

Project Deliverables

User Interface (Mobile)
Hifidelity Mockups

My Role

UI/UX Design
Illustrations

Timeline

45 Days

Account opening

Why we did:

In general, there is a minimum of 100 fields to be filled in order to open a brokerage account and same in our platform, and hence too much time and too many drop-offs. How can we solve this problem? Well, Our business, product and design teams spent a considerable amount of time to rethink from scratch and made a new account opening flow.

What we want:

In this long accounting process, how can we make the experience smooth, fewer errors, short and fast? Since almost all the fields are required to satisfy US compliance. Our hypothesis is to make it structured, smooth empathetic and interactive.

Our goals:

- Increase the conversion by 2%
- Reduce the drop-off at least by 1%
- Provide a save and exit
- Reduce unnecessary steps

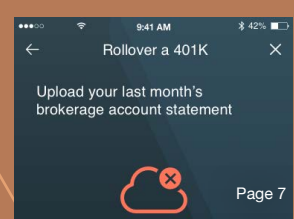
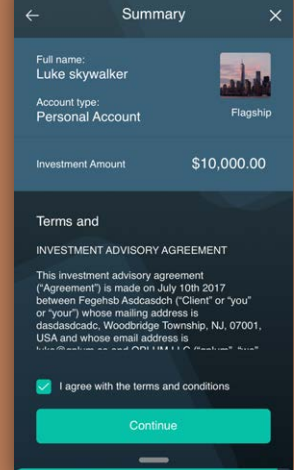
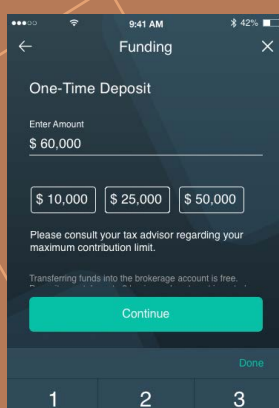
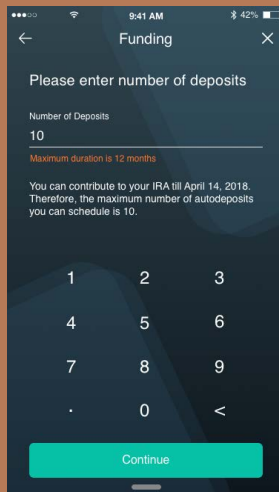
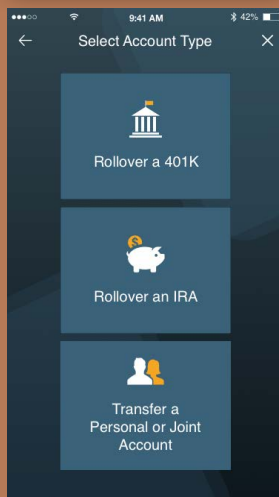
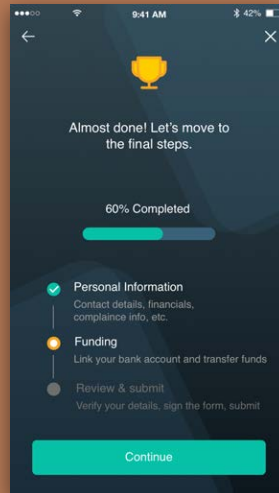
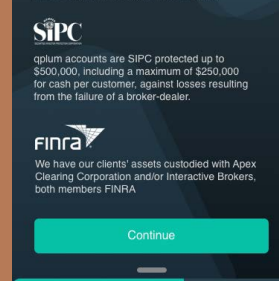
Few pain points:

- Financial jargon, Users need to understand what we are asking
- Too easy to get lost in the process
- No fortune telling, we need to make sure what's next in this process and its process
- Rewards and gratification
- Getting the right and accurate information

How we did:

Due to its complexity with too many questions, We categorized our questions and made modules such as

1. Basic details (personal information like name, address etc)
2. Funding (the bank account linking and transactions)
3. Review and submit



Earlier this whole process was a mix of onboarding and account opening and it was much more complicated. We expect the user to provide his financials and select a portfolio and then open an account, uff sounds tiring, right? exactly, so we separated them and made users select a portfolio after account opening process.

Main ingredients:

Improving memorability and decision making, One of the reasons we introduced these modules is that we want to plug and play a different set of questions, for example, Its always good to start with something easy something user already know like basic details and slowly move to hard ones or maybe vice versa (we left this part for later observation). Modules also helped us for better flows and navigation.

Focus, since there are too many fields and user inputs there is a high chance of mistakes. Business cannot afford mistakes as it gets the process for verification and hence we want to make sure wait triple sure that all are right by asking one question at a time.

Progress, it's always good to inform where they are and what else needs to be done. That helps our users to match their mental models and reduce a bit of frustration.

Gratification, it always feels good to be rewarded. Keep reminding their achievements, yes for us completing one module is the biggest achievement and we want to congratulate our user for it and motivate them to move next.

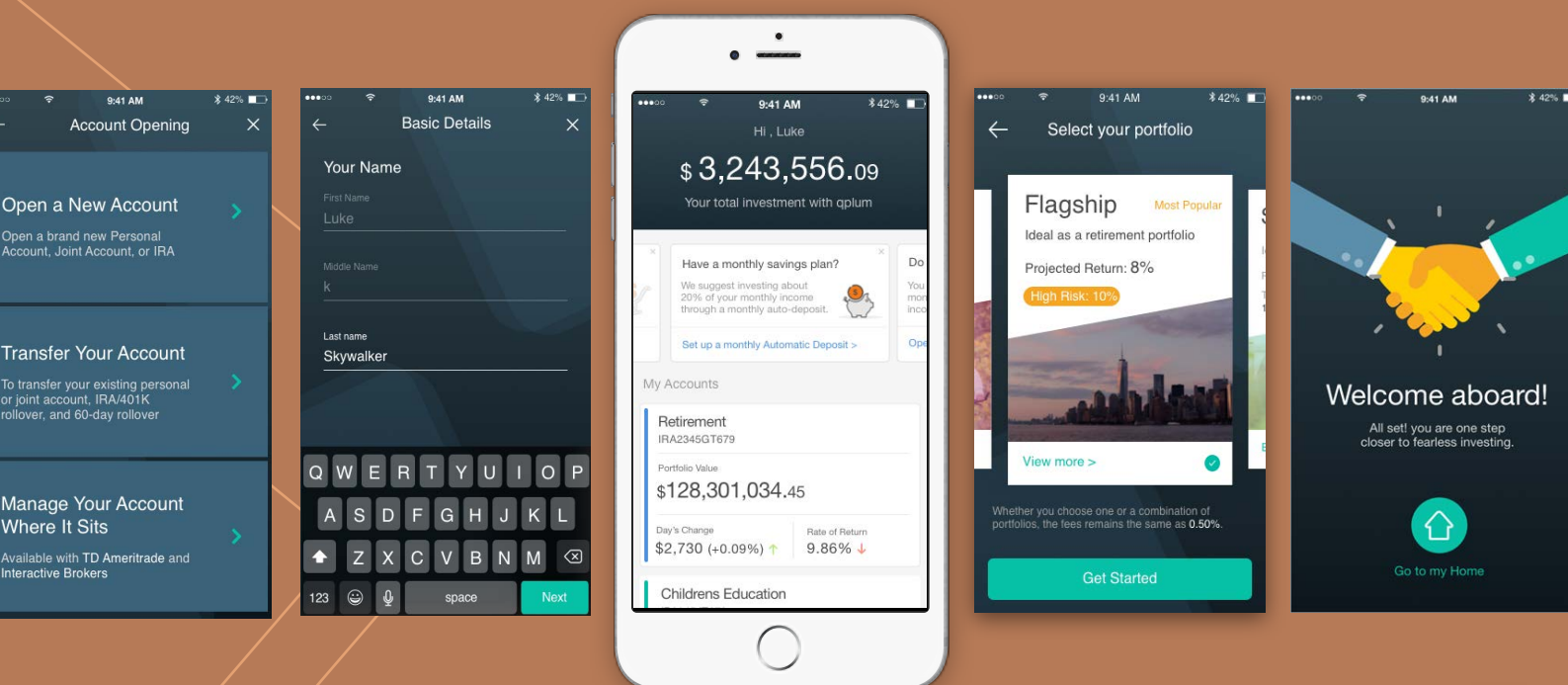
Review, its important for the user to review their details before they submit because later, well it's complicated. :p

Takeaways:

We saw positive results, an increase in accounts, lowered dropoff rates! Save and exit helped us to follow up with our users for later.

Additional design opportunities include further exploration of the funding flow (e.g. Skip funding and submit the form etc).

Prototype Links [here](#)



New onboarding - Concept

Why we did

Due to the complexity and lack of proper introduction to our product in our existing onboarding experience, we would like to work on a new interactive onboarding.

What we want

In the world of financial jargon, how can we make the onboarding personal, effective, informative and incentive? Our hypothesis was a better education, trust, and providing a personalized plan. We also want to mimic the traditional way of a financial advisor approach like a direct interaction, we believe this process helps build a healthy relationship and also help know your client's financials better.

Our goals

- Increase the number of signups
- Handle most FAQ in the flow, this will save our customer service efforts and our advisors time
- Provide and Save the personalized plan for revisits

Few pain points

The current onboarding just schedules a free direct call with one of our financial advisors.

- Too many entry points
- Not very clear in defining what we offer
- Too many scheduled calls and huge unnecessary traffic.
- Repeated questions like about qplum, founders, returns etc.

Exploration

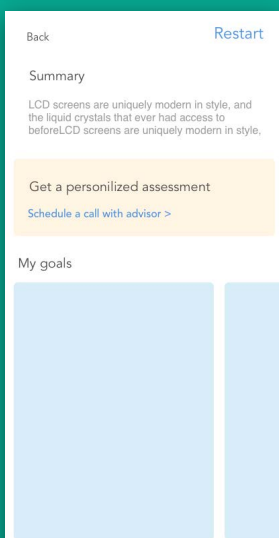
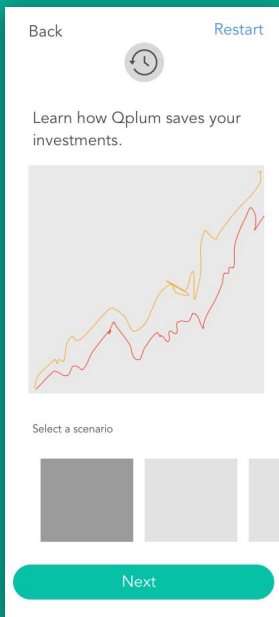
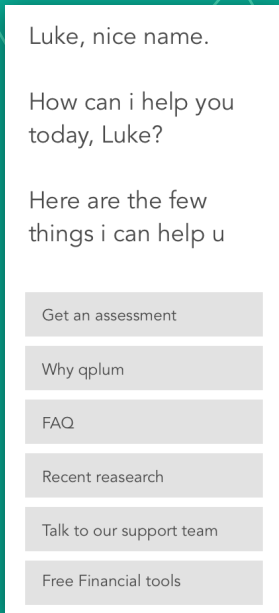
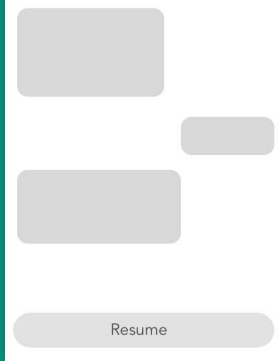
Qplum has invested a lot of time and money building an intelligent AI chatbot where It will ask questions and generate a financial plan. So we thought we will make our bot much smarter.

Bit of user Research

We understood our users and their expectations when they first onboard our product and came up with a different type of users with different objectives like

- Users who want to know about qplum, founders etc
- Users who want to learn about finance
- Users who want to play and try different financial tools, calculators

Users can go through any flow get their answers and we made sure that in the end, they will get their personal plan and then they can invest and secure their future.



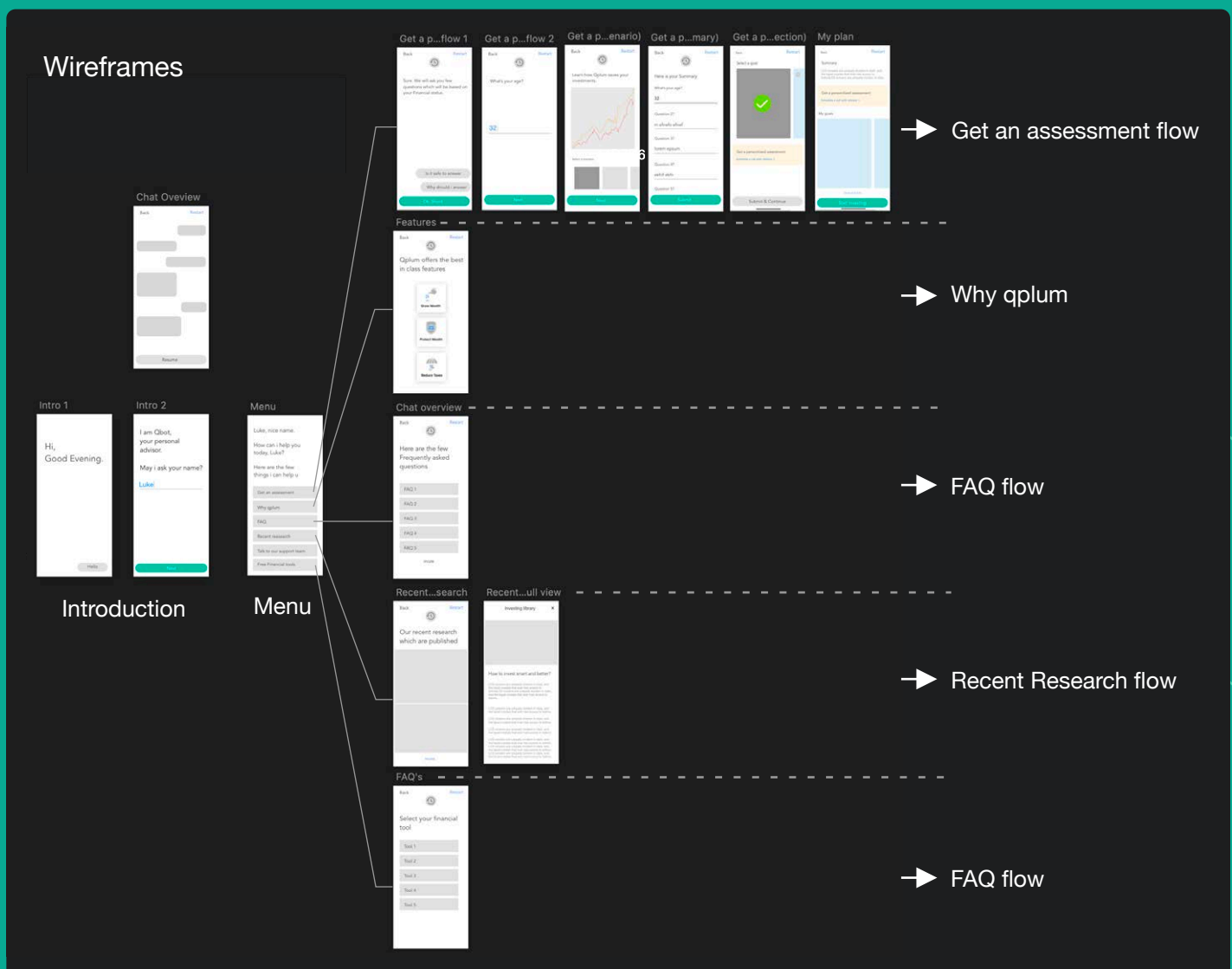
How we did:

From our user research, we came up with user scenarios and hence created few objectives, in technical words we call them modules.

1. Get an Assessment, will help get a personalized plan
2. Why Qplum, helps users to understand why qplum is better
3. FAQ, shows frequently asked questions
4. Recent research, leads to our investment library
5. support team, connects with our support team.
6. Financial tools, a set of tools to calculate your finances etc.

Each module is a path or a user flow. A user can choose the path like a typical offline behavior like getting a plan, know about qplum, interact with calculators or read our articles, whatever help lay a strong foundation for a relationship and then we help our user with a personalized plan.

Once the user gets a plan and happy with it he can go ahead and start investing in the plan. If not he can then set up a call with our advisor and get a plan. We just made one layer top to get real leads. Either way, we are trying our best not to lose our client.



PS: The screens are just wireframes not final UI. This project is just a concept and still in ideation phase.

and many marketing pages and branding

