



Enhancing user experience on bank's website and web portal for savings sector.

Objective

New era trending bank who is emerging player in the banking sector, is committed to continuous improvement. As part of this commitment, they sought to enhance the user experience of their website and web portal. The objective of this workshop was to identify and address pain points in the user journey related to tasks associated with savings accounts on the bank's website and web portal. By understanding these pain points, the goal was to provide actionable suggestions to streamline each user journey, making it seamless and enhancing the overall user experience.

My Role & Responsibilities

Role: Lead UX Designer

- Conducted usability testing sessions to evaluate the website's and web portal's flow.
- Identified and documented all user journeys.
- Recruited diverse participants and facilitated usability testing sessions to gather feedback.
- Analyzed usability testing results to pin point the pain points and areas for improvement.
- Presented actionable recommendations to stakeholders based on usability insights.
- Collaborate with cross-functional teams to create user-centric design solutions that enhance the overall user experience.
- Suggested points on basic accessibility - WCAG Level A for the larger group of people to get onboarded as customers.

Milestones

Research 5 days	Observations 25 days	Final Suggestions 20 days
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Business Goal

This project was targeted to enhance the user experience of the website and bank's web portal to achieve:

- Improved customer satisfaction
- Increased user management
- Shift towards a more digital and efficient banking experience
- Drive business growth

Target Users

- Professionals & Non-professionals
- Age group: 18 to 70 years

Phases

Research:

- Conducted
 - User interviews,
 - Surveys, and
 - Contextual inquiries to gain insights into customer's behavior, pain points, and needs while interacting with the bank's website and portal.
- Did study on the gathered data from
 - Existing customer feedback channels,
 - Support tickets,
 - Customer service interactions, and
 - Online reviews, to identify recurring issues and pain points.
- Utilized Google analytics tool to track
 - User interactions,
 - Navigation patterns, and
 - Drop-off points within the website and portal.

Analysis:

- Synthesized research findings to create
 - User personas and
 - Customer journey maps representing different user segments and their interactions with the bank's digital platforms.
- Identified pain points and friction points within each customer journey, such as account registration, fund transfers, bill payments, account management, statement download, etc.

Testing:

- Conducted
 - Lab usability testing sessions with representative users and
 - Surveys to reach larger user audience to evaluate the effectiveness and usability of proposed solutions.
- Gathered
 - Qualitative feedback and
 - Quantitative data on task completion rates, error rates, and user satisfaction scores.
- Incorporated feedback in existing journey maps to suggest changes at every step.

Recommendations:

- Recommendations were made based on research findings, user insights, and usability testing results.
- Prioritized recommendations based on impact and feasibility, considering technical constraints and resource limitations.
- Identified specific user journeys from total of 72 Journeys, that require the most attention based on heat map analysis, pinpointing key pain points and areas for improvement.
- Collaborated with product managers and development teams to implement recommended changes and enhancements to the bank's website and app.
- Initial recommendations aim to address accessibility level A requirements.

Outcome

STACY ROBERTS | 36 | Female | Brentwood, U.K. | Mortgage Broker | 5 years of experience & socially active.

Education: Bachelor's degree

Bio: Sarah is a proactive and detail-oriented professional dedicated to delivering exceptional service. She values honesty, integrity, and transparency in her interactions. As a socially active individual, she enjoys networking with industry peers through events and online forums.

Experience: Sarah has been working as a Mortgage Broker for the past 5 years, specializing in helping individuals and families navigate the complexities of the mortgage process. With her extensive experience and expertise in the industry, she has built a solid reputation for providing personalized financial solutions tailored to her clients' needs.

Key goals & challenges:

- Sarah is focused on helping her clients achieve their dream of homeownership by securing the best mortgage rates and terms.
- She aims to stay updated on the latest market trends, mortgage products.

	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7	Step 8	Step 9	Step 10	
What is the user doing at each step?	Stacy needs a savings account created and she ends up to Shrewsbury site shrewsbury.co.uk	She goes through the sign-up process and she is checking the section on create account and click on the button available.	Stacy is now redirected to new screen of personal savings accounts and she is checking the long list of account types and click on the button suitable for her. Stacy checks the details regarding interest rate, gross, minimum balance & maximum balance.	Stacy understands that she needs to select one account preferable for her. She selects the '18 Months Fixed Annual Interest' account. Stacy clicks 'Learn More & Apply' for one account.	Stacy gets to see the details of the account and clicks on 'Apply' Annual Interest.	Stacy is now redirected to new 8th savings/sharesbook.co.uk. She checks the '18 Months Fixed Annual Interest' and clicks on 'Continue' button.	Stacy gets to see a form with heading 'Annual Details'. She starts filling up the form with the mandatory fields and clicks on 'Continue' button available.	Continue button takes Stacy to 'Personal Preferences' tab, to fill up the form regarding financial preferences for next step Stacy clicks on 'Continue' button.	Continue button takes Stacy to 'Company' tab to fill up the form regarding completion details.	Continue button takes Stacy to 'Company' tab to fill up the form regarding completion details.	Continue button takes Stacy to 'Company' tab to fill up the form regarding completion details.
What is the user thinking at each step?	Oh Great. I can create a personal savings account with Shrewsbury bank as it seems they provide the service.	Scrolling the screen and checking the details there are the details regarding personal savings account.	1. There should be a form to fill in and I can create an account. 2. I am going to create an account type, which one is suitable for me. 3. I don't know which one can be the most suitable for me, which one should I go with or can I go help me.	1. May be this is the suitable account name for me. 2. I am going to apply and check the details. 3. I don't know if I understand more. 4. I hope this helps me create a best suitable personal savings account.	1. Ok, I understand how the details proceed. 2. Should I go forward with this account? 3. Where is the next button or something related to it.	1. Hope I am on the verge of completing the steps to create my account. 2. Can I create some more details with this go through. 3. OK, May be I can accept and my account will be created. 4. Or may be there are more steps involved.	1. Ok, now there is a form, seems to be quite long, app start filling up the fields. 2. Can I go the fields? 3. It seems there are 3 more tabs having form. 4. It is too long.	1. I would just like to skip this form. 2. I am tired.			
Emotion	😊	😊	😐	😐	😐	😐	😐	😐	😐	😐	
Channels or devices user may use	Mobile app, Responsive web portal	Mobile app, Responsive web portal	Mobile app, Responsive web portal	Mobile app, Responsive web portal	Mobile app, Responsive web portal	Mobile app, Responsive web portal	Mobile app, Responsive web portal	Mobile app, Responsive web portal	Mobile app, Responsive web portal	Mobile app, Responsive web portal	
Key messages, moments of friction, moments of stress, surprise or delight?	Easy to find Shrewsbury personal savings account.		Stacy may have got some help in understanding all accounts and then finding the one suitable for her. This would have saved her time.					In later stage we can ask Stacy to fill in and fill in the other mandatory details to proceed further.			
Value exchange with stakeholders	IT & Marketing	IT, Marketing & Finance	IT, Marketing & Finance	IT, Marketing & Finance	IT, Marketing & Finance	IT, Marketing & Legal	IT, Marketing & Legal	IT, Marketing & Legal	IT, Marketing & Legal	IT, Marketing & Legal	

Thanks for your time

-- Aditi Jagtap --