TRANSFER ME

Home Loan Transfer Solution

Looking for Home Loan Transfer ?

Interest Rate

Tenure

Loan Amount

Apply

Compare Lenders

Calculate EMI

Check Eligibility

Project

PROJECT

Transfer me is a home loan transfer/refinance loan solution. It is about the use when a perfect fit is needed for a home loan transfer. Transfer me is a value added home loan. Loan use cases like upgrade to a new home or transfer loan without constraining agent or bank.

- Different transfer is very long and time consuming process
- Not in compare & pick from one between different Banks and Companies
- Do 90 Clicks, Visit 10 Companies Banks, Government Sites and Finance bank over overall Research and Application

Role

STATEMENT

Design

Stages

Research | Define | Design | Prototype | Test

Research

User Interview

The research process was carried out on a one-to-one interview basis. As it would give us a more accurate results than other methods. And also with using google forms we could easily collect quantitative data. We then high-lighted some trends.

I made interviews with 2 people, they is from "Textile Business" and second one is from "Electronics Industry".

Define

1.User Persona

Rahul Patel

Business Owner

Biography

Age: 45 Years

Education: Graduate

Location: Surat, Gujarat, India

Hobbies: Reading Books, Watching Movies, Social Activities

Behaviour

He is a Textile Industry owner. It is a family business. Now he is looking for his son to take over his business. He is very busy in management of business and taking care of whole organization.

Need and Goals

He has 15 years of experience in SME's Bank. Due to unfortunately, increasing the interest rate in current loan he wants to switch his current loan with lower interest rate.

Frustration

He is interested to transfer home loan offline. But he needs to compare offer based on interest, their long process and Documentation. He is very busy in his business and he is very fed-up because of same rate.

Akash Shah

Financial Consultant

Biography

Age: 35 Years

Education: B.Sc, Mcom, CMA

Hobbies: Playing Cricket, Travelling, Reading

Need and Goals

He has 12.5 Years been in ECO Finance. He is a CMA and he knows the interest rate in ECO Fin and he is ready to switch his bank with lower interest and better service.

Behaviour

He is a Finance Consultant in Financial Industry. He is very busy in his work. Looking for more Big business. He is very persons is talking with of purchase, sells with managing of employees.

Frustration

He is really very Frustrated to transfer home loan because of long process. Because he drop off from sale through agent and.

Define

2.User Journey

Journey Phases	Discover	Transfer	Support
Journey	Discover online, through bank or by agents/Agency	Post Research and Meeting with Agent and Bank Employee, Decide to transfer loan by agent	Once Loan get transferred, support from Bank Employee for post-transfer
Touch Point	• Website Reference • Bank/Agent Loan Expert • Online Sites, Ads	• Visiting Bank with Agent • Documentation and Process • Communication with Bank Employee	• Reaching out to Customer Care
Pain Point	• To many options to compare • Not getting the best Deal	• Time consuming • Security Issues	• Hidden Charges and Loan Preferred
Opportunities	• Easy Comparison	• Transferred with low interest and low cost	• Simplify Other information

Define

3.User Flow

Entry Point
Onboarding
Sign Up
Sign In
Verify
Complete Profile
Dashboard
Upload Documents
Apply For Verification
Apply Loan
Track Loan
Pick The Home Transfer Offer
Home Loan
Fill The Home Transfer Form
Check Status Of Your Transfer
Check Status Of The Home Loan
Upload Additional Documents
Wait For Verification
Design

1.Wireframe Design

Design

2.Design System

Typeface

Aa

Source Sans Pro

Regular

ABCDEFGHIJKLMNOPQRSTUVWXYZ abcdefghijklmnopqrstuvwxyz 0123456789 !@#$%^&*()

Semibold

ABCDEFGHIJKLMNOPQRSTUVWXYZ abcdefghijklmnopqrstuvwxyz 0123456789 !@#$%^&*()

Color Styles

Primary

Primary Color	#3B2A9F

Informational

Success	#4CAF50
Warning	#FF9800
Error	#F44336
Info	#2196F3

Neutrals

Title	#000000
Body text	#333333
Grey Background	#F8F8F8
Background	#EFEEEF

Effects

Components

Button

Text Field

Checkbox

Radio Button

Icons

Progressbar

Design

3.UI Design

On Boarding

Loan Request

Interactive

Prototype

Play Prototype

Test

Usability Testing

I used the prototypes to conduct a test with 5 users in two target demographic, participant were asked one-to-one step with ease and happy with the design. There were they are pointed, and feedback. This helped me uncover opportunities to improve the new all-user experience by building an effective, efficient and enjoyable experience for the users.

Pain Points

- Changes Banks not without complete profile is little difficult
- Loan amount get increase more based on credit rating

Positive Feedback

- Loan and Apply with clear and satisfied. Design and Flow of application is very simple
- Easy to search a good suggestion
- Apply for EPF is very helpful
- Easy to compare rate and loan tenure are very helpful

Role	Duration	Platform
Ux/UI Designer	6 Weeks	Android