TRIBE

Banking Made Easy For The People

ALBERTA LEONG / 2023

THERE IS
A TIME FOR EVERYTHING –
A TIME FOR SAVING,
A TIME FOR SPENDING,
AND BEST OF ALL,
A TIME WELL SPENT WITH FAMILY
IS WHAT MATTERS THE MOST.

Introduction

Having **good financial habits** can create **security and safety for individuals and their loved ones**. When people start managing their finances, they'll have a better perspective of where and how they spend their money. This can help them keep within their budget and even increase savings.

Budgeting **teaches awareness and responsibility**. When someone has a budget they actively manage, it forces them to look at their spendings. Better awareness of funds leads to making better spending decisions.

Taking small steps to improving financial habits.

The Challenge

The reason why people have trouble keeping up with their finances is simple: **they don't know how and where to start**.

By **integrating financial management features into a banking app**, we hope to empower individuals, especially working parents, to **pay bills and manage their finances easily** while running a family and raising money savvy kids.

Through enhanced awareness and visibility, people can take effective action in managing their funds. We believe in the power of practice to shape financial habits positively.

Let's start by making money management easy for all.

The Goal

To **develop** and **design** a one-stop banking platform aiming to help busy career-driven and family-oriented adults **pay bills**, **make digital payments** and **manage personal and family everyday expenses** with ease.

At the same time, allowing **parents to lead by example** in guiding their children into **putting good saving and spending habits to practice** and have some **control of their spendings**.

Taking users to solutions of problems, making their lives easier.

Problem Statement

Empowering **individuals and their family members** with a **streamlined platform** to effortlessly **make digital payments and manage finances** across multiple bank accounts.

In addition, having a visually **pleasing presentation** of user's financial data for **better visibility and control over their expenditures**.

Make managing personal and family finances easier for the middle generation and empowering the next.

The Process

PROBLEM

PRODUCT

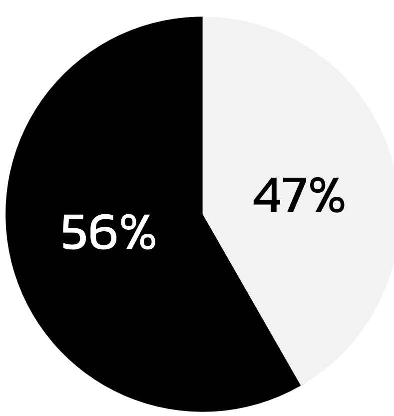
Development process of finding a solution to a problem.

RESEARCH **DEFINE** **IDEATION** **PROTOTYPE** **TESTING**

User Research

Middle generations are more **stressed about money** over younger and older generations. They may also be **caring for both children and older parents**, putting them in a more vulnerable position to be affected by high prices.

60% of Gen X (43–58)
55% of Millennials (27–42)



Top financial stress by generation

Baby Boomers (59–77)	Inflation/rising prices	79%
Gen X (43–58)	Inflation/rising prices	68%
Millennials (27–42)	Inflation/rising prices	64%
Gen Z (18–26)	Everyday expenses	54%

Women are more likely to experience financial stress than men.

56% said they worry about it daily.

User Research

Target Users

Working adults, parents (25 - 45)
Children, students (10-18)

Interviews & surveys

Conducted interviews with target users across ages, gender and professions to better understand their financial needs and wants.

Asked **open-ended questions** about their money management and experiences like using banking apps:

How often do you use a banking app?

What purpose do you banking apps for?

What would make the experience better?

How do you usually keep track of your expenditures?

If there is a feature you could add to the app, what would it be?

If there is a feature you could remove from the app, what would it be?

User Research

What i **heard** + **saw**

Majority of the interviewees were happy to share their experiences of personal banking. Relevant and part of everyday life.

89% use banking app daily

Mostly for funds transfer, shopping and dining and keeping track of expenses.

67% expressed unnecessary tabs and functions in app

40% mentioned laggy loading

Insights

While users find it **convenient making digital payments via apps**, most agree that their experience could be **improved for better ease of use**. They find that there are currently too many **unnecessary in-app functions**. They want to be able to **perform task with as little steps as possible**. Also, they would want to have better visibility and control over their personal and family finances. Users want app to be **easy to use, fast and secure**.

User Research

Needs	Pain Point	Wants
Transfer funds efficiently	Laggy, many steps to perform task	Fuss-free transactions in as little steps as possible
Better visibility and control over funds	A hassle to keep track of expenses across banks	One-stop platform to manage funds
Manage personal and family finances easily	Keeping track of everyday expenses can be time-consuming	Save time managing and free up time for family
Send allowance to schooling children	Can’t automate allowance or set limit	Children to practice good spending habits

User Personas

Amy 35

UX/UI Designer
Married with two kids

Busy working mum who wants the best for herself and family.

Goals

Better manage monthly expenses
Raise independent kids
Take care of elder parents

Values

Health, wealth, family, freedom

Habits

Pay bills on time
Likes to be organized but find it challenging to manage budgets
Still give cash allowance to kids

Frustrations

Time-starved.
Find it challenging to keep track of personal and family expenses

User Personas

Adam 12
Primary Student
Only child

Curiously determined kid who enjoys good food and having fun.

Goals

Able to make cashless payments.
Have autonomy in money decisions.
Fund a new bike.

Values

Outdoor sports activities
Leveling up in online games
Yummy food

Habits

Motivated by progress.
Occasionally make impulse purchases on snacks and toys.

Frustrations

No control over money in his savings account, yet.

User Stories

As a user...

I want to be able to make **hassle-free payments** using just **one app**.

I want to be able to **see my monthly expenses across different bank accounts** at a glance.

I want to be able to be able to **set monthly budget** goals.

I want to be able to **automate allowance transfers** to my kid's account.

I want to be able to **set limits to my child's spendings**.

As a user...

I want to be able to **make fast payments using my phone** easily.

I want to be able to **transfer funds** to my friends after sharing a meal.

I want to be able to see **how much i spend** on food and transport **monthly**.

I want to be able to **see progress on my money spending habits**.

I want to be able to **request funds** from my parents when needed.

IDEATION : How Might We (HMW)

HMW...

... present an **overview of funds** data **across multi-banks**?

... offer insights into **spending habit patterns** in a visually appealing way?

... provide **suggestions for improving financial habits** based on user data?

... create a **family-friendly interface** that appeals to adults, young and old?

... help users to **perform task in as little steps** as possible?

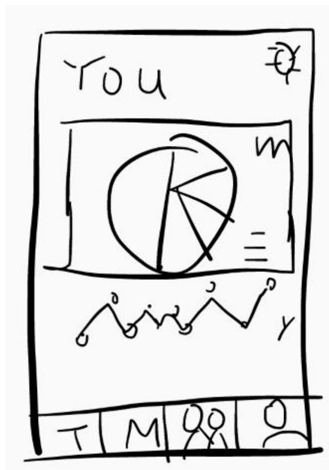
... make sure ensure app is **easy, fast and secure** to use?

... allow users to a**utomate allowance** transfer to different accounts?

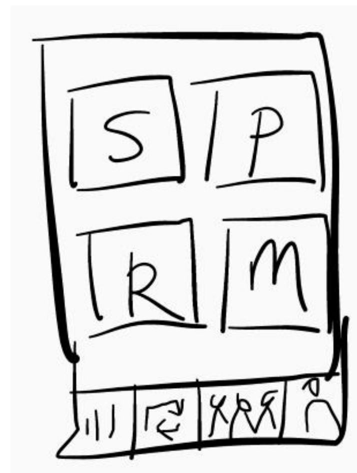
... allow users to **set spending limits to child's account**?

... allow users to **request funds** from other accounts?

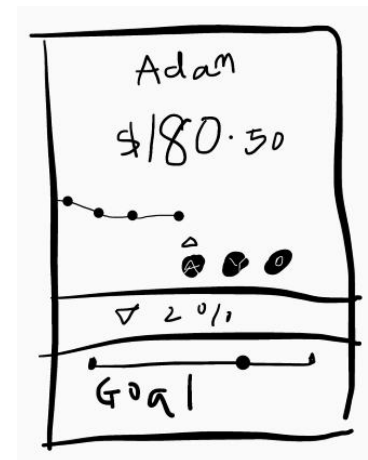
IDEATION : Crazy 8s



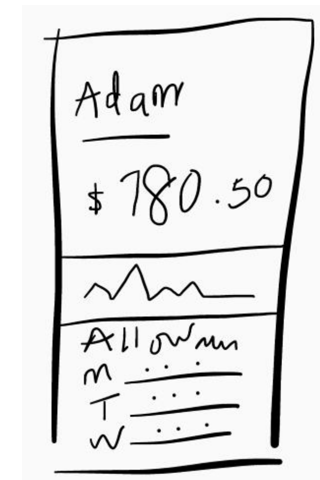
Spendings
Overview



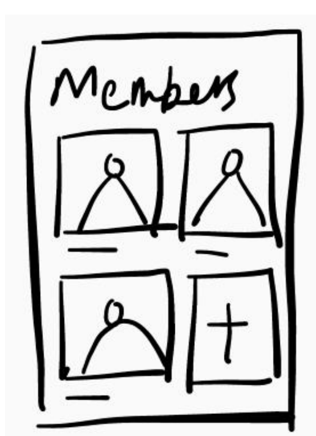
Big Icons
Better Readability



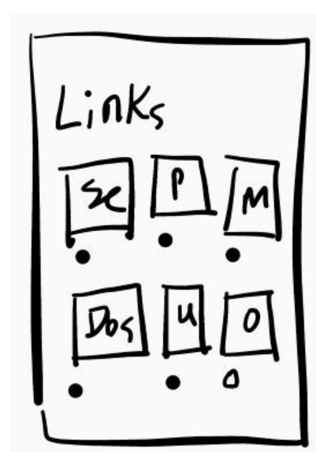
Set Goals
View Progress



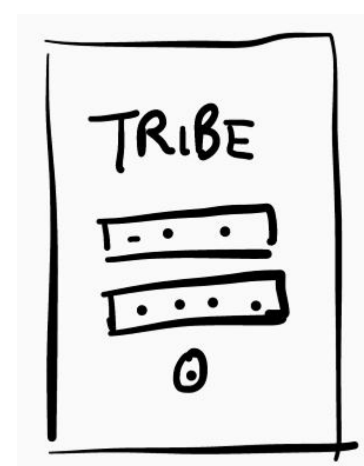
Automate
allowance



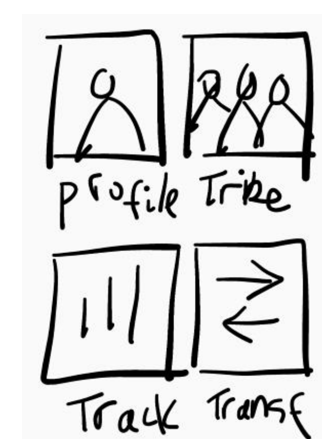
Add Family
Member



Link Multiple
Bank Accounts



Quick
Secure Login



Clear Bottom
Navigation Bar

IDEATION : MoSCoW

Must Have	Should Have	Could Have	Will Not Have
Easy to Navigate	Set Budgets	Wishlist	Novelty Mascots
Expenses Overview	Progress Report	Financial Tips	In-app games
Track everyday expenses	Add Family Accounts	Notifications of Transaction Activity	Pop-ups Screens
Transaction Categorization	Automate Allowance	Customizable Shortcuts	Unnecessary Features
Pay / Transfer / Request	Set Limits on Child's Account	Language Preference	
Secure Login (SingPass)	Link multiple bank accounts	In-app Help Chat	

IDEATION : Key Features

Clear & Concise Visual Icons

Expenses Overview Infographic

Add Family Members

Frequent Features Bottom Menu

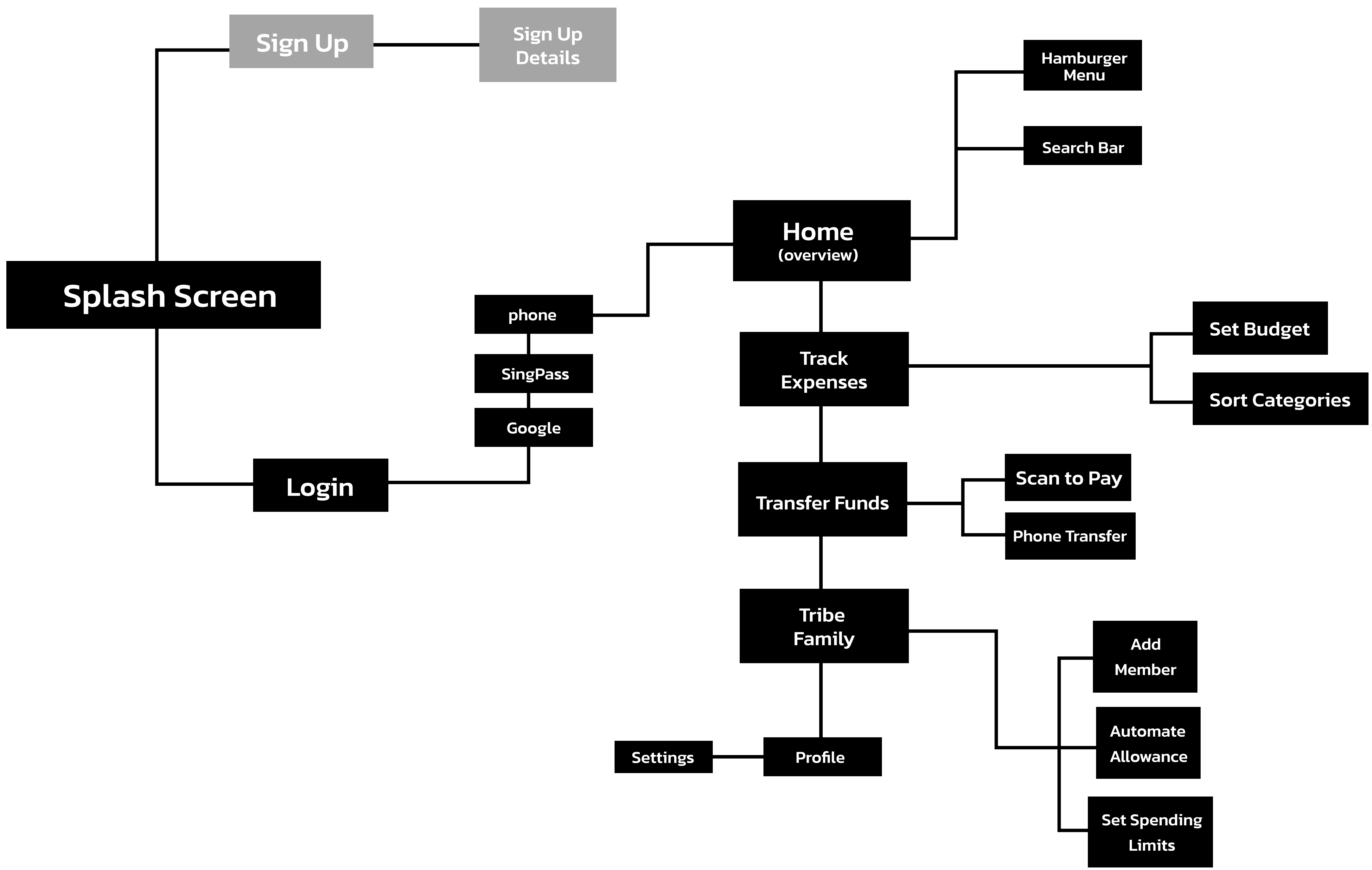
Add Family Members

View Child’s Spendings

Quick Funds Transfer (Pay/Transfer/Request)

Automate Allowance

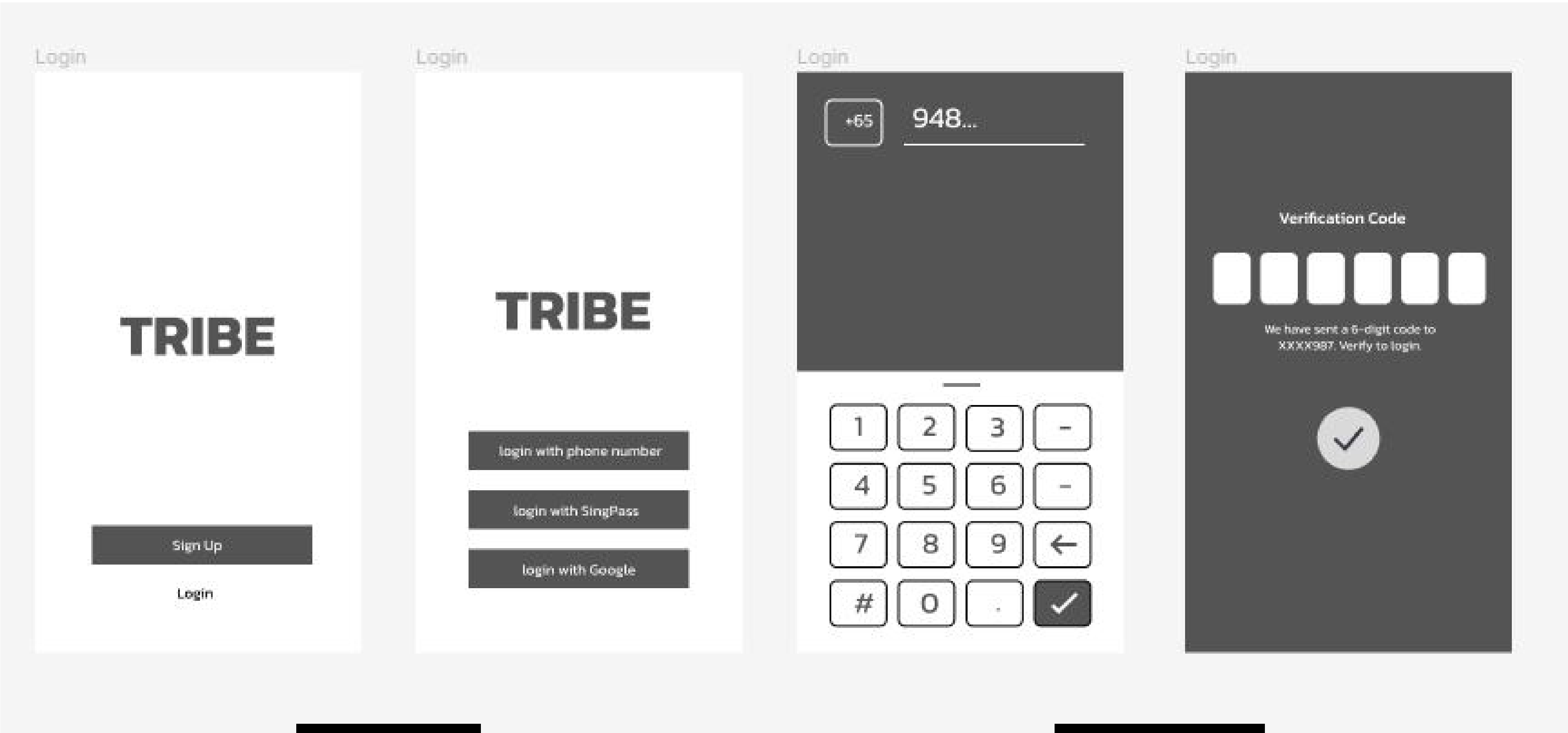
Sitemap



Sign Up
Sign Up Details
Splash Screen
Login
phone
SingPass
Google
Home (overview)
Hamburger Menu
Search Bar
Track Expenses
Set Budget
Sort Categories
Transfer Funds
Scan to Pay
Phone Transfer
Tribe Family
Add Member
Automate Allowance
Set Spending Limits
Profile
Settings

Mid-Fidelity Prototype

Login Process + UI



UI Design

Clean + clear layout and fonts

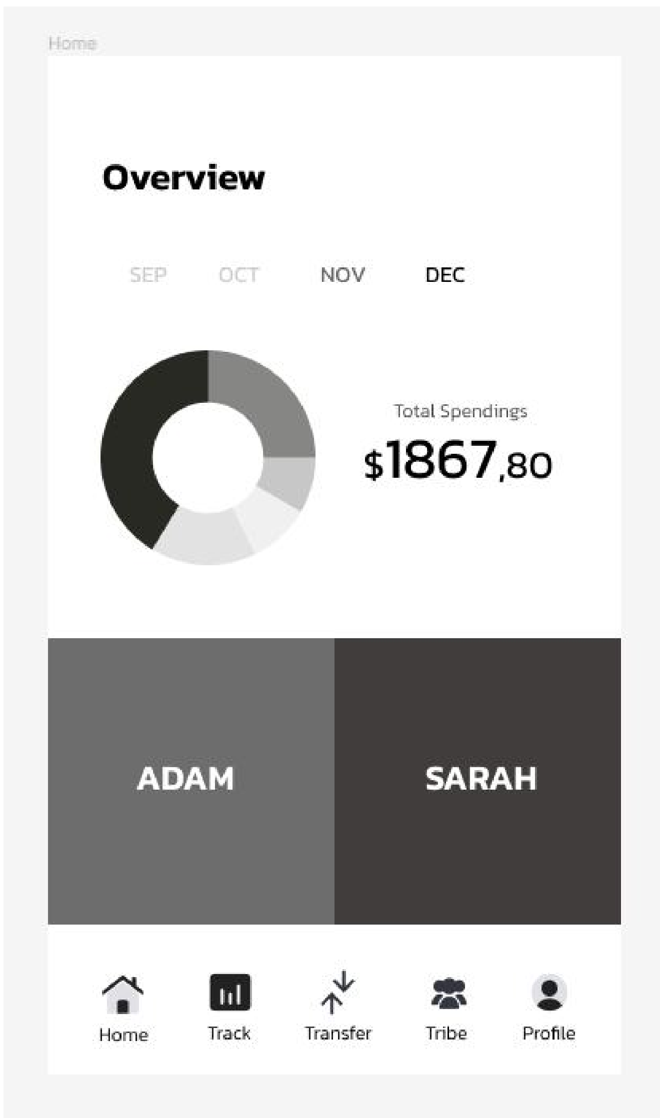
Secure Login

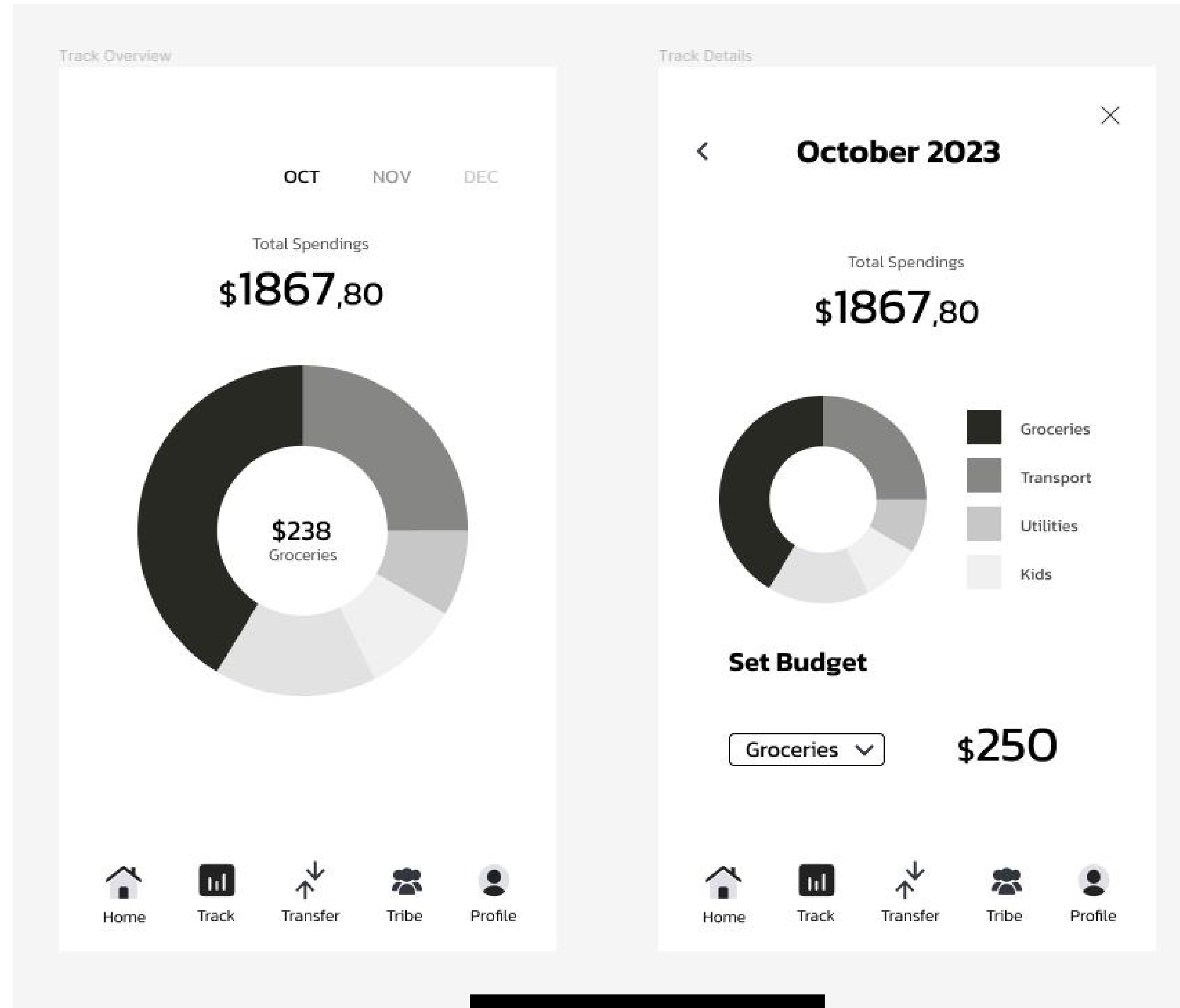
Ensure security with verification code

Mid-Fidelity Prototype

Track Expenses UI

Home UI





Easy Navigation

Users are able to swipe left/right to view expenses across months presented in visually appealing infographics. They also get to set budgets for different categories easily.

Customizable Overview

Home overview allows users to customize shortcuts to often used task actions.

Usability Testing

Some feedback gathered from prototype testing with target users.

Login

Would like more options for secure login such as face recognition.

User Flow

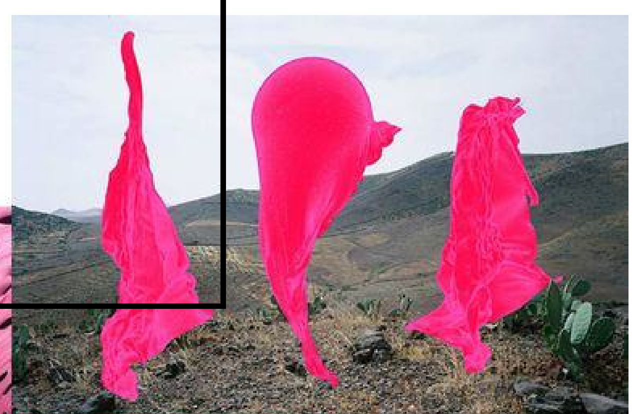
Eliminate unnecessary steps to reach task goal.

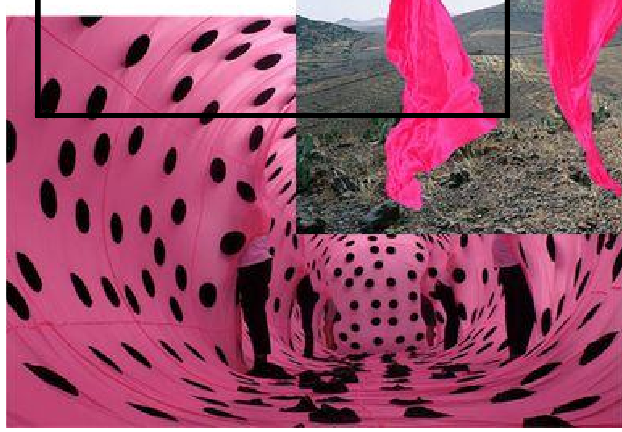
Icons

Though the icons were big, users commented that they were a little plain.

Moodboard

T





k

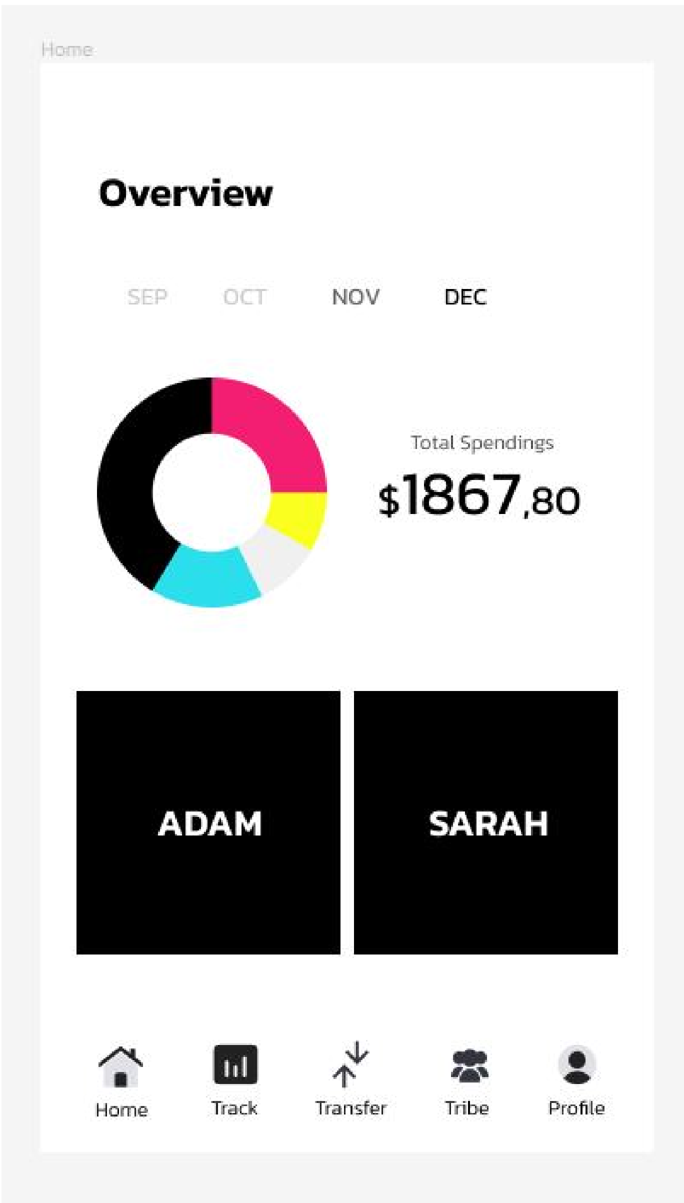
Branding

Tribe

Name	**TRIBE**
Tagline	Banking made easy for the people.
Look + Feel	Fresh + Chic
Colour Palette	

High-Fidelity Prototype

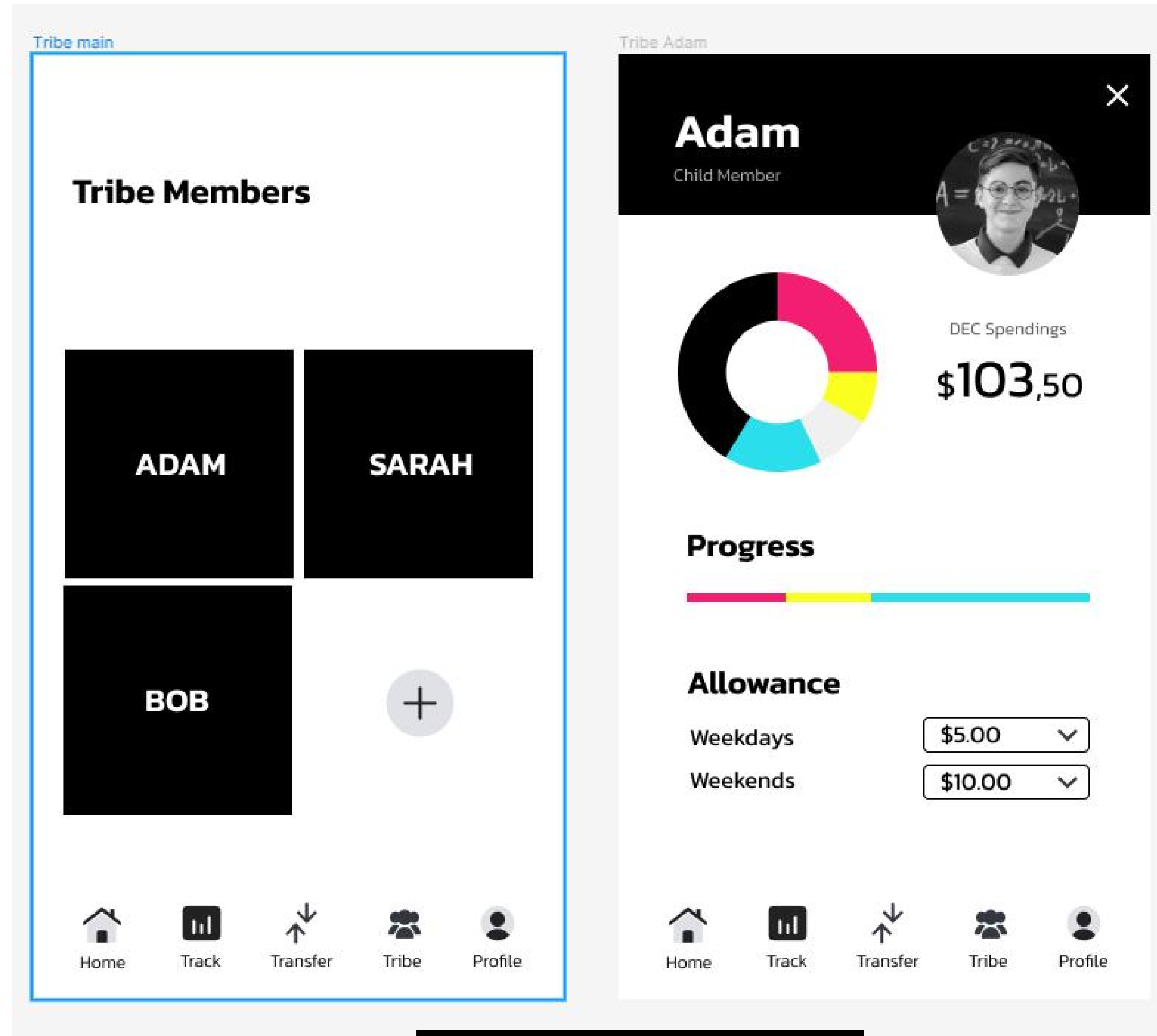
Home UI



Brand Colours

Adding a splash of colors while keeping style simple.

Tribe Family UI



Add Family Members

Users are able to add multiple child's accounts to the Tribe section. This feature allows users to easily automate allowance and set limits to their child's spendings while allowing some automy.

Reflections

What Went Well

Designing a clean and simple yet functional UI that is pleasing to the eye.

It was fun conducting interviews and understanding target users needs and wants.

What Went Not So Well

Presenting and organizing a bunch of ever-changing data collected from different sources concisely can be challenging.

It was exciting to see the prototype coming to life. However, linking pages together can get complicated.

What Can Be Improved

Designing fill-in info functions and showing the next action step to user can be improved.

What I've Learnt

Research and understanding target users is key in developing a great product. Also understanding that we can't please all users. Zero in on target users, identify what matters most to them and develop solutions base on their needs and wants.

Define and decide on main product features. Iterate along the way. Embrace the UX/UI design process and progress.

Had to remind myself that UX/UI design is about progression, not perfection. And most importantly, enjoying the creative process!

Explored and learnt the basics of Miro and Figma in just a week! These useful tools makes the development process and presentation of ideas so much easier.

Links

High-Fidelity Prototype

https://www.figma.com/proto/i37g15cX59CW6FZR7pcxZj/TRIBE%3A-UX%2FUI-High-Fidelity-Prototype?page-id=0%3A1&type=design&node-id=1-3&viewport=728%2C482%2C1&t=iVuSiiuAuUjzKAgM-1&scaling=scale-down&starting-point-node-id=1%3A3&mode=design

ALBERTA LEONG

Digital Media Designer

linkedin.com/in/albertaleong

albertaleong.art