Building Senior's Confidence with Mobile Banking

A User Flow Design Foundation

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Design Thinking

Empathize - *User Interviews Insights*

Our Main Insights

➔ **Distrusting** of Online Mobile Banking

"There's this security factor that they can have <u>too</u> much information on you, how secure that information is? Where does that information go? Who has access to it?" - **Participant #2**

➔ Online Banking Being to **Impersonal**

"Many older people are hesitant to do any online stuff because they don't have somebody they can trust… it's too impersonal." - **Participant #2**

Problem Statement

How Might We create a digital experience that makes Glenn feel confident he can *easily* and *securely* do banking on his phone safely?
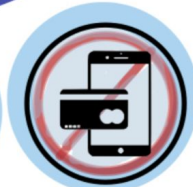
Design
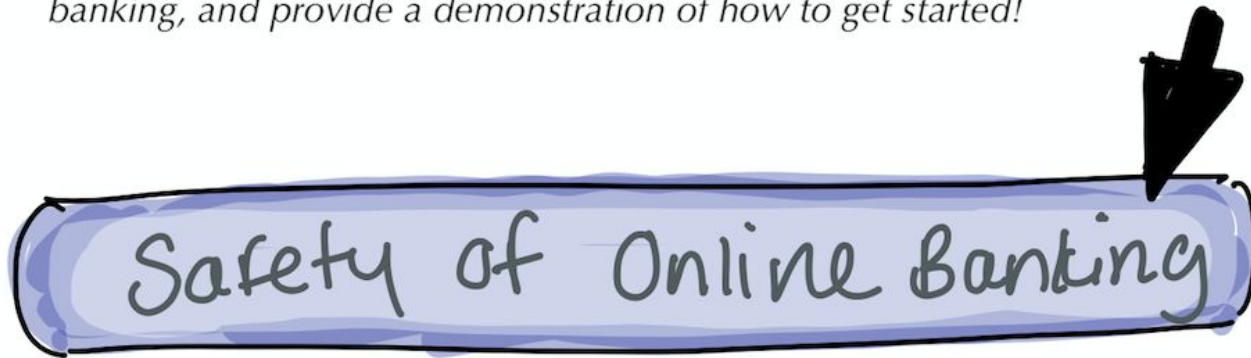# Solutions

Storyboard

Glenn the Mobile Banker

Glenn logs on to his desktop computer to look at his monthly statement. He notices a new notification at the top of the webpage, a large blue element entitled "Safety of Online Banking" this has been an interest of his for sometime...he clicks it.
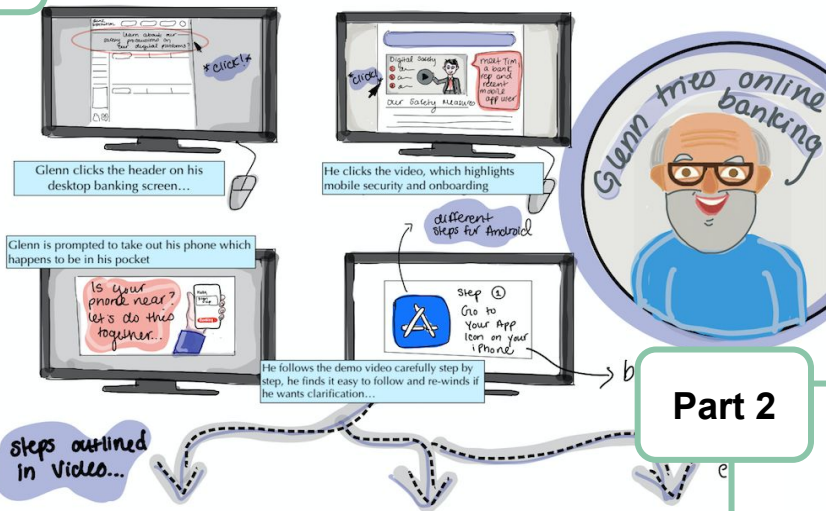
He is brought to a video demonstration with a man, he thinks to himself, "this guy reminds me of my manager at the bank." He clicks the intriguing video which promises to highlight the safety of online banking, and provide a demonstration of how to get started!

Safety of Online Banking

Part 1

Welcome to Our Mobile Banking Demo

Glenn clicks the header on his desktop banking screen…

Click!

He clicks the video, which highlights mobile security and onboarding

click

Digital Safety

Our Safety Measure

Meet Tim a bank rep and recent mobile app user

Glenn tries online banking

Glenn is prompted to take out his phone which happens to be in his pocket

Is your phone near? Let's do this together…

different steps for Android

Step ① Go to your App icon on your iPhone

He follows the demo video carefully step by step, he finds it easy to follow and re-winds if he wants clarification…

steps outlined in video…

Part 2

App Store

click

Type in your bank e.g. CIBC

① Click the search icon

② Download

③ Input APPLE ID + password

and so on…

He goes through the mobile steps one-by-one, it gives him a sense of autonomy he never thought he would experience with mobile banking. He eventually has his account set up after creating a username/email and password. The first page of the mobile app is a user friendly legal disclaimer that highlights the important features of internet security CIBC uses…Glenn is now an mobile banker
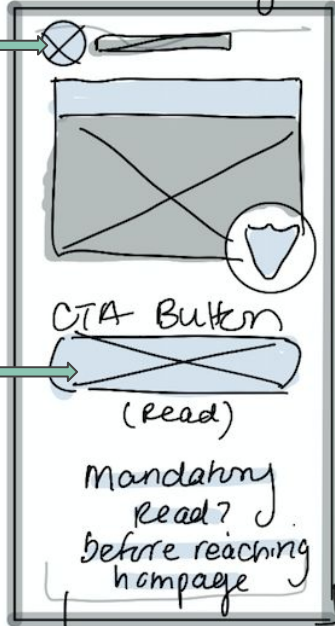
Sketch Ideas for Informative security interface

Onboarding

Profile

Allows user to customize their profile - and interface specifics

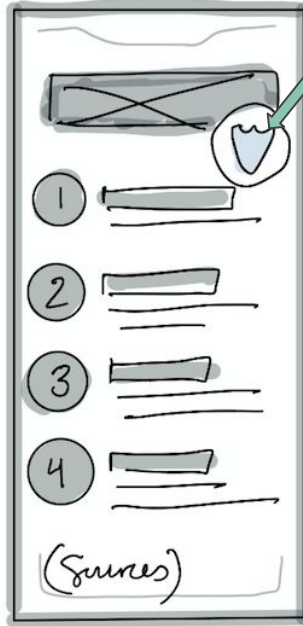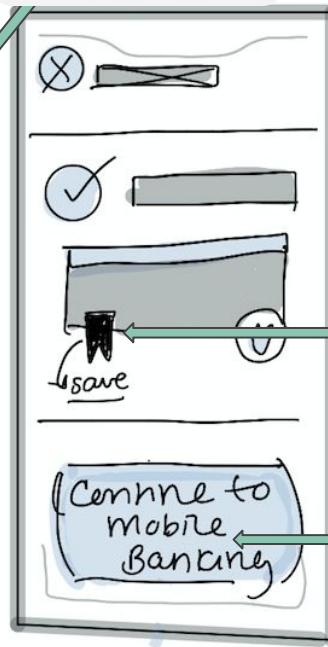**Shield Icon**

To reaffirm security of app. Match to familiar icons of safety seen elsewhere on desktop interfaces/protection software

CTA Button

(Read)

Mandatory Read? before reaching homepage

Call to Action Button (CTA)

Users click this to begin their security informative read/module

(Sources)

Continue to Mobile Banking
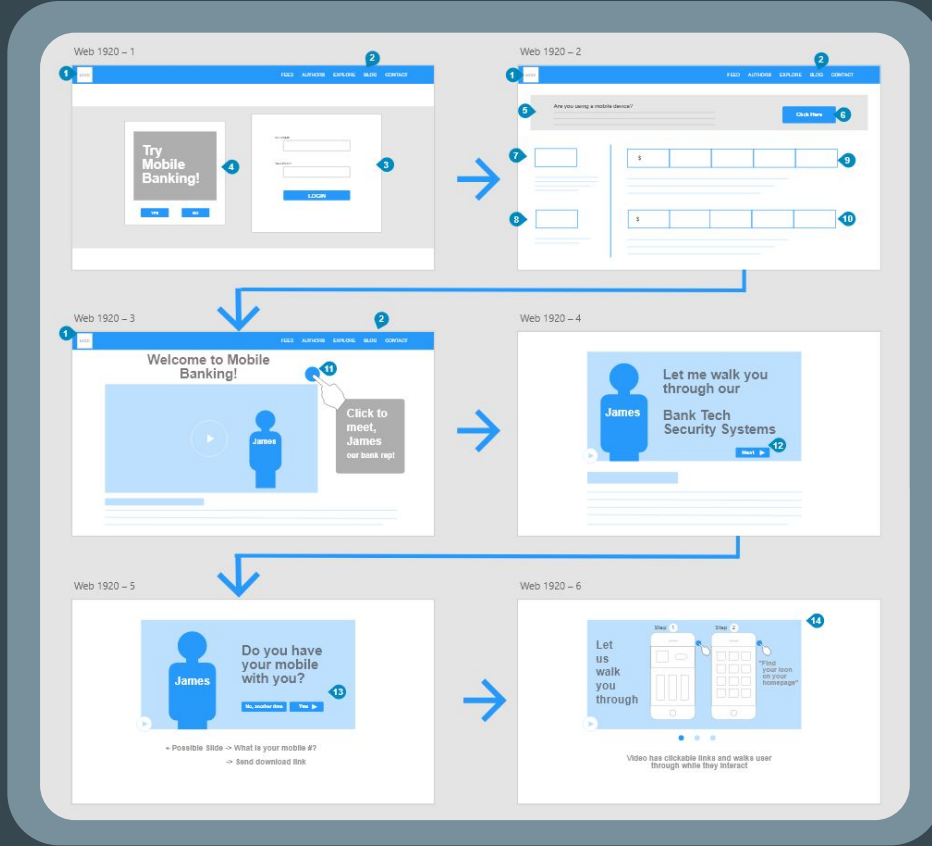
save

Save Button

User's can save the safety article for reference

CTA Button - Continue to Homepage

User's after reassurance of security can continue to their neutral homepage

homepage (post login)
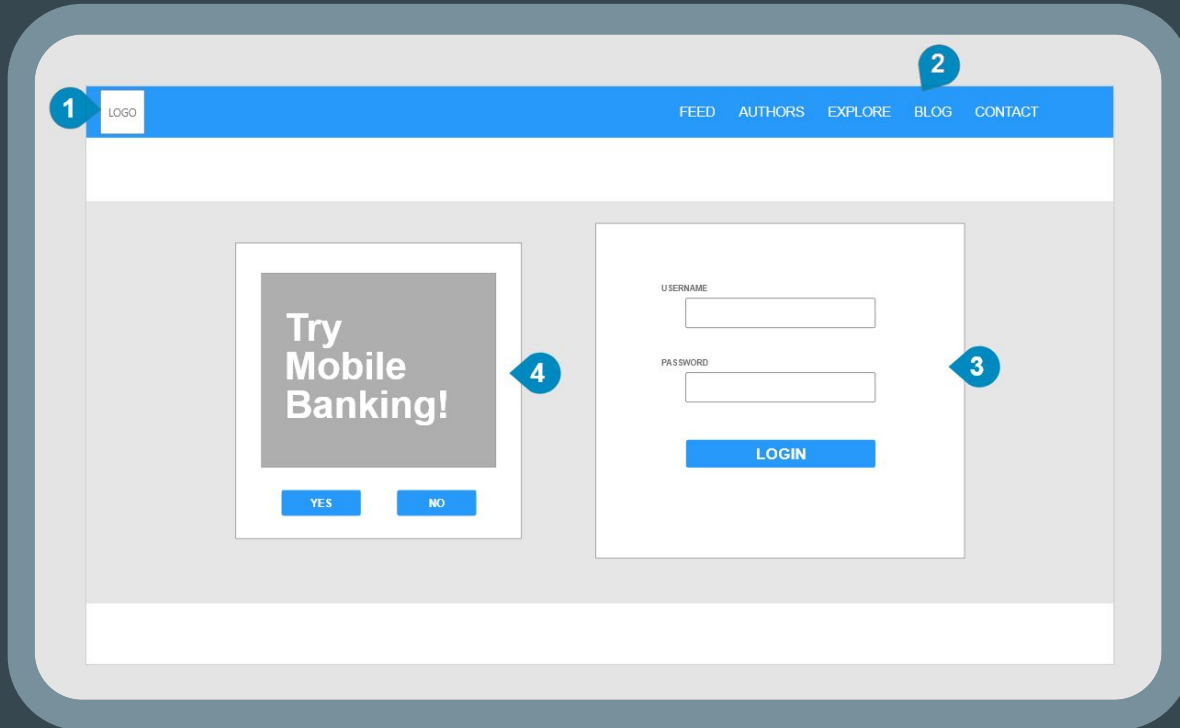
settings

User Flows - *Desktop*

Desktop User Flow

Annotations Legend

1. Bank Logo
2. Main Menu Navigation
3. Login Form
4. Call To Action to try Mobile Banking
5. Main page header Title and text telling user about Security Video walkthru demo
6. Call To Action button to see security video walkthru dmeo
7. Side column bank options
8. Side column bank options
9. Bank Account amounts and details
10. Bank Account amounts and details
11. Click Call To Action to meet James online recording of Bank Rep James to intro to Mobile Banking
12. Beginning video of James starting with Bank Tech Security talk and next button when done to go to next video of James
13. James in video asking if user has their mobile with them. "No, another time" button to discontinue walkthru video or "Yes" to continue to next step and video.
14. Video walkthru
    step 1 to find bank app on App Store and install
    step 2 to find the bank app icon on mobile homepage

LINK TO XD FILES: https://xd.adobe.com/view/9324d80f-bbc7-4feb-8018-e8990fe2ba65-c677/

Login Page

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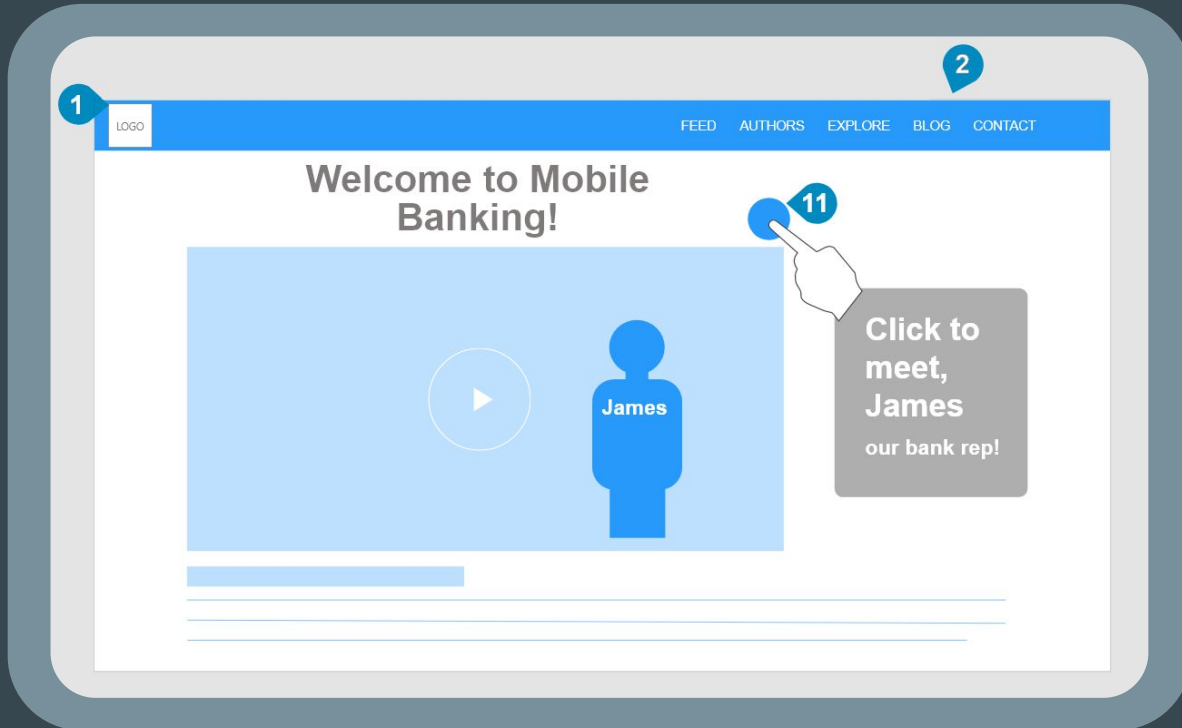   step 2 to find the bank app icon on mobile homepage

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Customer Bank Accounts Page

LOGO   FEED   AUTHORS   EXPLORE   BLOG   CONTACT

Are you using a mobile device?

Click Here

4

$_____

$_____

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step 2 to find the bank app icon on mobile homepage

Welcome Page

Welcome to Mobile Banking!

James

Click to meet, James our bank rep!

LOGO   FEED   AUTHORS   EXPLORE   BLOG   CONTACT

Security Measures

Let me walk you through our

James

Bank Tech Security Systems

Next ▶ 12

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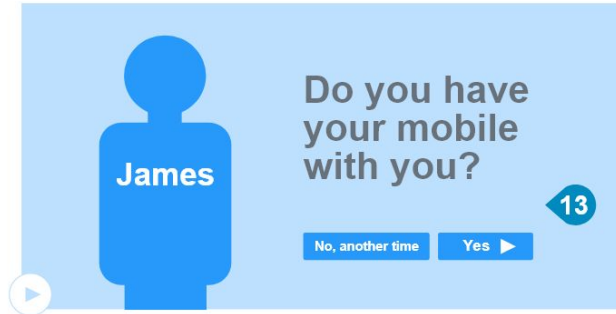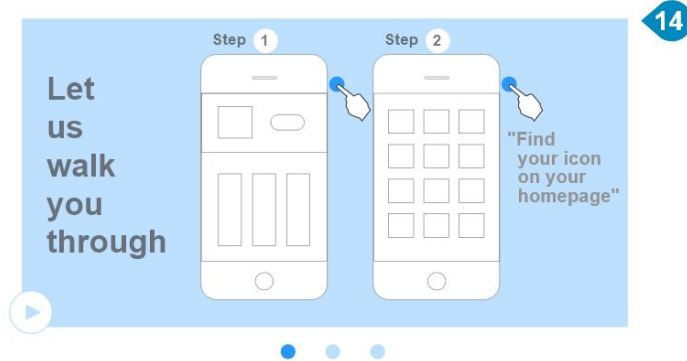step 2 to find the bank app icon on mobile homepage

Mobile Banking Initiation

Do you have your mobile with you?

James

No, another time   Yes ▶

13

+ Possible Slide -> What is your mobile #?

-> Send download link

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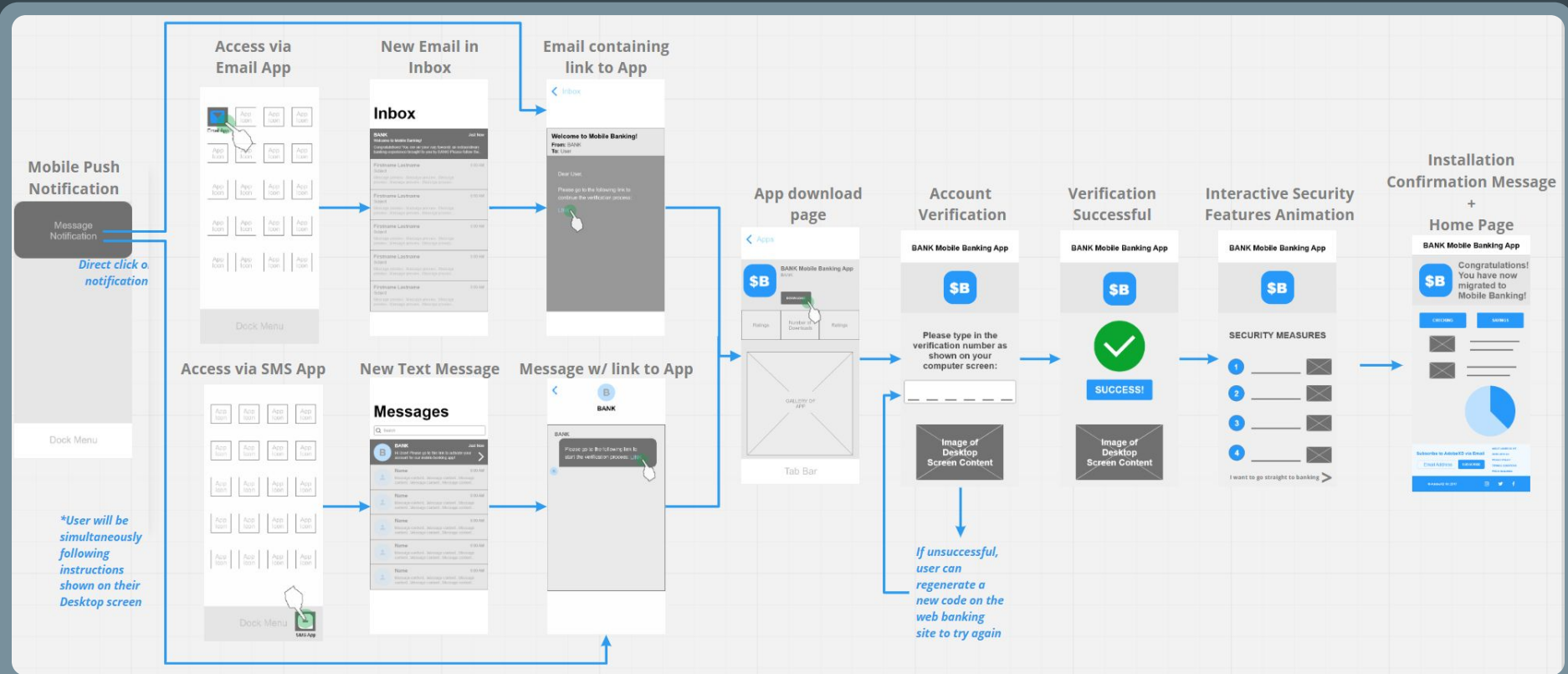
Desktop-to-Mobile Transition

Step **1**   Step **2**

Let us walk you through

"Find your icon on your homepage"

14

Video has clickable links and walks user through while they interact

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User Flows - *Mobile*

Mobile User Flow

Access via Email App

New Email in Inbox

Email containing link to App

Mobile Push Notification

Direct click on notification

Access via SMS App

New Text Message

Message w/ link to App

User will be simultaneously following instructions shown on their Desktop screen

App download page

Account Verification

If unsuccessful, user can regenerate a new code on the web banking site to try again

Verification Successful

Interactive Security Features Animation

Installation Confirmation Message + Home Page

Future of Mobile Banking

➔ *Make **security measures** of online/digital banking apparent to new/reluctant senior users*

➔ *Thorough **assistance and autonomy** in the mobile banking downloading and onboarding*

➔ *Continue to emphasize **understanding and empathy** during this transition of traditional banking behaviour to digital environments*