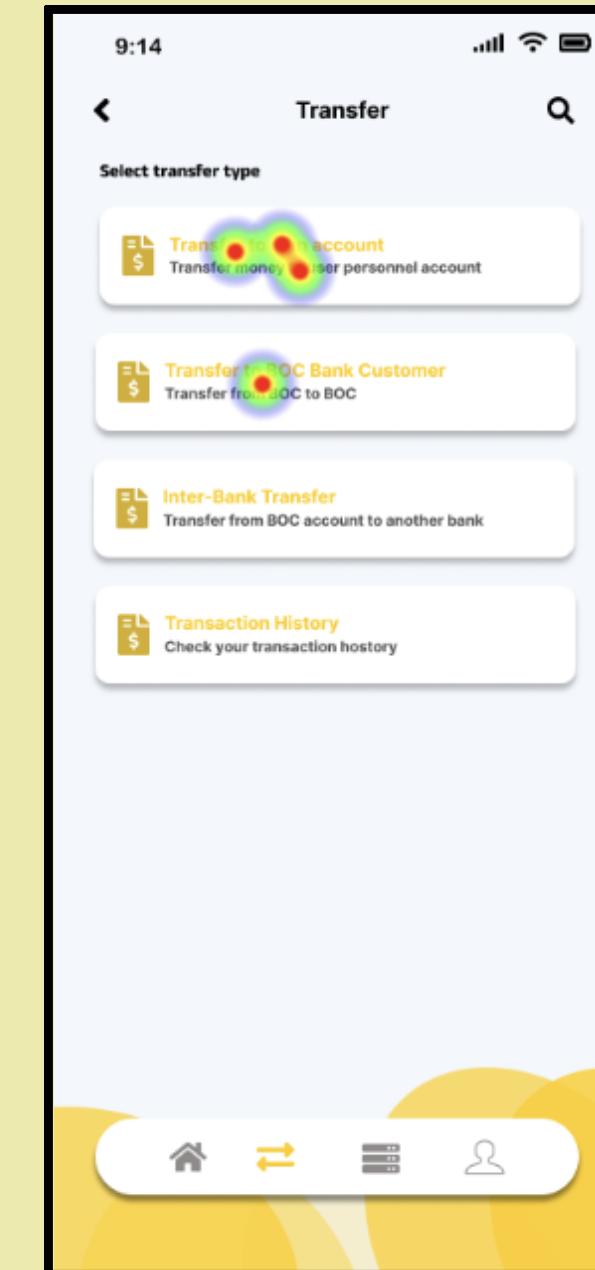
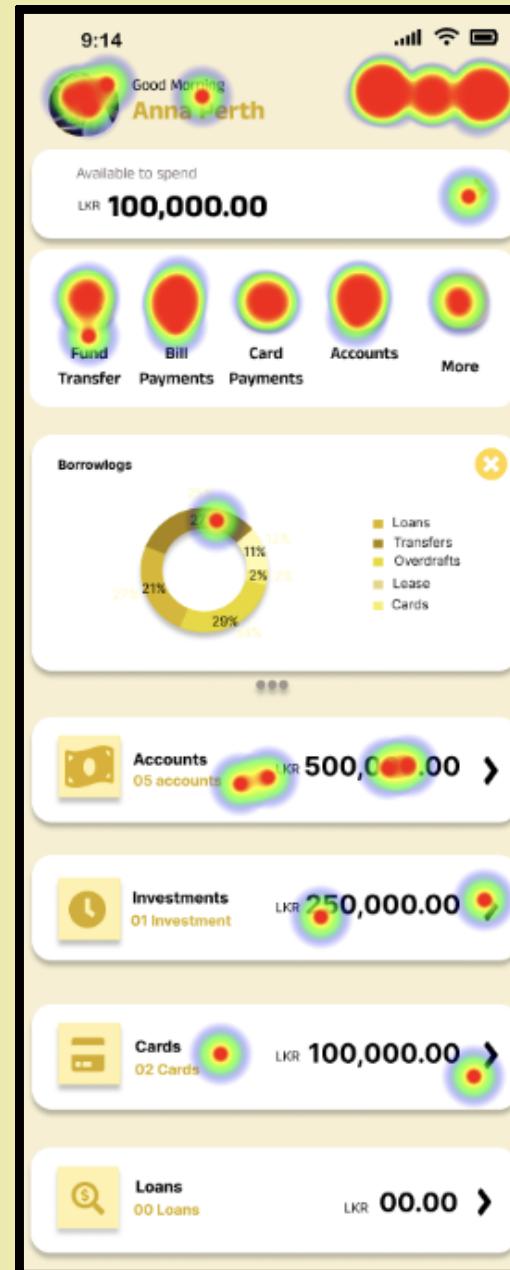
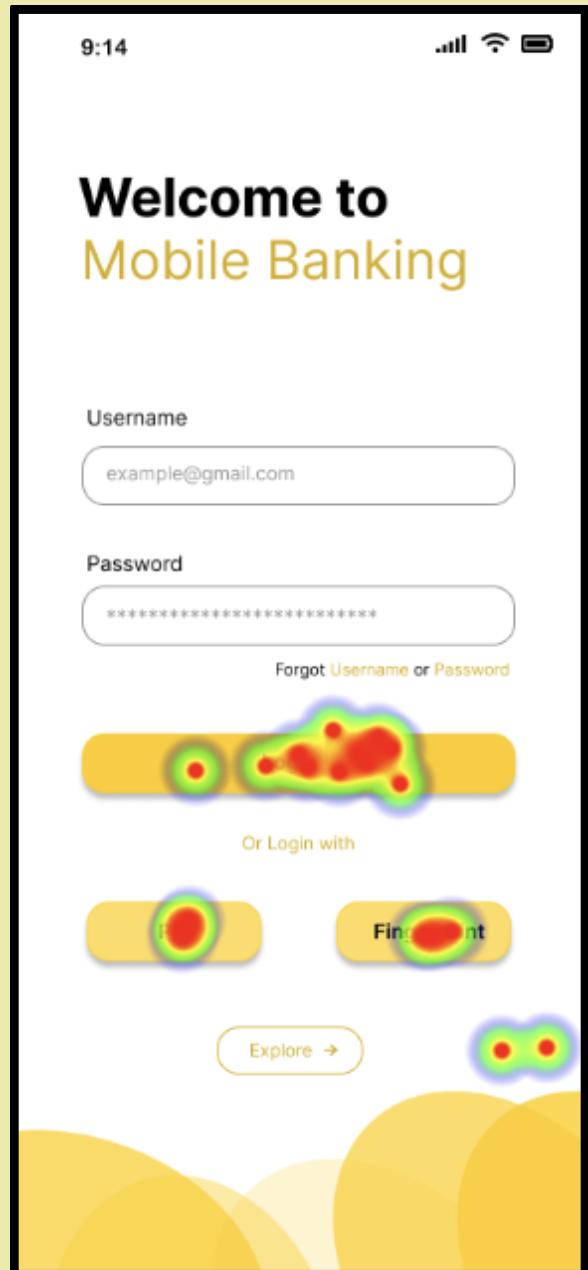
User Sessions (10)					
Details about each user session for the study.					
<input type="checkbox"/>	#	BLOCKS	TIME	DATE	
<input type="checkbox"/>	VXW3FS	5/5	5m 31.6s	Apr 21, 2023 8:26 PM	
<input type="checkbox"/>	6TZ0UC	5/5	9m 50.3s	Apr 21, 2023 8:14 PM	
<input type="checkbox"/>	TSRQOT	5/5	4m 30.1s	Apr 21, 2023 7:59 PM	
<input type="checkbox"/>	L1PPJH	5/5	5m 17.7s	Apr 21, 2023 7:36 PM	

Emotional Analysis





Heat Maps





THANK YOU !