



BY CALEB NADEAU

USER EXPERIENCE DESIGN

3/1/2024

UX PROPOSAL

Process
Brief
Research
IA
Concept
Design
Next steps
Timeline



Client

MiBank is a banking and financial service that is located in Big Rapids and has a small staff but wants to make a major impact on digital banking through the launch of a new app.

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Vision

"During a visit online or in-person, our bank experience has the highest standard of simplicity, clarity, and on-demand access to our tools and banking activities."

Values:

- Trust and Knowledge
- Ethics and Responsibility
- Clarity and Delight

Thanks for allowing me the pleasure of showcasing this app design! In this presentation I will be covering my process from beginning to end involving how I implemented ideas, utilized feedback and created a user friendly banking app using gamification methods/principles.

Initial brief & approach

MiBank in Big Rapids recognizes the strategic importance of UX design in setting them apart from competitors. My approach will be to ensure the UX is intuitive and innovative.

"The Board members of MiBank in Big Rapids has determined that user experience design can be the primary differentiating factor from their competitors. You must research, design, and present a viable UX strategy."

What does the concept stand for? How does it work together with the client's brand identity and their values?

Focusing on UX involves creating a positive and seamless experience for users who engage with the bank's digital platforms, such as their website or mobile app.





Company values

Trust 
Ethics 
Clarity 
Delight 

Discover

Design

Develop

Iterate

Phase 1: Discover



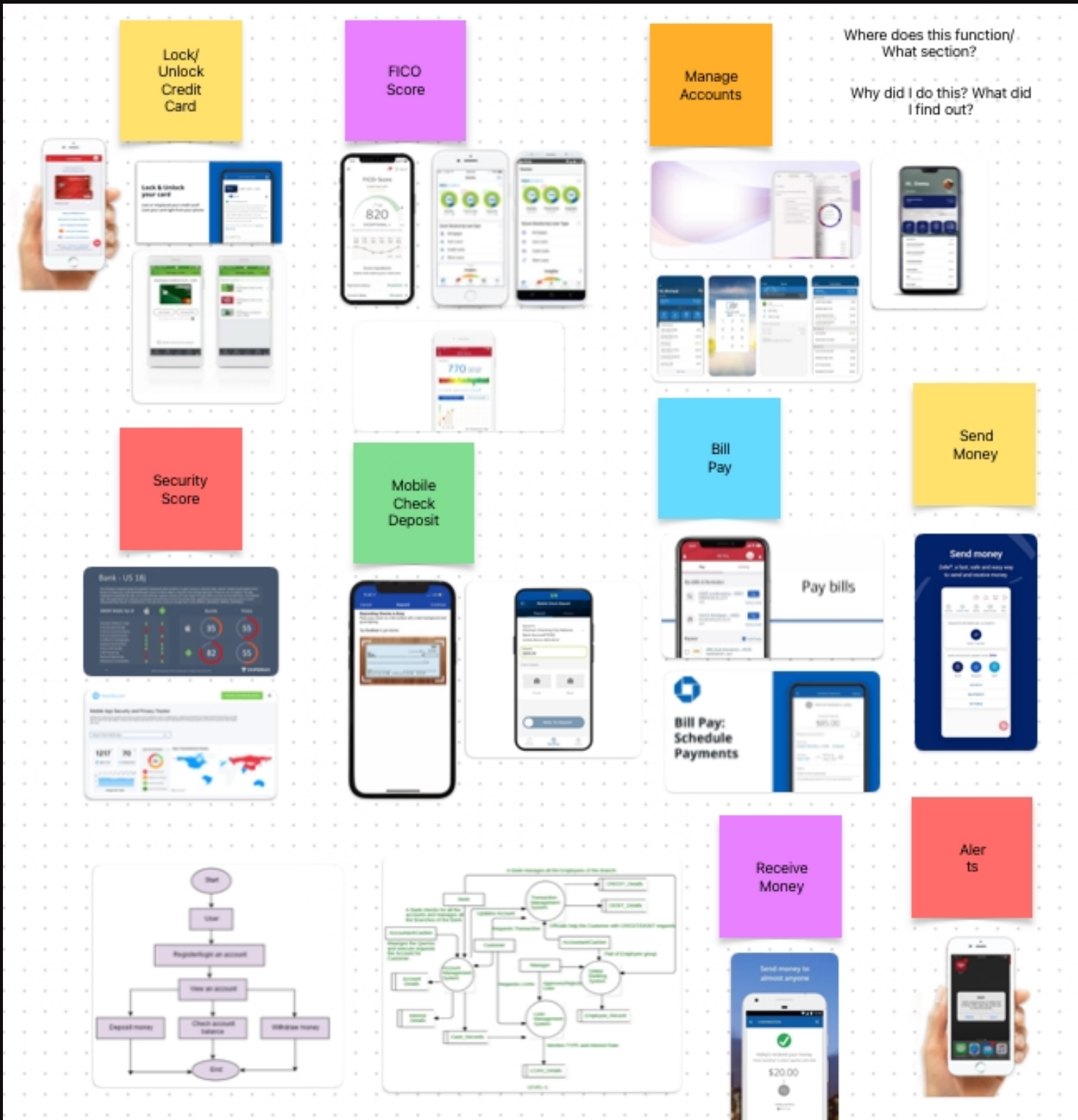
Mind Mapping

I started out with a mind map to help visualize what I was working on and to organize the information into different clusters. I highlighted areas around the map to emphasize the importance of the subject matter.

What did I learn from this? By organizing the information in such a way, I was able to narrow down what it was I needed to do and lay out all my thoughts and ideas into one general area.

My observations: Consider the competitor's approach, app needs to be both reliable & fun, and the targeted segments are college aged young adults #1 and middle aged people #2

Understanding the competition



Card Sorting

I did some information gathering on other competitors such as Chase, Huntington Bank, etc. and I discovered their approach to UI and observed what I thought was working versus what was **NOT** working.

From that information, I gathered PNGs and JPEGs and arranged them on this grid from FreeForm. The brief had **9 required interactions/features** I needed to include in my wireframes and mockups.

I arranged each one into different categories with different colored sticky notes and was able to **better understand the functionality and design decisions** others had made.

Competitors:

MiBank competitors are numerous and most of them offer user friendly navigation and clean interfaces. Their approach seemed straightforward to me in terms of design decisions and layout of the key features mentioned below. The main takeaway I received from observing their methodology is that efficient user navigation is key.

Where They Lack:

Many of the banking apps shown to the left are kind of outdated now. Some of their designs look similar to the early 2010s and the user flow is often more detailed than it might need to be.

Another aspect to mention is lack of originality. Many of the apps look decent but lack 'delight.'

Features/Components:

- Lock/unlock credit card
- FICO® score
- Manage accounts
- Send money to recipient
- Receive money
- Mobile check deposit
- Security center/score
- Bill pay feature
- Alerts



User Feedback

Next, I created this user feedback diagram that included research from **KMS solutions**. KMS is a business consulting firm that had survey information regarding user preferences by demographic level (In this case, age). It revealed their **pain points** and **must-haves** in digital banking.

Underneath each flap are **strategic insights**.

My friend **Alex** provided feedback involving the user journey and design decisions I made. He recommended a clean and minimalist approach.



Ethnographic Research

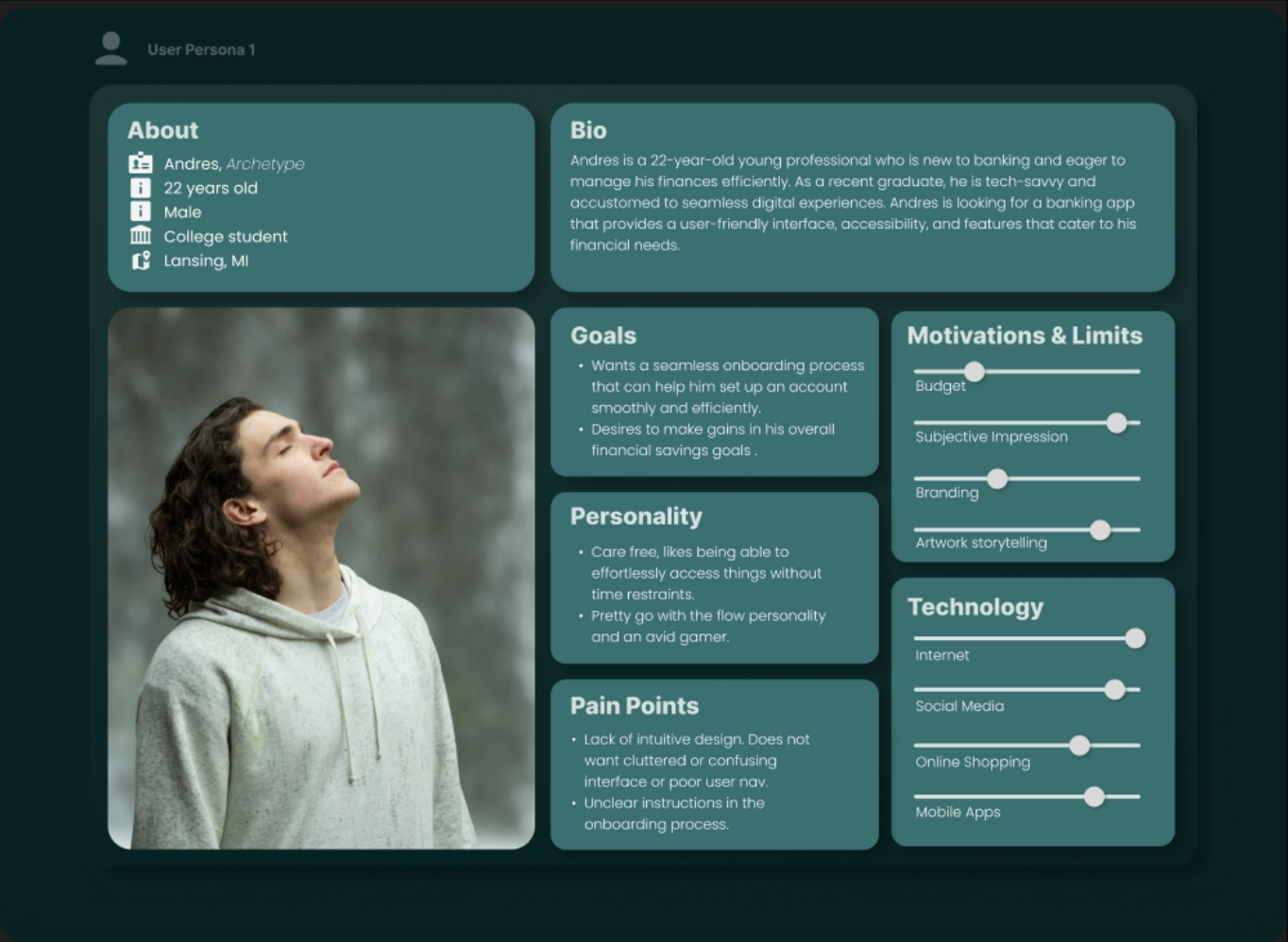
I then gathered that information and created user profiles with very specific personalities, goals, and pain points. This was in order to further empathize with the users and to highlight the needs that one segment has over the other.

Andres:

Andres is a 22 year old college student/grad from Lansing, Michigan. He is tech-savvy and accustomed to seamless digital experiences. Andres part of Generation Z and grew up with technology.

Jessica:

Jessica is a 34 year old technical recruiter and mother of two from Novi, Michigan. She is a busy professional and needs tailored mobile experiences due to a demanding career and family.



Jessica

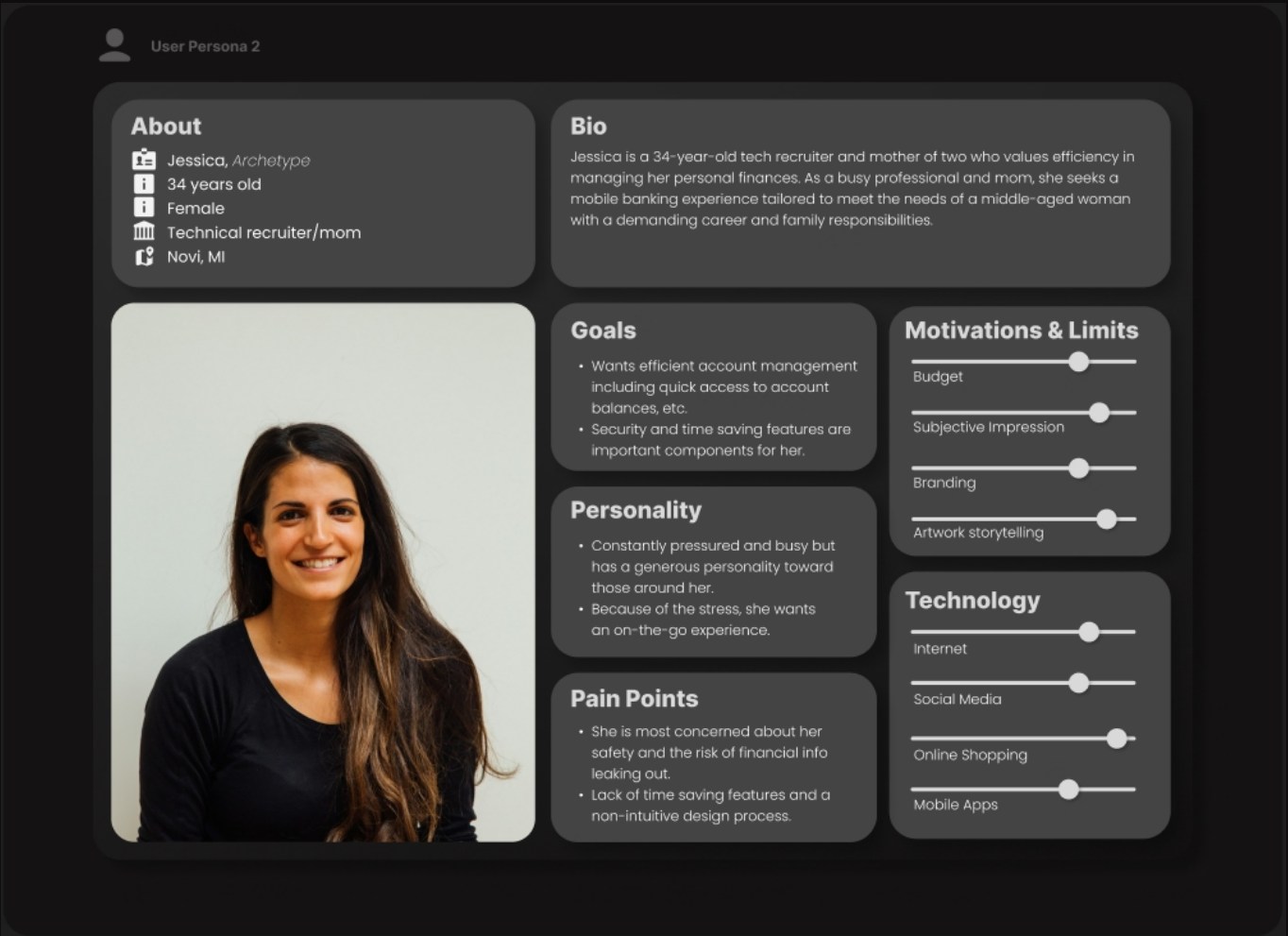
What she wants:

- Efficient account management including quick access to account balances, etc.
- Security and time saving features are important.

Andres

What he wants:

- Wants a seamless onboarding experience that can help him set up account smoothly and efficiently.
- Desires to make gains in financial savings goals.



Discover

Design

Develop

Iterate



The next step in the process is to develop diagrams or charts explaining the **information architecture** of the app we are seeking to design and deploy.

By covering all bases, we can effectively make decisions on where certain features should go and why they belong where they belong. It is also a critical step in identifying the user flow process. Was it confusing? Did we get stuck? How do we improve on that? These are the questions one asks in this stage. It is also where testing and user feedback is most valuable.

Ultimately, I made a rather confusing user flow diagram that was meant to arrange all the components in a systematic way but I later scrapped that and made alterations to the diagram.

App structure & layout

HOME	PROFILE	MY ACCOUNTS	SERVICES	SECURITY	CONTACT
Header	Header	Header	Header	Header	Header
Accounts	Image	Image	Zelle (connect)	Content	Form
Transfer button	Change photo	Accounts:	Cash app (connect)	Quick scanning system	Identification:
Deposit button	Change password	Checking	FICO® score	Security score	Name
Pay bill button	Forgot password?	Savings	Mobile check deposit?	Lock/unlock cards	Reason
Transactions	Notifications	Cards	Currency exchange	Report activity	Report activity
FICO Score	Settings	Transaction history	Rewards	Alerts	Footer
Footer	Footer	Footer	Footer	Footer	

“Beauty and brains,
pleasure and usability—
Should go hand in
hand.”

— *Don Norman*



Discover

Design

Develop

Iterate

Phase 2: Design

The visual direction I am going for is one that **prioritizes** the '**gamification framework**' in an application **(delight)** that can simultaneously accommodate a normal user experience **(trust)**.

"The proposed changes in MiBank's online image are driven by the **need to modernize** the digital experience while staying true to the bank's core values. By incorporating a **user-centric approach**, community engagement features, and educational resources, we believe the updated design will **strengthen** MiBank's **online presence**, attract a wider audience, and reinforce its position as a **trusted financial partner** in the local community.

I look forward to collaborating with MiBank to bring this vision to life and create an online platform that truly reflects the essence of your institution."

What is Gamification?

The application of typical elements of game playing (e.g. point scoring, competition with others, rules of play) to other areas of activity, typically as an online marketing technique to **encourage engagement** with a product or service.

The concept

I want to start with a **personalized** onboarding process and then allow the users to **set financial goals for themselves**. This is what can really make my bank into **MIBANK**.

When designing this application, my main thought process was to make the experience as **enjoyable as possible** with a quick onboarding process that could match or **personalize with a users' goals**. For example, the mode (advanced, focused, and beginner) can fit the user in an interface that best suits their individual tailored status.

If they want a screen that is less cluttered with prompts and game features, they can select a mode that **focuses on the essentials** or one that specifically hones in on more advanced needs that beginners don't typically access right away like investments. This was implemented due to research that suggests that young adults need access to **financial education** whereas, older adults report needing more specified accounts available to them.

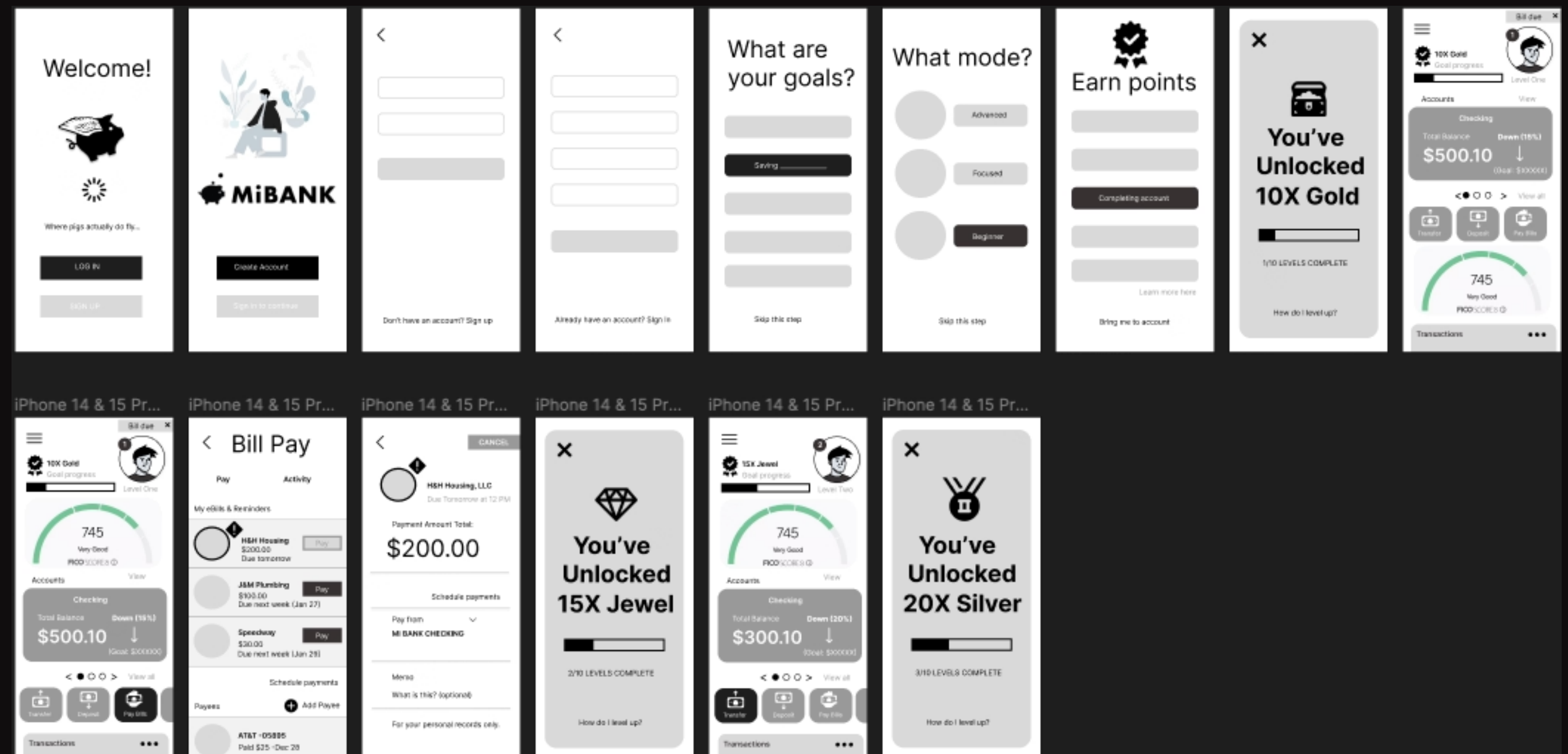
The key takeaway is that **everyone's needs are different** so this was an approach to allow users to create their own journey much like a video game.

Look & feel

I started off creating 'wireframes' that were probably more intricate than they needed to be and designed it in such a way to understand the user navigation path and how the prompts would impact the user journey.

The look and feel of the app was meant to be minimalistic to accommodate all users and to add to the element of delight mentioned in the project description, there are pop up reward cards to motivate the user to progress through the app as if it were a game.

The bill pay feature and the overall appearance of the main page needed to be overhauled as it may have looked overly detailed and the whole purpose of the look I was trying to convey was a look that was clean and effortless.



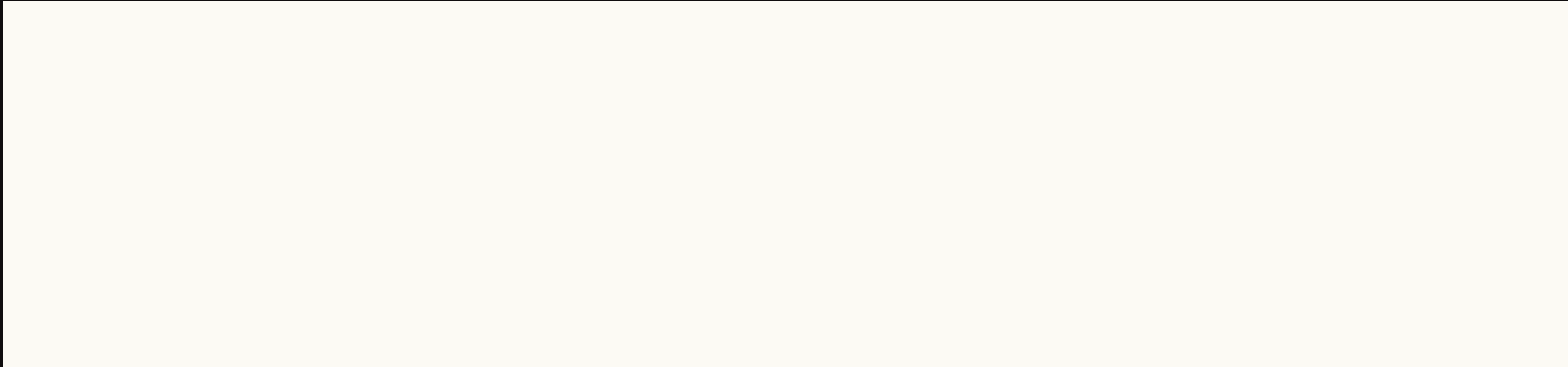
Color palette

Cool
Open
Strategic
Bold

TEAL
HEX F3A931
R 254
G 230
B 74



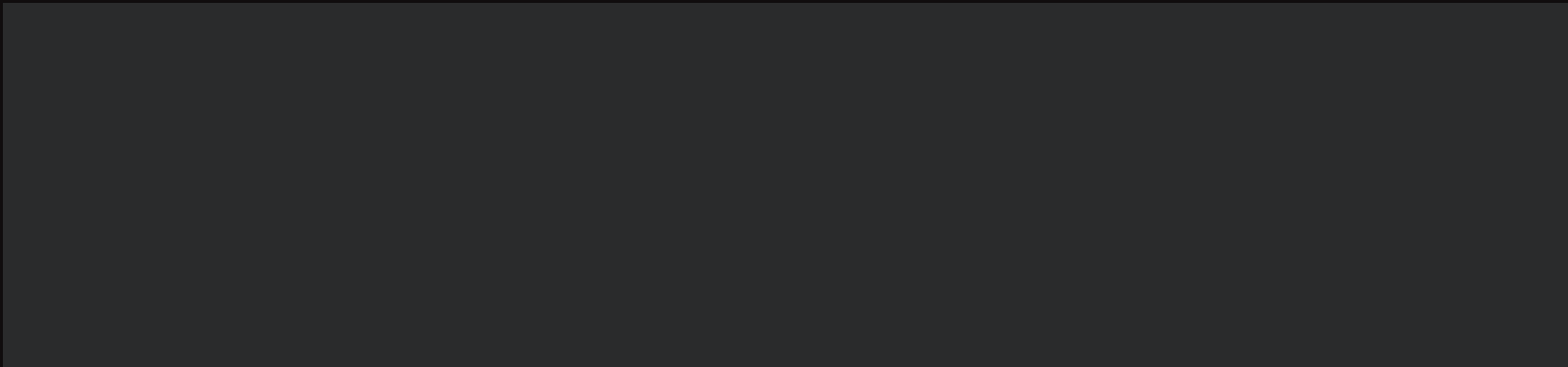
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G 250
B 244

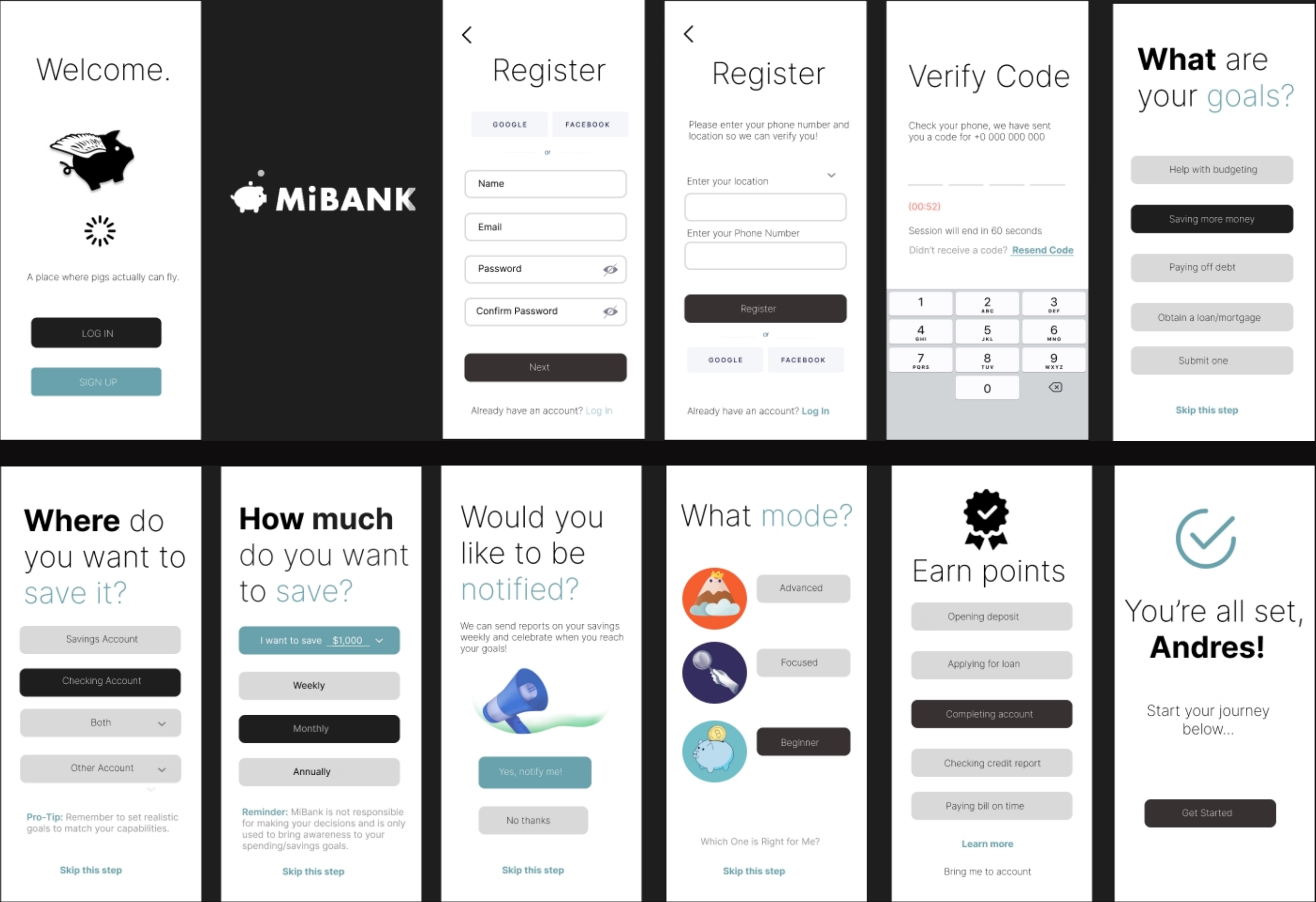


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G 150
B 150

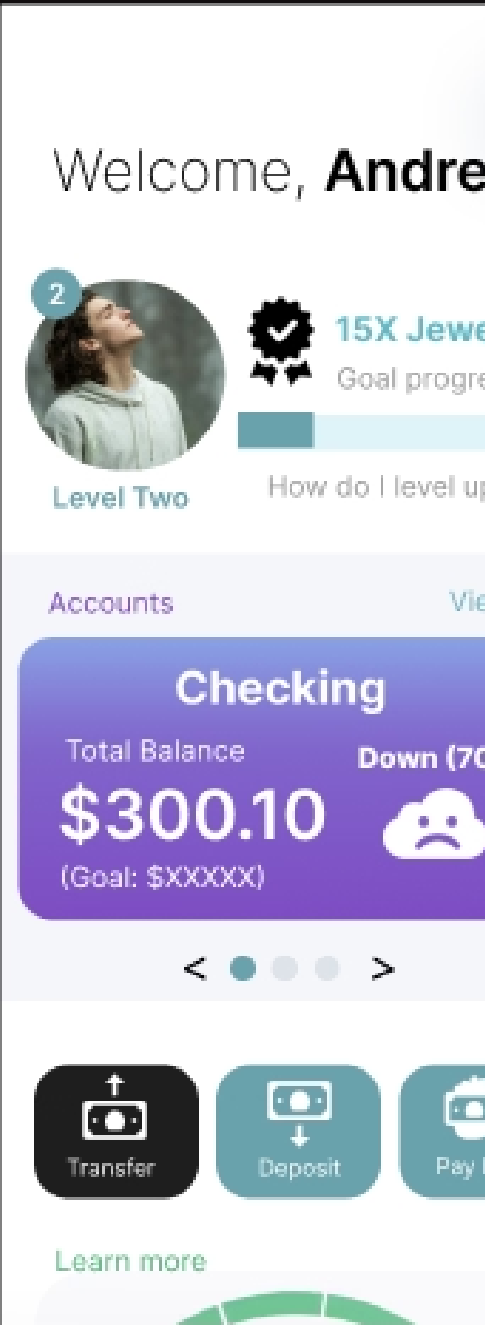
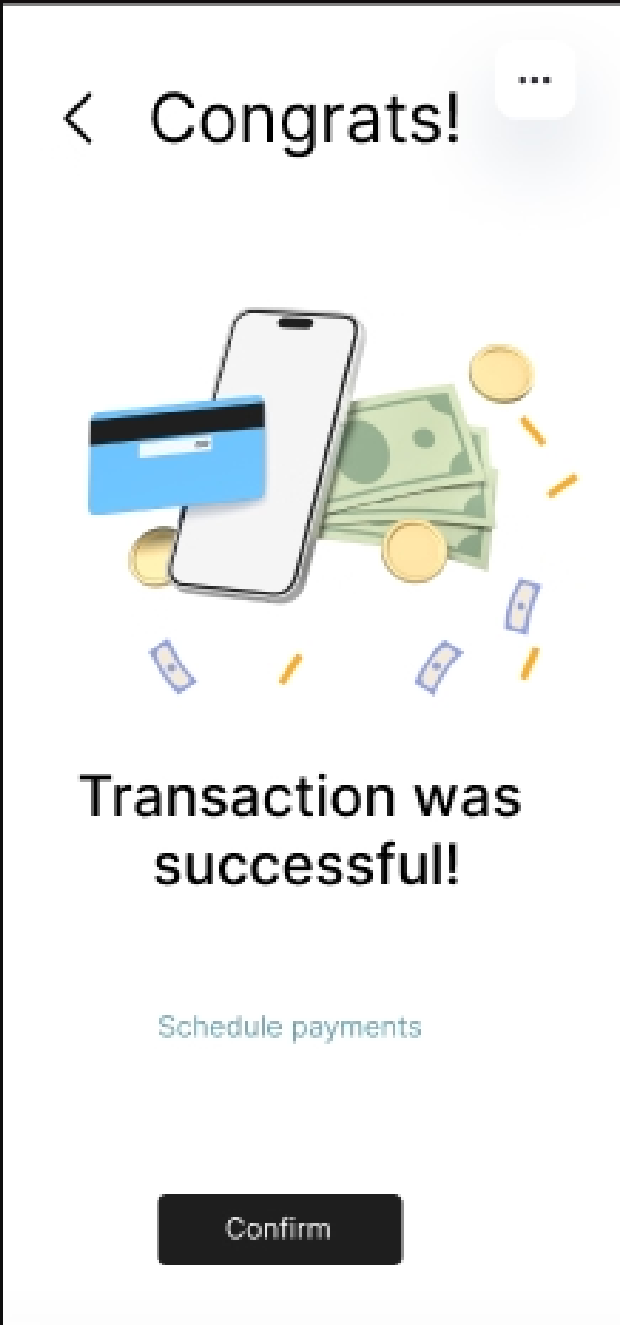
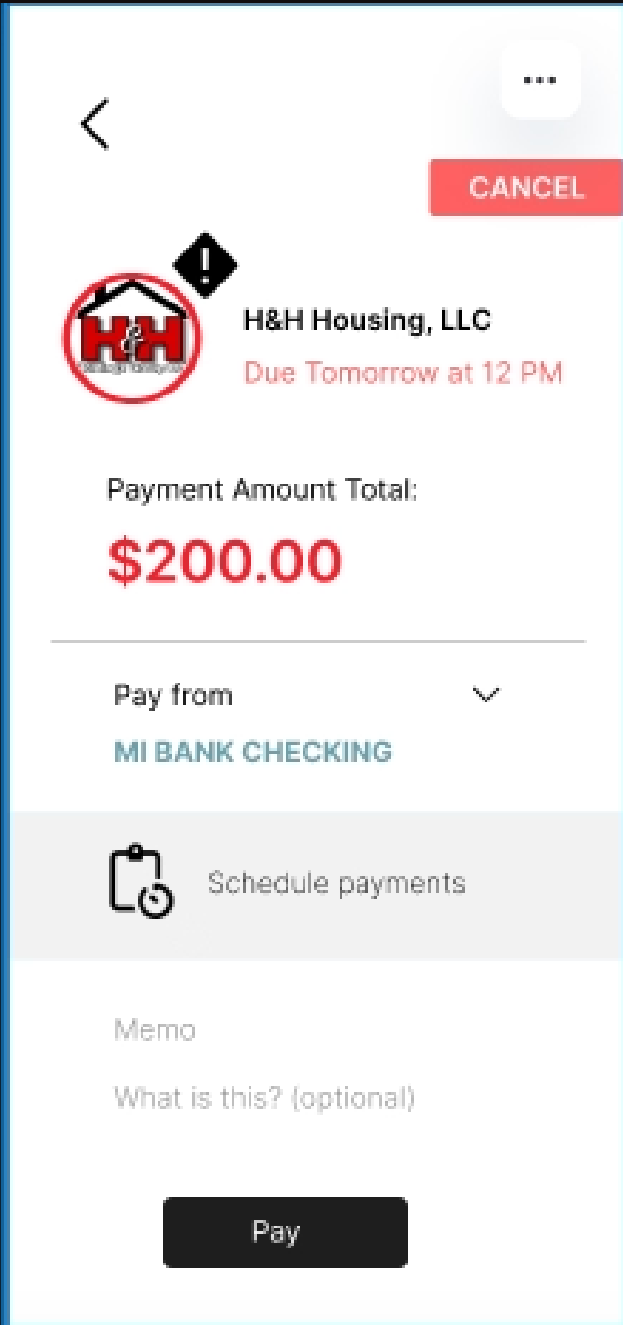
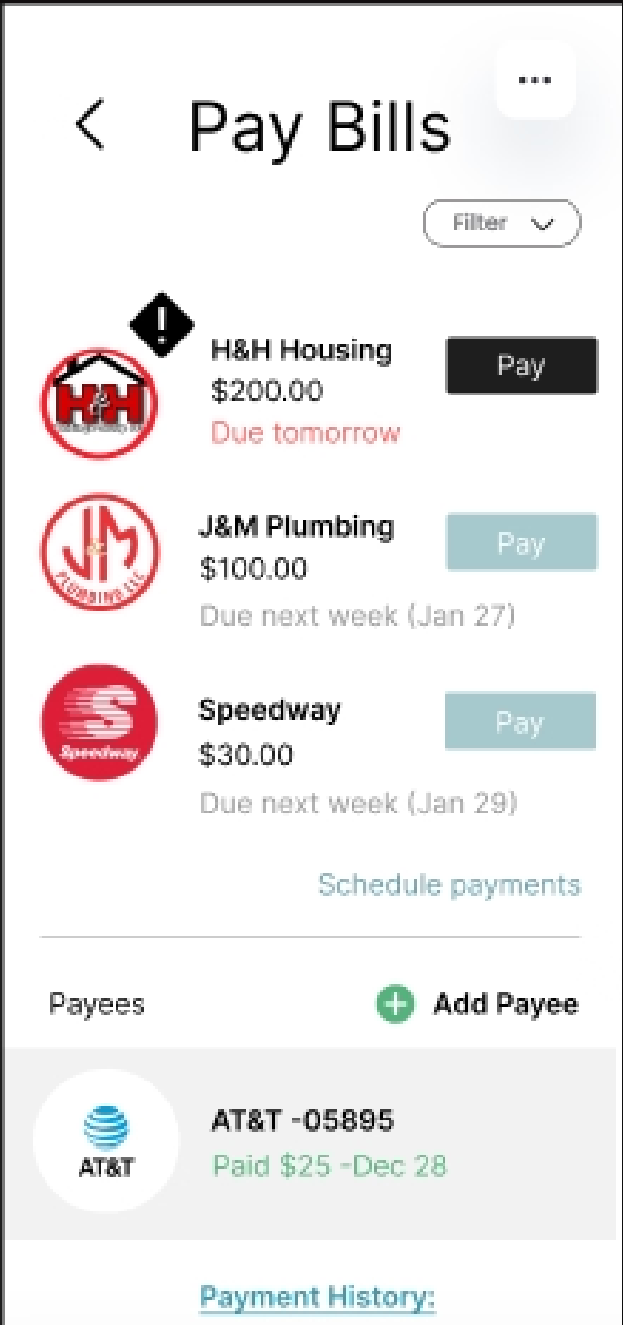
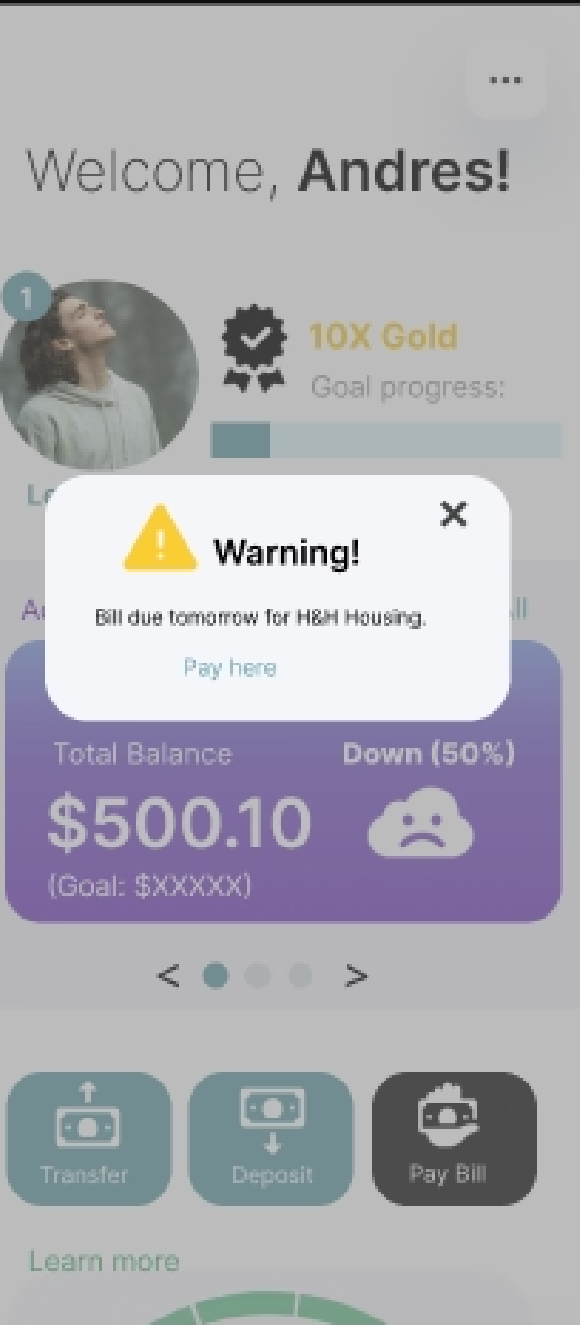


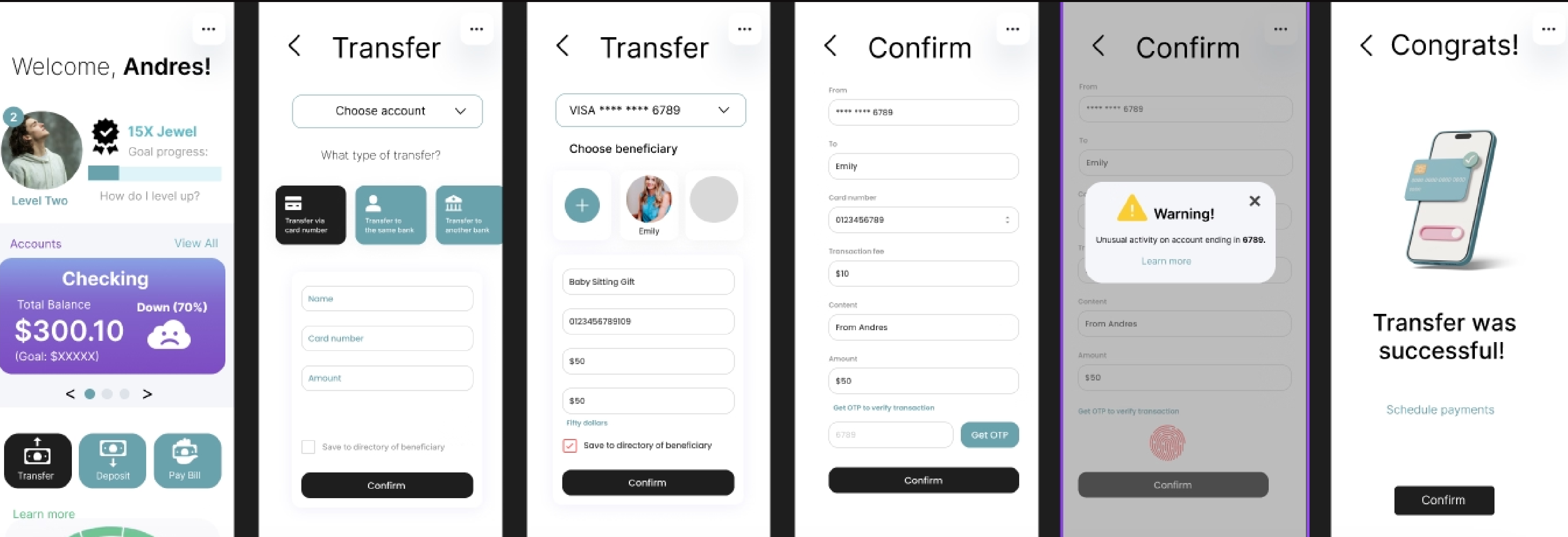
CHARCOAL
HEX 2A2B2C
R 42
G 43
B 44

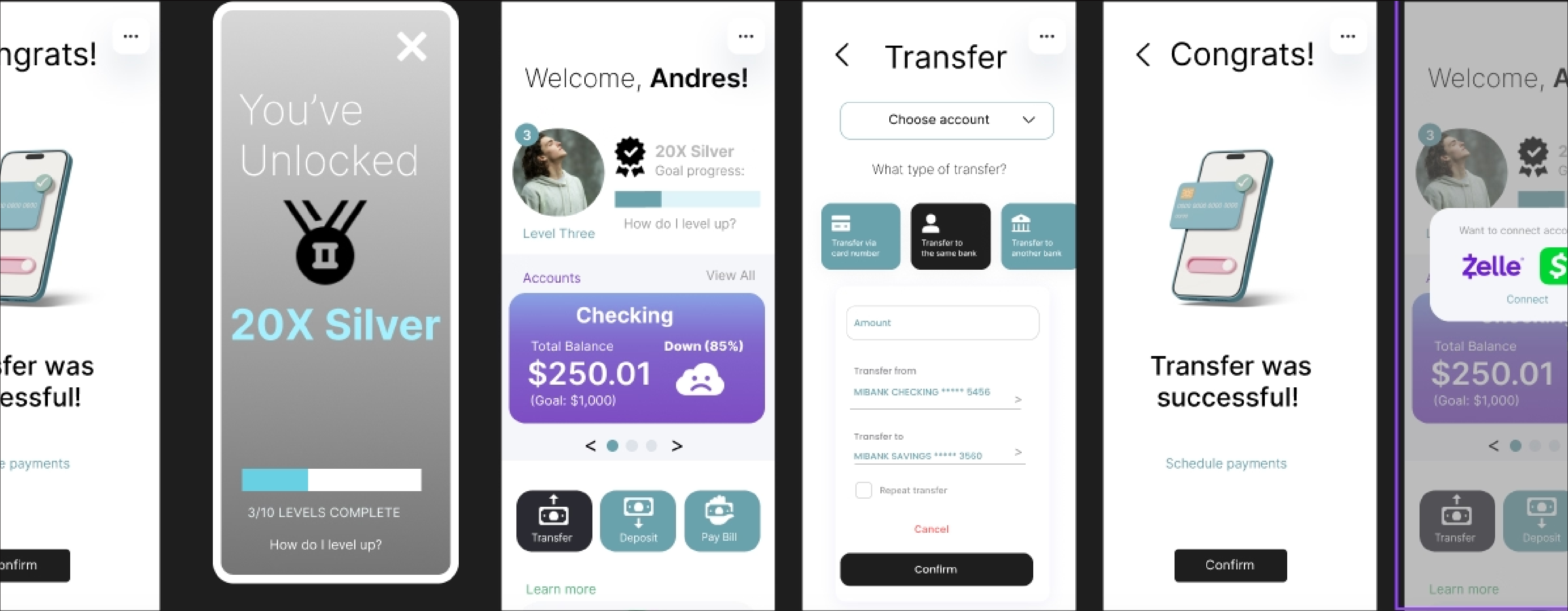


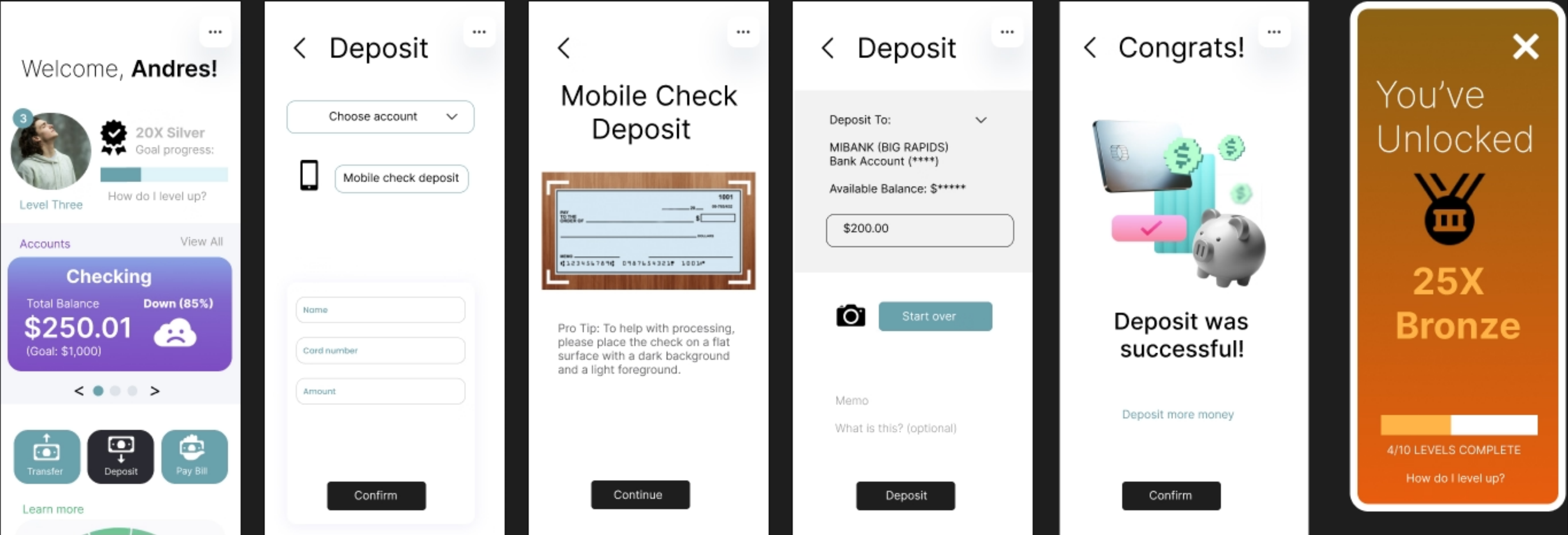


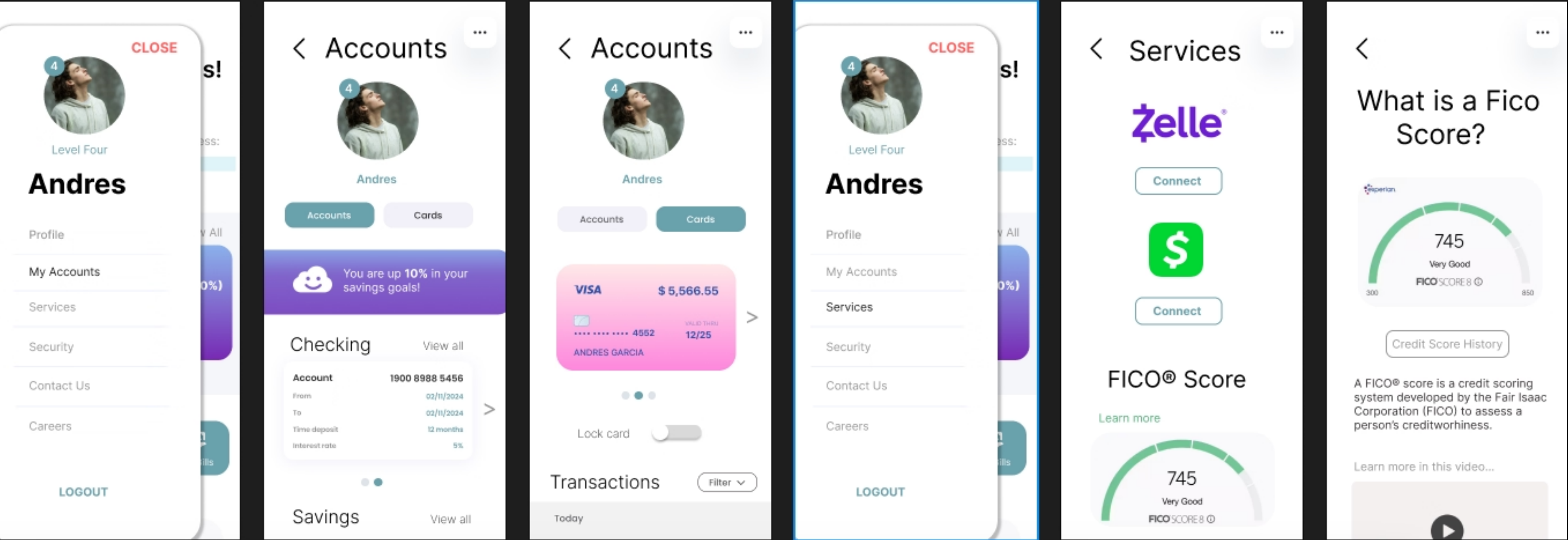


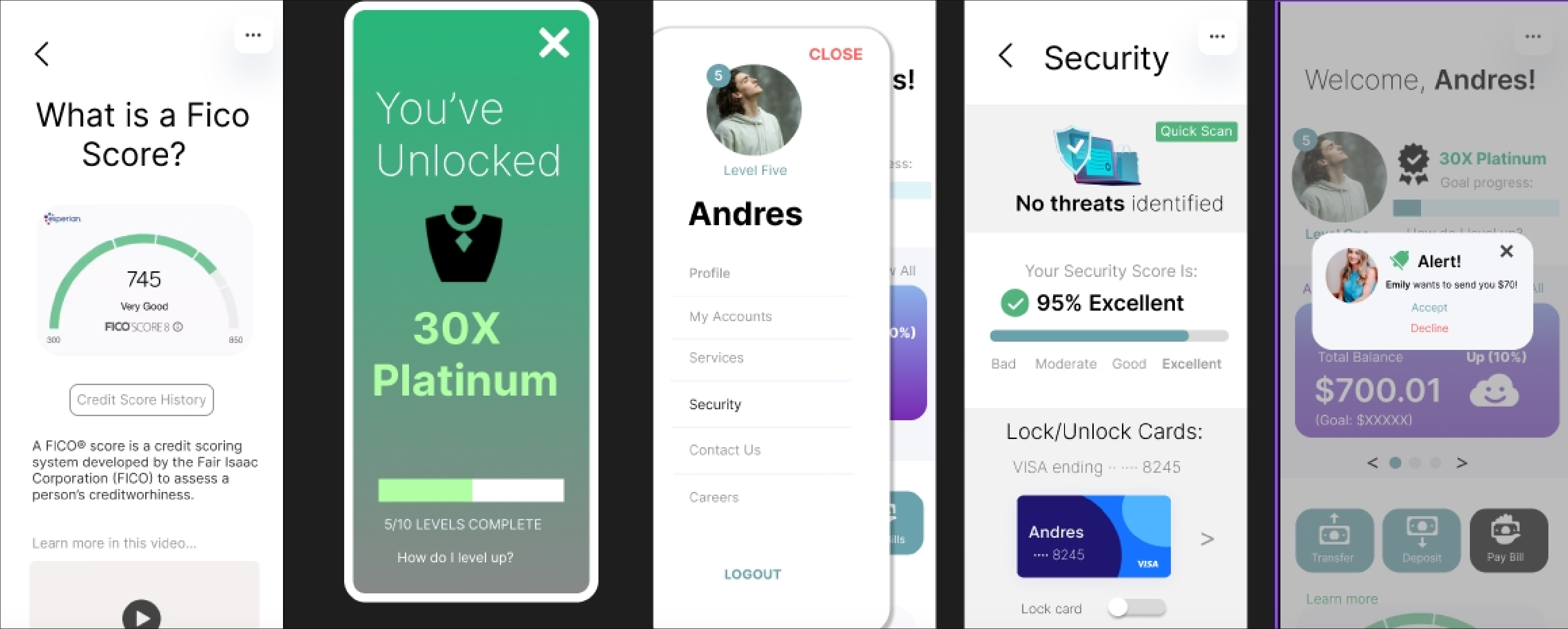












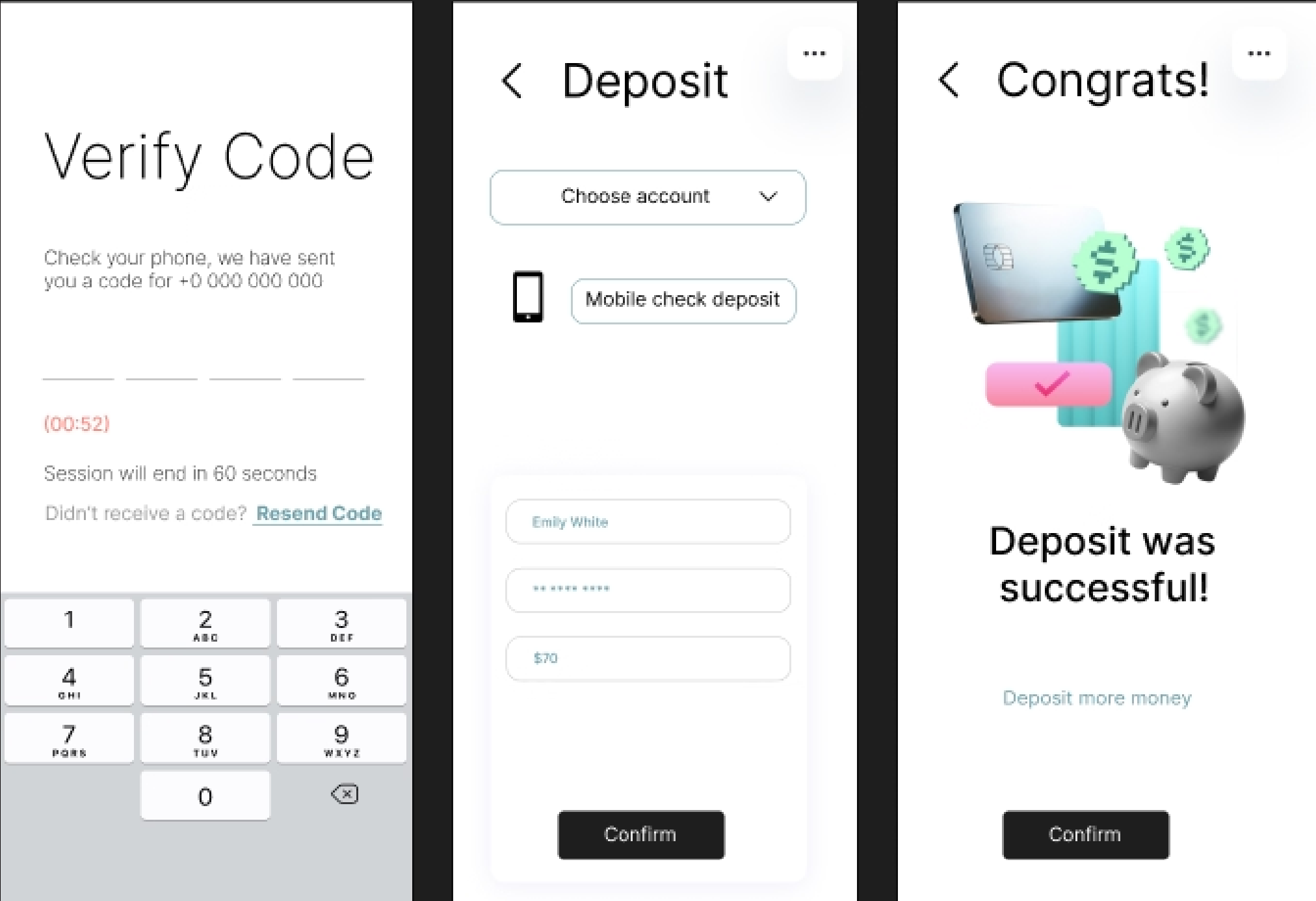
Summary

Well, that was a long journey! I hope you enjoyed it. The key emphasis in designing this app was to deploy the gamification process in creating a unique experience that utilizes the users' needs first.

Beyond all the theoretical rewards that are generated for the user, the app also serves the purpose of obtaining information in a quick and easy way and is meant to be customizable to connect with third-party lenders.

The design is meant to be minimal and yet elegant in its look and feel. The design is meant to appear elicit a rewarding reaction in users in both its functionality and appearance.

Do I have any regrets? A few certainly, but not enough to ruin the overall concept creation and implementation of this design.



What's next?

Timeline





*Thank you, Let's create **magic** together!*

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