

SEYLAN Mobile Banking App

Team: 2021S2_REG_WE_50

Personas

01) Student Persona

Eric, a Student and a YouTube Content Creator



"I want to use my time as efficiently as I can, so I prefer using mobile apps. I get irritated when they are slow, freeze or crash."

Age: 21

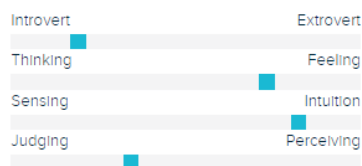
Work: YouTube content creator

Family: Unmarried

Location: Colombo, Sri Lanka

Character: Student

Personality



Creative

Lazy

Impatient

Techie

Goals and Needs

- YouTube channel payments are unstable, so he needs to check account details anywhere at any time using the smartphone.
- He pays for the tuition, so he needs to regularly put some money aside and avoid getting tempted to spend it on something else.
- His monthly budget is usually quite limited, he needs to keep track of the expenditures.

Frustrations

- The current app is too slow and laggy for him.
- He feels the current app's user interfaces look too old.

Bio

Eric Trafford is a 21-year-old student who follows a BSc. Interactive Media Degree. He also creates content for YouTube and it is his only income. Eric lives with his parents but he is the one who pays the tuition fee.

Relevant Patterns of Behavior

Eric surfs the Internet on his laptop for four-five hours per day, mostly to do university-related tasks and keep up his YouTube channel. Eric uses the smartphone (iPhone 6s) for any other tasks, like scrolling the Facebook feed, checking the news, messaging, banking, etc. On average, Eric spends five-six hours a day on his smartphone. He prefers a smartphone to a laptop because it helps him do tasks faster. Eric prefers making payments online and on the go using his smartphone.

02) Founder Persona

Anna is a Founder and Software Engineer



"As a busy person , I am looking for fast and easy way to handle my online payments and bank account. "

Age: 28

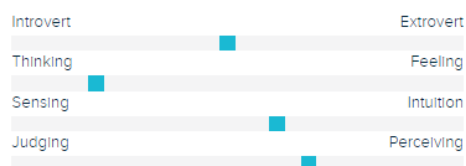
Work: Founder / Software Engineer

Family: Single

Location: Colombo , Sri Lanka

Character: Founder

Personality



Organized

Diligent

compassionate

Resourceful

Goals

- To able to request a loan easily and quickly.
- Check account balance and do transaction in anywhere at anytime
- She need to handle her employees salary payments through the online banking app.

Frustrations

- Has no time for paperwork or long turnaround time outside of the office
- Working long hours, banks are often closed and have long queues when she has time to go
- online banking app is crashing and lagging.
- Current app has no further features like apply for a loan, create new account and open fix deposit.

Bio

Anna is founder of small IT firm, which she set up 3 years ago and she is working as a software engineer of her own company. The company is growing and she wants to reward the hard work of her team with bonuses. She also want to hire new employees. So she would like to ask for a bank loan to go ahead with her plans.

Relevant patterns of behavior

As a software engineer, Anna spends more time with her computer. she is doing her every work through the computer even employee management processes of her small IT firm. Anna usually use her smartphone to check emails, online banking, check news alerts and use social media platforms. She choose her smartphone over than her computer because of it is easy to use , portable and fast. So she prefer to do online banking through her smartphone.

03) Businessmen persona

Simon, a businessman (Entrepreneur)



"You have to see failure as the beginning and the middle, but never entertain it as an end"

Age: 45

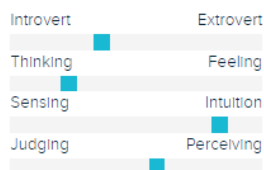
Work: Entrepreneur

Family: Married, kid

Location: Melbourne, Australia

Character: Businessman

Personality



Entrepreneur

Ideas

Mind

Positive Thinking

Goals and Needs

- Simon use the app always because as businessman he has to pay bills.
- He has a monthly budget plan to handle.
- He has to pay salaries for his employees.

Frustrations

- App is too slow and lagging
- Sometime password is not working
- Current app is not user friendly and not working properly.

Bio

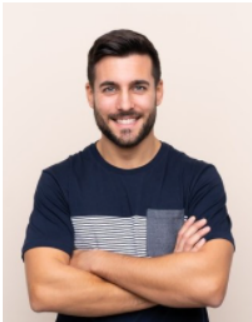
Simon is a 45 years-old. He is a founder Rich Garment (Pvt) LTD. He has a little son and his wife is hose wife. He graduated at American British University and already done his Phd in Australia. The company is growing and the he wants to hire employees.

Relevant Pattern of behavior

As a businessman he has to spend 4-5 hours with pc and mobile per day for checking mails and some other works. So he like to working with smartphone because he want to save his time and days to for his business plans. so He use to work with mobile app for banking transfers and any other banking things.

04) Edward Persona

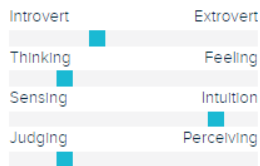
Edward , UX Designer



"Success is not final; failure is not fatal: it is the courage to continue that count. "

Age: 25
Work: UX Designer
Family: Single
Location: Colombo
Character: Leader

Personality



Leader

Loyal

Courageous

Independent

Goals

- He needs to transfer money so quickly.
- He needs the service more reliable.
- He wants to transfer money to accounts in anywhere anytime.

Frustrations

- App is crashing and time outing the session.
- Tiny click targets.
- Some UI s are not user friendly.

Bio

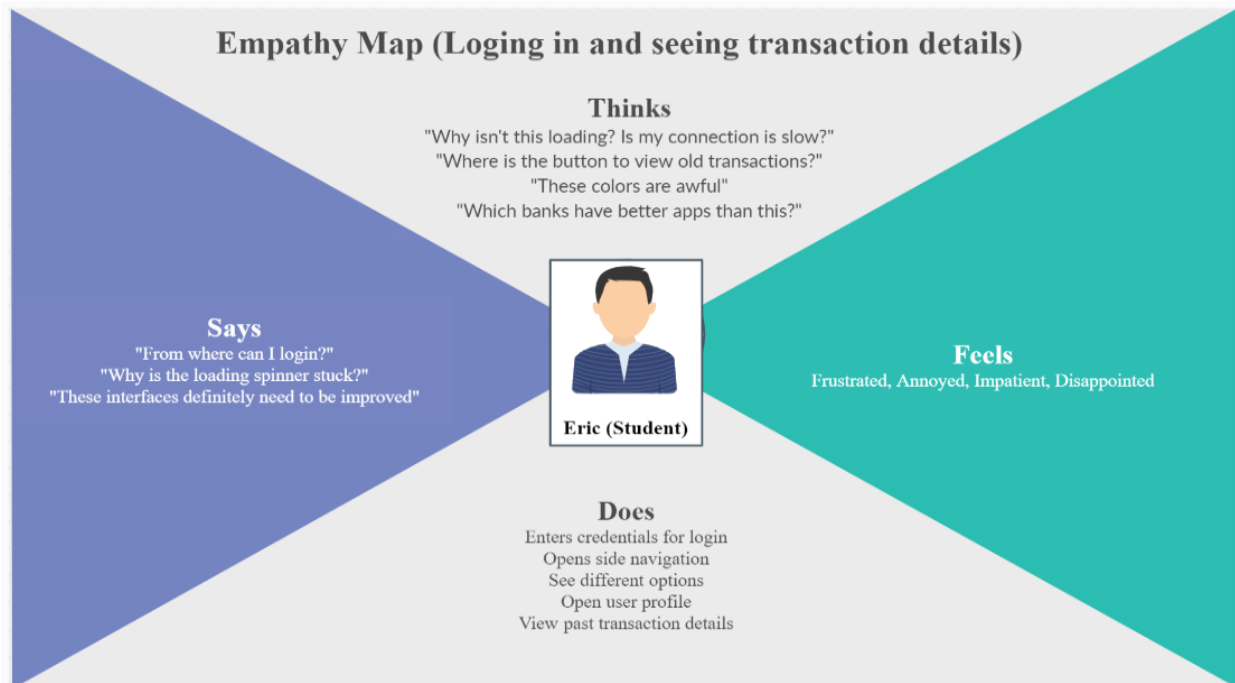
Over the last decade, He has collaborated with a diverse group of product teams including **IBM, Walmart, AT&T** and **Visa** to create Insight led, human-centered products. He approach design and leadership with a focus on people, establishing empathy for both the people who make and the people who use the products I help bring to life. He is currently working at Publicis Sapient as **Associate UX Director** and **Head of Experience** for the Canadian region.

Relevant Patterns of Behavior

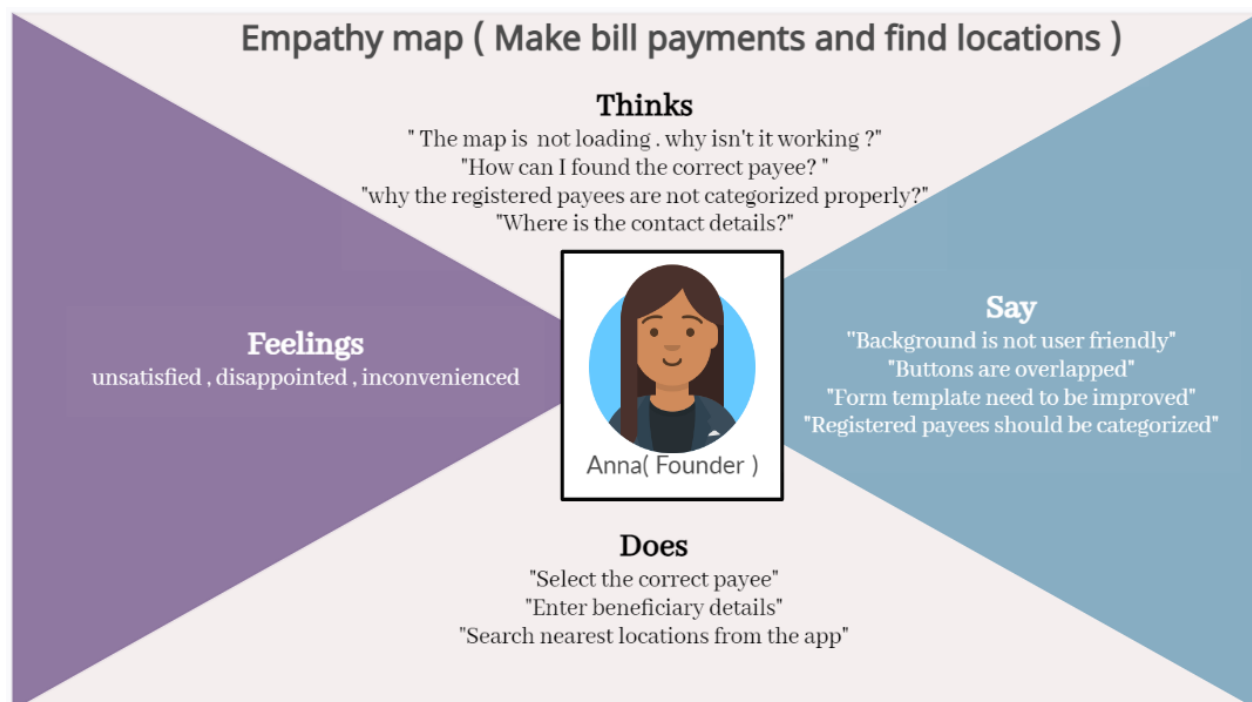
Edward works on his laptop for 3-5 hours per day, mostly to do his designing tasks. He usually use his mobile phone and he hasn't his laptop with him every time. He wants to do account fund transfers in anywhere anytime. In order to do that he choose his mobile phone over than his laptop. So he preferred to do mobile banking through his mobile phone.

Empathy Maps

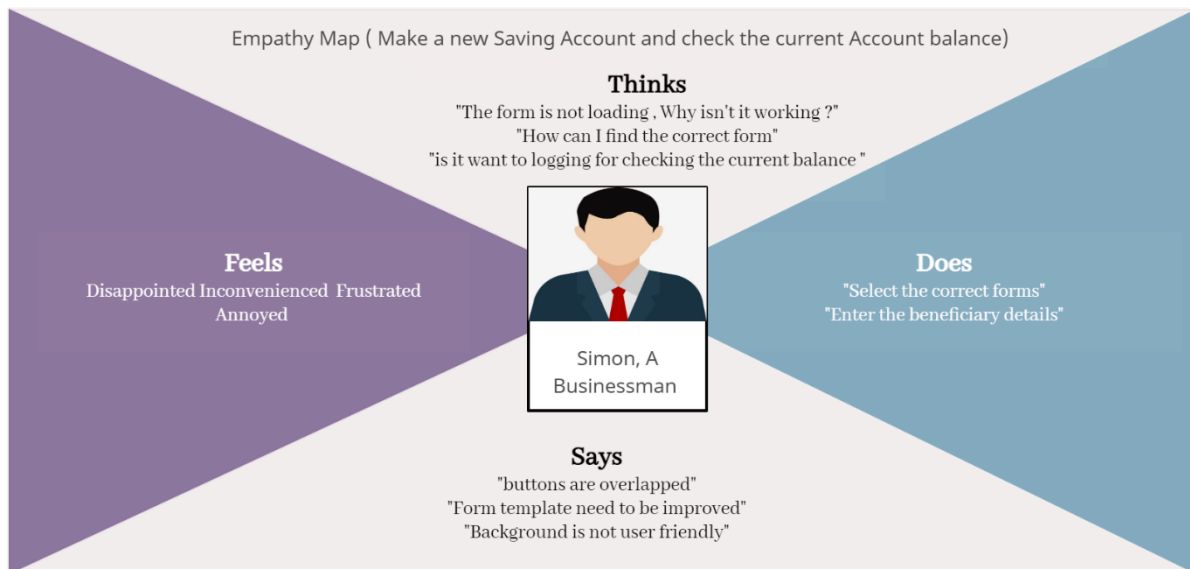
01) Student Empathy Map



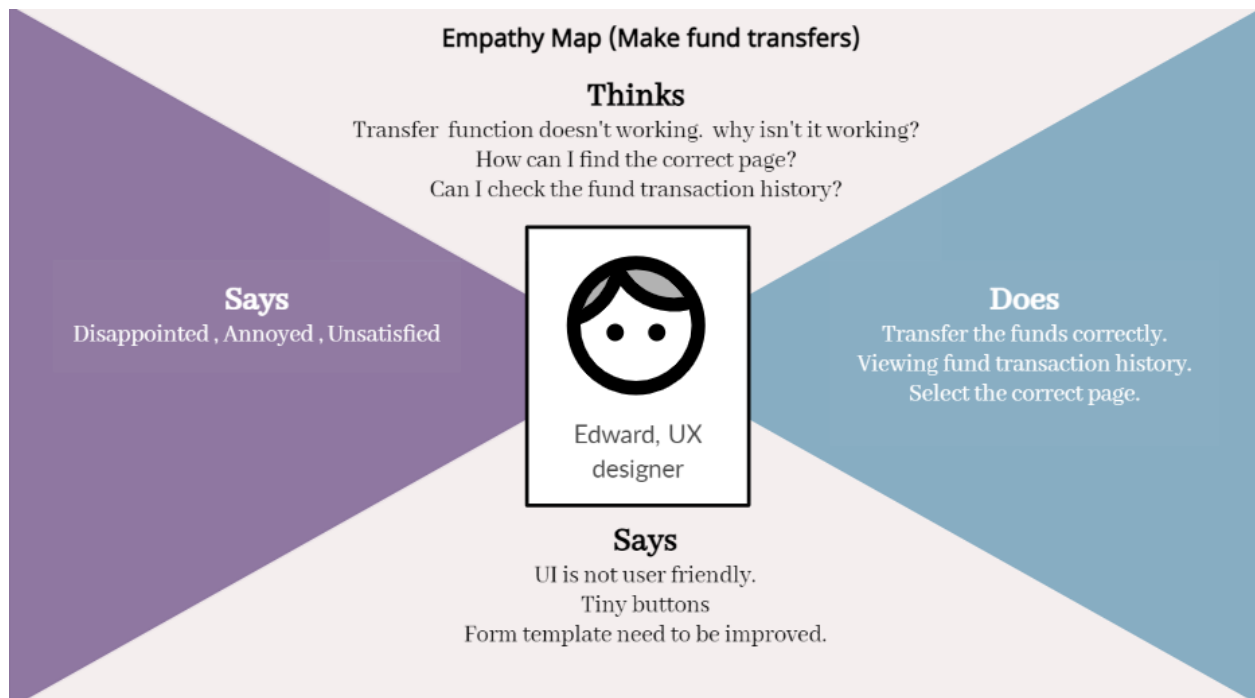
02) Founder Empathy Map



03) Businessmen Empathy Map



04) Edward Empathy Map

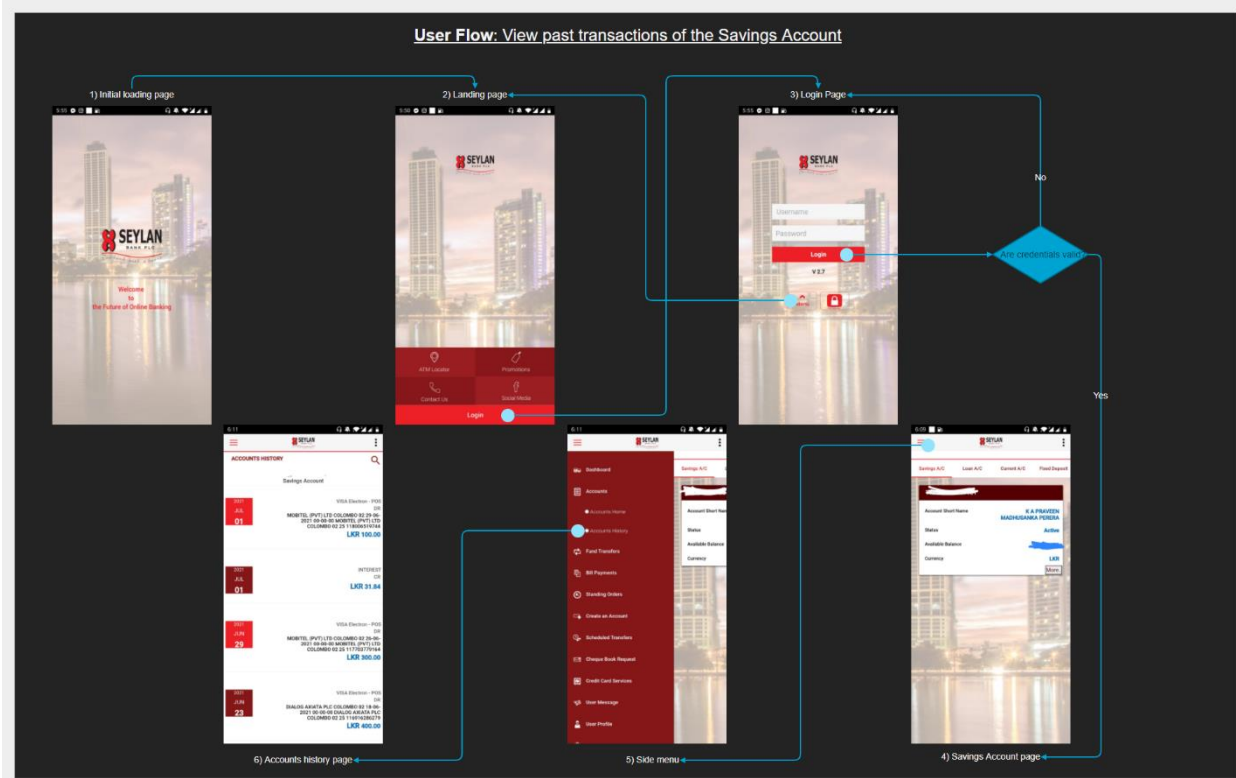


User Stories

1. As a user I need to view my transaction history so that I can have a clear idea about my income and expenditures to manage my budget.
2. As a user I need to make my bill payments So that I don't need to travel to multiple places to do bill payments.
3. As a user I want to create another account online because I cannot go to the bank.
4. As a user I need to fund transfer to a third party bank account so that I can transfer money to another bank accounts through mobile without going to other banks.

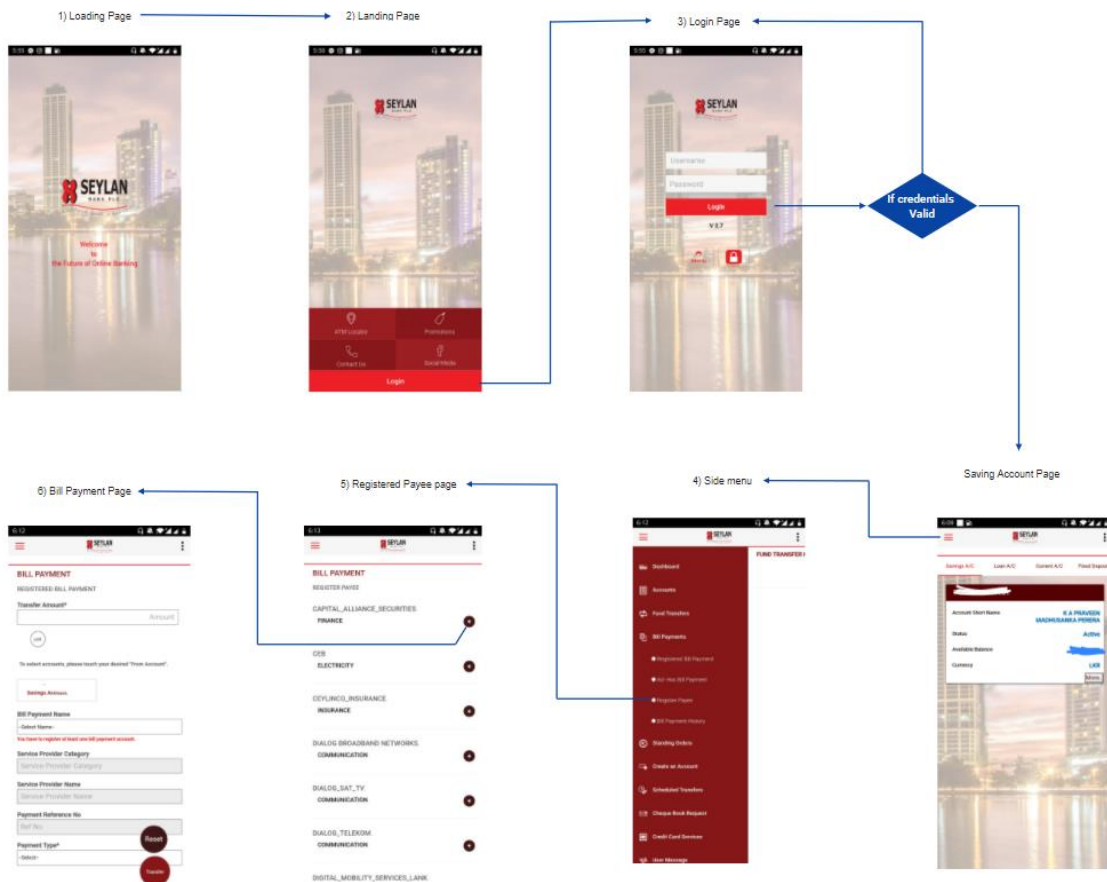
User Flows

01) View past transactions of the Savings Account



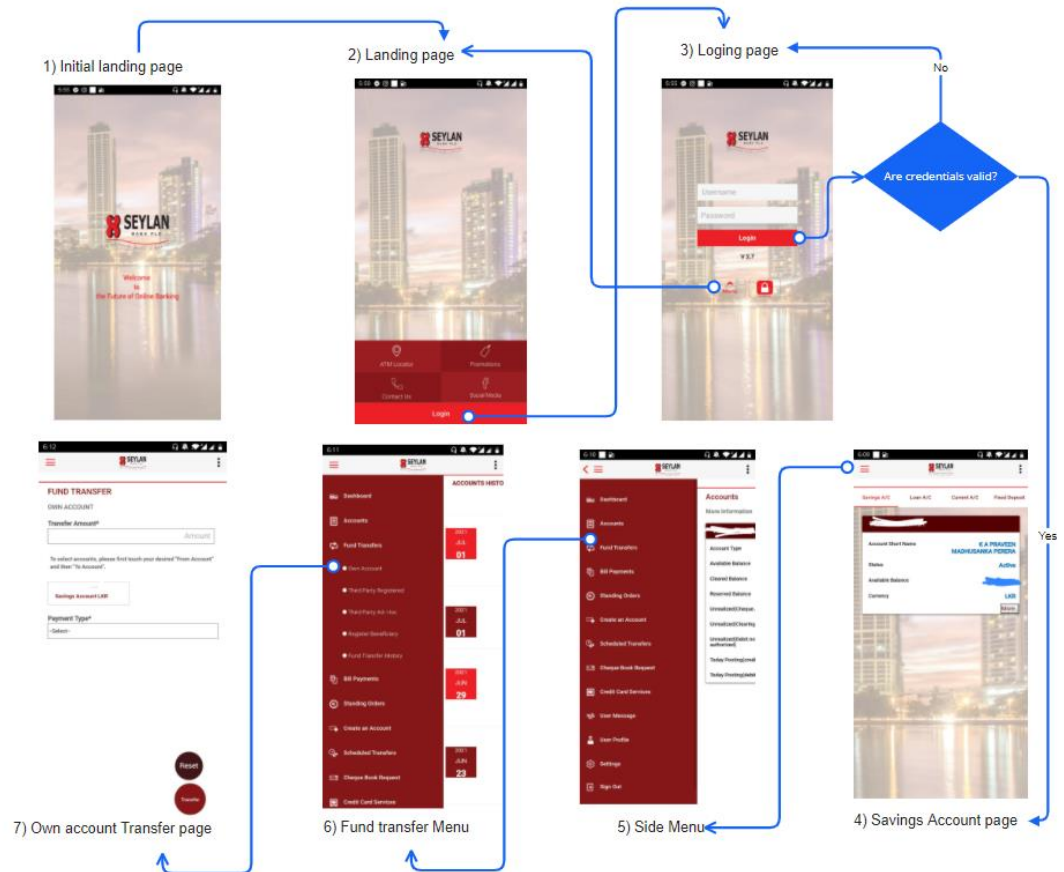
02) Make bill payments

Use Flow (Make a bill payment)

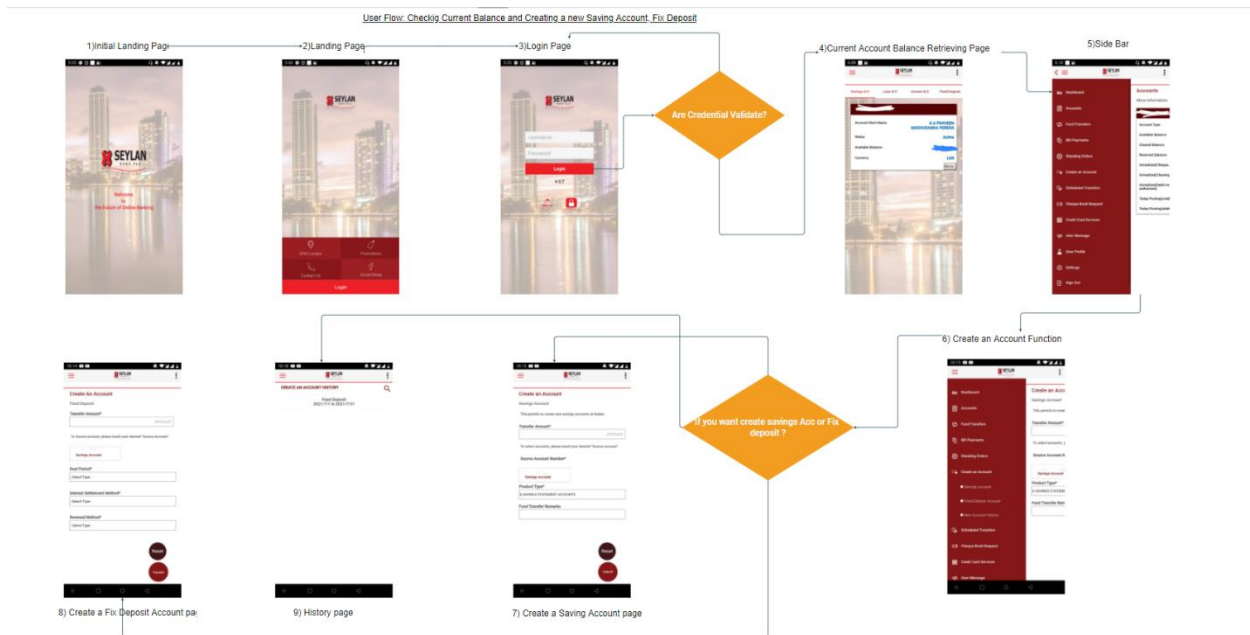


03) Fund transactions

User Flow: Fund Transfer to an own account



04) Checking Current Balance and Creating a new Saving Account, Fix Deposit



Service Blue Print

