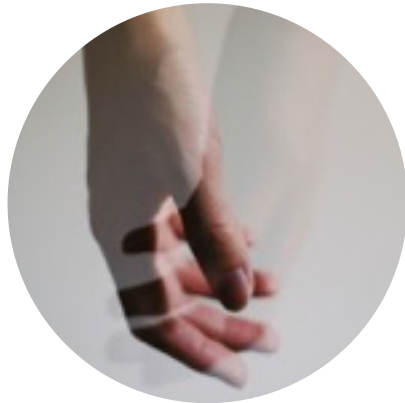


APPROACH



USER AWARE

Know your
Audience



EMPATHY

For users and
co-workers



CRAFTED

One size does
not fit all



INSIGHT DRIVEN

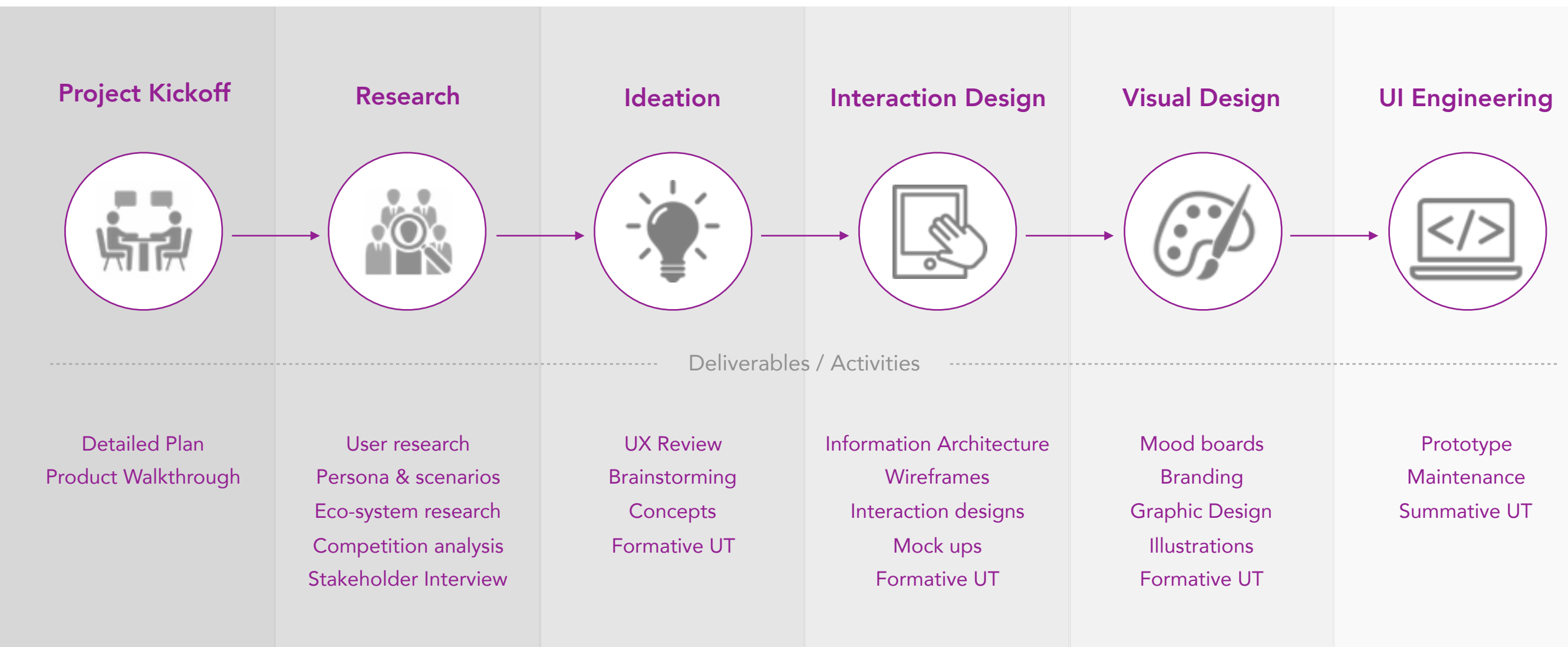
Contextually
responsive.

Also to understand the user-product/service interaction, it's always good to kept in mind the following product/service life cycle:



HIGH-LEVEL PROCESS

Follow a structured process that relies on research to understand user needs and aspirations, and stakeholder views. It also looks at what's in the market. Design directions are drawn up based on inferences from research. Concept designs are then validated and detailed out before building the front end code.



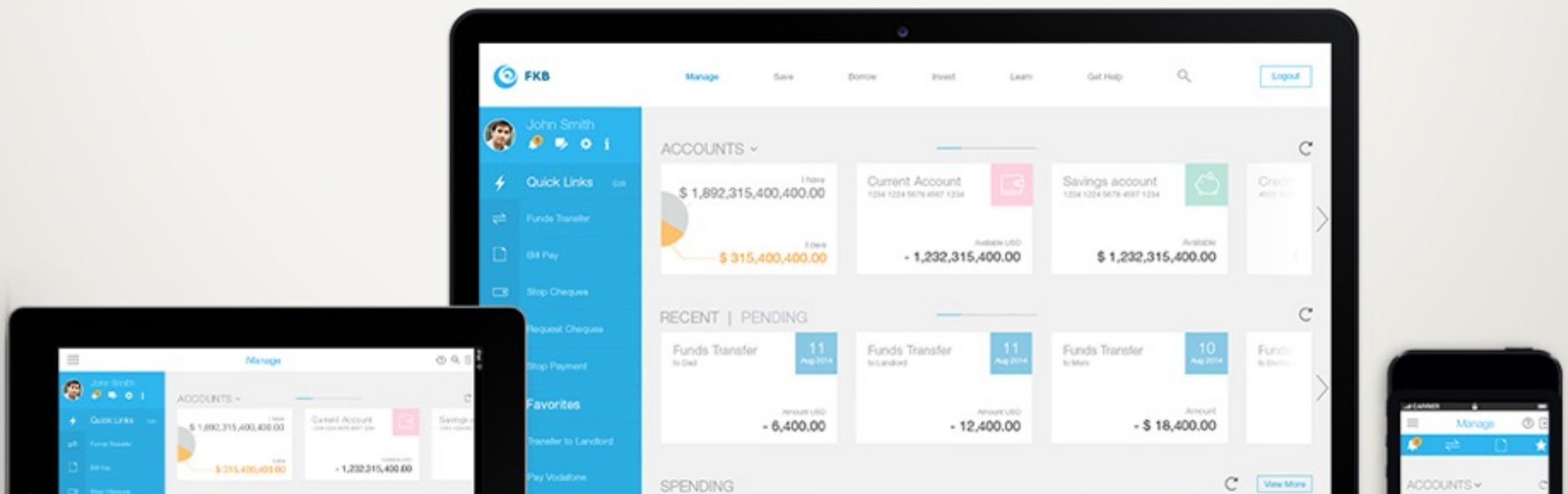
DETAILED PROCESS

INTERNET BANKING (Retail Customers)

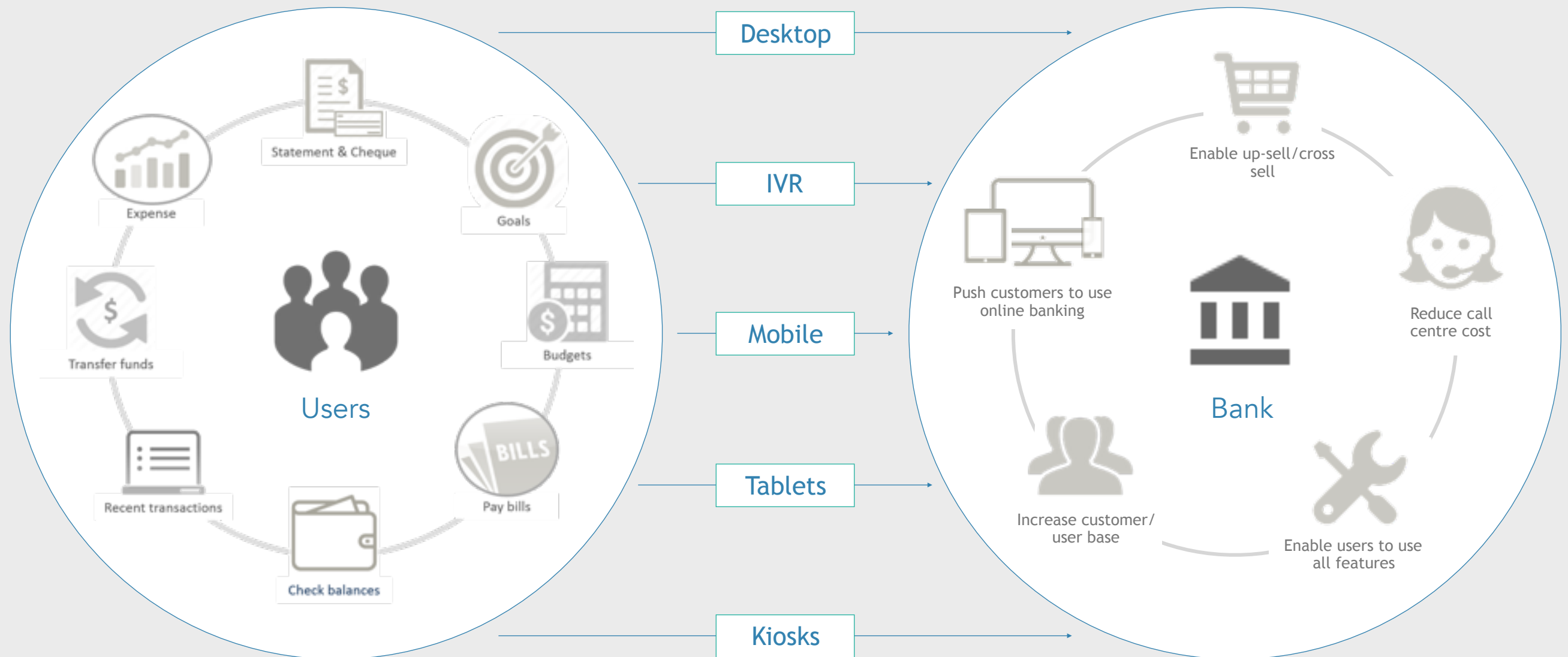
Designing for Omnipresence

The client was in process of a user experience revamp of their multichannel banking platform. We kicked off the project with UX review, followed by tactical redesign of their existing desktop, tablet and mobile interface for internet banking.

The following slides explain the research process used for the project in detail.



Online Banking Ecosystem



Since FLEXCUBE is an off-the-shelf, white labeled product, it was critical to understand needs and behavior of both banks and end-users

20
22 - 35
Interview

[illegible]

DID NOT WANT FUNGUS
 WITH HER MONEY.
 PREFER HOW HIS MONEY IS
 IN HER CONTROL.
 LACK OF CONTROL.

TAKES TIPS FROM
 FRIENDS AND BUYS
 WHAT HE FEELS BEST

OPENING A PPS
 ACCOUNT WAS A
 VERY EASY THING TO
 DO
 CONVENIENCE.

FEAR OF LOSING
 MONEY WHEN YOU
 DO NOT HAVE
 ENOUGH KNOWLEDGE
 FEAR OF LOSS

THE PLATFORM OF
 WHICH HE USES CANNOT
 A NORMAL AMOUNT
 OF \$2,300.

A INVESTMENT IS
 ALMOST LOW RISK. HE
 REDUCES THE RISK
 FACTOR BY DIVERSIFYING
 THE FUND IN VARIOUS
 M.B.

DOESNOT LIKE THE
 RISK OF HOLDING
 MONEY.

HE IS NOT SURE
 WHEN TO SELL STOCK

HIGH RISK TRADE
 DOES NOT BELONG
 TO INVESTING BARS
 LASTING MOMENT

IS NOT INTO TRADING
 THESE DAYS BECAUSE
 IN THE PAST, TRADING
 GAINED WITH INTEREST
 LAST ATTRIBUTES TO IT

WANTS TO MAKE
 HIS INVESTMENT WORK
 NOW

BALANCING THING FOR
 IS OF HIGH IMPORTANCE,
 PLEASE GIVE PROUD
 INVESTMENT IN
 MULTIPLE FUNDS

WHEN HE NEEDS
 MONEY, SOMETIMES THE
 STATE OF THE MARKET
 IS, HE WOULD SELL

NOT HAVE ANY SAVING.
 YOU DON'T HAVE TO
 BECOME RICH. YOU
 HAVE TO BECOME
 RICH.

FOR IMMEDIATE
 NEEDS INVEST IN
 RECURRING DEPOSIT

IS I CAN'T FIND
 IT TIME, I WANT
 TO GO AWAY

INVESTMENT BARS
 ARE LONG TERM AND
 SUSTAINABLE.

LOSS OF TRUST
 CAN HINDER
 - MAKE SURE
 INVESTMENT
 LOSS OF CONFIDENCE

GIVE IS PREPARED
 AS IT IS LONG TERM
 INVESTMENT

SAFETY AND
 SECURITY

SHOULD HAVE ONE
 FOR ABOUT 50% OF
 THE ASSETS.

DO NOT KNOW
WHAT IS GOOD AND
WHAT IS NOT.

LOST.

FOUNDS THE PROCESS
OF GROWTH OF THE
FLUORIDE A NUMBER
- SOME FACTORS -

NOT A PROPERTY AS
YOUR GIVEN POINT
IN TIME.

DOESN'T WANT TO REMIND
IN FUTURE THAT THESE
GAMES BEEN A NUMBER
GAMES MORE.

WANT WANT TO
RIGHT?

WANT TO VERIFY ONE
A COUPLE OF THINGS
FUTURAL WILL BECOME
APPEAR.

WILL BEING ONE ON
FAMILY TO MAKE A
DECISION.

BEING COMPROMISE
WILL BE BEING TO
(MAKE A MUTUAL
FOUR

CONCLUSION.

[illegible]

<p>NEVER SPEND THE MONEY AND ENJOY IT DON'T HAVE MORE MONEY BECAUSE OF THE EDUCATION</p>	<p>WHEN PEOPLE HAVE LESS MONEY THEY TEND TO PLAN & SAVE MORE RATIONALLY</p>	<p>NOT COMFORTABLE TAKING MONEY FROM STREET</p>	<p>STUPID ASSUMPTION THAT MONEY BEL DIDN'T GET A POINT OF IT</p>
<p>STRETCH SAVINGS MONEY WHEN USED RATIONALLY AS NOT SPENDING MORE THAN NEEDS</p>	<p>IN ORDER HAVE OUT OF CASH, VOLUNTARILY TENDING TO HAVE MORE SPENDING</p>	<p>DON'T FEEL RESPONSIBLE WHEN SPENDING & RECEIVES</p>	<p>IF YOU DON'T HAVE PLANS YOU FEEL POORER</p>
<p>SPENDING THE MONEY [NOT] WAS CONSIDERED AS AN INVESTMENT</p>	<p>CONSUMPTION DID NOT MEAN IT WAS FROM THE POCKET MONEY QUICK MONEY</p>	<p>SAVING</p>	<p>POWERLESS</p>
<p>SPENDING MONEY WAS CONSIDERED</p>			

1. WASH
 2. WASHING THE WASHED WASHER
 3. WASHER WASHES WASHERS WASHERS
 4. WASHERS WASH WASHERS
 5. WASHERS WASH WASHERS
 6. WASHERS WASH WASHERS
 7. WASHERS WASH WASHERS
 8. WASHERS WASH WASHERS
 9. WASHERS WASH WASHERS
 10. WASHERS WASH WASHERS
 11. WASHERS WASH WASHERS
 12. WASHERS WASH WASHERS
 13. WASHERS WASH WASHERS
 14. WASHERS WASH WASHERS
 15. WASHERS WASH WASHERS
 16. WASHERS WASH WASHERS
 17. WASHERS WASH WASHERS
 18. WASHERS WASH WASHERS
 19. WASHERS WASH WASHERS
 20. WASHERS WASH WASHERS
 21. WASHERS WASH WASHERS
 22. WASHERS WASH WASHERS
 23. WASHERS WASH WASHERS
 24. WASHERS WASH WASHERS
 25. WASHERS WASH WASHERS
 26. WASHERS WASH WASHERS
 27. WASHERS WASH WASHERS
 28. WASHERS WASH WASHERS
 29. WASHERS WASH WASHERS
 30. WASHERS WASH WASHERS
 31. WASHERS WASH WASHERS
 32. WASHERS WASH WASHERS
 33. WASHERS WASH WASHERS
 34. WASHERS WASH WASHERS
 35. WASHERS WASH WASHERS
 36. WASHERS WASH WASHERS
 37. WASHERS WASH WASHERS
 38. WASHERS WASH WASHERS
 39. WASHERS WASH WASHERS
 40. WASHERS WASH WASHERS
 41. WASHERS WASH WASHERS
 42. WASHERS WASH WASHERS
 43. WASHERS WASH WASHERS
 44. WASHERS WASH WASHERS
 45. WASHERS WASH WASHERS
 46. WASHERS WASH WASHERS
 47. WASHERS WASH WASHERS
 48. WASHERS WASH WASHERS
 49. WASHERS WASH WASHERS
 50. WASHERS WASH WASHERS
 51. WASHERS WASH WASHERS
 52. WASHERS WASH WASHERS
 53. WASHERS WASH WASHERS
 54. WASHERS WASH WASHERS
 55. WASHERS WASH WASHERS
 56. WASHERS WASH WASHERS
 57. WASHERS WASH WASHERS
 58. WASHERS WASH WASHERS
 59. WASHERS WASH WASHERS
 60. WASHERS WASH WASHERS
 61. WASHERS WASH WASHERS
 62. WASHERS WASH WASHERS
 63. WASHERS WASH WASHERS
 64. WASHERS WASH WASHERS
 65. WASHERS WASH WASHERS
 66. WASHERS WASH WASHERS
 67. WASHERS WASH WASHERS
 68. WASHERS WASH WASHERS
 69. WASHERS WASH WASHERS
 70. WASHERS WASH WASHERS
 71. WASHERS WASH WASHERS
 72. WASHERS WASH WASHERS
 73. WASHERS WASH WASHERS
 74. WASHERS WASH WASHERS
 75. WASHERS WASH WASHERS
 76. WASHERS WASH WASHERS
 77. WASHERS WASH WASHERS
 78. WASHERS WASH WASHERS
 79. WASHERS WASH WASHERS
 80. WASHERS WASH WASHERS
 81. WASHERS WASH WASHERS
 82. WASHERS WASH WASHERS
 83. WASHERS WASH WASHERS
 84. WASHERS WASH WASHERS
 85. WASHERS WASH WASHERS
 86. WASHERS WASH WASHERS
 87. WASHERS WASH WASHERS
 88. WASHERS WASH WASHERS
 89. WASHERS WASH WASHERS
 90. WASHERS WASH WASHERS
 91. WASHERS WASH WASHERS
 92. WASHERS WASH WASHERS
 93. WASHERS WASH WASHERS
 94. WASHERS WASH WASHERS
 95. WASHERS WASH WASHERS
 96. WASHERS WASH WASHERS
 97. WASHERS WASH WASHERS
 98. WASHERS WASH WASHERS
 99. WASHERS WASH WASHERS
 100. WASHERS WASH WASHERS

EVANGELIZE

was NOTED GRAMMAR
ABOUT WHICH AS TO
SUBJECT I'm -

FEELS GOOD
ABOUT RESPONSE
OTHERS.

WELL, MAY WANT TO
HELP OTHERS IN THEIR
WORLDWIDE, etc.



















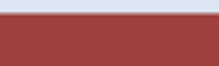




























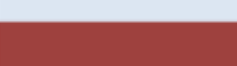






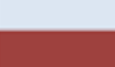


① WELL, HE WAS DISAPPOINTED
ABOUT IT

② I'm not sure about the fact
that he was not, which
was a mistake / please to
correct it. ③

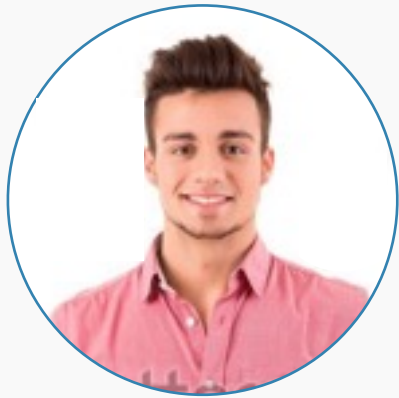
Competitive Analysis

Features	CITI Bank	SBI Bank	ICICI Bank	AXIS Bank	HDFC Bank	Natest Bank	NAB
Enhanced Login Security	✔	✔	✔	✘	✔	✔	✘
Fund Transfers across multiple institutions via various techniques	✔	✔	✔	✔	✔	✔	✔
View and Pay bills from multiple billers in a single place	✘	✔	✘	✘	✔	✔	✔
Book Fixed /Recurring Deposits and get interest rates	✔	✔	✔	✔	✔	✘	✔
Subscribe and Redeem Mutual Funds	✔	✔	✔	✘	✔	✘	✘
Request Quote and Avail loans	✔	✔	✔	✘	✔	✔	✔
Request (Cheque books and Statements)	✔	✔	✔	✔	✔	✔	✔
Request Debit Card	✔	✔	✔	✘	✔	✔	✔

User Profiles

	Common Goals	Tech Savy	Perceived Interactions	Perceived Innovation	Perceived Trust	Devices owned
Students (18 – 23 years)	<ul style="list-style-type: none"> • Save for higher education • Learn to manage money, start taking up financial responsibility 		 			  
			Anti social			 
Working Professionals (23 – 30 years)	<ul style="list-style-type: none"> • Learn to save for new car, new house • Learn about long term investments 		  			 
			Meets people			  
Young Families (30 – 45 years)	<ul style="list-style-type: none"> • Evaluate financial portfolio • Adjust spending, budgeting and saving 		  			 
			  			
Pre-Retirement (45 – 60 years)	<ul style="list-style-type: none"> • Estimate expenses for retirement • Increase IRA contributions 		  			  
						 

Personas



Name: Andrew D'Souza

Age: 21 years

Lives in: India

Enjoys playing games online.
Not an outdoor person at all.

Andrew is a young student. He is a Senior at Delhi Republic University and will be graduating this summer.

His entire life is recorded on social platforms like Facebook and Twitter. He is a gaming freak and owns products like the Xbox, Wii, iPad and iPhone

Andrew is a spendthrift, shops regularly for new games and doesn't care a lot about money. He is soon going to start college and hence his father wants him to take responsibility and manage his own finances.

Andrew knows his way around all gaming apps in the Apple Store but has never used any banking app before.



Name: Mary Kate

Age: 33

Lives in: Australia

Enjoys shopping on the internet
when she's free

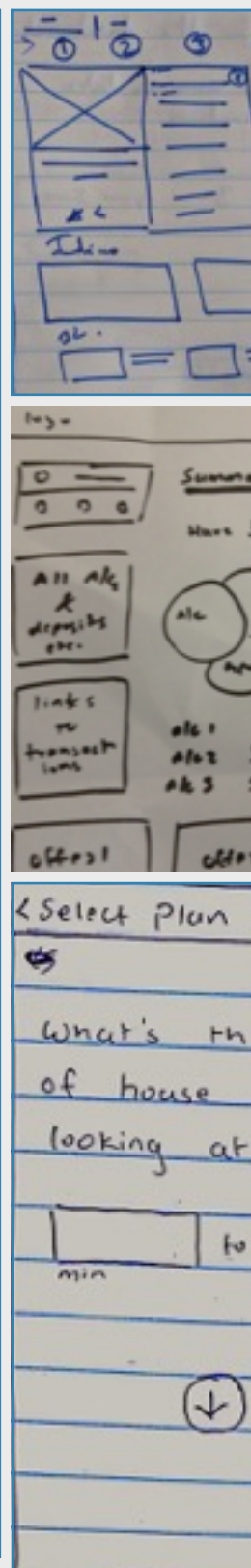
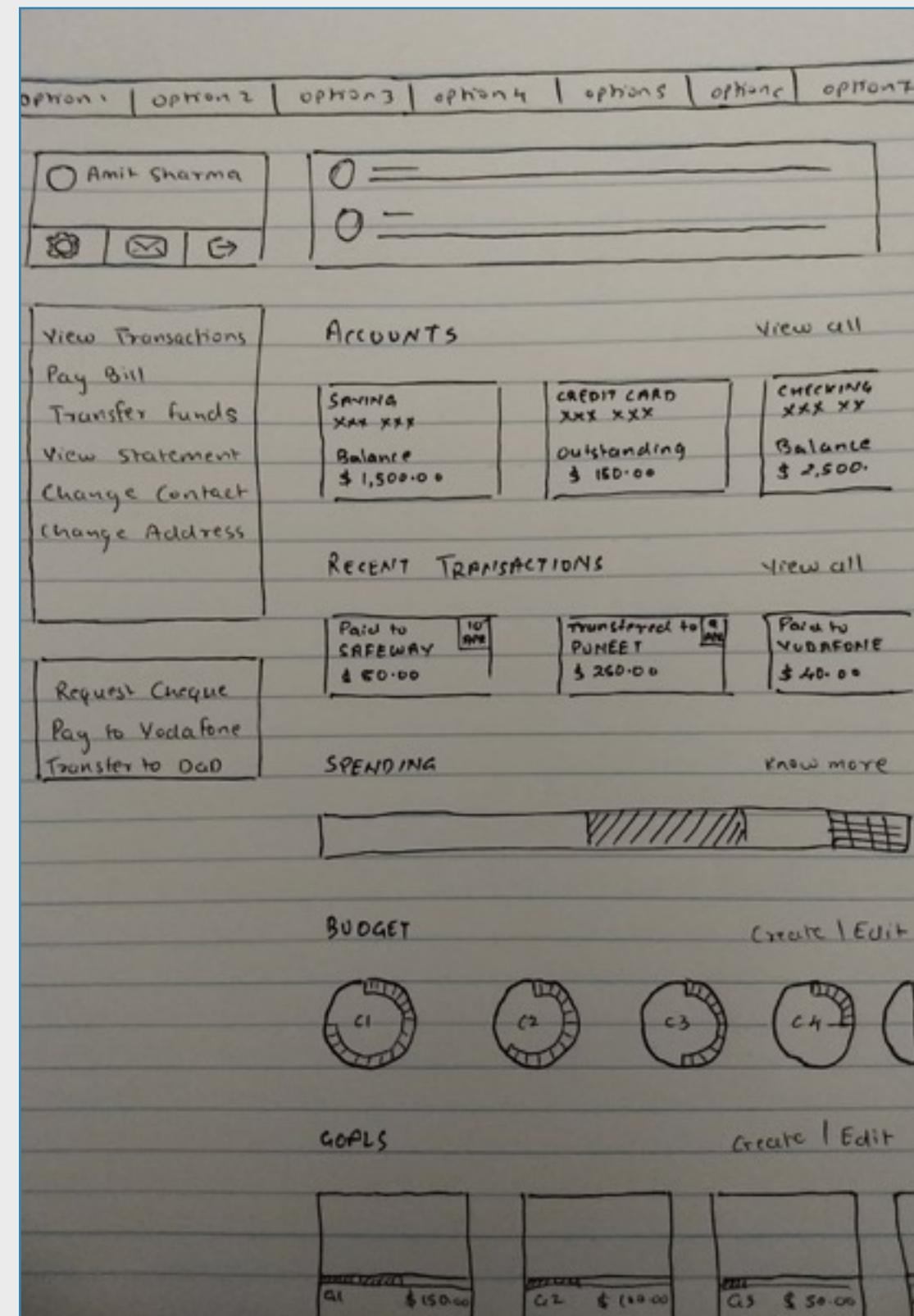
Mary Kate is a single mother of one child. She is currently working as a Marketing Manager at Summer Technologies.

Mary does a lot of online shopping and completely relies on e-commerce websites for her shopping needs.

Mary has realized that it's important for her to get some financial advise on how to start saving for her kid's school, college, other activities.

She has been using Internet Banking only for paying her utility bills and checking balances. She wants to start getting proactive on how to manage her finances in order to safeguard her and her child's future

Inspirations & Concepts



Information Architecture

Level 1

- Personal
- Small Business
- Corporate
- Wealth Management

Level 2

- Login
- Register

Level 3

- Dashboard

Surfaced key information and actions
- Save

All account information and related actions
- Borrow

All information and actions related to loans and credit cards
- Invest

All information and actions related to Insurance and mutual funds
- Learn

Calculators, rates, fees, other tools, knowledge centre
- Get Help

Multiple avenues to find help – Contact us, community, FAQ, online chat, etc.

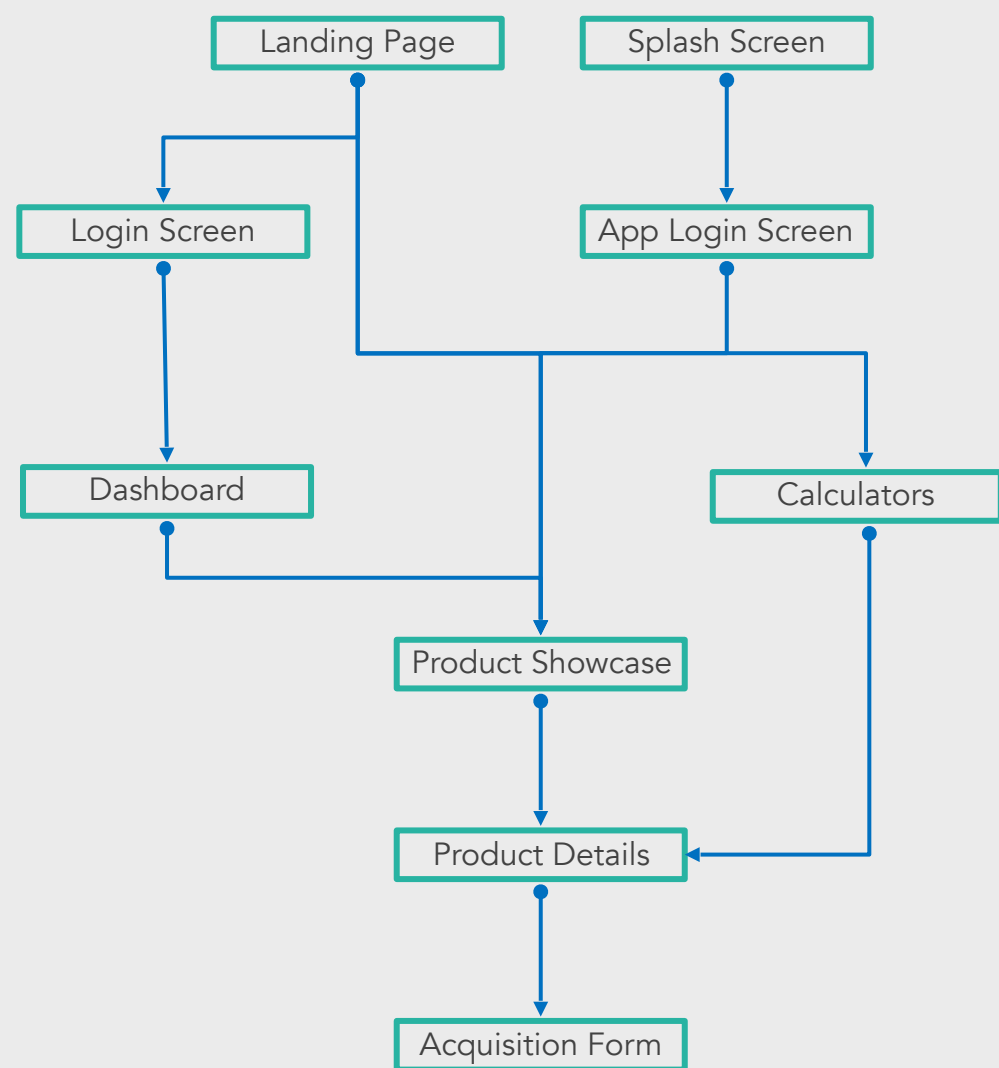
Level 4

- Account Details
- Transaction Flow
- Product Showcase

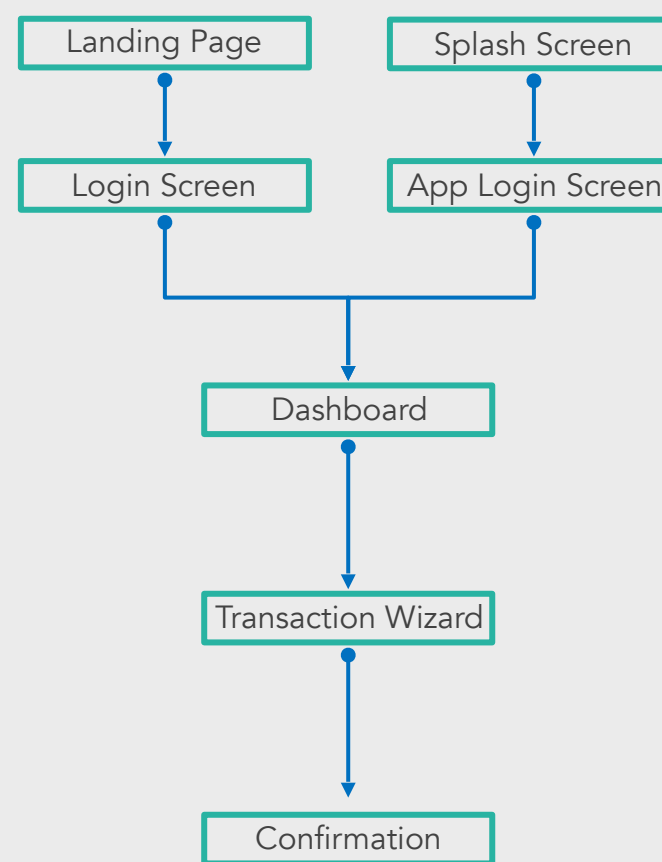
Product Details

Task Flows

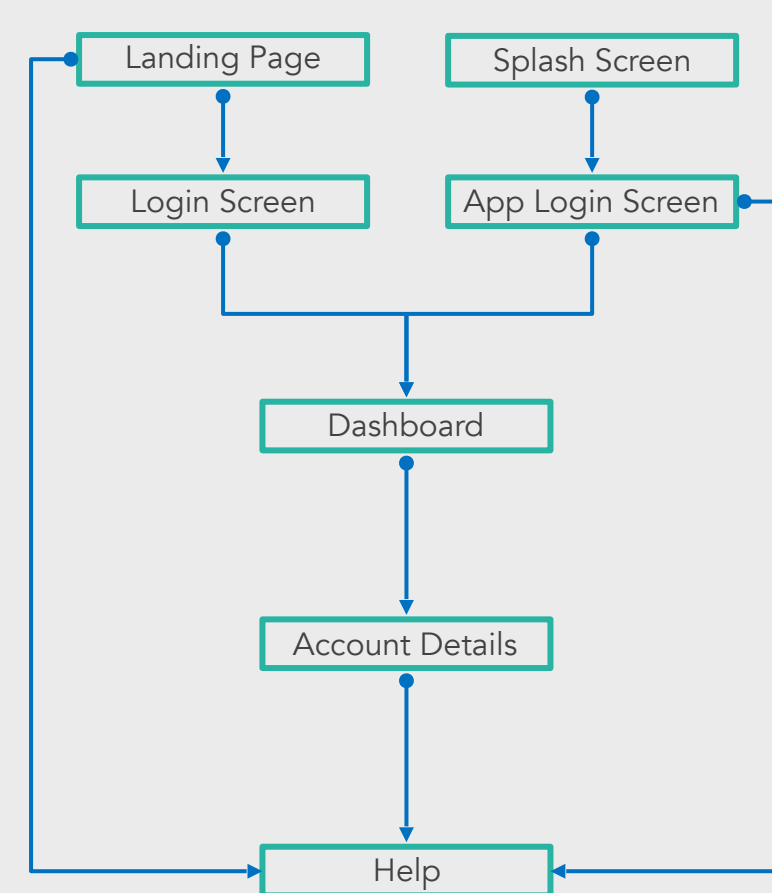
Origination Flow



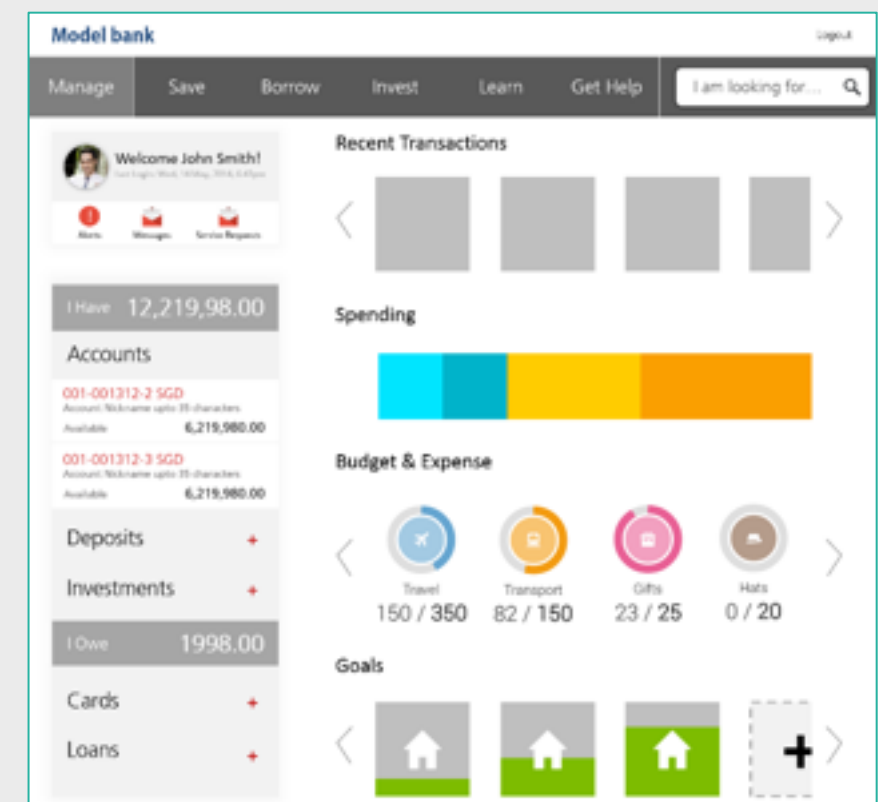
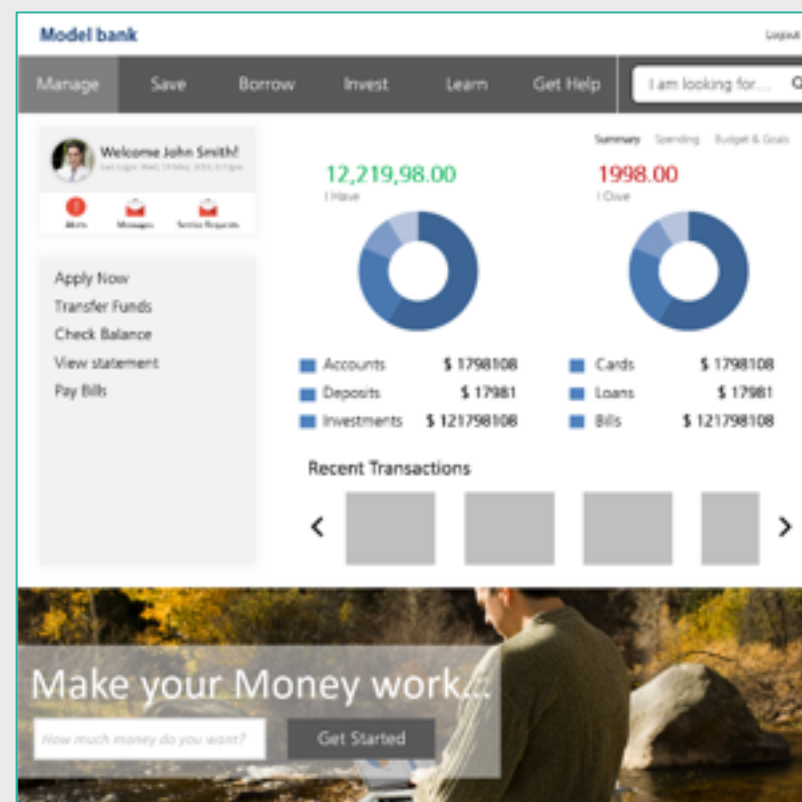
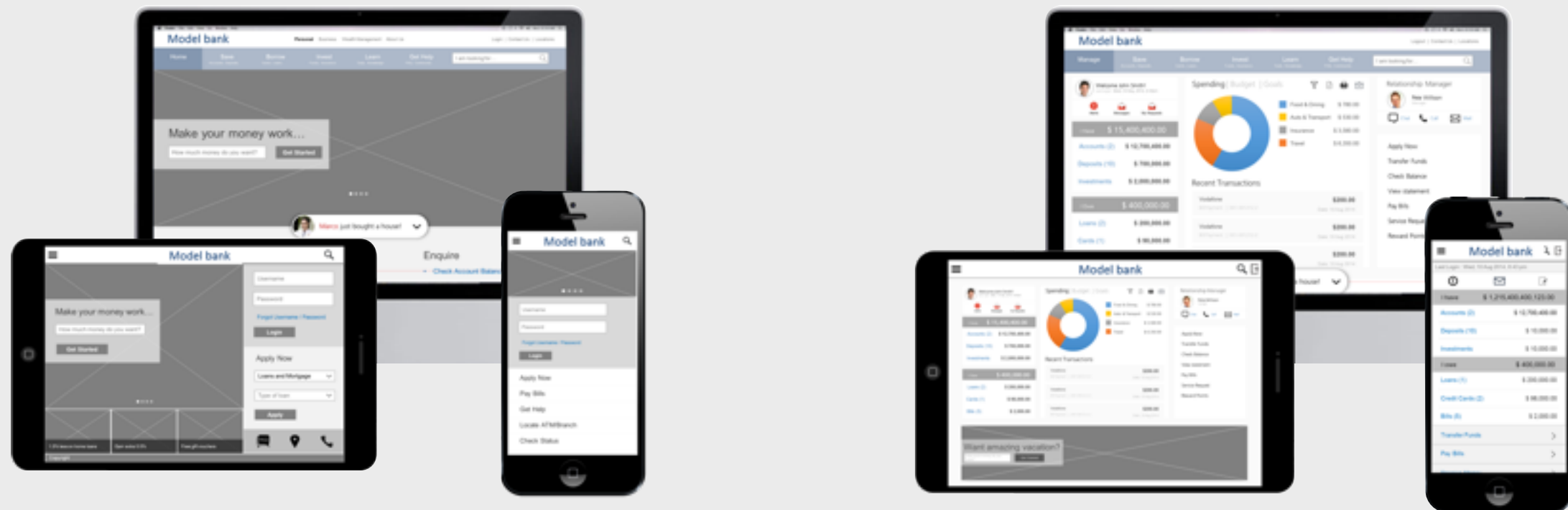
Transaction Flow



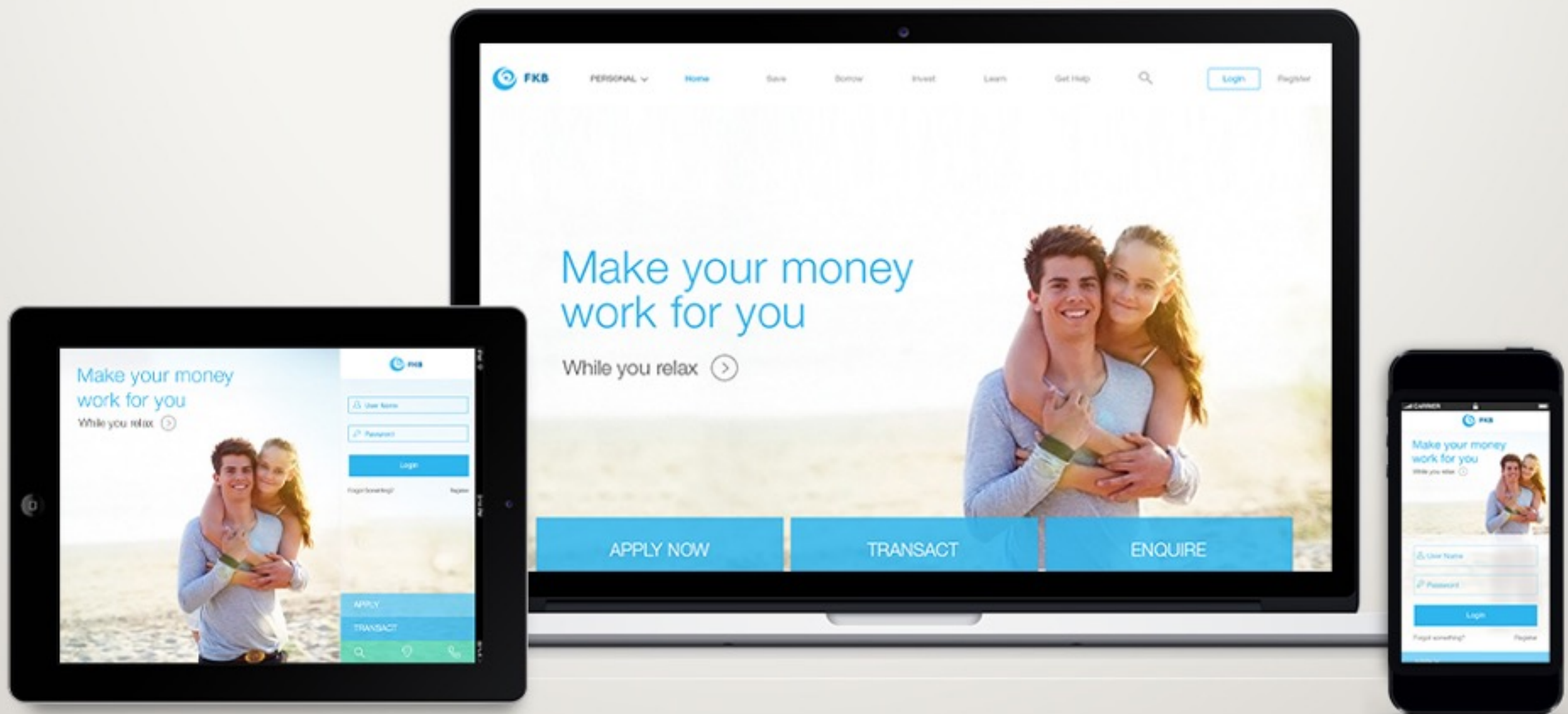
Enquire Flow



Design Iterations



Final Design - Homepage



Final Design - Dashboard

