



Pratik Gami

Portfolio

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ABOUT ME...



Hello! I'm Pratik! I'm a User Experience Researcher

I like finding and solving problems, making connections with others, finding order in chaos, and using technology and design to make our lives delightfully simple and enjoyable.

People tell me I'm the gum that keeps a project together. Collaboration and communication come naturally to me.

In my spare time you can find me in restaurants/bars/cafes meeting new people, friends, or colleagues; on a mountain hiking; and sometimes on my couch watching and eating garbage :). Skiing is my newly found hobby.

I suffer from undiagnosed compulsion to arrange things in a particular way, and obsession with cleanliness and hygiene

Work

I am a Master of Science candidate at Bentley University with a major in Human Factors in Information Design.

I have 5 years of prior work experience as a UX Researcher & Designer. My career thus far has been conducting user research, designing experiences, and devising efficient business-customer solutions for a number of companies and clients across the globe.

APPROACH



USER AWARE

Know your User



EMOTIVE

Design with empathy



USABLE

Crafted, user centered
approach to detail



INSIGHT DRIVEN

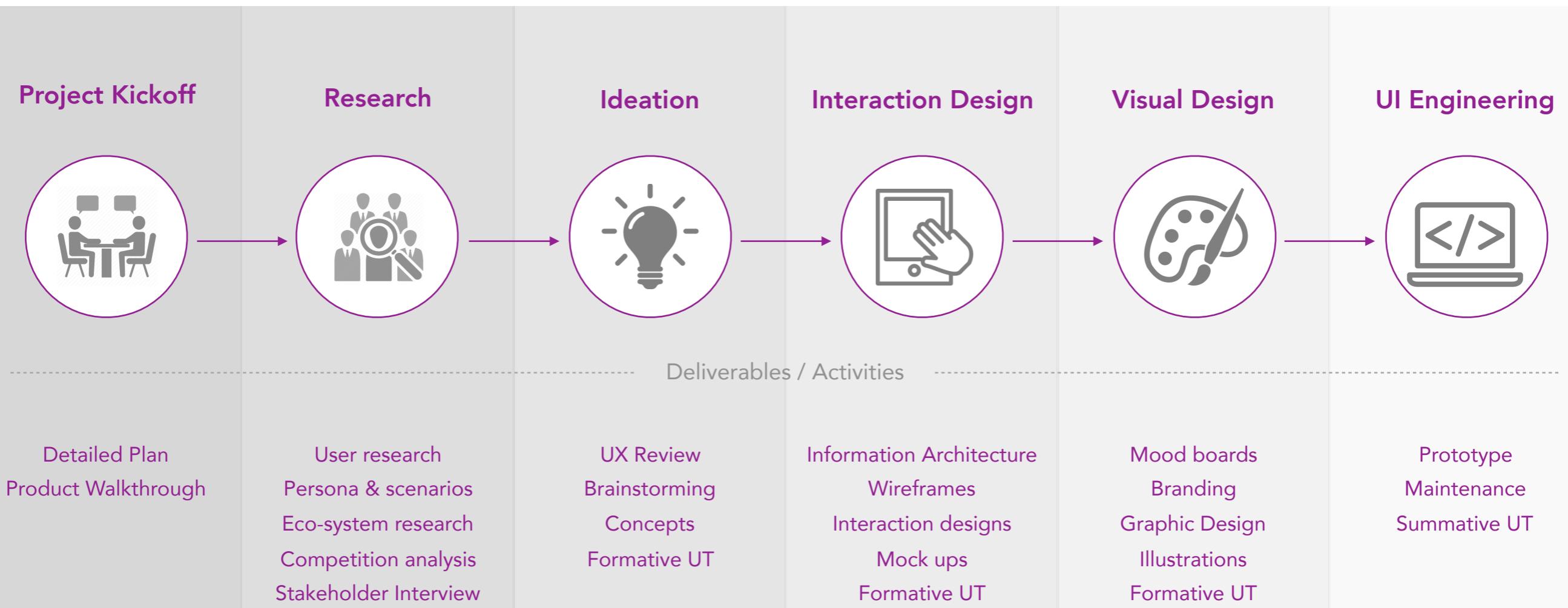
Contextually responsive.

Also to understand the user-product/service interaction, it's always good to keep 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.



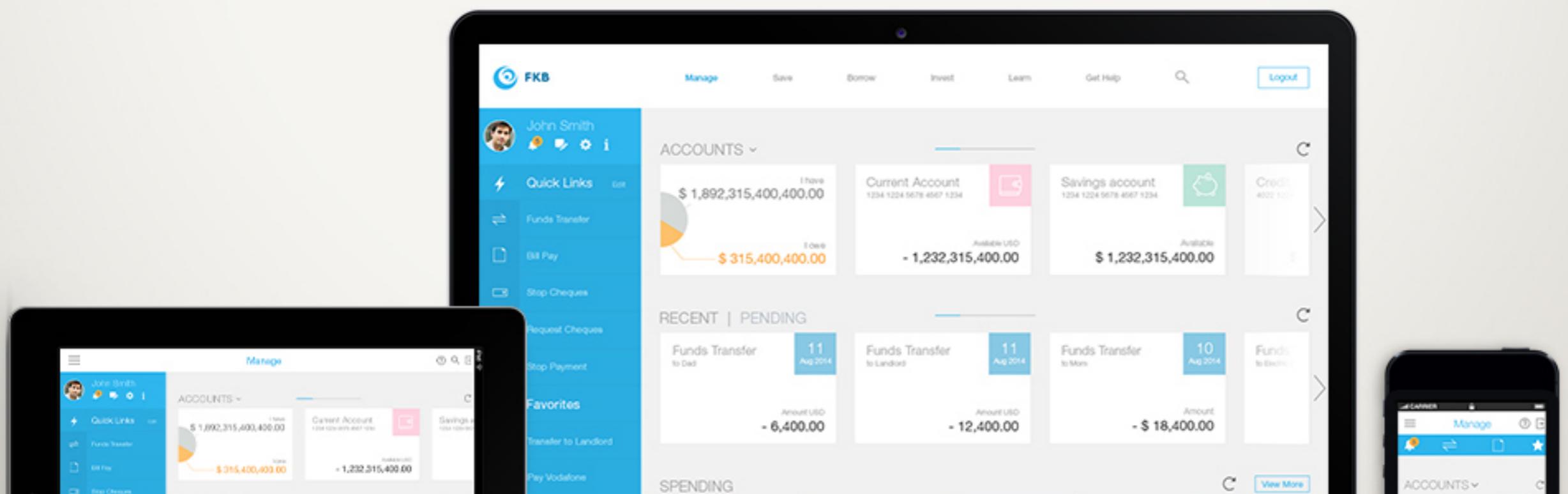
DETAILED PROCESS

INTERNET BANKING (Retail Customers)

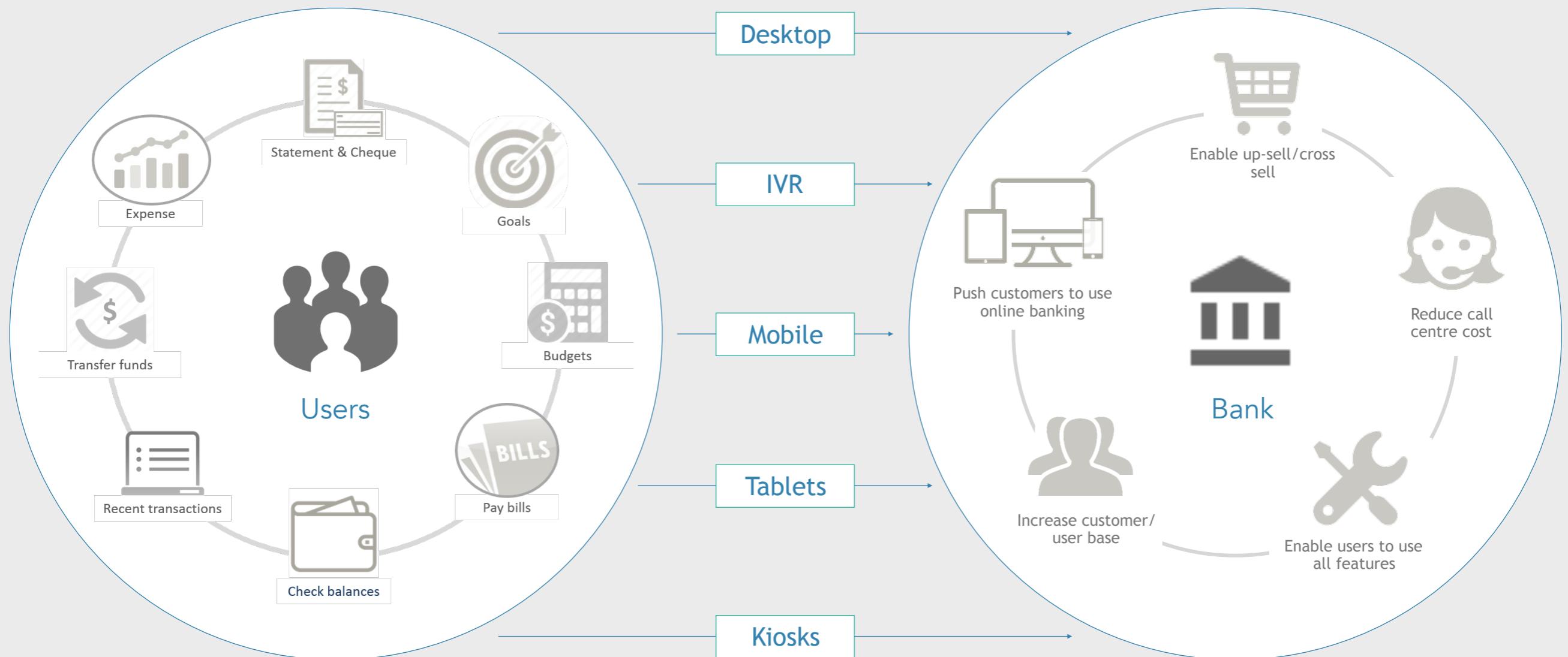
Designing for Omnipresence

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

User Research

Users
Age group
Method

20
22 - 35
Interview

AWAWARENESS

- GOT TO KNOW OF PPF THROUGH FAMILY AND FRIENDS
- PRESSESURE OF SAVING MONEY CAME FROM THE FAMILY.
- HAD A LOT OF PRESSURE TO SAVE FROM HIS PARENTS. DAD ASKED FOR BANK STATEMENTS.
- INVESTMENT DECISION WERE BASED ON LIFE MILESTONES IN MIND & SON'S MARRIAGE.
- MANY TIMES DID NOT MAKE SENSE, SO HE COULD THE TERM & IT HELPED.
- QUICK MONEY - READ SUCCESS STORIES AND GOT INTO STOCK MARKET. BLANDY INVESTED IN WHAT FAMILY SUGGESTED.
- NOT DOING ENOUGH INVESTMENT LEADS TO PANIC.
- DID NOT THINK HE CAN DO INVESTMENTS PROFESSIONALLY BUT IT GIVES HIM A SENSE OF ADDITIONAL SKILL SET.
- STARTED INVESTING IN PPF FOR TAX SAVING PURPOSE ONLY.

CONSIDERATION !

- "I'VE HEARD THAT ONE SHOULD SAVE 50% OF HIS INCOME. I WANT TO FOLLOW THAT"
- I CAN'T INVEST IN STOCK MARKET AS I SEE IT AS GAMBLING. DOUBTS FEAR OF LOSS.
- WHEN YOU ARE LEARNING ABOUT SOMETHING, THERE IS A LOT OF INFO & DON'T KNOW WHERE TO STOP.
- TRUST KNOWN PEOPLE FOR INVESTMENTS
- OVERWHELMING, AGITATED
- READS THE VIEW OF EXPERTS BUT TRUSTS HIS OWN JUDGEMENT FOR DECISION MAKING.
- OVERRWHELMED

PURCHASE

- DID NOT TRUST FUNDS WITH HER MONEY. PREFER ICICI AS MONEY IS IN HER CONTROL.
- LACK OF CONTROL.
- TAKES TIPS FROM FRIENDS AND BUYS WHAT HE FEELS BEST.
- FEAR OF LOSING MONEY WHEN YOU DO NOT HAVE ENOUGH KNOWLEDGE
- FEAR OF LOSS
- OPENING A PPF ACCOUNT WAS A VERY EASY THING TO DO CONVENIENCE.
- THE PLATFORM WHICH HE USES CHARGES A NOMINAL AMOUNT OF RS. 300.

INTENT To BUY

- DO NOT KNOW WHAT IS GOOD AND WHAT IS NOT.
- LOST.
- FOUND THE PROCESS OF SIGNING UP FOR FUNDSDINDIA A CUMBER-SOME PROCESS.
- NOT A PRIORITY AT THAT GIVEN POINT IN TIME.
- DOESN'T WANT TO REGRET IN FUTURE THAT THESE COULD'VE BEEN A BETTER CHOICE MADE.
- DON'T WANT TO REGRET
- LIKES TO VERIFY CHOICE A COUPLE OF TIMES BEFORE PUTTING HIS MONEY IN PLACE.
- EVERYONE KNOWS SOMEONE WHO THEY CONSIDER AS INVESTMENT GUYS EVEN THOUGH THEY MIGHT NOT BE.
- PLANNED TO INCREASE INVESTMENT FOR THE SAKE OF DISCIPLINE.
- EVEN DURING WORST CASE SCENARIO, THEY WILL STILL MAKE ATLEAST 10%.
- TO MAKE A DECISION I CONSIDER HOW WELL UD IT RECOVER.
- HIGH DEPENDENCE ON FAMILY TO MAKE A DECISION.
- BIGGEST CONFUSION WRT ON HOW TO CHOOSE A MUTUAL FUND.
- CONFUSION

CONSUME

- USER FELT THE SITE WASN'T GIVING ENOUGH CONFIDENCE IN MAKING A DECISION.
- LACK OF CONFIDENCE
- WAS LOST DURING THE FIRST EXPORATION OF FUNDSDINDIA.COM. LANGUAGE, RATINGS ETC. WERE TOO CONFUSING.
- LOST
- I WASN'T SURE OF WHERE TO INVEST DUE TO FEAR OF MAKING A WRONG CHOICE.
- LACK OF CONFIDENCE
- DESIRED OF ALL THE FUNDS. PEOPLE STILL EXPLORE IT BECAUSE THEY WANT TO MAKE MONEY.
- GREED
- DIDN'T WANT TO DEFEND HIS ANSWERS. EVERYONE HAS A POINT OF VIEW WHICH IS CONFUSING.
- IRRITATED
- NEED SOMETHING SIMPLE & NOT TOO COMPLEX TO HELP MAKE A DECISION. FEEL TOO COMPLICATED.
- NAV
- PERFORMED IN 5 YEARS.
- IS IT SINGLE / CLUSTERING
- FUND MANAGERS
- RISK & RETURN
- CRITICAL VALUE
- NUMBER OF PEOPLE
- WHEN HE STARTED HAVING MONEY FROM MF, HE GOT THE CONFIDENCE TO CONTINUE.
- RISK WAS THRILLING
- ATTITUDE TO INVEST IN STOCK MARKET.
- ASKING FRIENDS/FAMILY
- CALCULATORS.
- EXPERT OPINIONS.
- I USED TO KEEP HOLDING THINKING IT WOULD INCREASE BUT HOLDING COMES WITH A PRICE.
- "I DON'T KNOW HOW TO PREDICT"
- LACK OF KNOWLEDGE
- DOES NOT WANT TO RELY ON EXPERTS BECAUSE DON'T TRUST THEM. FEELS THEY ARE GOING TO LOOK FOR THEIR OWN INTEREST.
- LACK OF TRUST

MANAGE

- M-F INVESTMENT IS ALREADY LOW RISK. HE REDUCES THE RISK FURTHER BY DISTRIBUTING THE FUNDS IN VARIOUS MF.
- DOESN'T LIKE THE HASSLE OF MANAGING MONEY.
- NOT MUCH INTO SAVING. YOU DON'T SAVE TO BECOME RICH. YOU EARN TO BECOME RICH.
- HIGH RISK TAKER DOES NOT HESITATE TO INVESTING AND LOSING MONEY.
- HE IS NOT SURE WHEN TO SELL STOCKS.
- FOR IMMEDIATE NEEDS INVESTS IN RECURRING DEPOSIT
- IF I CAN'T GIVE IT TIME, I WON'T TAKE RISK
- FOR LONG TERM INVESTMENTS PREFER MUTUAL FUNDS
- INVESTMENT BASED ON LONG TERM GOAL SETTING.
- LOANS TO MAKE HIS MONEY WORK FOR HIM.
- BALANCING THINGS OUT IS OF HIGH IMPORTANCE, HENCE DIVERSIFY INVESTMENTS IN MULTIPLE PLACES
- KEEPS A TRACK OF HIS INVESTMENTS ON A DAILY BASIS.
- WHEN HE NEEDS MONEY, WHETHER THE STATE OF THE MARKET IS, HE WILL SELL

ROYALTY

- DOES NOT USE MONEY CONTROL BECAUSE I GET ALL THE INFORMATION & IT'S RELIABLE.
- RELIABILITY IS OF SIGNIFICANT TO LOYALTY.

MANAGE MONEY - ATTITUDE

- PREFER SAVING FOR RAINY DAY BECAUSE CAN'T SAVE MORE AMOUNT FOR EDUCATION.
- WHEN PEOPLE HAVE LESS MONEY, THEY TEND TO PLAN & BUDGET MORE METICULOUSLY.
- NOT COMFORTABLE TAKING MONEY FROM OTHERS.
- SELF RESPECT
- STOPPED ACCUMULATING POCKET MONEY BECAUSE DIDN'T SEE A POINT IN IT.
- START SAVING MONEY SINCE USED TO SPEND MORE THAN REQUIRED.
- IN COLLEGE RAM OUT OF CASH, UNCOMFORTABLE FEELING AS MONEY GIVES CONFIDENCE
- DON'T FEEL COMFORTABLE WHEN QUESTIONED BY PARENTS.
- ANNOYED
- POWERLESS
- DOES NOT INVEST IN ANYTHING ELSE BECAUSE HE WANTS TO MAKE QUICK MONEY.
- PAYING EMI [EVEN IN BIKE] WAS CONSIDERED AS AN INVESTMENT.
- SAVING MONEY CONSTRUCTIVE

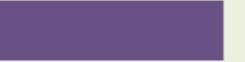
EVANGELIZE

- HAD GUIDED COLLEAGUES ABOUT WHICH MF TO INVEST IN.
- FEELS GOOD ABOUT HELPING OTHERS.
- DOES NOT WANT TO HELP OTHERS IN THEIR INVESTMENTS BECAUSE
 - ① FEELS HE ISN'T CONFIDENT ENOUGH YET.
 - ② DON'T ENOUGH WANT TO GET INVOLVED IN THE WORKING INVESTMENTS/PAILED INVESTMENTS.

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	 X	 	  
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 	 	   	 X	 	   

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

Left Column: Inspiration Screenshots

- Top Left:** A budgeting tool interface showing a bar chart of Bills & Utilities spending over time.
- Middle Left:** The GoBank website homepage with a slogan "No Overdraft Fees. No Worries." and a call-to-action button "OPEN YOUR ACCOUNT".
- Bottom Left:** The MX website featuring a digital dashboard with a circular spending summary and a "STEP 1: COMMIT TO ADVOCACY" section.
- Bottom Middle Left:** The mBank website with a "Załącz eKONTO" (Open eAccount) promotional banner.
- Bottom Right:** The Backbase Omni-Channel Customer Experience Platform, highlighting reusable widgets and tablet/mobile optimization.

Right Column: Hand-drawn User Interface Sketches

- Top Row:** A wireframe sketch of a navigation bar with seven items labeled "OPTION 1" through "OPTION 7". Below it is a user profile for "Amit Sharma" with icons for settings, email, and a gear.
- Second Row:** A sketch of a "View Transactions" card with options like "Pay Bill", "Transfer funds", and "View Statement". To its right is a "ACCOUNTS" card showing three account types: Savings, Credit Card, and Checking, each with a balance.
- Third Row:** A sketch of a "RECENT TRANSACTIONS" card showing three recent transactions: "Paid to SAFEWAY \$ 80.00", "Transferred to PUNEET \$ 250.00", and "Paid to VODAFONE \$ 40.00".
- Fourth Row:** A sketch of a "SPENDING" card with a "Request Cheque", "Pay to Vodafone", and "Transfer to DAD" option. It also includes a "View all" link and a "KNOW MORE" button.
- Fifth Row:** A sketch of a "BUDGET" card with four circular budget categories labeled C1, C2, C3, and C4, and a "Create | Edit" button.
- Sixth Row:** A sketch of a "GOALS" card with three rectangular goal boxes labeled G1, G2, and G3, each with a value (\$150.00, \$100.00, and \$50.00) and a "Create | Edit" button.
- Bottom Row:** A sketch of a footer or sidebar area with sections for "All A/cs & deposits etc.", "Links to transactions", "Offer 1", "Offer 2", and "Offer 3". It also includes a "Select Plan" button and a "What's the house looking at" section.

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

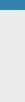
Multiple avenues to find help – Contact us, community, FAQ, online chat, etc.

Level 4

Account Details

Transaction Flow

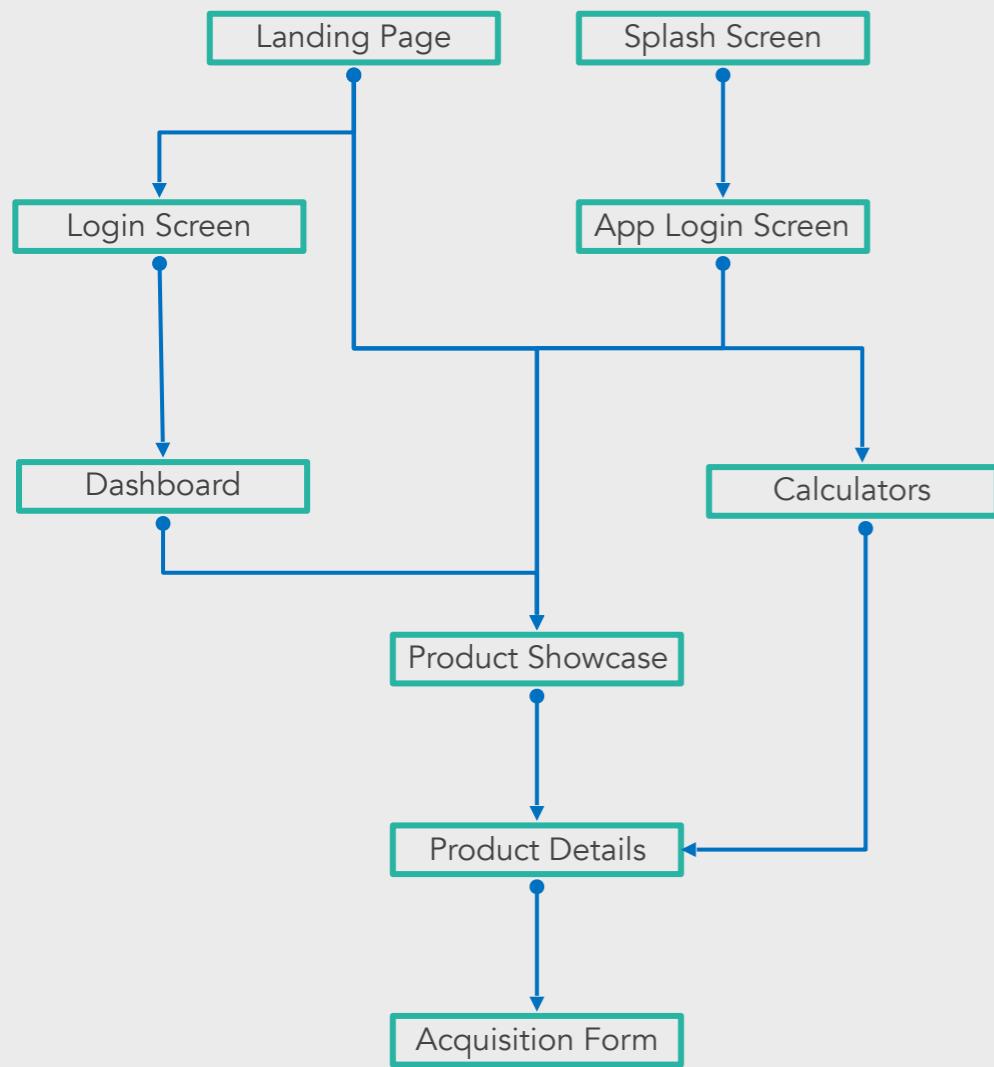
Product Showcase



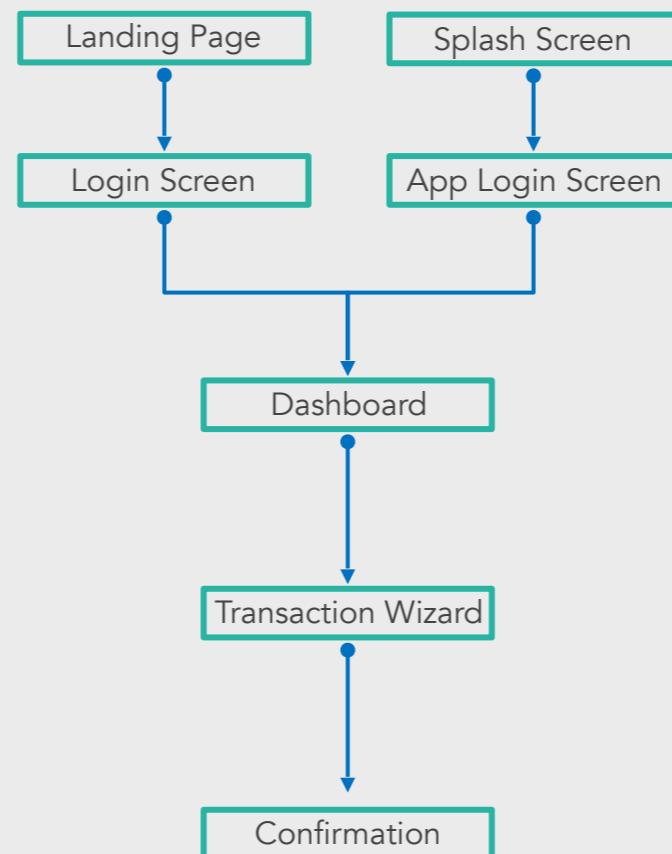
Product Details

Task Flows

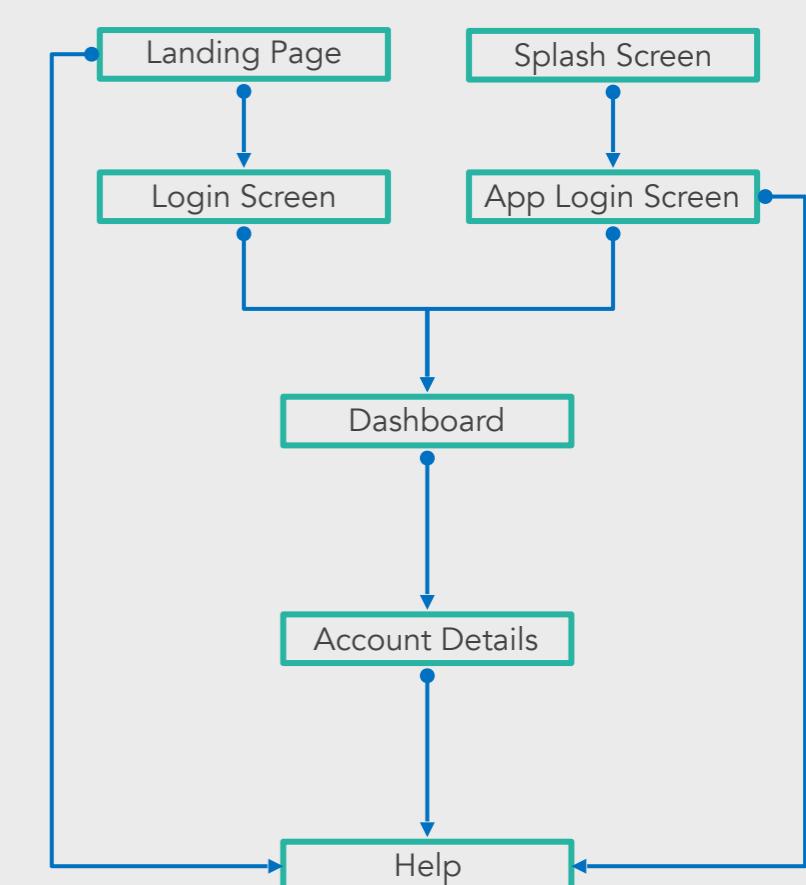
Origination Flow



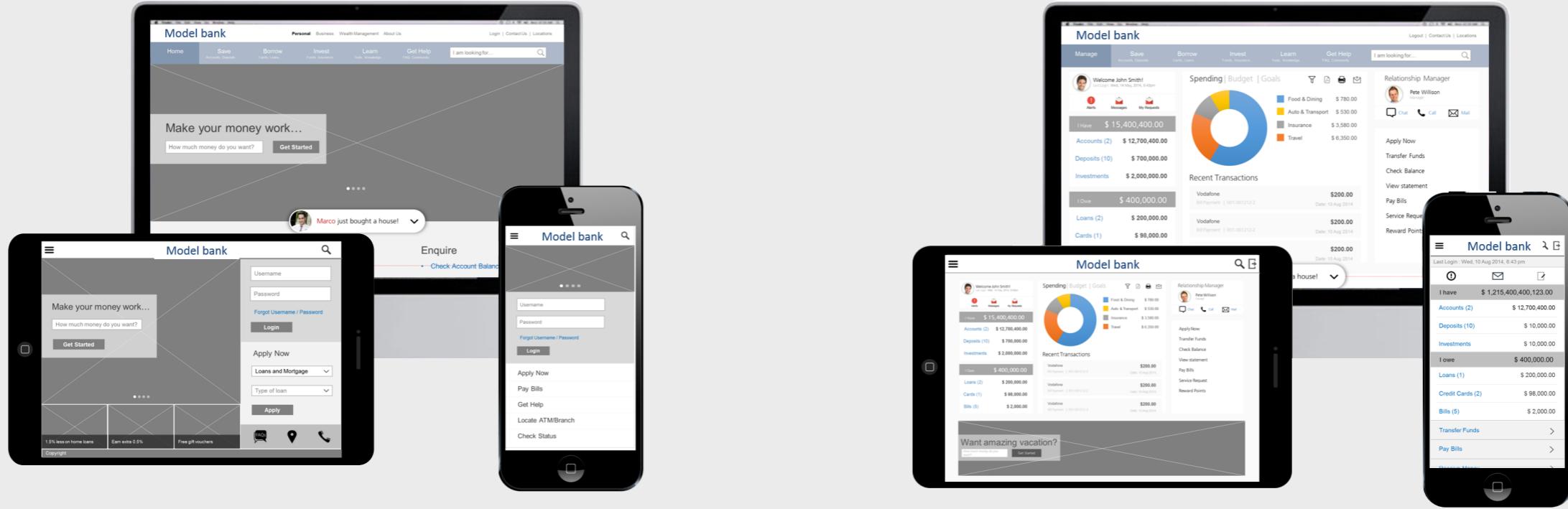
Transaction Flow



Enquiry Flow



Design Iterations



Model bank

Logout

Manage Save Borrow Invest Learn Get Help I am looking for...

Welcome John Smith! Last Login: Wed, 14 May, 2014, 6:0pm

Alerts Messages Service Requests

Summary I Have **12,219,98.00** I Owe **1998.00**

Apply Now Transfer Funds Check Balance View Statement Pay Bills

Investments Accounts Deposits Loans Cards Bills

001-001312-2 SGD Account Nickname upto 35 characters Available 6,219,980.00
001-001312-3 SGD Account Nickname upto 35 characters Available 6,219,980.00

BANK OF ANYWHERE 4000 0012 3456 7899 NAME O CARDHOLDER

Application FORMS

A red apple sits on a stack of US dollar bills.

Make your Money work... How much money do you want? Get Started

Model bank

Logout

Manage Save Borrow Invest Learn Get Help I am looking for...

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001-001312-3 SGD Account Nickname upto 35 characters Available 6,219,980.00

Recent Transactions < >

Make your Money work... How much money do you want? Get Started

Model bank

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Alerts Messages Service Requests

Recent Transactions

I Have **12,219,98.00**

Spending

Accounts Deposits Investments Loans Cards Bills

001-001312-2 SGD Account Nickname upto 35 characters Available 6,219,980.00
001-001312-3 SGD Account Nickname upto 35 characters Available 6,219,980.00

Budget & Expense

Travel Transport Gifts Hats

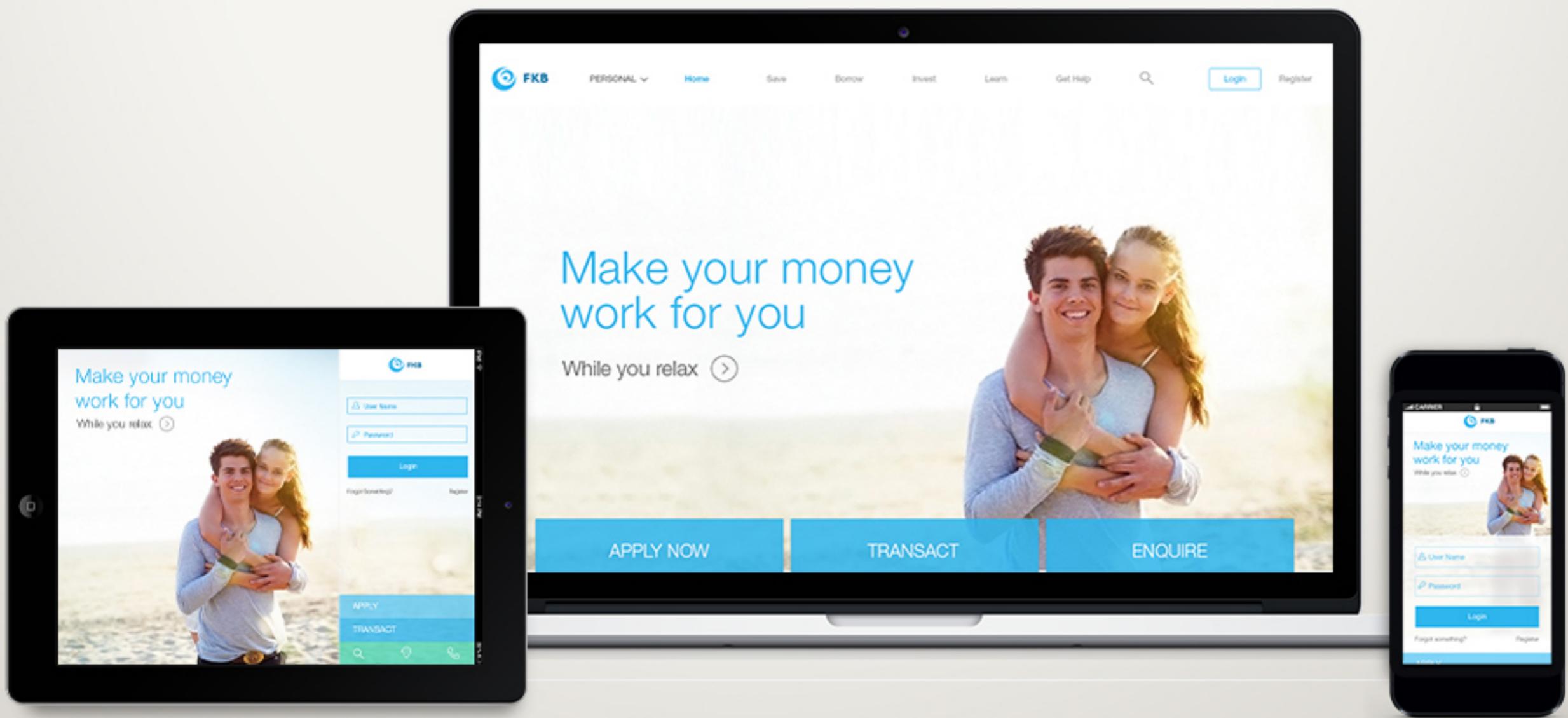
150 / 350 82 / 150 23 / 25 0 / 20

Goals

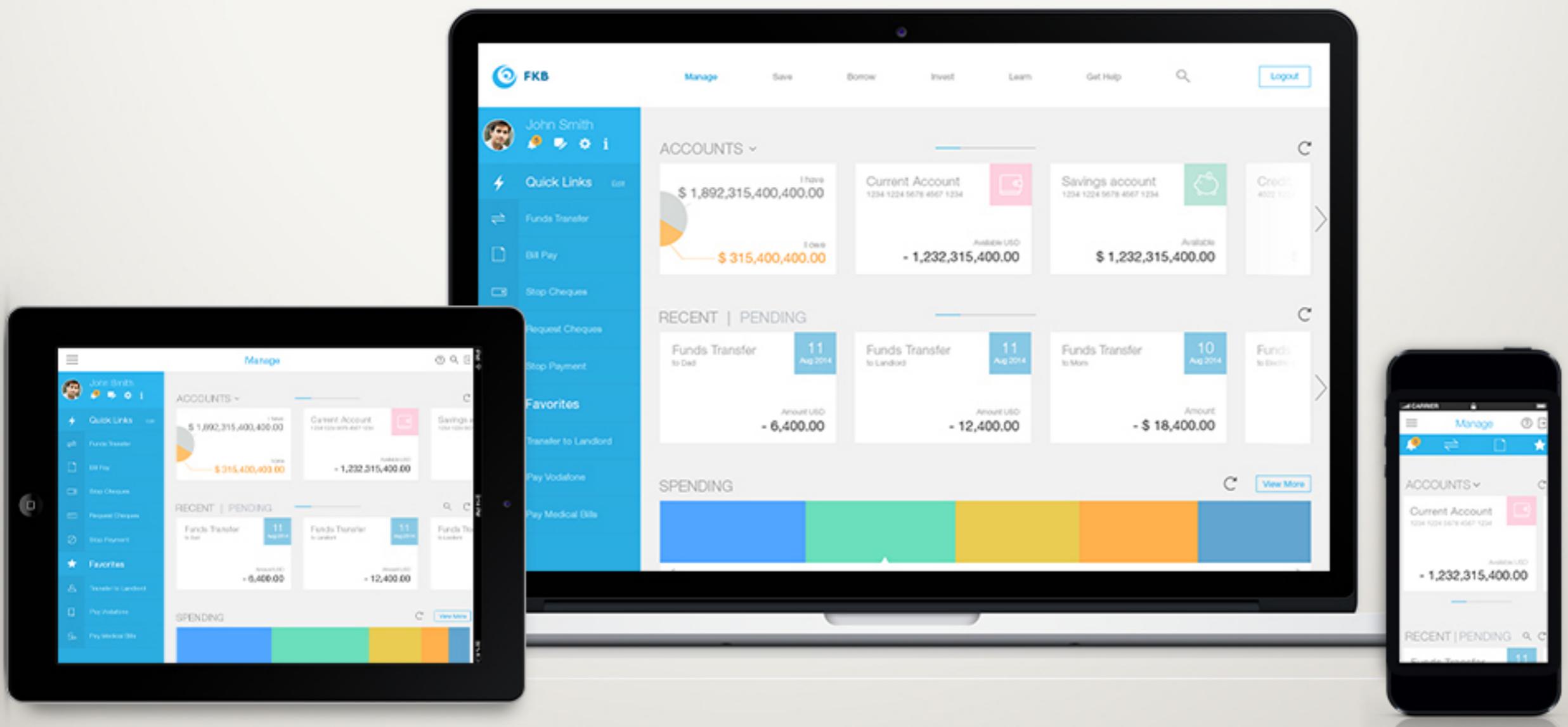
Cards Loans

< >

Final Design - Homepage



Final Design - Dashboard



PROJECTS

1. Designing for Artificial Intelligence

2. Interactive Voice Response System

3. Design Study

- Paper 1: Pre-attentive processing
- Paper 2: Prior knowledge and long-term memory
- Paper 3: Metacognition in decision making
- Paper 4: Working memory Designing for the semi-literates

4. Designing for the semi-literates

5. Expert Review (Usability Assessment)

- Talent Recruit
- American Express, India

6. Designing for Efficiency

7. Quick Guide to UX Strategy

8. Designing for Disruption

9. Write-ups

- How do usability practitioners categorize and rate usability problems?
- Reliability of usability evaluation methods
- Color, trust, and online store choice: A narrative review

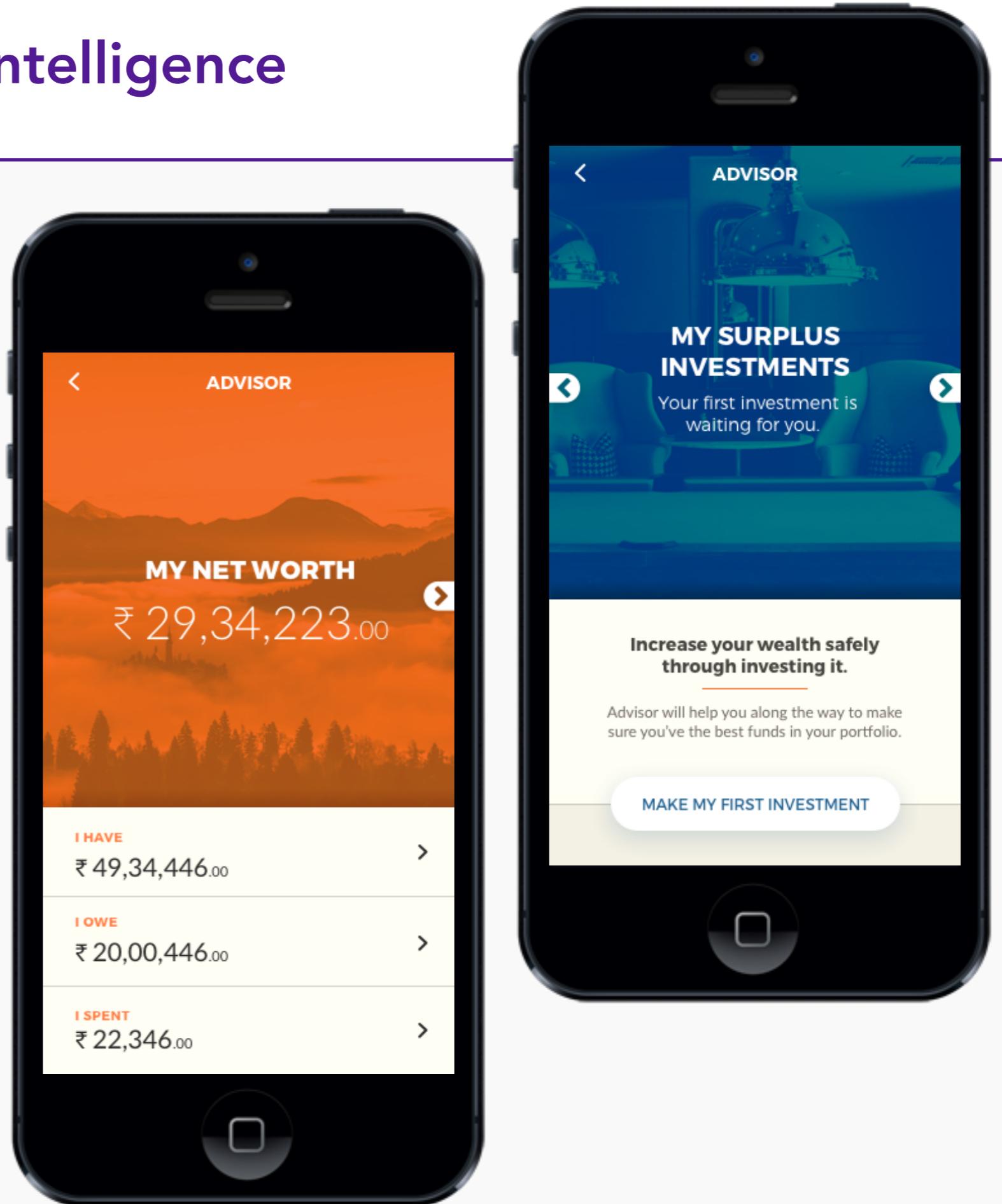
Designing for Artificial Intelligence

Investment Management

The client wanted to build an investment management platform with artificial smarts to provide financial advises to the users.

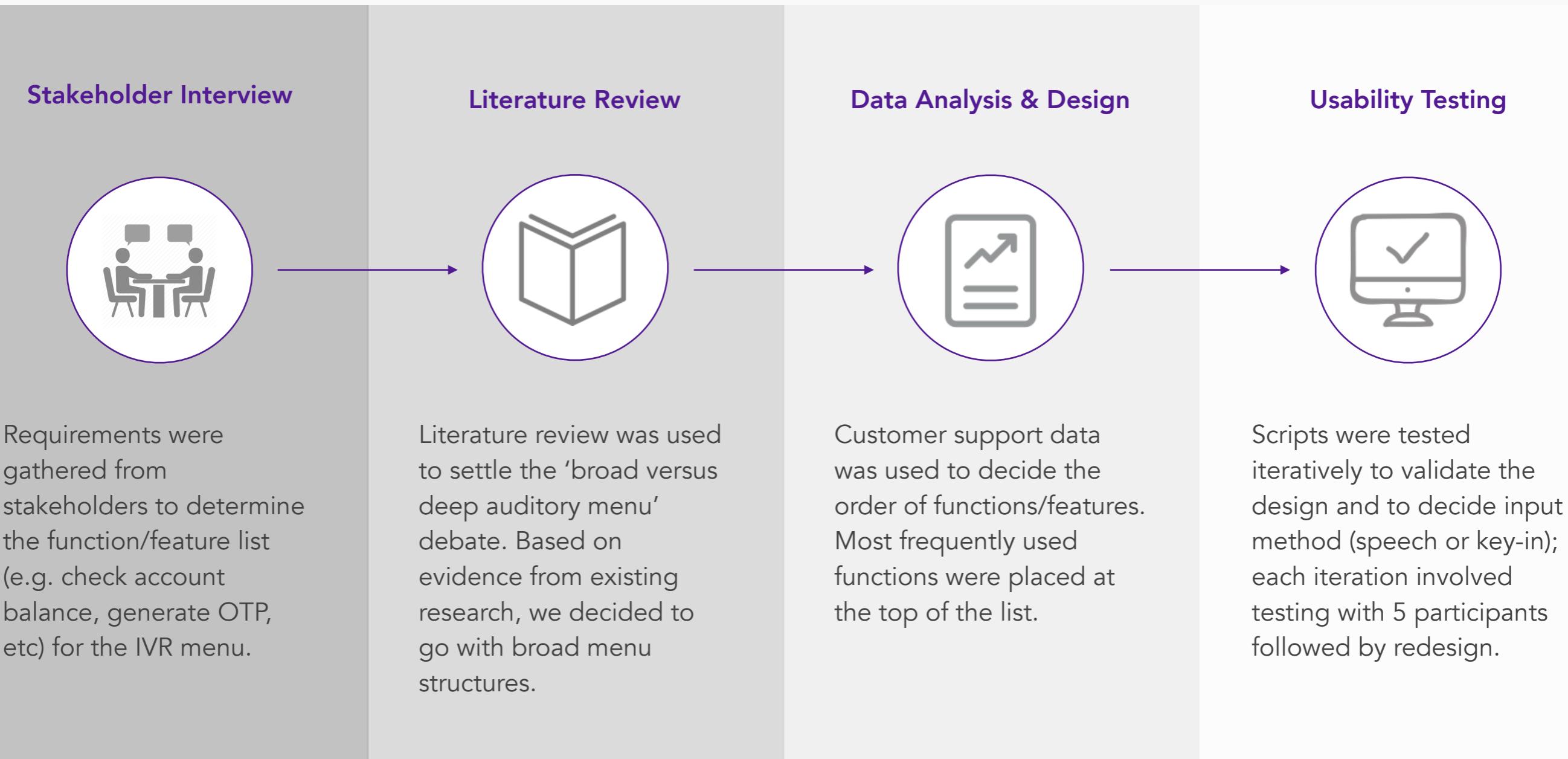
As part of this engagement, we carried out user research to understand the investments barriers faced by people, followed by competitive analysis and stakeholder interview.

Modular designs were conceptualized and created, keeping the AI's contextual nature in mind.



Interactive Voice Response System

Designed and tested script/menu for the zero UI, Interactive voice response (IVR) banking system at Standard Bank's usability lab in Johannesburg, South Africa.



Design Study

The purpose of design study is to understand the human factors that underlie the user's interaction with the product. The reviews include applied theories relevant to the design of information products, training programs, or user interface designs. The study also reviews products keeping in mind it's compatible with the strengths and weaknesses of the user's information processing systems.

- Paper 1: Pre-attentive processing

Design case: 'SHARP Advance D.A.L. EL-531XC' calculator

- Paper 2: Prior knowledge and long-term memory

Design case: Prototyping tool 'Axure'

- Paper 3: Metacognition in decision making

Design case: L&T Mutual Funds' website

- Paper 4: Working memory

Design case: Online investment management platform 'ICICIDirect'

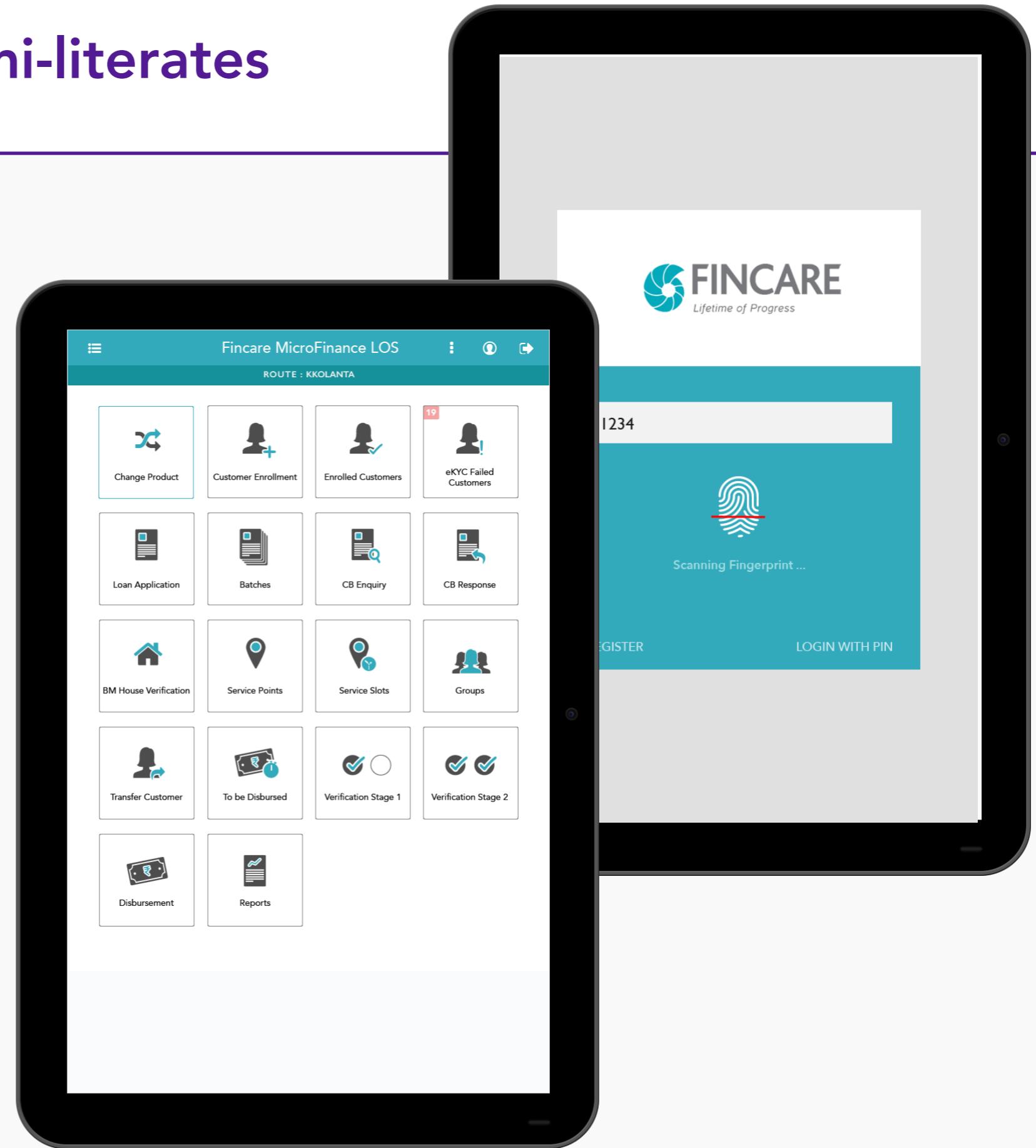
Designing for the semi-literates

Microfinance

The client wanted to re-vamp their existing tablet app used by their employees to sanction micro finance loans.

The employees/users of this app were semi literate 10-12 pass rural population.

Icon and instruction based design with simple, step-by-step flow for easy navigation and higher success ratio.



Expert Review (Usability Assessment)

Expert review provides an immediate tactical analysis of the user experience of your Web site, Web application, GUI application, or Intranet. It gives a prioritized list of changes to correct confusing elements of the current design. The result is a redesign solution that leads to an enhanced user experience.

Purpose of expert review

- Identify key trouble spots
- Provide short-term fixes
- Direct for long-term improvement
- Uncover issues before going for Usability Testing

What expert review isn't

- Is not a comprehensive review
- It is not based on research with actual users
- It doesn't cover the entire breadth and depth of the site's content

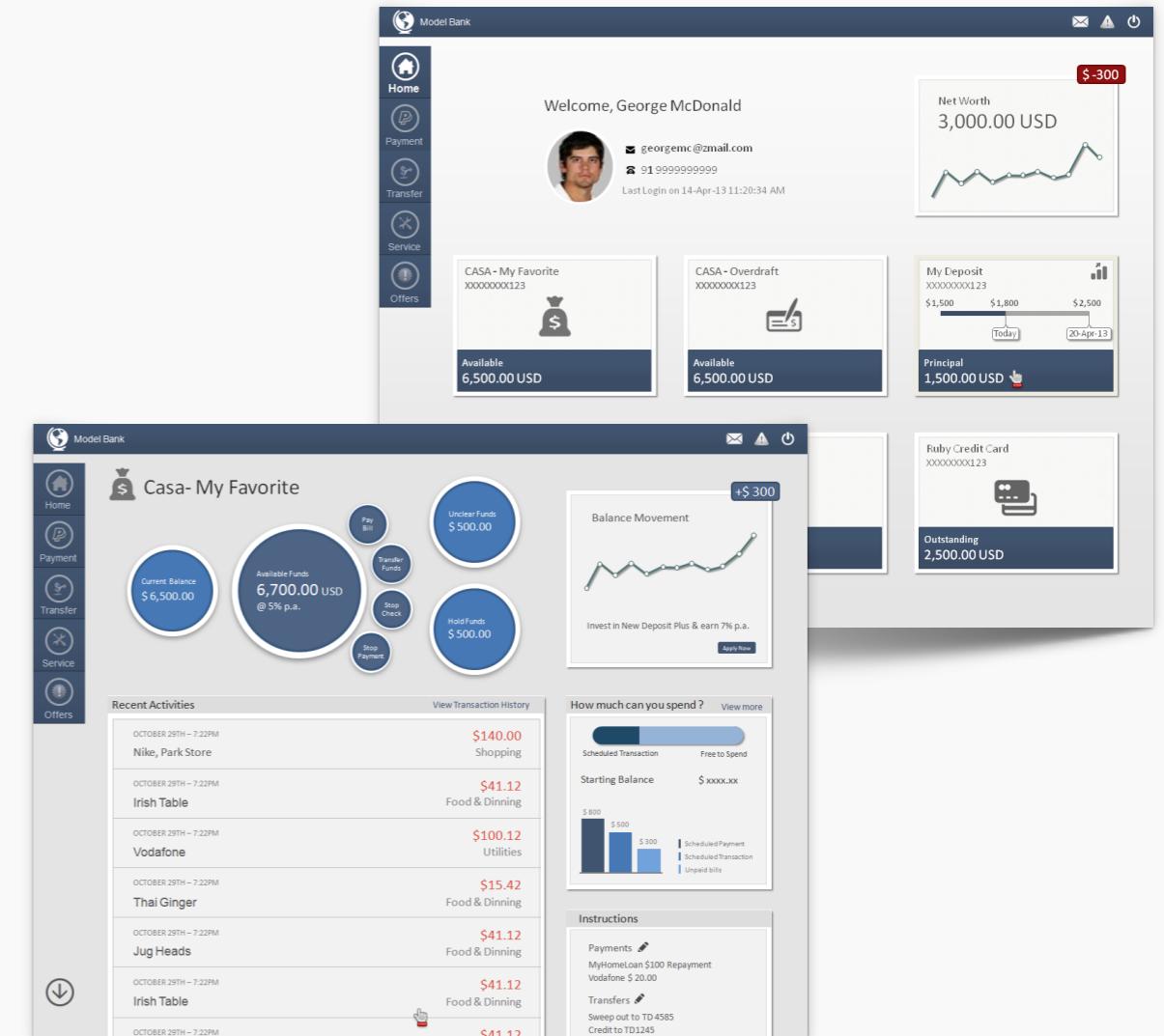
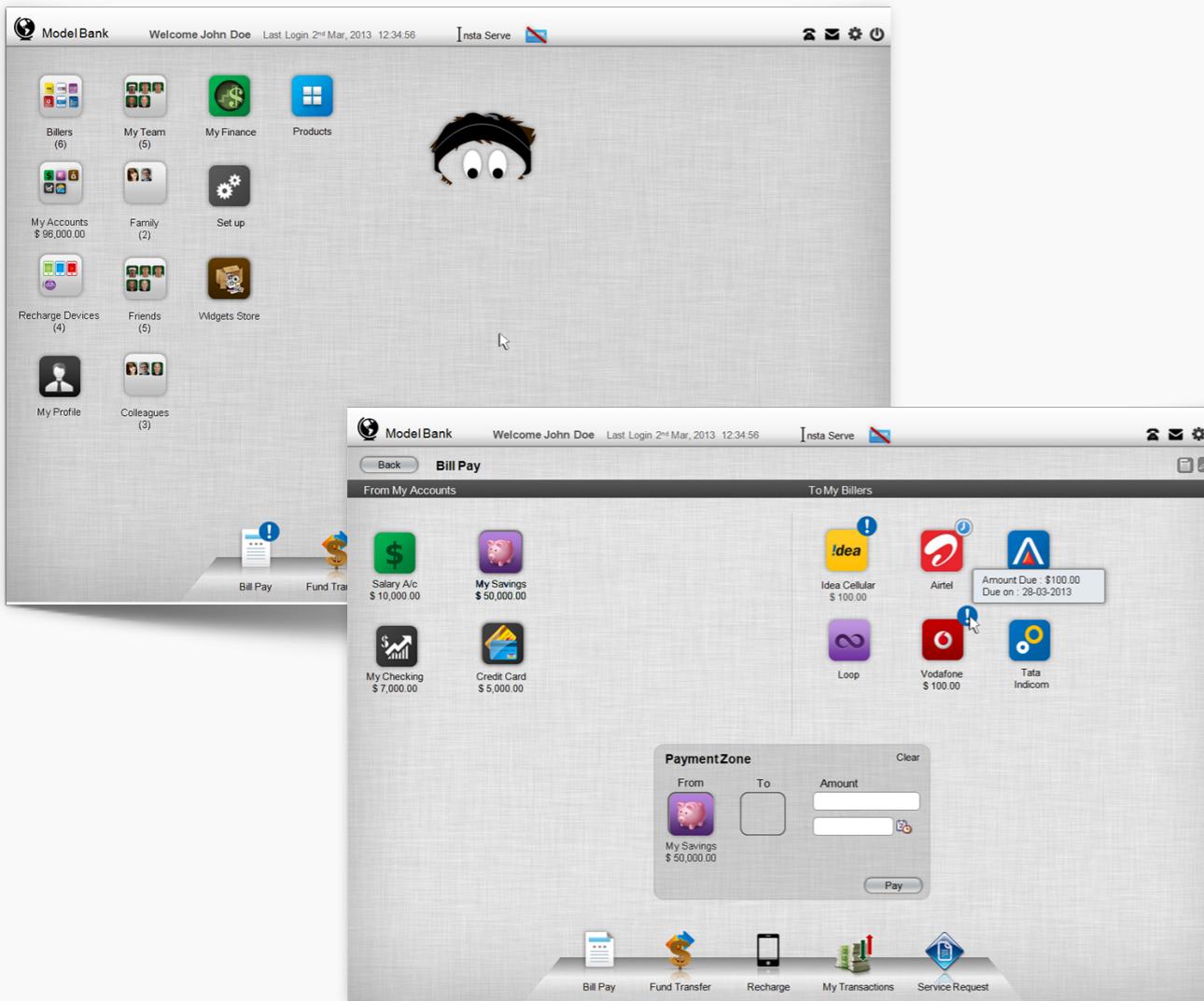
Projects

- Expert Review 1: [Talent Recruit](#)
- Expert Review 2: [American Express, India](#)

New Generation Online Banking

Designing for Disruption

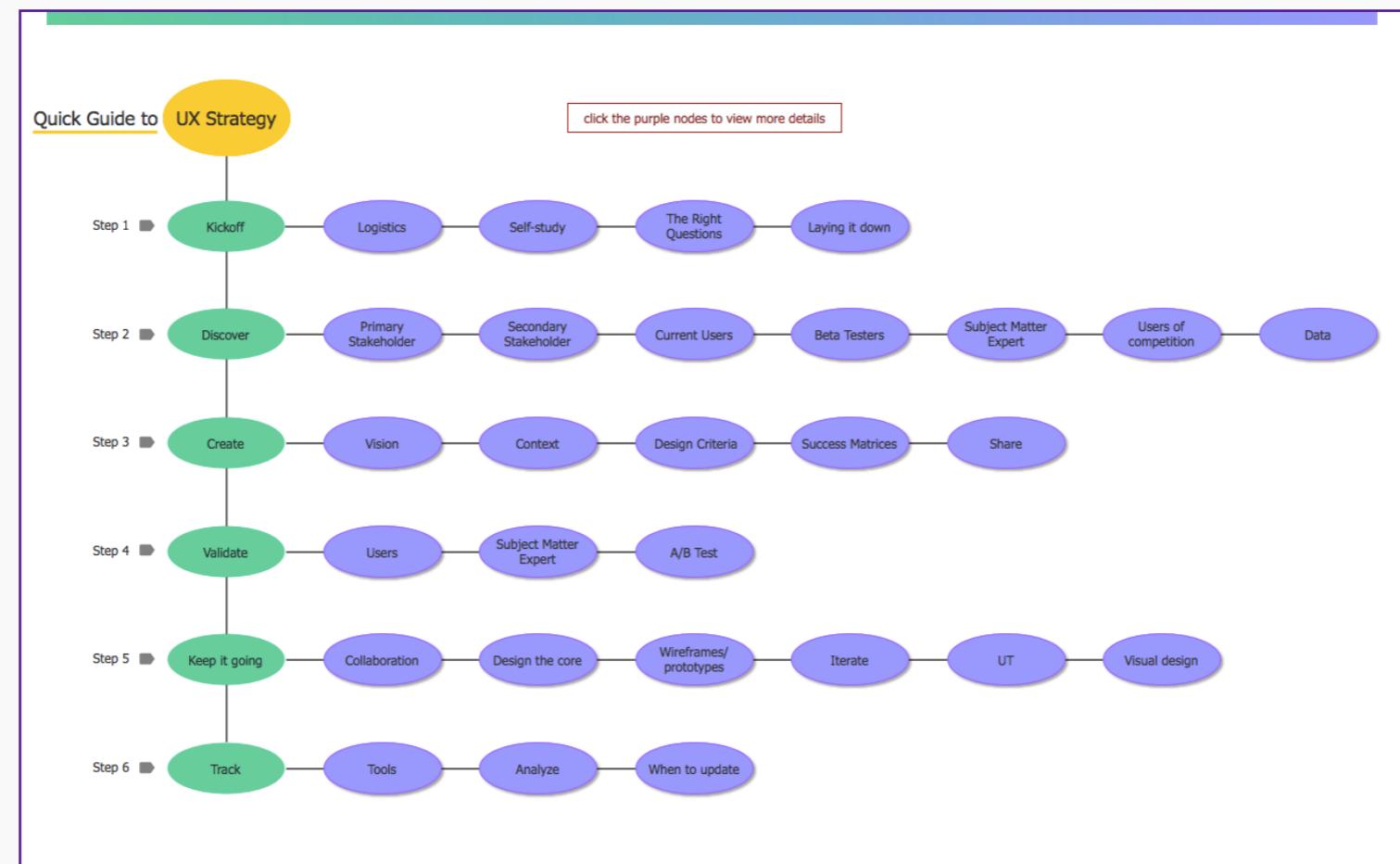
Reimagined the concept of digital banking. Introduced many user friendly functionalities and experience delights for transferring money, bill payment, Enquiry, Personal finance management, etc.



Quick Guide to UX Strategy

After reading the book '[Field Guide to UX Strategy](#)' by Robert Hoekman Jr., I found it so interesting and informative that I wanted to use it for my future projects. However, I figured it would be time-consuming and cumbersome to refer a 100-page book, time and again, while working on a project. In order to make it more manageable and convenient, I decided to convert it into a quick, go-to guide which I could refer to, no matter at what stage of the project I was in.

Here's the link to my interactive 'Quick Guide to UX Strategy':<https://zqjh9b.axshare.com/#c=2>



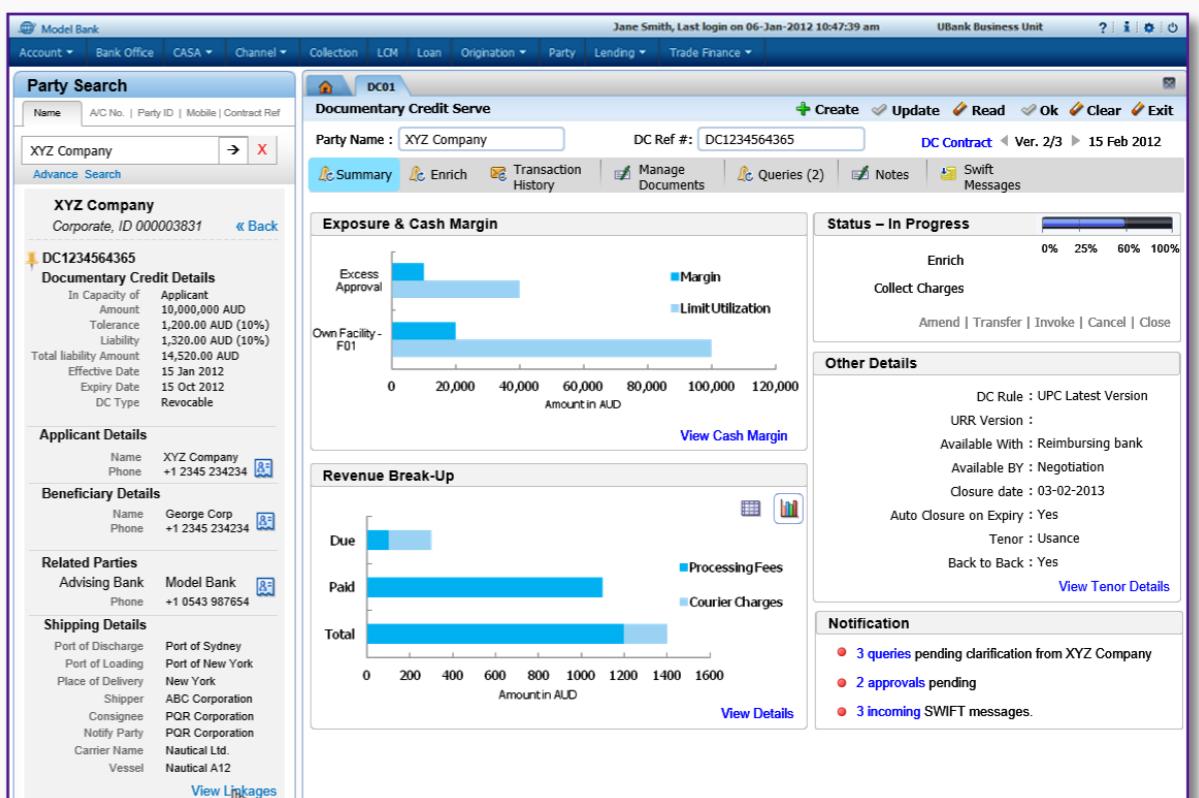
Core Banking

Designing for Efficiency

Re-engineered long, complex trade finance, account origination and loan servicing processes which went live and improved efficiencies up to 40% in the first release.

According to the statistics received from client

- Ignite went live in 179 client branches in Australia
- It took as little as 11 minutes to apply for unsecured loans
- 98% of users understood what they need to do differently in their roles
- 96% of the users were aware where to access loan products from
- 78% of the users are looking forward to future releases



Write-ups

The purpose of these write-ups is to discuss the strengths and weaknesses of particular research designs by critiquing research methodologies and methods from journal and practitioner publications. The write-ups also discusses various strategies to mitigate the weaknesses and provides alternate approach to the research design in context.

- Write-up 1: [How do Usability Practitioners Categorize and Rate Usability Problems?](#)
- Write-up 2: [Reliability of usability evaluation methods](#)
- Write-up 3: [Color, trust, and online store choice: A narrative review](#)

Thank You