MX™

UX

DESIGN AN EXPERIENCE
THAT EMPOWERS
ACCOUNT HOLDERS

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Introduction

"There are few spaces as ripe for technology and human-inspired re-imagination as how people relate to their money." — **Daniel Makoski,** VP/Design, Capital One

There is something incredibly exciting about the state of financial services right now. While the traditional model of relying on branch-based selling is beginning to die out, banking has become more accessible than ever before. This may scare folks, but it also provides tremendous opportunity for those brave enough to face this new world.

We are in the middle of the digital revolution and the consumer is king. As Micah Solomon from Forbes says, *"Customers feel empowered. It's not just that they know they're "always right," they know they always have a voice due to all of the social media options at their disposal, if you forget that they're "always right."*

We live in an era where simplicity, personalization and convenience rule all, and the biggest disrupters are embracing this change (think Netflix, Uber, Amazon, etc.). How many financial institutions can you name that do this well? Very few. In fact, Siebel+Gale, a leading branding agency, found that retail banks sit 19th out of 25 on the global simplicity index of industries. This means the only industries that are more complex, less transparent, and harder for consumers to understand are *utility companies, car rental, various forms of insurance, and cable companies.*

In order to understand the current state of how account holders view their financial services experience, Money Summit surveyed 501 random US consumers and found that:

71% of consumers would prefer a simple and easy digital experience over friendly and helpful staff

45% of consumers are frustrated with their digital banking experience on at least a monthly basis

34% of consumers have opened an account with a new financial institution because of a better digital experience

33% of consumers have completely stopped using a mobile banking app because of a poor experience

> *"There are few spaces as ripe for technology and human-inspired re-imagination as how people relate to their money."*
>
> - **Daniel Makoski,** VP/Design, Capital One

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Capital One acquired Adaptive Path and LevelMoney to solve for these issues. Speaking about the acquisition, Jesse James Garrett, the co-founder and Chief Creative Officer of Adaptive Path said, *"This is exactly the kind of problem Adaptive Path was created to solve: helping a company with the resources, but more importantly the will, to reimagine its strategies, processes, and design solutions to create better experiences for millions of people."*

Like Adaptive Path, we are excited to explore these possibilities in this white paper.

Welcome to the Age of the Customer

"73% of U.S. customers do not feel valued by their bank." **GMC Software Technology**

With the rapid rise of digital, the rules of the game have fundamentally changed for all consumer-facing industries (not just financial services). As [Andres Wolberg-Stok,](#) Global Head Emerging Platforms and Services at Citi, believes, *"Customer expectations have changed. They used to be more understanding if certain features weren't part of your mobile app, but now they expect to do whatever they want, whenever and wherever they want to do it."*

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In order to find out how banks and credit unions can keep up, we spoke with Emilio Cristóbal Rubio, SVP Head of Call Center at Santander Bank North America. He says, *"Customers are much more demanding these days. They're connected at all times, which allows them to access their finances at any given point. They're also very opinionated and do a lot of showrooming. But if they are engaged, they are 37% more profitable."*

As consumers become more demanding, financial institutions need to completely rethink how they design the banking experience.

What Consumers Want

Simplicity, personalization, and convenience trump all.

Consumer expectations have been shaped by the digital interactions they have with leading tech giants everyday. Google has redefined the idea of simplicity with an incredibly clean homepage that focuses on the task you want to do: search. Netflix and Facebook have re-enforced the idea that it's 'all about me,' by providing personalized experiences for each user. Amazon has demonstrated convenience through quick delivery to their customers' home or office.

What's so amazing about these tech giants is that they not only offer a simple and clear user interface for the consumer, but they're also built on an incredibly complex back-end fueled with big data, algorithm, machine learning and more.
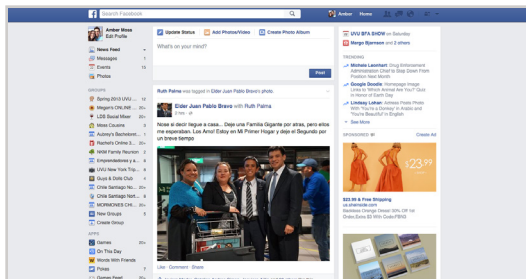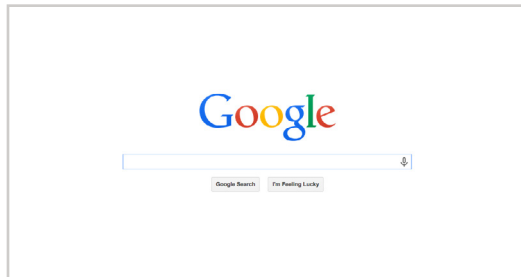

Facebook.com
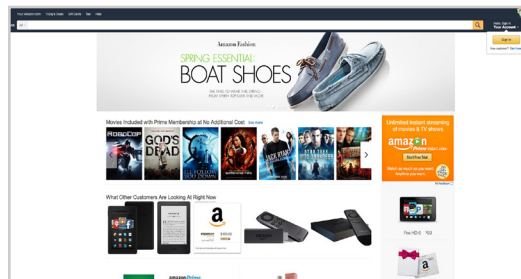
Amazon.com

Apple.com

Google.com

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For the provider (in this case the financial institution), it's about having disparate systems working seamlessly together to create amazing experiences for users, experiences that are built upon a strong foundation of their secret weapon: data.

What Financial Institutions Should Be Designing For

"Two-thirds of the decisions customers make are informed by the quality of their experiences all along their journey" **- McKinsey**

Based on our [Battle to Be the Primary Financial Institution](#) white paper, there is overwhelming evidence that in order for financial institutions to win they have to be focused on three things:

– Creating a simple, personal and convenient experience that is
 secure and works

– Empowering consumers' financial lives through tools and advice

– Rewarding clients for their business and reaching certain milestones

To back this up, Howie Wu, VP of Virtual Banking at BECU, spoke at our recent [Fintech Festival](#). He said BECU's philosophy is to *"deliver a relevant, trusted, and intuitive experience that members and prospective members can access whenever, wherever and however they want. It should focus on being task-based, personalized and useful in improving members' financial lives."*

Furthermore, we spoke with Mohamed Khalil, Head of Product, Data and Marketing at Moven to see what their take on this was. He said, *"At Moven, we are trying to reimagine money. We believe that most financial institutions place money at the center of your life. But we are trying to place life at the center of your money."*

Lastly, as you can see in [this interview](#) featuring Bradley Leimer, Head of Innovation at Santander, North America, financial institutions are not doing enough to enrich their account holders' financial lives, which is what they should be focused on when designing for UX.

Let's dive into the specific benefits that user-focused design will deliver to you.

" At Moven, we are trying to reimagine money. We believe that most financial institutions place money at the center of your life. But we are trying to place life at the center of your money."

- Mohamed Khalil
Head of Product,
Data and Marketing
at Moven

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Design Principles You Should Be Focused On

Once the vision is set, the design principles below are what should guide you in creating an amazing user experience that empowers your account holders' financial lives. For the purposes of this white paper, we use the [design hierarchy of needs](#) as the foundation for organizing these principles. See here
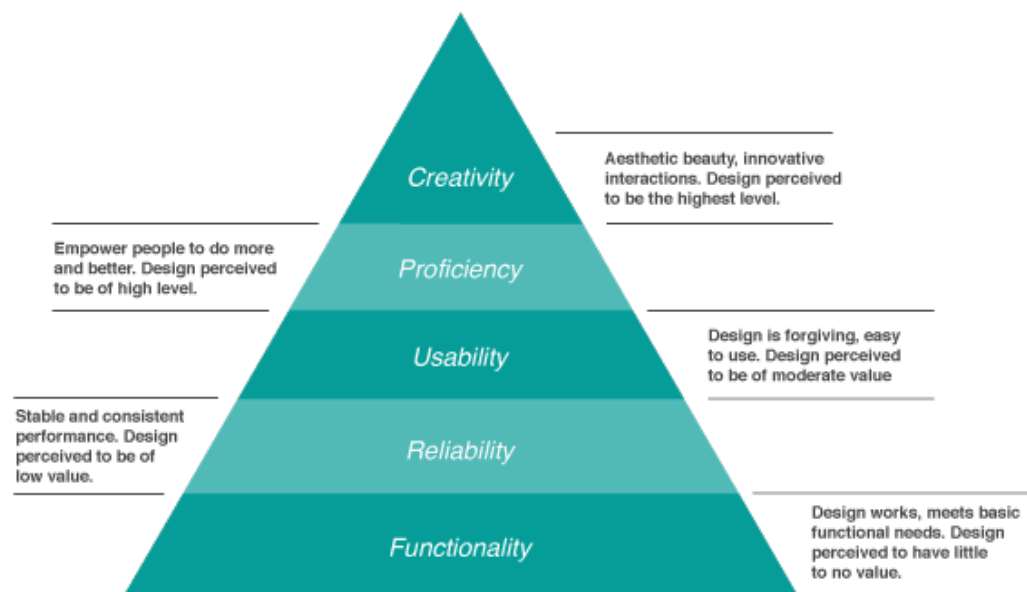
Source: Smashing Magazine

We have organized it this way because we believe in taking a utilitarian approach. The most important area to focus on is making sure the basics work first. Once all of the right pieces are in place, the UI can be enhanced to create a more delightful experience for the user.

The principles we covered include:

1. **Functionality**
   a. Incredibly Secure

2. **Reliability**
   a. Bullet-Proof Foundation

3. **Usability**
   a. 'It Just Works'
   b. Data and Insight Fueled

4. **Proficiency**
   a. All Accounts in One Place
   b. "Set and Forget"
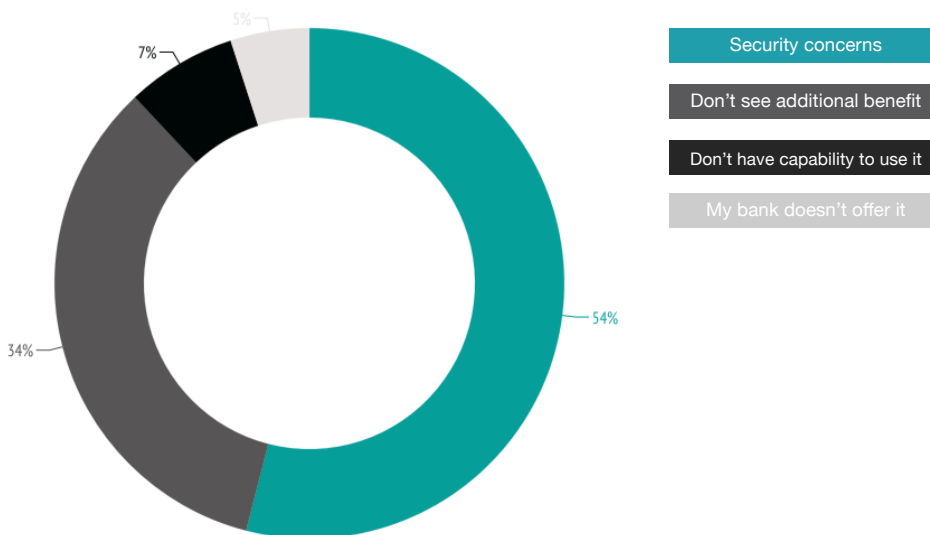
5. **Creativity**
   a. Clean Look
   b. Beautiful Aesthetics

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1. Security

Built on Trust

If you want to create the best user experience possible, the first step is to offer a secure and confidential digital platform. According to NetFinance, security is by far the most common concern that non-mobile banking users have. They found that 80% of non-mobile banking users are concerned about identity theft. Furthermore, 54% don't use mobile banking because of security concerns:

What is The Main Reason You Don't Use Mobile Banking?

Legend:
- Security concerns
- Don't see additional benefit
- Don't have capability to use it
- My bank doesn't offer it

5%
7%
34%
54%

Source: NetFinance

Security is only more pronounced when it comes to the digital account opening process. Javelin Strategy and Research shows that 69% of respondents still favor the branch for data protection when opening an account. If bankers want high digital adoption rates, they must counter this perception so that consumers feel confident when directly signing up for digital products.

A user experience that empowers account holders is built on trust. You can remove account holders' concerns by not only building a secure experience, but by demonstrating why the experience is secure through the use of third-party security icons and biometrics. See our 2015 banking trends slideshare for more on biometrics.

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2. Reliability

Bullet-Proof Foundation

Once a user is completely convinced their data is secure, then they primarily care that the experience is reliable. To create a great user experience, everything needs to be robust. If your institution offers remote deposit capture, you need to ensure the camera effectively takes a picture of that check and transfers the correct data points into the app (i.e. if the check is for $134.76, the check amount needs to show up as $134.76 in the app). If the app crashes, the picture doesn't take, or if the actual amount is incorrect, the user will get frustrated and they'll drop off quickly.

Taking this a step further, if you look at the top 20 financial institution apps on the app store, the #1 complaint from account holders is 'stability and crashing.' If you look at Simple's reviews as another example, everyone loves the goal features and how the app helps them reduce money spent and to avoid fees. They even love the great customer service. But they keep complaining about the bugs.

> ⭐☆☆☆☆
>
> Takes forever to load and then crashes!
> -Josh T

> ⭐☆☆☆☆
>
> This app has too many bugs. I can never do what I want. Its time to uninstall it.
> -Sarah P

While every app crashes at some point (even iTunes and Facebook crash), in order to create a positive end-user experience and maintain a high level of app usage time, apps need to have a crash rate of less than 1%. This is according to the mobile experience benchmark report: Apple edition from Crittercism, which analyzed data from more than 1 billion users of apps globally.

Lastly, while most financial institutions have focused on making things work, the experience often ends up being clunky, slow and disjointed. This is problematic because consumers' attention spans are getting shorter and shorter, with the average human attention span now being shorter than a goldfish's. You can no longer provide days-long processing. You need to be focused on real-time. We live in an instant gratification culture, and your digital platforms must be very fast if you want to remain competitive.

"Performance hasn't received enough attention when you look at good principles of developing software. A lot of financial institutions try to make the experience work, but they fail to focus on optimization. UX needs to be smart and fast, and you need to pay close attention to performance metrics" **- Brennan Knotts,** Product Manager, MX

"I'm a huge utilitarian. By saying that I'm not saying UI isn't beneficial, but when you're building a house you have to make sure things are solid. Paint and drywall (UI) is a lot easier to swap out than a failed foundation."

- Nate Caldwell, Product Manager, MX

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3. Usability

'It Just Works'

As we discussed in our introduction, users demand simplicity. Steve Jobs understood this concept perfectly, as evidenced in Apple's minimalist products and their "it just works" slogan. Users don't want to have to learn how to do things over and over again. They want technology to do the heavy lifting for them. In fact 75% of consumers are more likely to recommend a brand because it provides simpler experience.

As an example, traditional PFM didn't take off because there was far too much upfront work for the user. The user had to compile their own budgets, enter in interest rates, etc. We found that once the work was done for them and users could instantly see budgets, debts, and trends from the past few months, adoption skyrocketed!

Another area to focus on is offering the right number of features while still making it easy for account holders. NetFinance studied five of the top ten banks and found that financial institutions should offer a simple user experience while still offering everything account holders want. Too much technology and consumers get confused. Too little and consumers get frustrated. You can have a complex backend — just make the interface simple to use for the consumer.

One other area to focus on is reimagining the long, confusing forms most financial institutions currently have on their online and mobile platforms. In their digital account opening webinar, Javelin Research revealed that 75% of industry leaders say UX is the top problem that prevents people from opening an account digitally. Auto-populating information and rethinking the workflow goes a long way, as does using the unique features of digital devices. For example, the camera can enable potential account holders to scan driver's licenses or share supporting documents. Alternatively, biometrics and device recognition can authenticate applicants.

In order to create a great user experience, financial institutions need to think through their account holders' journey and determine how to make it as easy as possible for them. This is how account holders become delighted.

"Banking today is a frustrating experience. Most interactions result in two types of friction: experiential and contextual friction. Experiential friction is the kind that has users clicking through multiple screens to complete an activity. Contextual friction is the amount of effort that they then expend to answer basic questions like how much can I spend today… At Moven, we set out to create a frictionless, differentiated service with a unique value proposition." **- Mohamed Khalil,** Head of Product, Data and Marketing, Moven

"For the most part, a person's objective in decision making is to arrive at the best possible decision outcome with the least possible effort. Research shows that people are incredibly sensitive to even a minimal threshold of work or effort."

- **Colleen Roller,** VP, Usability Engineer / Decision Architect, Bank of America (Source: UX Mag)

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Data and Insight Fueled

While it is important that organizations stay true to their vision, data and insight should be used for feedback, testing and assessing account holders' journeys. This data can help you make sure that everything is working just as you intended.

In discussions at NetFinance, digital leaders from Chase, Wells Fargo, Citi, TD, Bank of the West and BBVA Compass agreed that following the Lean Startup methodology (see below) is important. While product teams are testing in-house with new technology and solution providers, they also need to take new products and put them in front of the account holders to get their opinion. As one executive said, *"The industry needs to be focused on the problems it can solve for the consumer and involve the customer in that process."*

The Lean Startup Methodology
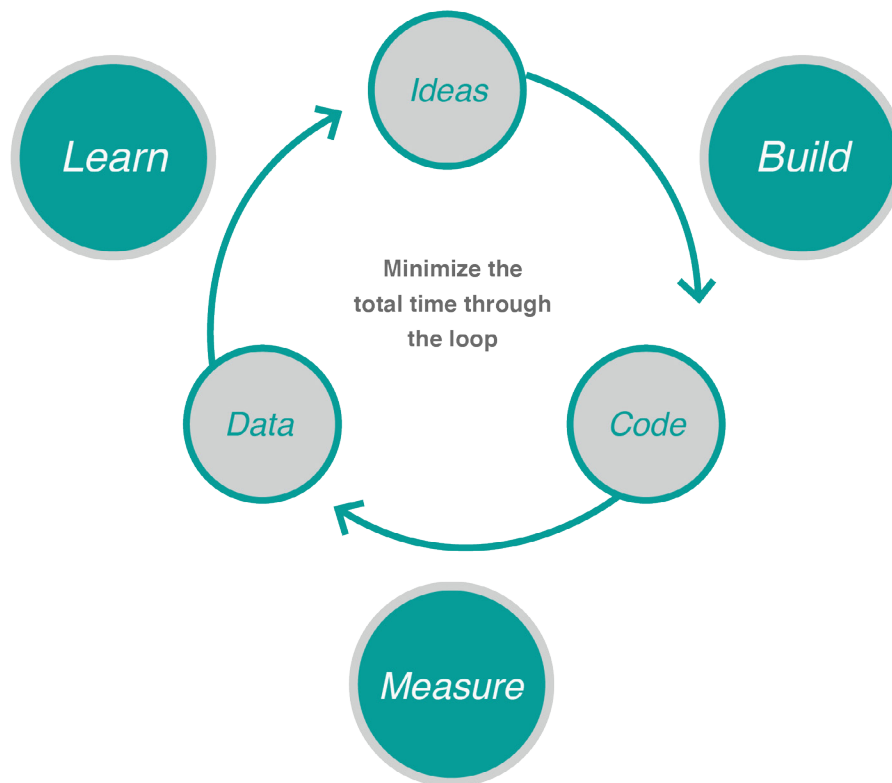
"Companies must apply advanced analytics to the large amount of structured and unstructured data at their disposal to gain a 360-degree view of their customers... "

- McKinsey

Institutions should be collecting and measuring data on specific parts of the user process to see where users abandon their journey. In online retail, the biggest area of concern for lost revenue is with basket abandonment (the moment right before someone buys). How about in banking? Do you know how many account holders abandon their journey if they're applying for a new product online with you? Have you used A/B or multivariate testing to find out how you could improve the process? Every part of the user experience needs to be measured to optimize the design of the user experience.

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To conclude, while it is important to design products based on your vision, data and customer insight should be used at each stage of the user journey to remove biases and uncover key design errors you might otherwise have missed.

"We developed our design in phases. Internally we called it an 'interactive waterfall.' As we completed each phase, we actually did extensive usability testing in our in-house lab, where we brought both prospective customers and actual customers to our lab to review the design and make sure they were resonating, both from a branding and a usability perspective." - **Carrie Sumlin,** Digital Deposits Executive, Ally Bank (Source: Financial Brand Article)
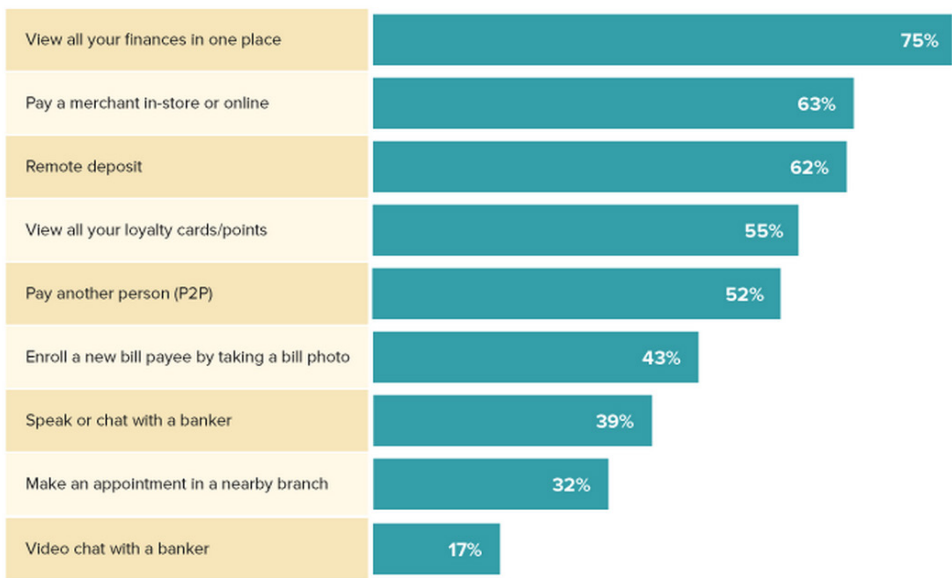
4. Proficiency

Once you create a functional, reliable, and usable user experience, it's crucial to consider what you can do to make everything more proficient. This is how you differentiate yourself in the market and drive new users your way.

All Accounts in One Place

Celent Research found that the number one feature consumers want in their mobile app experience is to view all of their finances in one place.

Features Ranked as "Highly Valuable" in Mobile App

| Feature	Percentage
View all your finances in one place	75%
Pay a merchant in-store or online	63%
Remote deposit	62%
View all your loyalty cards/points	55%
Pay another person (P2P)	52%
Enroll a new bill payee by taking a bill photo	43%
Speak or chat with a banker	39%
Make an appointment in a nearby branch	32%
Video chat with a banker	17%

Source: Celent Research on U.S. Mobile App Preferences, July 2013

Account holders don't want the hassle of logging into different websites and apps to view their finances. They want to view everything in one place so they can easily see their net worth, view their balances, look out for fraud, manage their spend etc.

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A.T. Kearney, a global management consulting firm, found that 75% of consumers "have relationships with four or more financial institutions" and 65% with five or more. If you offer aggregation, you not only make your account holders' lives easier by having all of their accounts in one place, but the data it provides also opens up significant cross-selling opportunities for your financial institution.

Novantas found that 72% of consumers currently rely on third parties to view all of their finances in one place. As discussed in our white paper The Battle to Be the Primary Financial Institution, this means if you don't control the experience, one of your competitors or a third party will!
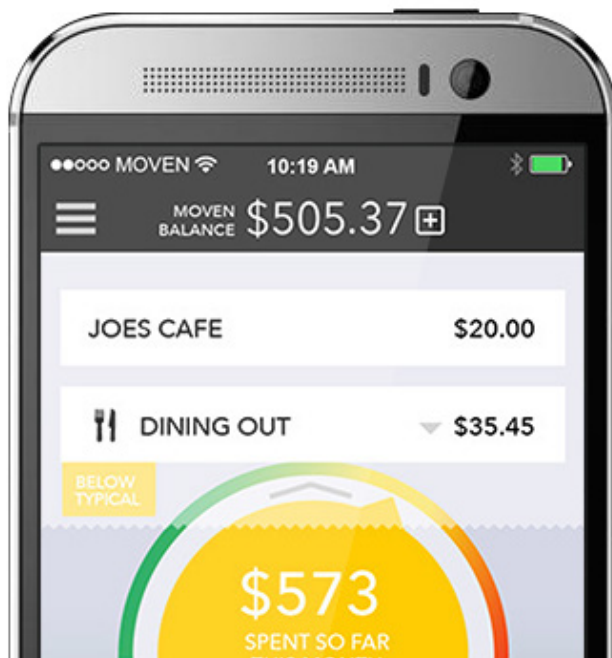
Moven's UI

"The way we help customers improve their financial abilities is through context, controls, insights and analytics. The only way we can do to that is a powerful and reliable aggregation engine that can categorize and cleanse transactions. As result of aggregation, we can help you put controls over your life, or provide insights. Tell you how you are doing vs. your peers, your prior behavior and if you are on track to save by the end of the month" **- Mohamed Khalil,** Head of Product, Data and Marketing, Moven

Automated - 'Set and Forget'

When designing experiences that help people manage their finances, there is an interesting dichotomy. Financial institutions want products that encourage longer sessions and provide power-users with every feature they seek, but they also want to make it easy for consumers to get in and get out as quickly as possible.

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CGI says that 86% of consumers "make financial decisions at no particular time." With the 24/7 connected consumer, financial institutions need to make sure their experience is as intuitive and easy as possible for account holders to get what they need at any time of the day. A large part of this convenience factor comes from offering automated processes. For instance, with bill pay, users can set automated payments with little effort. Having account holders set automatic transfers for savings is another example. Encouraging them to allocate 'x amount per month' to transfer between accounts means account holders can save without thinking. Bank of America's Keep the Change Savings Program is another way to do it.

Taking this a step further, Simple has reimagined their money management interface by giving consumers a 'safe to spend' number. Simple knows that consumers don't care about their balance as much as they care about what they have left to spend after their necessary bills per month. By making the 'safe to spend' number the prominent display feature, consumers can know in an instant how much they have left for the month and can make quick, accurate financial decisions on the fly.

Simple's UI

"For the most part, a person's objective in decision making is to arrive at the best possible decision outcome with the least possible effort. Research shows that people are incredibly sensitive to even a minimal threshold of work or effort."

- **Colleen Roller,** VP, Usability Engineer / Decision Architect, Bank of America (Source: UX Mag)

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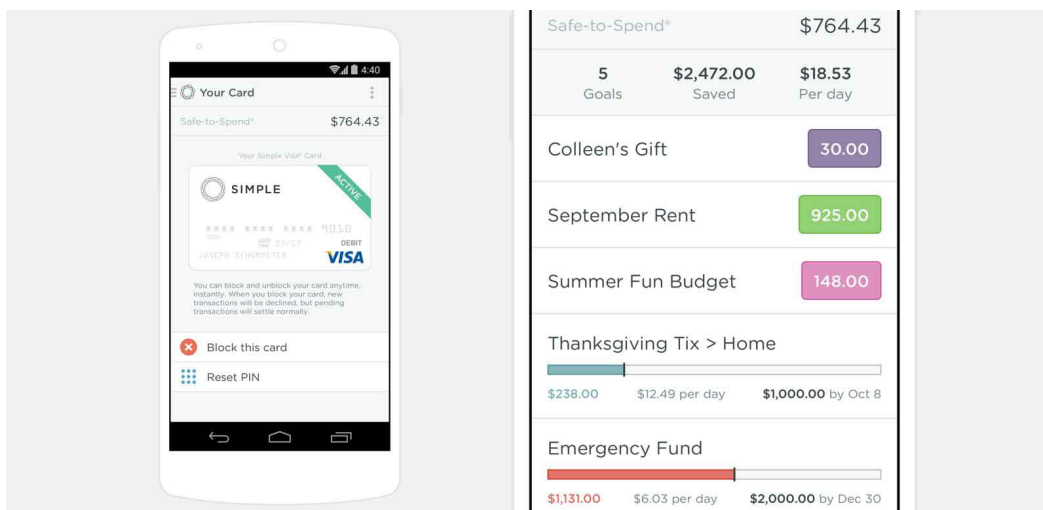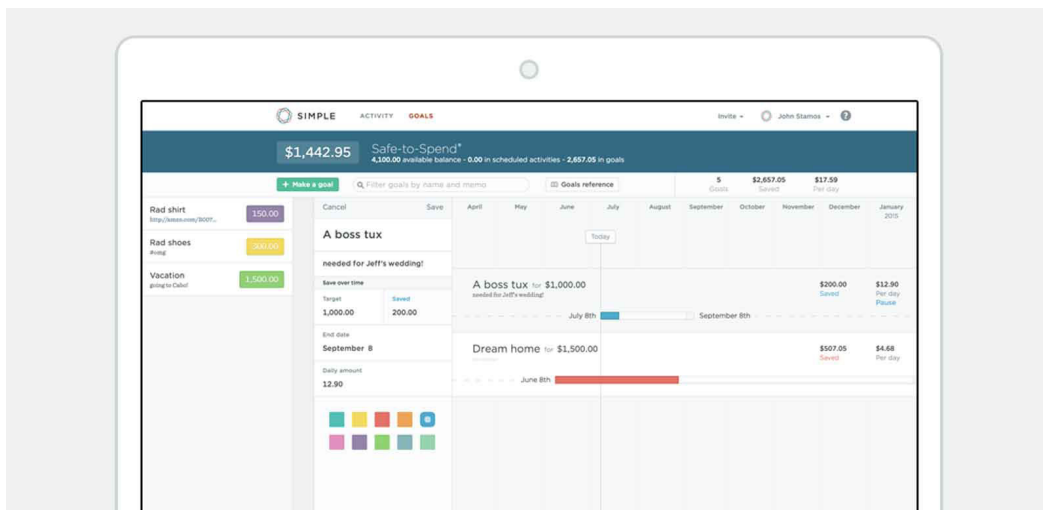
Furthermore, by understanding their customers' goals, Simple helps 'hide' money from themselves so they can automatically save. As one customer said in the app store, "I began to actually save money for the first time in my life."

If you remember from what we discussed earlier, *nothing* will help financial institutions win long-term loyalty more than empowering their account holders' financial lives. You can do something very similar and let customers 'hide' money from themselves by automatically having consumers transfer money from one account to another to meet their goals.

"When I think about UX, I think about how quickly I can get our customer what they need. I want their experience to be quick and very easy to comprehend. I want to simplify the complexity as best as I can and let the customer move on with their day."
-John Schulte, CIO, Mercantile Bank
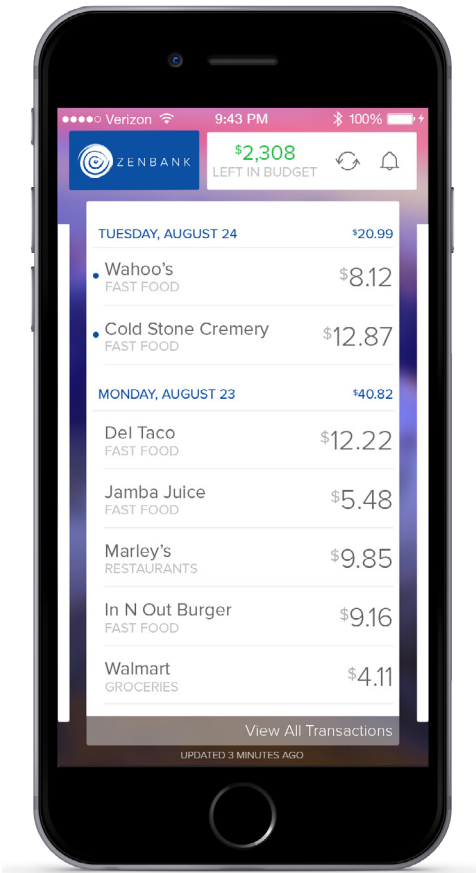
5. Creativity

Clean Look

The majority of financial institution websites are filled with text, hyperlinks, drop-down menus, and scrolling display panels. Often times, it can be overwhelming and paralyzing for the user.

Inffective Layout
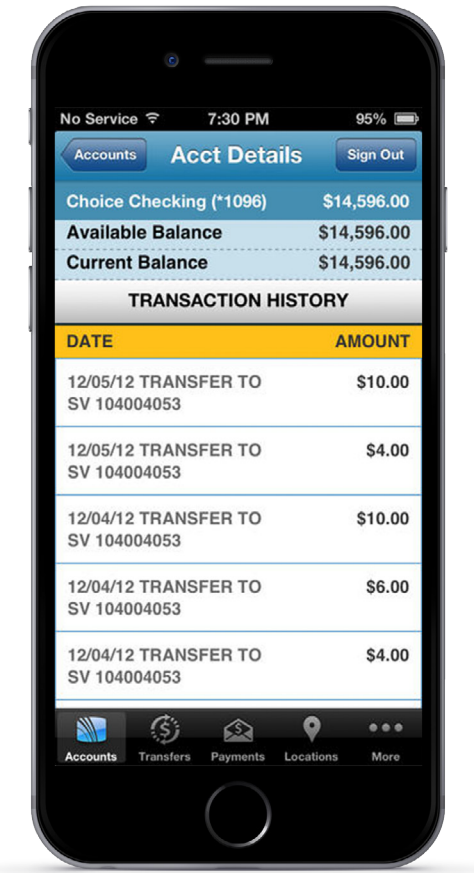
Effective Layout - Helios UI by MX

"There are other money management tools out there, but what we are trying to do is make it simple and more intuitive for customers. We strive for simple, easy to understand and actionable insights."

- Ramy Serageldin, COO, Moven

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On the flipside, if you look across leading tech sites such as Apple, you'll see they are very clean, uncluttered and prioritize the information most relevant to what the account holder is looking for.

When designing for the 'Age of the Customer,' your site needs to be unobtrusive, intuitive and as easy for the account holder as possible. A couple of trends that have emerged that make the user experience better are to allow for more information to appear as you scroll down a page (versus clicking next or going onto a new page). Another is the ability to use navigation keys on your keyboard to move left or right. This is a lot easier than having to click through 'pagination.'

To illustrate, when Ally Bank recently revamped their online banking site they took ideas from their mobile app including hidden menus and hidden navigations. This led to a clean experience that prioritizes the most important information.
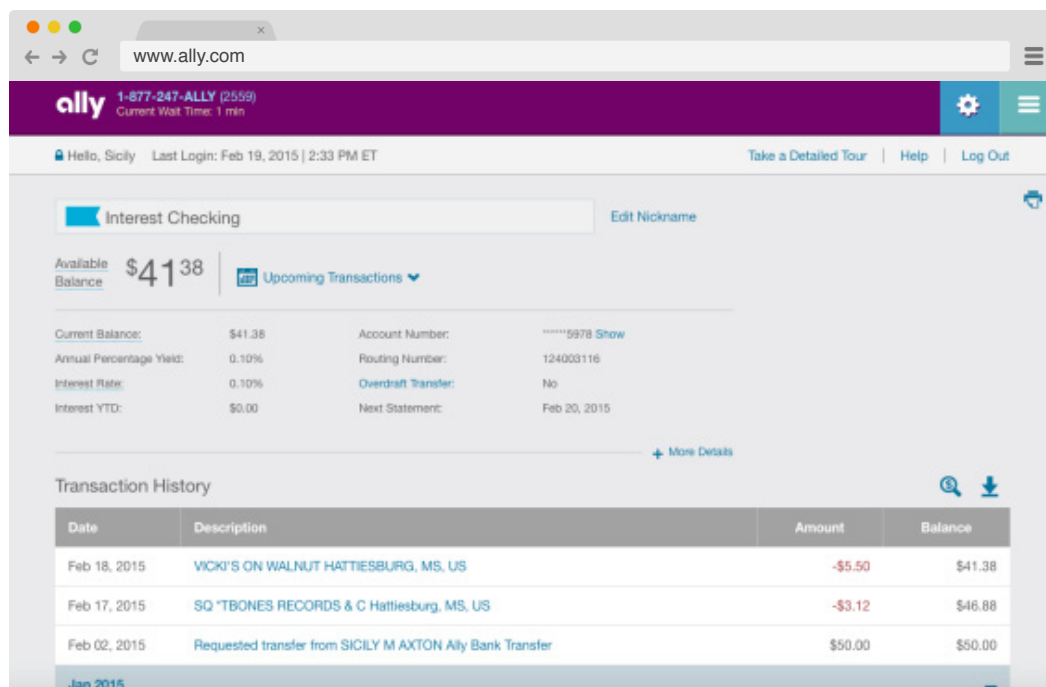
UX all comes down to a single question: Do you want to delight account holders? If you do, then you need to provide a delightful experience — and delightful experiences are clean, easy and intuitive.

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Beautiful Aesthetics

As financial services has become more competitive, it has become more and more commoditized. Furthermore, with outdated legacy systems and technical challenges, a customizable front end can be challenging. The end result is a boring user interface — one that is not engaging and lacks differentiation from competitors. You can look at almost every user interface in banking, and it is a list of forms, with the graphics and forms done in a very basic way.

With proper attention to aesthetics, you can change your app from boring to stunning. Aesthetics is derived from the Greek word aisthetikos, which means "pertaining to sense perception." Given that definition, your app's aesthetics are essentially the messages communicated in sensory form — color, contrast, balance, proportion, movement, sound — as opposed to strict logic. Application design cannot be thought of as simply organizing design elements (lists, buttons, rows etc.), rather the organization of those elements must be informed by core design principles.

Example of Great UI: Acorns - Simplified Investing App

Acorns's clean and simple interface makes investing easy. The five circles at the top of the app tell you what kind of portfolio you're building. You can swipe left or right to make instant modifications. The withdrawl screen also features easy-to-use gestures. Swiping up adds money and swiping down takes money out.

The importance of a good design aesthetic comes down to credibility. Users draw a nearly instantaneous conclusion about the credibility and quality of your product based on the quality of your overall design. Like it or not, design and aesthetics have a profound impact on how users perceive information, learn, judge usability, and ultimately assign value to a product. No longer can companies dismiss design as merely visual. It is core to an engaging experience. Let's be clear, style does not replace substance — but your app is more potent when substance and style are in harmony.

Ask yourself:

- How will the graphics, images, typography, and colors make users feel?

- Where will their eyes travel through the design?

- How does the application "move"? (animations, transitions)

- Are animations fluid and informative?

- How will the flow of the design make for an easy and intuitive experience?

CONCLUSION

As mentioned throughout this white paper, it is incredibly important to get the foundation right first. When you build a house you have to make sure things are solid. Paint and drywall (UI) is a lot easier to swap out, than a failed foundation. The same applies to banking. Once the utilitarian aspects are in place, and you have a clean, personal, mobile first design that is scalable to any device, then you can start to create more of a beautiful look and feel for your digital channels. You want to create a UI that is positive, that encourages consumers to engage more and ultimately manage their finances better.

To conclude, as we have discussed here, if you want to win you should be focused on three things for your user experience:

– Offering a simple, personal and convenient experience that is secure and works

– Empowering account holders' financial lives through tools and advice

– Rewarding clients for their business and reaching certain milestones

" A bland UI adds to the perception that finances are something you don't want to look at."

- Nate Caldwell, Director Client Services and QA, Engineering, MX

The principles we covered include:

1. **Functionality**
   a. Incredibly Secure

2. **Reliability**
   a. Bullet-Proof Foundation

3. **Usability**
   a. 'It Just Works'
   b. Data and Insight Fueled

4. **Proficiency**
   a. All Accounts in One Place
   b. "Set and Forget"

5. **Creativity**
   a. Clean Look
   b. Beautiful Aesthetics

To learn more about how technology can help you become the primary financial institution, please contact us through the following:

media.mx.com   **801.669.5500**   **sales@mx.com**

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