

HOW TO IMPROVE UX WITH SERVICE DESIGN TOOLS:

CASE STUDY ON
MOBILE PAYMENT
APPLICATION

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How to improve UX with service design tools: a case study on mobile payment application

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Abstract There has already been a booming massive rise in the number of mobile applications in the startup world, and mobile banking has become accepted as a part of daily life. Iran is no exception in this regard, and a nascent trend has emerged and grown rapidly in Iran's market. The Iranian companies are engaging in mobile startups and FinTech. Mobile payment is a method of paying for goods and services via a smartphone.

The value of Mobile Wallet has been assessed through the analysis of the User Experience (UX) across its various stages.

However, the current mobile payment user experience is generally inadequate and has not gained the trust of the users of Mobile Wallets. The Mobile Wallet has not been popular as expected due to the user dissatisfaction.

In order to study and increase the rate of the user satisfaction, Service Design was introduced and widely accepted as the right approach as well as the more engaging and motivating User Experience.

Experience design is a part of Service Design, represented by the physical or digital touch points in which the customer directly interacts. Service Design includes the required infrastructure to create such experience. This paper studied one of the Iranian mobile payment applications with major UX problems.

The author, as a service designer, intended to find way to solve the trust issue and improve the customer experience by using Service Design as a tool and tried to build trust between the stakeholders and customers by reviewing the past surveys.

Through this, it was possible to go right to the source and detect the real problem they had and the features they required.

The course of interactions would be developed by analyzing the existing competitor and mapping the customer process in order to redesign the UX and UI of the application and gain the user satisfaction. The results showed that service design can help improve the process of identifying customer needs and provide solutions to meet those needs.

Keywords: user experience design, user-centered design. wallet money, mobile application, user needs, service design

Abstract

Negli ultimi anni c'è stato un aumento massiccio del numero di mobile banking apps nel mondo delle startups ed il mobile banking è diventato una prerogativa quotidiana delle persone.

In Iran questa tendenza è emersa e si è sviluppata fino a diventare uno dei settori più dinamici di ricerca ed innovazione.

Molte aziende iraniane hanno iniziato un processo di trasformazione digitale ed hanno intrapreso percorsi in ambito FinTech. Altrettante startups sono nate per cogliere le opportunità offerte da questo settore. Il pagamento tramite smartphone è diventato l'ambito di ricerca più diffuso ma al tempo stesso esso presenta ancora molte complessità lato UX. Per questo motivo, l'esperienza utente (UX) nelle varie sezioni dell'app Mobile Wallet è stata studiata. Dall'analisi è emerso che la sezione di pagamento dell'app non ha guadagnato la fiducia degli utenti ed ha causato invece una caduta nei tassi di utilizzo di Mobile Wallet. La causa principale di tale sfiducia è stata identificata nei tassi di insoddisfazione dell'utente.

Al fine di studiare e aumentare il tasso di soddisfazione degli utenti, il Service Design è stato adottato, ed ampiamente accettato, come il metodo migliore. Tale approccio è riuscito a rendere l'esperienza utente più accattivante e motivante.

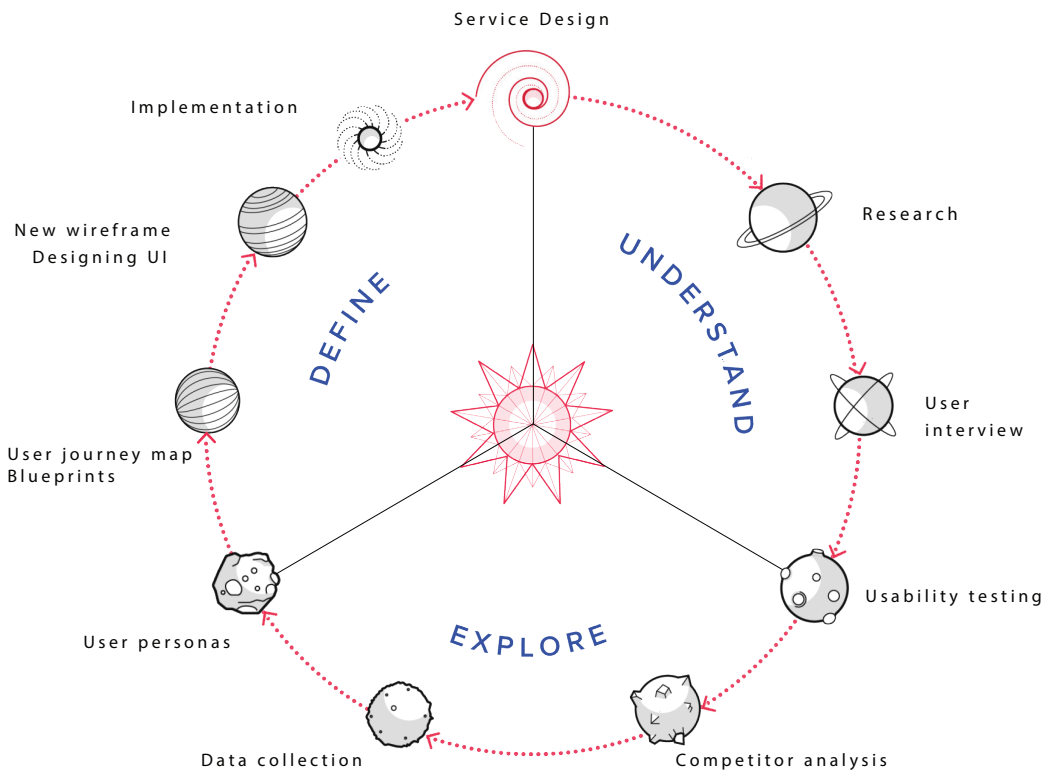
Questa tesi presenta perciò lo studio di una delle applicazioni iraniane di mobile banking con importanti problemi di UX (Mobile Wallet).

Il design dell'esperienza di Mobile Wallet, inteso come parte integrante di una strategia guidata dal Service Design, ha incluso studi di interazione tra touchpoint fisici o digitali offerti dall'azienda. I metodi utilizzati rientrano nelle metodologie classiche offerte dal Service Design. L'autore, come progettista di servizi, ha svolto le analisi volte a trovare il modo di risolvere il problema di fiducia e migliorare l'esperienza del cliente utilizzando il Service Design ed ha creato fiducia tra gli stakeholders e i clienti.

Ciò ha permesso di andare direttamente alla fonte delle cadute e scoprire il vero problema dell'app. La journey dell'utente è stata studiata, oltre ad un benchmark sui prodotti aziendali del principale competitor e a tal fine è stato possibile ridisegnare la UX e l'interfaccia utente dell'applicazione. I risultati hanno mostrato che la progettazione dei servizi può aiutare a migliorare il processo di identificazione delle esigenze dei clienti e fornire prodotti che rispecchiano esattamente tali scoperte.

Parole chiave: progettazione dell'esperienza utente, progettazione centrata sull'utente, mobile wallet, mobile application, progettazione del servizio.

The process overview



Project Overview

This paper aimed to present the following sections to give a further overview of previous research topics of UX in mobile payment studies.

The goal of this short thesis was to give a brief account of Iran's FinTech ecosystem by focusing on an Iranian mobile wallet application to achieve an in-depth understanding and analysis of the user experience design with a major problem and how service design tools can help to provide the better user experience. The author strove to understand and evaluate a case study and follow service design process to identify pain points through user interview, competitor analysis, and by conducting the data can creating a map of customer journey to determined exactly the most crucial action points would be form the user point of view. The research goal was to propose a completely different approach to financial service deign by applying the knowledge of service design, improving the user expectation of the case study, and creating

positive experience.

The case was classified by introducing the research goals, user search, conducting a competitive analysis, and redesigning UX and UI of the mobile payment application.

During the commencement of the study and sessions with the application clients, the author understood the actual pain points, including the lack of a clear vision of users and their needs. Another pain point was to know what different services the competitors were going to present the users. They believe their platform and engineering components are very efficient. However, since they cannot interact with user, and they believe that their application is not user-friendly. Therefore, they need designers to find a solution so

Thus, the first step was to prepare a list of pain points up front to have interviews with the target users to determine the most important core values the stakeholders expected from the application.

After conducting multiple interviews, collecting the data, and running analyses, the competitor with a strong player in the mobile payment wallet was identified. Then next step began. Based on the research results observations of users, the author started the design approach phases. The principles of service design were employed to try to redesign the application through what exactly the users were expecting from the banking app

After obtaining values from our customers, it was determined that the mobile banking design had to follow these guideline.:

- 1.mind-blowing,
- 2.emotionally engaging,
- 3.user friendly ,
- 4.easy to use and interact
- 5.innovative.

In other words, the end product needed to be cutting-edge and visually appealing and to emerge as one of the top banking applications in the Iran market.

Introduction
Background

Introduction 1.1 Background

*A General Introduction to
fin_tech and wallet payment history*

Mobile communication technology makes the exchange of information possible at anytime and anywhere and Iranian lives have become centered around smartphones and there are an estimated 40 million smart phone users in Iran.

They play the role of cameras, phones, web browsers and are an indispensable way to keep connected and chronicle daily life. In recent years, the Internet penetration rate has significantly been increasing in Iran, in as much as the number of Iranian Internet users has shown one of the highest derivatives (rates) of increase in the world. The number of the Internet users has increased from 23 million individuals in 2008 to 56.7 million individuals in 2016. It shows a nearly 2.5-fold increase. Mobile phones have acted as the most effective device changing the human life dramatically in the past 100 years.

Mobile payment history It is safe to say that Iran had one of the most fastest growing startup ecosystems in the region.

As a result, financial transactions have been affected by such devices in the same way as other industries. Although mobile phones do not still play a significant role in the payment card industry (PCI), almost every expert believes that the PCI will greatly be affected by mobile phones in the future. There has definitely been a new trend in the PCI. Mobile transactions have greatly been growing worldwide. Undoubtedly, mobile phones contribute substantially to this

process, and a large number of future transactions will obviously be conducted via mobile phones. Considering the penetration rates of the Internet and mobile phones both worldwide and relatively nationwide in Iran, serious steps should be taken toward mobile transactions to cover all of the startups and large businesses supporting the innovative use of technology in financial contexts.

to obtain high -level permits and confirmations to add a new financial feature. A more important issue is to resolve the conflict of interests among stakeholders including shareholders, management, employees, and depositors. However, FinTech startups include a much more limited number and types of stakeholders. In fact, services are mainly based on the issues of users. Moreover, users can always refrain from receiving services to join other competitors without visiting the bank or paying any fees. As a result, there is a much more intense competition for providing modern services than the traditional financial system. Inevitably, catching up with the latest changes in customer needs will be more faced-paced.

Synergy: A more developed entrepreneurship ecosystem with more startups operating in a wide variety of areas can result in a higher FinTech value-added. Assume that it is possible to use a digital wallet to pay Snapp or Tap30 fares, make purchases on digikala, pay different bills automatically up to a certain sum, and even make in-app purchases on Cafe Bazaar. In other words, the network effect is totally evident. Depending on the number of recipients, the penetration rate of FinTech startups can increase.

Transparency: In addition to having knowledge, financial management needs to employ the right tools for the classification, data mining, and extraction of financial transaction outputs at both individual and corporate levels. A substantial part of FinTech startups have been designed and developed to help users optimize their financial behaviors. Such an optimization process includes a wide range of services from the analysis of user behavior in micro and

macro investments to daily purchases. FinTech can be more appealing and advantageous if it is accompanied by interesting and understandable formats in addition to recommendations made through artificial intelligence algorithms for user behavior analysis.

Like other socioeconomic phenomena, the increased penetration rate of FinTech in economy may bring about certain disadvantages, two of which are as follows:

There are various definitions of FinTech (Financial Technology), some of which are broader, whereas some others are more limited. For instance, this is a more moderate definition than others (2): innovation in traditional and modern financial services. The innovation is achieved through a wide range of technological applications, used in all sectors of the value chain of consumer products.

FinTech is getting broader and broader every day. It is now believed to play a disruptive role (3) in the existing order in different sectors of the financial and monetary system including micropayments, fund transfers, loans, online comparison and sales of different insurance policies, capital augmentation, and asset management. It also affects the formation of new paradigms such as Bitcoin. In fact, the daily development of online solutions has turned into a serious threat to banking and traditional portfolio management. In addition, FinTech is now regarded as an appropriate platform for the implementation of ideas based on sharing economy (4) and crowdfunding (5).

Convenience: The primary goal of FinTech was to provide traditional banking and payment services on a faster and more convenient platform. For instance, micropayment applications are generally user-friendly. In other words, they are easy to operate. It is possible to pay fares or bills at different stores (clothing stores, supermarkets, fruit shops, etc.) by scanning a square barcode (6) or approaching a wave-scanning device. Thus, there will be no barriers to rapid and convenient transactions due to an extensive banking network constraints such as the Internet payment passwords, the second PINs, and the expiry dates of different cards.

Flexibility:

Regarding the design and development of modern financing tools, the financial system is subject to the needs of the market and economic activists. In better words, such tools are designed to open up win-win cooperation opportunities, which would not be of executive value otherwise. However, it takes a financial institution like a bank a long time

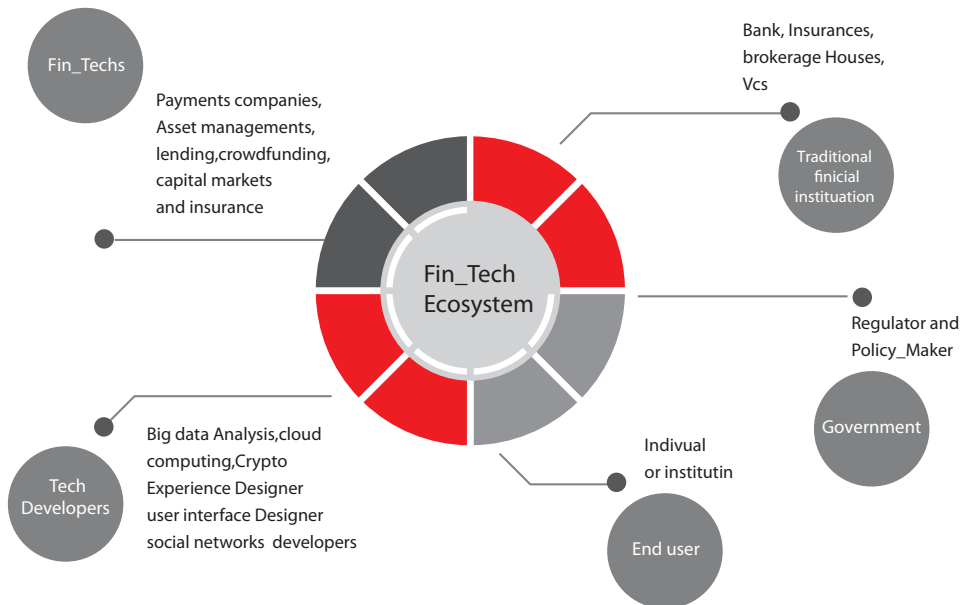
Information Security: Due to the enormous importance and abundant value-added benefiting all of the involved parties, financial transactions have always been targeted by hackers and the Internet thieves. Furthermore, legislating and governing bodies are naturally sensitive to the idea that a small and newly-established company can control a substantial number of financial transactions conducted by different users.

Money Creation:

If the activities of FinTech startups are not monitored properly and optimally, their pseudo-banking activities, especially saving money in digital wallets, can be interpreted as money creation. Therefore, developing such services may diminish the role of the Central Bank Iran and limit the authority to implement regulatory policies

Who has the most impact in worldwide and Iranian fintech ecosystem?

Below diagram demonstrates the top 5 major players in the global



■ <http://agahgroup.com/iranian-fintech-startups-payment/>

and Iranian Fin-Tech ecosystem:

It is no news that the success of Iranian Fintech Startups with end-users have had a huge impact on the traditional players business and changed their income generation models. The young and eager balance tech lovers have rapidly dictated the innovation to the industry and there were times that it kept traditional firms out of the play.

Up to some point, banks realized the threat and saw an opportunity, in this manner diverted their methodology and not only have created their very own startups but also support others via accelerates, VCs or other means just to keep their market share intact.

Then again, Iranian Fin-Tech startups have never grown seriously and developers' services were just bounded to simple IT solutions for banks. Now those developers and designer are the strongest arm working shoulder to shoulder with fin-tech firms.

Then again, banks understood the risk and saw a chance, in this manner diverted their methodology and have made their own one of a kind new companies as well as help others through quickens, VCs or different means just to keep their piece of the pie unblemished.

Up to some point, Iranian Blade Tech new companies have never developed truly and designers' administrations were simply limited to basic IT answers for banks. Presently those engineers are the most grounded arm working shoulder to bear with balance tech firms.

■ *General introduction to user experience design*

sigh over the possession of personal phones. Performing all of the daily tasks on a personal phone would seem far-fetched. However, with technological advances and the advent of mobile phones among personal devices, the science fiction animations of our childhood have come true and outlined a more advanced world. In this modern world, no imagination is impossible anymore.

In our childhood, we would be overexcited by having a 10-rial coin to buy a candy. Our children are deprived of such excitements, which have been replaced by modern excitements. The adolescents now receive their allowance via debit cards, by which they buy SIM card vouchers on various applications running on their mobile phones.

The arrival of mobile banking has altered the long lines of people standing in front of bank counters to pay bills, receive salaries, pay debts, make deposits into public and private accounts, and perform other banking tasks. It has also brought about certain changes in other areas including the customer time wastage, unusual encounters and interactions, and the boredom and trouble of banking affairs. Technological advances have changed many aspects of our banking activities.

Considering the bilateral development of smartphones and social-networking and banking applications in addition to the widespread

use of smartphones, the upcoming years will be marked as the era of mobile phones and the era of social networks due to the development and availability of the third and fourth generations of wireless mobile telecommunications. These childhood dreams of mine have completely been realized differently. I returned to my homeland after ten years and encountered a startup rush in Iran, where different applications would increasingly be used in various areas bringing about considerable changes in people's lifestyles. As a result, software developers seek to optimize their products more than ever before. Likewise, companies presenting their products on the same platforms are now trying to quickly analyze different methods by trial and error in an effort to see how they can make the most of the market. I should get on with this rush through service design knowledge and work experience.

According to previous studies and as the following table indicates, most Iranian startups operate in two areas: content and news production and integration services (13.7%) and goods retail or wholesale (11.8%). However, there are other startups providing financial and banking services (9%) at the bottom of the list. Currently, nobody denies the effects of digital devices and their extraordinary features employed by banks, financial institutes, and users. Users have widely welcomed digital systems and online mobile platforms in banking and payment processes. Hence, I became interested to know more about financial and banking services in conditions where startups had to cope with all the sanctions against Iran. Thus, I had to find my place through the service design knowledge, which I brought back from Europe.

First, I tried to research into financial technologies.

FinTech (financial technology) refers to the innovative use of technology in the delivery of financial services. At a higher path, FinTech seeks to empower people as the users of financial services. FinTech has become globally well-known through the development of the startup atmosphere. However, it is not specific to startups. In fact, large companies operate within FinTech in both Iran and other countries.

FinTech startups are regarded as the most appealing capital attrac-

tion startups. In 2017, FinTech startups earned over 40 billion dollars (+ and ... are among the top 10 countries in value). Three companies operate in this area. It is necessary to point out the role of FinTech startup ecosystem actors.

Regarding ecosystem actors, there are a few Iranian cases resembling the internationally successful cases such as accelerators, risky investment companies, and the media.

TrigUp, Finnova, Farabi, and NovinTech are the accelerators preferring FinTech. Each of them has business partners among different banks such as Bank Pasargad, Ayandeh Bank, and Eghtesad Novin Bank.

Shenasa, Fanap, Dotin, and ErtebatFarda are the investment companies operating in risky investment or the purchase of FinTech startups – payment and transfer

However, the majority of Iranian startups operate in payment and transfer nowadays. Each of them has minor and major competitors, something which indicates the novelty of this area in Iran. My classification of this area is as follows:

■ Lending

In this FinTech class, businesses operate in person-to-person or organization-to-organization loans in addition to certain social businesses.

For instance, there are large businesses which used to be startups such as Landing KLA Zopke working in person-to-person loans. They provide a platform linking loan seekers to those who intend to give loans and benefit from the interest rate.

■ Investment

In this area, especially crowdfunding, various decent startups have been developed and growing.

And ... try to provide project platforms for certain startups such as 2nate

Charities or cultural and even business groups and people try to support these projects. Each of them has raised tens or hundreds of million tomans to support these projects.

With the idea that crowdfunding and relevant platforms have not been established in Iran yet.

All of these startups can be regarded as a colony of a globally successful business named Kickstarter, which has been introduced earlier.

The typical business model of these startups benefit from the raised commission.

Personal Finance Management

A few promising Iranian startups have emerged in personal finance management. In the previous paper, globally successful startups were introduced. The Iranian clones of these businesses include Nivea and Drop, acting as personal finance management systems, in addition to other startups such as Hessabi, serving as a platform for the easy management of claims and funds as well as the online invoice issuance. In this type of business model, membership or prescribe fees are charged.

■ **Stock Exchange**

In Iran, there are a few startups operating in the stock exchange. They provide certain services such as the analysis of analysts and the online analysis of data.

■ **What was my role as the service designer?**

When I was designing applications, I encountered different concepts such as the user interface (UI) or the user experience (UX). The UI design has a significant role in the success or failure of an application. Users expect developers to develop applications which can meet their needs in addition to being easy to use. However, most of the developers are overconfident in their artistic styles and creativity. Unfortunately, they never employ the experts of this totally new

area. They comply with none of the rules and standards in UI design. Instead, they do their best to make the application merely usable, a task which is usually performed by programmers. Sometimes, they believe that the use of intelligent codes and appealing colors can simply be enough to satisfy users. However, a standard UI should actually be usable for everyone without the need for any specific training or instruction. I have noticed that the concept of code development is sometimes mistaken for UI/UX design. Therefore, the proposed solutions and modifications require design knowledge and thinking, something which is also referred to as design editing.

■ What is the User Experience (UX)?

Nowadays, cellphones have become a method of meeting most needs in Iranian people's modern lifestyle. The fact that people can use their cellphones online and offline to meet their requirements has made them spend 90 minutes using their cellphones on average.

Given the daily use of cellphones compared with other digital devices, mobile applications have gained a special place in our personal lives. In addition to meeting user requirements, mobile applications should be reliable and updated. They should also present proper content to provide users with the best services. However, the real question is how we can develop a useful, valuable, and efficient application which can meet user needs and let them enjoy using a decent application.

The proper UX does not merely consist of a product, services, and appearance. It refers to designing all of the processes and their relationships.

The goal is to provide services meeting customer requirements based on customer desire, which is beyond requirements. As a result,

the provided services will be more user-friendly, competitive, and accurate.

All aspects of a service or product should be taken into account. According to my studies of the design history, I have realized that the decorative design has become less popular over time. It has been replaced by usability. In fact, scientific advances and developments have made humans conclude that ease of use and usability are more important than useless beauty. In other words, design is engineered over time.

Such a development path is clearly observed in online products and mobile applications.

I have drawn a few comparisons and realized that simpler websites and applications can let users have better experiences if decorative elements and extra information are avoided.

Users pay more attention to the ease of use than glamor when they visit a website. However, it does not mean that beautiful elements should not be applied to online products. In fact, user comfort should be regarded as an inseparable characteristic of a product.

These points refer actually to the user experience of a product. Paying attention to this step in the process of developing products – online or offline – and considering proper features, meeting user requirements, can make a project successful. The performance-based and UX-related design can enable designers to put their ideas and thoughts on users. Therefore, their design processes will not merely be characterized by logical or emotional aspects.

Nowadays nobody denies the importance of user experience in electronic commerce and payment. User experience plays a vital role in financial technologies due to the sensitivity of the subject, security concerns of users, the wide range of users, and other delicate issues. Therefore, it should be taken into account from a more specialized perspective.

The Main Element of UX Design

UX Design

Usability

On the Internet, there are many cases of very beautiful and ambitious but unclear designs of user interfaces. Nevertheless, it does not mean that the intelligent and emotional architecture of a digital product cannot be accompanied by a simple and proper interface to satisfy users.

It should not be neglected that humans are naturally emotional. Emotions play a key role in finance, something which was proven by Daniel Kahneman, a Noble Laureate. An appealing and beautiful design can enhance user experience and interactions; therefore, users will be more satisfied with and loyal to a specific financial service.

Don Norman defended his thesis on emotional design. His book, the Emotional Design: Why We Love or Hate Daily Things, is an example of how aesthetics can make ordinary things globally famous. Why? Because it can make humans happy and let them have favorable and meaningful experiences.

In the digital environment, videogames are known as the ideal examples showing the effect of emotion on design. All architectures of financial services must know the development principles of the game industry. Not only are these principles useful, but they are also attractive. Thus, they can be regarded as serious challenges for all of those who are involved in UX engineering.

Remember that the user-oriented design is a competitive advantage.

According to the diagram of successful businesses in different industries, it is well obvious that how they have achieved more accomplishments than others by focusing on the user-oriented design over the period when digital technologies have become mature.

- The government has to provide many services online, something

which is a good example of digital developments and efficient service design.

- Businesses are now moving towards communicative applications via the Internet. They are also trying to develop online invoice issuance systems. These are all the indicators of a serious challenge for businesses focusing on franchising, customer relationship management systems, and direct emails.
- Businesses have to increase the transparency of all information and provide services for users with only one click of a button.

The design challenge should even be faced in apparently innovative sections. Banks have to set new standards because of FinTech. Online services change the customer travel path in estates.

The user-oriented design is the catalyst of these changes. It will become a powerful competitive advantage in the next decade because users demand transparency, control, easiness, security, and even entertainment of businesses.

Many definitions of good or bad user experience have been provided. For example, a good user experience should be enjoyable, easy to learn, available, entertaining, appealing, beautiful, and fast. On the contrary, a bad user experience is described as confusing, slow, boring, stressful, unreliable, and ugly. How is it possible to remember all of these features in a specific framework and apply them to the design of a product.

Frank Guo introduced a model in 2012. It consisted of four main components, with which the compliance can greatly affect the design and enhancement of user experience in a product. Most often, user experience tests and usability tests are used interchangeably. Usability tests usually focus on the enhancement and successful fulfilment of user requests and requirements. In fact, although it can greatly affect the enhancement of user experience, usability tests cannot totally meet all of the factors in a successful user experience.

- **Value creation**
- **Usability**
- **Desirability**
- **Adaptability**

■ **What are the UX requirements?**

Designing the UX is usually related directly to the product lifetime in the market. In fact, users are persuaded through the proper UX to believe that a certain application is easy to use. Thus, a value is to be created in an effort to fulfill the desired targets. The UX design can finally determine whether users like or dislike an application and whether they decide to uninstall it or even they intend to give negative feedback.

■ **How is a good UX implemented?**

The goodness of a mobile application UX design is characterized by how long a user spends working with the application to make the most of it. In fact, it is important that a specific product be developed to represent great differences from other products on the market. Research and analysis are the two parts of an important step before developing and producing a mobile application. In other words, a perfect UX results from research and analysis carried out by the designed.

Moreover, a perfect UX does not merely want to make users have a pleasant feeling. The goal is greater than that! An application and a development process mean so much to a business that wants to survive the competition. In addition, the application content is of importance, too, because it determines the final outcome. In fact, the user interacts with the application content.

■ **Value and Effectiveness of UX Design in the Financial Service Industry**

Thousands of financial services have started operating across the world. Many of them fail due to improper designs.

To analyze the problem more accurately, the design approaches

of developers can account partly for the failure of services. Many of these products could have become successful if their developers had made the right decision at the right time and adjusted their approaches to the financial service design.

There have been many demands for the employment of UX designers; however, it cannot guarantee the desired result in the development of financial products in such a quantitative industry for certain reasons.

First, a designer has insufficient UX knowledge and skills to design a successful financial product. This process requires other key roles such as business analyst, UX researcher, UX architecture, information architecture, and, above all, a UX strategist, who can outline the overview and strategy for the right product based on the collected data and viewpoints.

Second, every UX expert should have valuable experiences in other industries in addition to the accurate understanding and sufficient experience of the financial industry. The financial UX engineering is not only limited to financial design and services. It also includes business, marketing, psychology, ethology, and technology. It is the only way to achieve the expertise and perception required by the approach to finding the best UX solution for financial services.

Most importantly, it should be noted that UX is not only limited to the interface interaction or appearance so that it can be designed by a UX designer. In fact, UX is much broader than the appearance and includes a part of the whole user experience. In other words, the user-oriented approach should be embedded in every contact point of a financial organization to be used as a part of the user experience strategy.

Unfortunately, when people are asked to comment on the user experience, they are mostly reminded of colors, graphics, or as such. In addition, most of the people usually mistake the user experience with the user interface, although these two are distinctly different concepts. The public belief is that UI and UX belong to the same

class; however, UI is the subset of UX. In fact, UX is related to certain criteria such as success rate, error rate, abandonment rate, completion time, and the number of clicks required for an operation. These criteria should be analyzed in each and every module and component of the system.

These are the points which can be evaluated and improved after analyzing and extracting user experience from the current users of the system.

Let us take a look at the list of false and common UX beliefs and approaches.

10. The easiest way of success is to copy the design of a popular service.

It is sometimes believed that your service may quickly become as successful as another service if you copy the first service. There are thousands of cases in which the designs of successful services (Robinhood, Acorns, Mint, Credit Karma, PayPal, WealthFront, LendingClub, etc.) have been copied without reaching any success. It is obvious that the sheer copy of popular financial services will not work.

The uniqueness and success of a product depend on certain factors, not just the user interface. It is necessary to know what can make a product successful and what make even copied products successful. Nevertheless, a closer look reveals that the developers of these successful products found out about a turning point to develop their business model and spend a considerable amount on product development. They simply copied the products of other developers and then created their own products accordingly.

The successful design of a digital product must consider a few factors. You must analyze all of the elements which may make your product unique. Such an analysis will finally result in the long-term competitive advantage.

The interfaces of financial services are usually good sources of strong

inspiration for designers. At first, you can save time by being inspired by other interfaces. However, you must remember that designing the UI is only a part of designing the UX. It is very important to understand the idea behind every design, service, and advantage.

A more intelligent method is to present the world with a unique solution to a problem. This way, your service will turn into a new standard and source of inspiration for millions of people worldwide.

9. The financial experts know exactly what people need.

On Wikipedia, a cognitively proved prejudice is the curse of knowledge. When a person communicates with others, he thinks they have his background to understanding different things. The simplest example is the use of specialized terms on digital-financial services for ordinary users. Such terms are not understandable for the public.

In fact, your users are much more different from you. As a result, designing a product which you enjoy might have unexpected and negative outcomes. You are most definitely very interested in your product and its capacities. However, most of the users only intend to achieve their goals.

Financial experts are the reasonable individuals who always seek better solutions. They expect the public to use these services, something which does not always happen.

The majority of humans make certain decisions and base their conclusions on instincts and features. Their behavioral pattern is not usually optimal. They follow the requirements. Therefore, customers do not use the product the way that expectant managers result.

Nevertheless, the good news is that psychology, experience in development, and financial service relationship tests enable us to benefit from the cognitive principles and other components of user behavior cognition. This is the same thing which strategists, architects, and UX designers do.

8. The UX design will quickly result in success.

Unfortunately, this is not the case. The people who use one specific product need time to establish relationships with that product. Although digital products result faster in outcomes, they are not exceptions. In other words, not only does success depend on the product, but it also determines other factors such as how and when the market is supplied, how it is supported by users, what competitors provide, and what conditions are now reducing the business performance.

In addition, the UX design is a repetitious process. It means that when a product is supplied, the process is not over. In the future, services should be improved according to user feedback and user data. This process is time-consuming; however, it is the only way to catch up with the market demands.

The most famous Internet entrepreneurs have spent years preparing, developing, and testing their hypotheses. They have corrected their mistakes and sought solutions for which there are demands.

Our company had certain customers developing a very efficient and appropriate service; however, the customers were not willing to pay the high costs of service. The founders decided to modify the business model to determine the price based on user outcomes. This strategy resulted in considerable growth of products in the market.

The proper architecture, product efficiency, ease of use, and appealing appearance make users more involved in the product by using it repetitiously. Therefore, user is satisfied and also willing to recommend the product to others. As a result, the success rate of the product can increase. Nevertheless, responsibility areas should be determined because UX cannot merely guarantee the business model and rapid development.

7 Every UX designer can design the UX of financial applications.

The value and effectiveness of UX design in financial service industry have resulted in many demands for UX designers. Still, the employ-

ment of UX designers in the development of financial products cannot guarantee the desired results for various reasons.

First, a UX designer's knowledge and skills are not sufficient to design a successful financial product. This process requires other key roles such as business analyst, UX researcher, UX architect, information analyst, and, above all, UX strategist, who can outline the appropriate overview and strategy for the product based on the collected data and viewpoints.

Second, every UX expert should have valuable experiences in other industries in addition to the accurate understanding and sufficient experience of the financial industry. The financial UX engineering is not only limited to financial design and services. It also includes business, marketing, psychology, ethology, and technology. It is the only way to achieve the expertise and perception required by the approach to finding the best UX solution for financial services.

Most importantly, it should be noted that UX is not only limited to the interface interaction or appearance so that it can be designed by a UX designer. In fact, UX is much broader than the appearance and includes a part of the whole user experience. In other words, the user-oriented approach should be embedded in every contact point of a financial organization to be used as a part of the user experience strategy.

6. UX design requires heavy investment.

First of all, the UX design means the development of products and services which prioritize customer experience. To guarantee that the most positive and appropriate service is provided, the UX approach provides multiple steps and techniques.

In practice, it is observed that the integration of UX design technology with design thinking (an approach to the use of tools to solve different problems) can be very effective when digital financial engineering should be adopted. This method provides a resource for obtaining introspection to develop proper products with the best market chance. The use of lean UX or basic principles of design

thinking can also have significant advantages for the organization without any costs.

There are a few cases of changing organizational strategy and culture from invasive sales to the customer-oriented philosophy, which automatically affects all sections of an organization. Furthermore, cooperation with UX agencies can help UX implementation. This method is much cheaper than developing a fully-equipped UX section inside the organization.

According to previous experiences, organizations will apply UX approaches to the other angles of their business once they get to know how UX design acts in the process of engineering digital products. Proper outcomes will appear when developers find this approach and move their businesses constantly towards customer-orientation.

Another effective approach adopted by financial organizations is the close cooperation with UX design agencies on strategies and architectures for digital products in an effort to develop a design system. After completing the product design system, the customer is prepared for the release of the first product and future optimizations by the agency, team of designers, and team of developers.

Organizations can empower their teams due to the experience they gained in designing financial services. In fact, they come across the working process and accumulated principles of the UX approach to financial industries without spending hundreds of dollars and many years working to gain the experience. The findings of several studies indicated that UX design had significant returns on capital in the long term.

5. The successful UX design requires only efficiency and content data

UX architects should perceive the business model (and know how this service earns money for the organization). The product placement and marketing strategies should also be formulated. In addition to determining the groundwork, it is also necessary to identify

users, their problems and basic needs, and the types of analogue services they use now.

It is sometimes difficult to provide and present such data to UX experts even in the businesses which have become lucrative. It might seem strange; however, business owners do not always know the advantages of their services, key points in sales, and the real reasons for demands for their services. In such cases, not only can UX research data be the starting point for the service redesign, but they can also result in marketing advantages for the business. According to the research data, both users and businesses are provided with an outline of products and a strategy for determining goals, features, and scenarios. It is important that these outlines and strategies should be consistent to the general strategies of a business.

In one case, customers wanted to develop an online financial system. However, their demands changed in the process of business researcher. They decided that they had to develop a totally different product matching the needs and demands of their customers to achieve a more successful business. As a result, the company provided another service so that more resources would not waste on an aimless development.

As the lorem ipsum (a placeholder text) creates an appealing but unreal appearance to fill in the textual blocks of graphical designs, very unrealistic products may sometimes be developed. The process of designing a UX always takes a top-to-bottom approach. It starts with the strategy perception and theme implementation of a strategy. It is very important to remember that users seek value in their products. As a result, the general concept is more important than the final packaging of a product; thus, it should be taken into account from the very beginning.

4. The design should be special and innovative.

FinTech banks and startups seek innovation in technology and design to compete with each other. Nowadays extraordinary features

are accessible through available technologies. However, it does not mean that if you add these features to a digital product, an impeccable UX will be created. It can definitely attract the media and make other competitors jealous; however, the unexpected and unusual efficiency of your product will dissatisfy the users.

Most customers have neither time nor inclination to learn new technologies; thus, the implementation should be gradual. It should not change the main features. Hence, aficionados can use the new features, and ordinary users can have the tools required to solve their problems. In fact, the quality of your product is not to be evaluated by the referees of a contest in final assessments. The evaluation is performed by users, who usually seek the simplest and most efficient way of solving their problems.

For instance, a key trend of modern designs is simplicity; however, it is usually mistaken for minimalism. A few studies indicated that such styles (such as written icons, unusual UI elements, and small-menu icons) could be beneficial in design contests. However, they might not be satisfactory to ordinary users.

Hence, a too simple design can be as destructive as a too complicated design. According to Albert Einstein, "Everything should be simplified as much as possible, not much simpler!"

Generally, it is not necessary to reinvent the wheel. Instead, available and familiar strategies and models should be employed because they have been tested. Therefore, you can make sure that your service requires no user instructions. Financial tasks are difficult. Regarding complicated financial services, Steve Krug said, "Don't make me think!"

■ 3. The design should be based on data and user opinions.

The data-oriented design is a very effective approach to the digital design industry, especially in the financial service industry. In such a design, a large amount of data can be focused on financial services. The advantages this method are clear: designing a statistically

registered approach; measurable results in designing decisions, and testing and selecting the most efficient option.

This scientific system can directly be employed for favorable and measurable results. The main motto of this approach is: nothing is done randomly but the digit-based design. Such an approach is very appealing and considerable for the manager of a financial institute.

However, it is very important that the goals are selected correctly to evaluate the effectiveness of the approach. If the landing page or the product catalogue is to be improved on an online store, AB testing and user statistics can definitely be helpful to identify the best opportunities.

Unfortunately, data cannot evaluate user reactions or behaviors. For instance, changing colors or replacing call-to and action buttons might temporarily increase the visit rate due to novelty. However, users get used to it gradually, and the visit rate goes back to normal.

Data-oriented design means receiving data on a specific element without considering human psychology and ethology, both of which always change over time. In other words, the efficiency of a specific color on a group of users can lose attractiveness in less than a year due to the advent of new trends, which might emerge by a new product attracting users but not necessarily based on user tastes.

For instance, if people are directly to be asked what their ideal products are, the outcomes might be destructive. According to Henry Ford, "If I had asked people what they had wanted, they would have answered, 'Faster horses!'" Never shirk the product developer's responsibility. Remember data and test results are not your answers. They simply act as guides. A good source of data can be obtained by monitoring the usability of your service. However, your puzzle is incomplete without user feedback.

It is important to separate the test environment from the real world because users have no idea how to use every service in the real

world. The real-world user experience depends on the learning curve, laziness, needs, cognition, and demands. UX experts should consider all of these personal and environmental factors in the process of designing a financial service.

According to our observations, the data-oriented design has great effects on the improvement of UI elements. Moreover, digital data are necessary in UX research for making decisions in the UX engineering process. However, an extensive approach is required to create a strategy and outline for a new digital product. Such an approach should include all business features, market conditions, user characteristics, technological capacities, and their mutual effects.

In the future, the further development of artificial intelligence will make data-oriented design enter a new era. There is sometimes a gap between the concept of ordinary design and leaving behind the design borders. To fill this gap, human instinct and talent are required.

■ 2. Users need hundreds of features to be satisfied.

The everything-for-everyone approach can be harmful to both FinTech and banking startups. The goal of this approach is usually to offer the highest value to users in an effort to obtain the market share. The logic is very simple: the more the efficiency is enhanced, the more satisfied the users are. However, the story is not always the same in the real world because there is a phenomenon called decision-making paralysis. Too many options confuse users; therefore, they prefer to use much simpler analogue products.

The best way is to research about minimum viable product (MVP), introduced by startup theorists. Before starting a project, it is very important to know what functionalities have the highest demands among customers. For instance, most of the banking customers usually use 20% of features. Does this mean that banks should eliminate the other 80%? Of course not. However, they should design the UX so well that it can be easy and quick to access those 20% of features.

For this purpose, an accurate architecture and the use of the white space can be very useful in interfaces. The white space helps us highlight the most important UI elements and remove the perceptible load from users. Some instances of this method can be seen in the largest FinTech companies.

Some developers of financial services are afraid of the free space. They want to fill the entire space with information and features so that users can have everything within their reach. As a result, users must make many efforts to work with such services.

Try not to confuse users with information. You should keep enough space at the interface level or the level of features. Correlative and subtle paging and leveling of UI elements help users perform their tasks without thinking and searching too much.

■ **1. Aesthetic principles are not important.**

Financial products were complicated and incomprehensible for a long time. Recently, financial services become more customer-oriented day by day. Now the serious challenge is clear and comprehensible in designing financial interfaces. Unfortunately, clarity is put against aesthetics.

According to what was discussed, I selected a newly-emerged startup as the case study. I realized there was no design thinking behind this startup.

Using social networks has become an inseparable part of Iranian people's lives. It sometimes becomes even problematic. Different social networks have come and gone; however, we still need them.

Although we spend a great deal of time dealing with and searching on such networks, there is always a missing part in the puzzle. That is the most applied human invention: money.

Our feelings towards money have always been bilateral. It is a mixture of love and hate. Regardless of philosophical discussions, money is an inseparable part of your life from an applied perspective when your digital life is to become the most important part of your life.

Different methods have been proposed worldwide to meet this need. Every method has its own advantages and disadvantages.

A very globally popular solution, which seems more useful, is the integration of digital wallets with social networks. Snapchat has operationalized the idea by providing the Snapcash service.

This is exactly what Jibimo has managed to do in Iran for the first time.

With a unique user interface benefiting from the power of a social network, Jibimo can be considered a revolutionary step in peer-to-peer fund transfer. This application can easily replace cash, wallets, and even your debit cards.

■ Who are Jibimo customers?

Looking at the functionality of Jibimo and its user interface, we realized that this application has been designed for those who value their time and avoid wasting it on daily routines. If you consider banks, you see that they are constantly developing ATMs and points

of sale. However, Jibimo users do not want to repeatedly go to the bank or carry cash (it is even difficult to carry a cellphone!).

According to statistics, there had been over 40000 ATMs installed by the end of March 20, 2014. If the problem is considered with respect to the environment and energy consumption, it is understandable how much the use of Jibimo and elimination of ATMs and cash can help protect Iran's environment. Therefore, this application is appealing to those who care for the environment.

Hence, Jibimo has focused on fund transfer on a mobile phone platform. The most interesting aspect of Jibimo is that it charges users nothing for fund transfer! (only when you transfer funds from your Jibimo account to your bank account, a 500-toman commission is charged for every amount of money).

Another reason you might want to recommend Jibimo to your friends is the ease of use. The simple appearance of this application and easy connection to your bank accounts can let everyone use it.

■ **Transferring funds to friends**

You have to introduce your bank account to this digital wallet only once. Then you will have to merely search for your friend's phone number or name to conduct a fund transfer. Then you can easily send them money or request money from them.

You can transfer your debit card balance to this digital wallet and return it easily to your bank account whenever you wish (however, you may never need to do so!).

■ **Social network**

It is interesting to know that Jibimo lets you take a look at the financial status of your friends in this monetary social network. However, the owned amount of money is always hidden. You can also make payments privately (although it might be appealing to us to know what our friends are doing because it is a part of life on social networks!).

As a business owner, you can become a member of this financial social network to attract your customers, especially the young ones. Remember that most of the people make purchases from you when an acquaintance recommends you to them. Jibimo has exactly been based on this feature.

■ **Is Jibimo more secure than other payment methods?**

“What is your PIN?” is the question that you have repeatedly heard in stores across Iran.

This can easily jeopardize the security of your debit card. You can totally forget about this question if you use Jibimo.

Do not worry about data security. Jibimo has taken care of it.

For this purpose, advanced encryption methods are employed to protect your banking information. The https protocol will also be used for guaranteeing the security of data transferred between you and your friends.

In addition to a password, you can use your phone fingerprint sensor to enter Jibimo. A security question can also be added to make any penetration attempt impossible. Jibimo is now the most secure digital wallet in Iran. However, the developer team has not stopped working to add other security options to this application.

■ **The foreseeable future of this application**

Jibimo represents the next generation of digital wallets. Users can deposit money directly into their debit cards or keep the money inside Jibimo to use the built-in social network for fund transfer interactions with their friends.

Jibimo can easily become popular in different stores across cities to make shopping an enjoyable experience. We can also witness the presence of Jibimo on online stores.

All of such features and capabilities are provided for you free of charge.

Discover

Activities

- *Online surveys*
- *User interview*
- *Study of Competitive analysis*

The following case study is specific to Iran and shows the application of the model constructs to the Iran New born fin_ tech ecosystem. Since the aim of this paper was to achieve a deeper understanding and analysis of user experience design so the author collected one mobile payment application with major UX problem.

And choses to apply her knowledge and design in real user test in order to improve the user's interaction towards this application and create positive experience.

The case is classified through an introducing the case and filed study, user search, competitive analysis and redesigning the application.

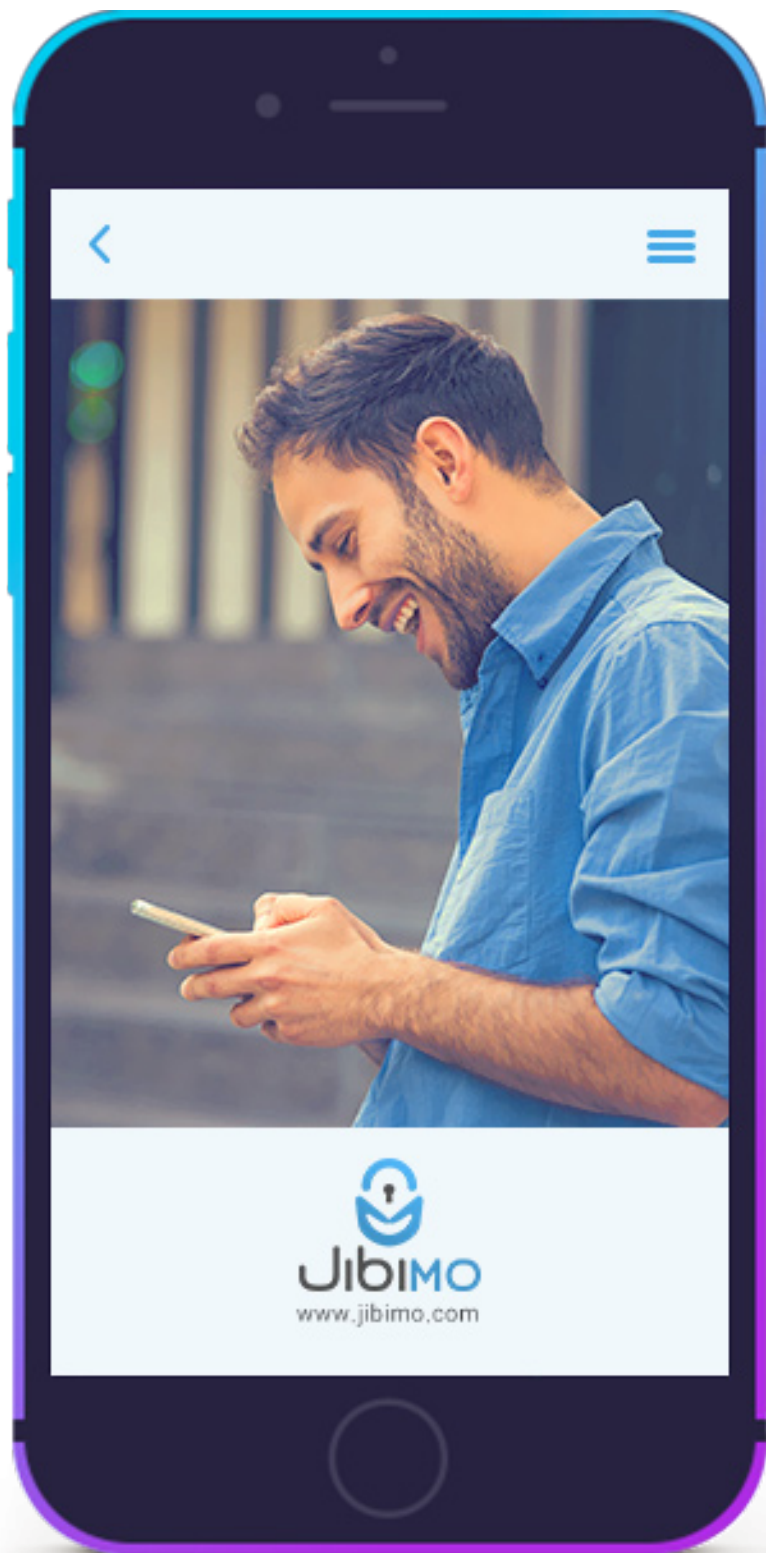


During the commencement of the study and sessions with the application clients, the author understood the actual pain points, including the lack of a clear vision of users and their needs. Another pain point was to know what different services the competitors were going to present the users. They believe their platform and engineering components are very efficient. However, since they cannot interact with user, and they believe that their application is not user-friendly. Therefore, they need designers to find a solution. Thus, the first step was to prepare a list of pain points up front to have interviews with the target users to determine the most important core values the stakeholders expected from the application

"To be a great designer, you need to look a little deeper into how people think and act."—Paul Boag

Jibimo

Jibimo is a peer-to-peer mobile payment application that allows you to pay or charge your friends instantly, at no cost! With Jibimo, your mobile becomes your connected wallet. It's Simple, Social and Secure



Discover

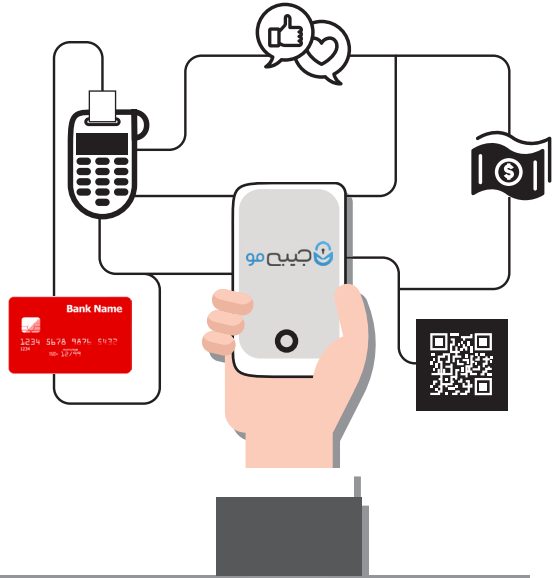
50

Industry of Mobile Payment Ecosystem

over **700 B** tomans yearly waste on paper receipts in POS terminals,ATMs,etc.

70% of total transactions < **50 k** Tomans

1000 B Tomans yearly loss on these transactions



case study Jibimo

Individuals

To many cards to carry

Money transfer fees

No reliable shared payment method

No fun way to pay!

Poor Customer Service

wait of time

Money transfer limits

Solution

A ubiquitous cashless payment platform integrated with a social network



Social Core



High-level Description

An interoperable Mobile Wallet
An diffrents Platforms servicing C2C,C2B and B2C Payments

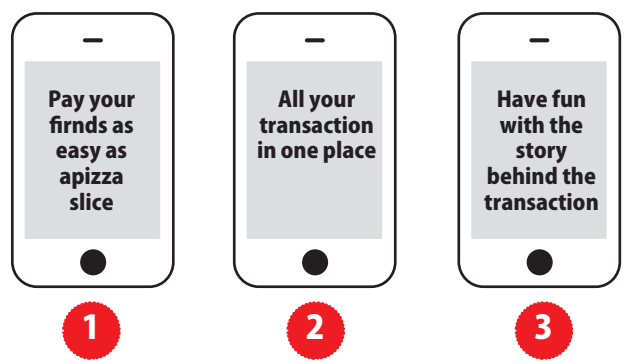


Payment Core



Marketing Facilities	Business Panel	KYC Module	Realtime Monitoring
Found Detection	Advanced Security	Mechanism	Instant Payment

Taste of the app



- 01 | Soft lunch
- 02 | More than 1200 registration user
- 03 | More than 1500 proceed transactions
- 04 | Real time monitoring system ,Admin Panel

Achievements



Business Model



- | Intrest on deposit
- | PSP revenue sharing
- | Freemium
- | Comissions

User Interviews

Research is the basic key step to design user experience.

“It took me a few seconds to draw it, but it took me 34 years to learn how to draw it in a few seconds”—Paula Scher

Introduction

What operating systems do mobile users use?

What versions of mobile operating systems do users use?

What version of Jibimo do users use?

What sections are the Online Support queries related to?

What was the most important concern in Banking Transfer Operations?

What was the most important concern in Introduction to Jibimo

What was the most important concern in Request Operations

What was the most important concern in Payment Operations

What was the most important concern in Campaigns?

What was the most important concern in Other Features

What was the serious concerns in Miscellaneous Queries?

What was the most important concern in Commission?

What was the most important concern in Charging Operations?

Conclusion

Analysis Setbacks

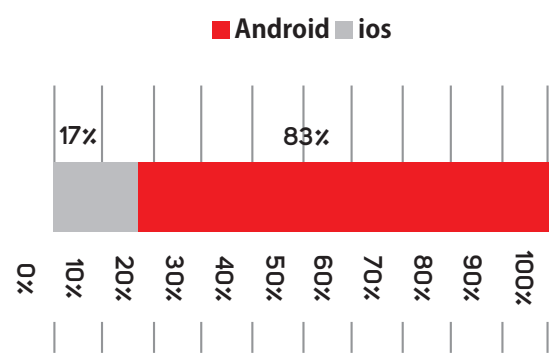
What are the next steps

Introduction

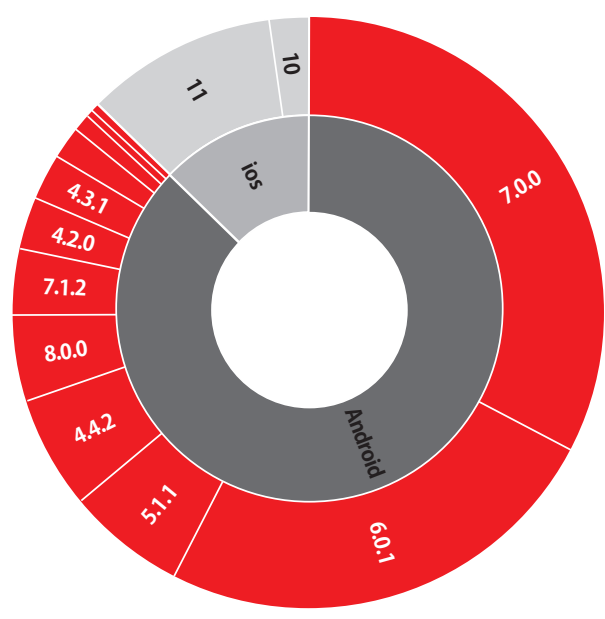
This report analyzed all of the queries raised by Jibimo users in Online Support from November 26, 2017 to July 5, 2018. For this purpose, the queries were categorized as specific groups to address

them more meticulously. The goal of this report was to identify the most serious concerns and problems of users in addition to user characteristics. In fact, user characteristics such as their mobile phone models and their versions of Jibimo can help us identify the weaknesses and strengths of Jibimo better. As a result, it is possible to provide better updates and improve services more broadly.

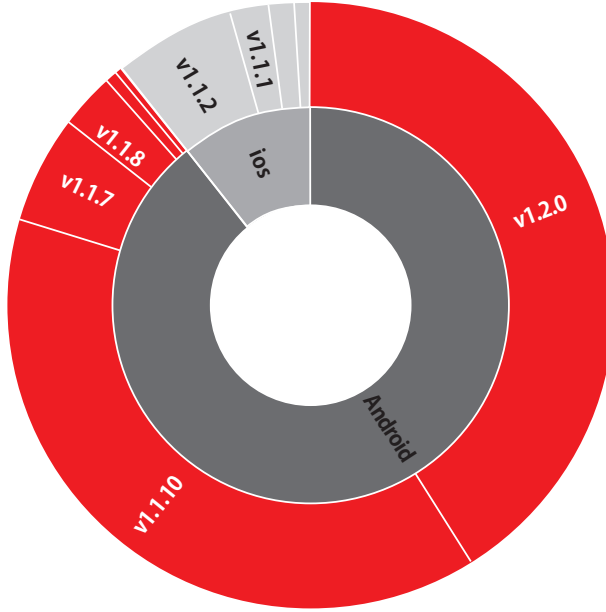
What operating systems do mobile users use?



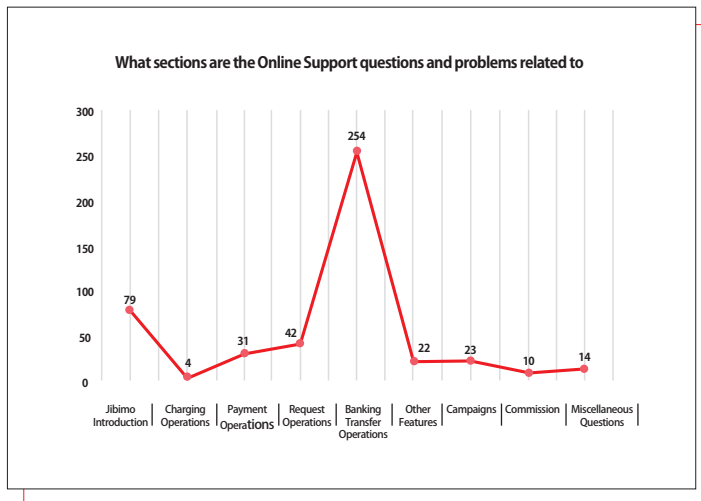
What versions of mobile operating systems do users use?



What version of Jibimo do users use?



What sections are the Online Support questions and problems related to?

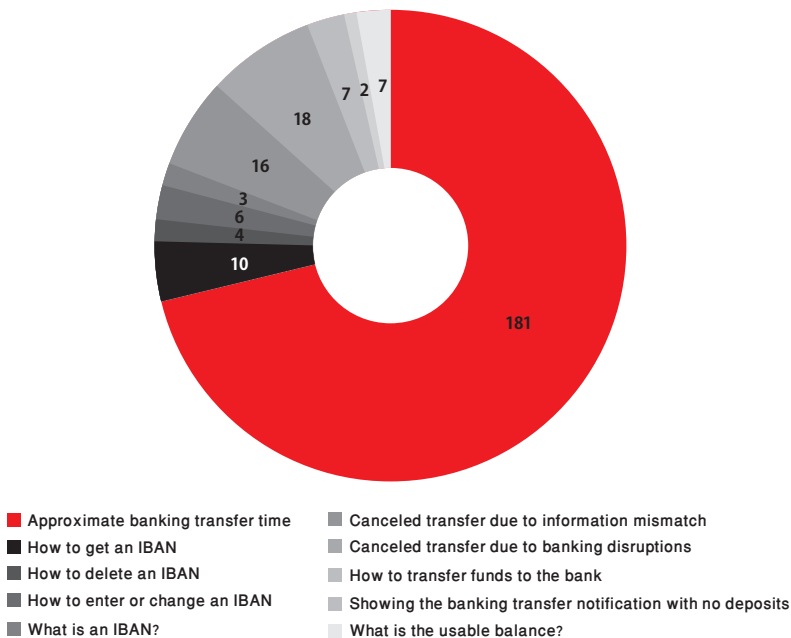


Most of the queries pertained to banking transfer operations (254 queries). The large number of queries in this section indicates that people would like the funds to be transferred to their bank accounts as soon as possible so that they can spend it in other situations. Therefore, they can feel a certain peace of mind. After that, the largest number of queries were about Jibimo introduction (79 queries). It is understandable that people would like to know more about Jibimo and relevant services due to the novelty of such services and lack of the proper culture in the use of digital wallets.

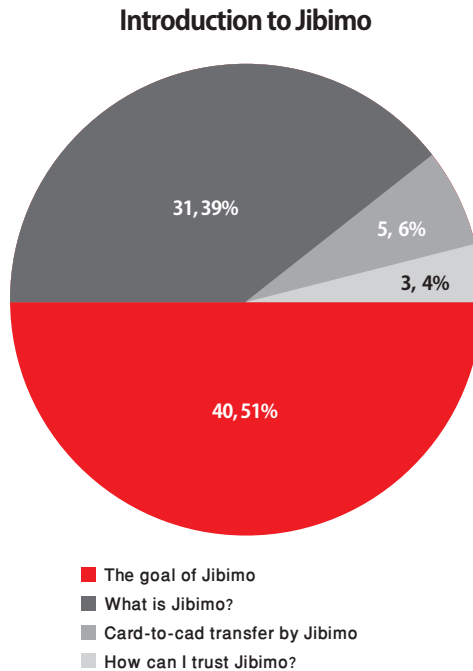
What was the most important concern in Banking Transfer Operations?

In Banking Transfer Operations, the most serious concern pertained to the transfer time by far. In fact, there were a considerable number of queries on the transfer time (181 queries) due to the lack of transparency in the declaration of the approximate transfer time. There can even be distrust in an online service. After that, the largest number of queries pertained to the reasons for failure in banking transfer due to banking disruptions or mismatch between personal information and banking information.

Banking Transfer Operations



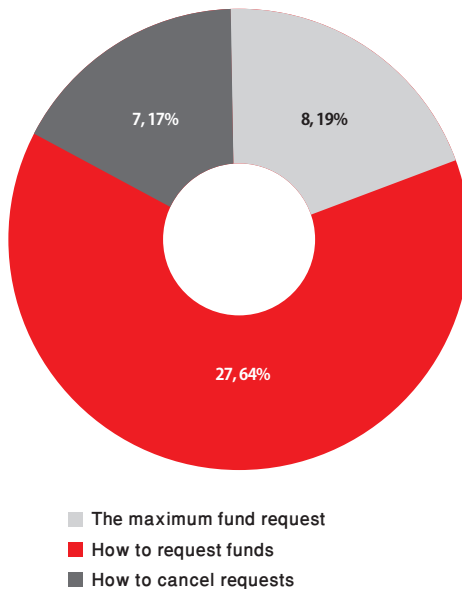
What was the most important concern in Introduction to Jibimo?



In Introduction to Jibimo, the most frequent question was about Jibimo and the possible services (40 queries). After that, there were 31 queries about card-to-card transfers by Jibimo. Therefore, a number of users decide to use Jibimo to conduct card-to-card transactions without paying any commission.

What was the most important concern in Request Operations?

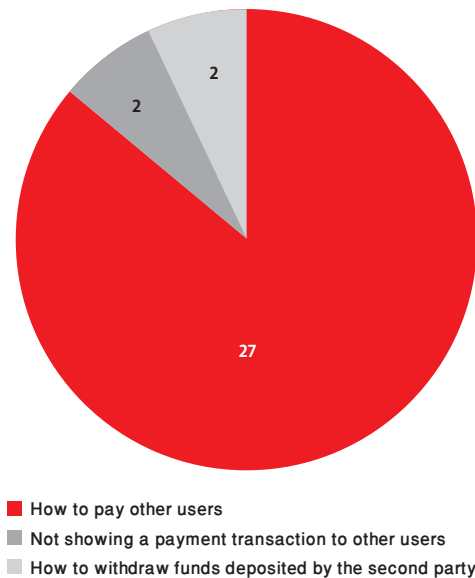
Introduction to Jibimo



In Request Operations, the most important concern was how to request funds (27 queries). After that there were queries on the maximum fund request and how to cancel requests. The high number of queries indicated the necessity of providing users with a thorough guide.

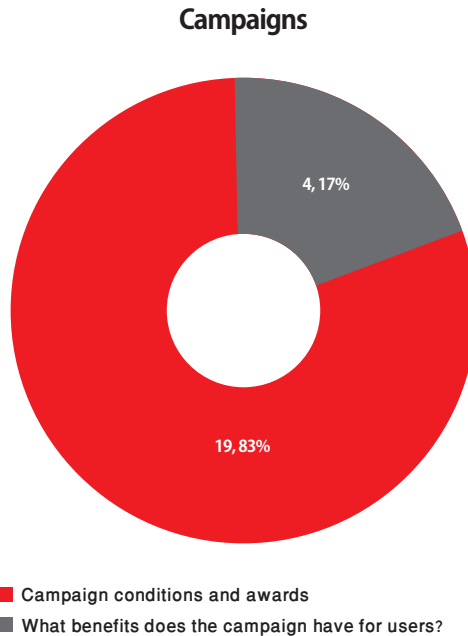
What was the most important concern in Payment Operation?

Payment Operations



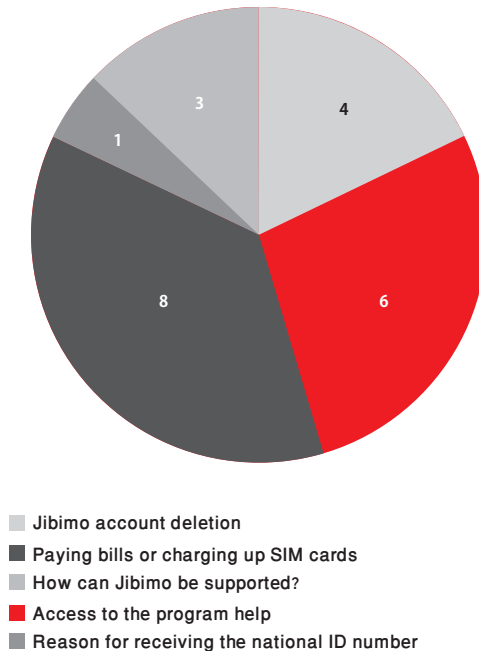
In Payment Operations, the largest number of questions was about how to pay others (27 queries). Therefore, it is necessary to provide users with a thorough guide.

What was the most important concern in Campaigns?



The most important concern was about the conditions and awards of the campaign (19 queries). These queries can be used for encouraging users to stay in touch with Jibimo by following social media pages.

Campaigns

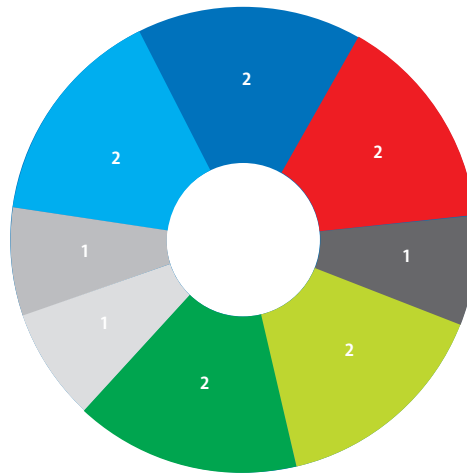


What was the most important concern in Other Features?

The largest number of queries was about the possibility of paying bills or charging up SIM cards (8 queries). Although 8 is not a large number, it can show the necessity of using the application more often to get used to it. After that, frequent questions were asked on the access to the application, rules, and regulations. Jibimo account deletion came third. The reasons for deleting Jibimo accounts should be analyzed in the future.

What was the most important concern in Miscellaneous Queries?

Miscellaneous Queries



- Linking to other services and applications
- Transferring funds abroad
- Transferring Bitcoin to a Jibimo account
- Disconnection to banking portals
- Using Jibimo abroad
- Using the blockchain technology
- Vagueness of application or features
- Why is there not an Enamad?

Given the distribution of queries, none of them was the most frequent query. There were different queries about using Jibimo abroad, transferring Bitcoin to another Jibimo account, vagueness of the application or features, using the blockchain technology, etc., showing the applicability of Jibimo to users.

What was the most important concern in Commission?

There were 10 queries about commission to seek the reason for receiving commission and how to receive it.

What was the most important concern in Charging Operations?

Charging Operations



- How to increase the Jibimo digital wallet balance
- Increasing balance through non-Shetab cards
- Checking the Jibimo account balance

There were very few queries about charging operations (4 queries), something which shows the ease of use in the eyes of users.

Conclusion

The report findings can be summarized:

v In Jibimo Online Support, the most important concern was the approximate time spent on banking settlement. With 181 queries, it was ranked first. This shows the fact that transparency of deposit time can reassure users more. However, a slight delay can cause distrust and make users pursue their requests more nervously. Personally, I believe that being honest with users in all steps of banking transfer (from request to deposit) and responding to them sincerely can have significant roles in winning their trust. According to HBR.org, citing the papers submitted by the professors of Harvard University, users become more interested in using certain services which are even more expensive than those of other competitors, if problems are taken care of in less than 5 minutes. What matters is that it makes no significant difference whether you can solve their problems or not afterwards. They prefer you to others because you listen to them and care for their requests.

v After banking transfer span, the highest number of queries pertained to Jibimio and its services (40 queries). Due to the fact that Jibimo is a new application providing novel services, it is logical that such questions are raised. However, the explanations provided by mobile application online stores cannot satisfy users. They might not be interested in reading long texts, or the presented texts might not be understandable enough. Thus, more attention should be paid to introduce services to users through much more motivational and simpler texts. At the same time, a comprehensive in-app guide can be very helpful and provide users with necessary information.

■ Analysis Setbacks

● In What operating systems do user use? and What versions of Jibimo do users use?, it was not possible to run any analyses because the data could simply inform researchers of existing conditions. Therefore, they cannot be analyzed definitively. For instance, Android users visited Online Support more often than iOS users. However, it cannot be concluded that the iOS version is more

successful than the Android version.

What are the next steps?

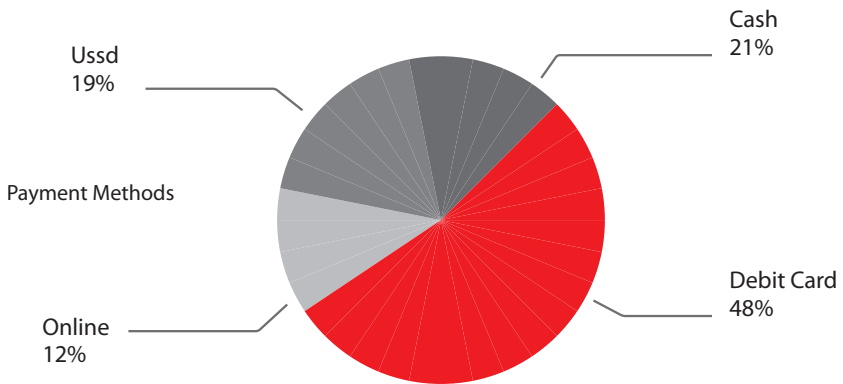
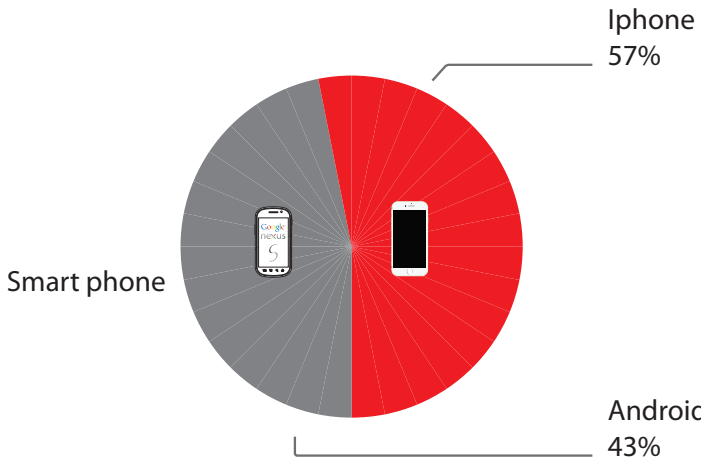
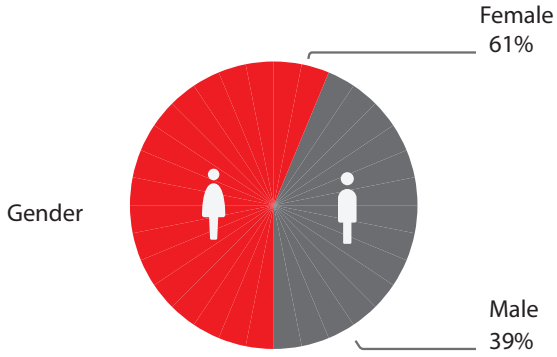
- Classification of users based on their mobile phone models
- Analyzing different types of questions and problems raised frequently on different versions of Jibimo
- On what operation systems have different versions of Jibimo been installed?
- What time of the day shows the highest rate of visits to Online Support?

Results of Interviews with University Students

Statistical Population: university students (aged between 18 and 35 years old)

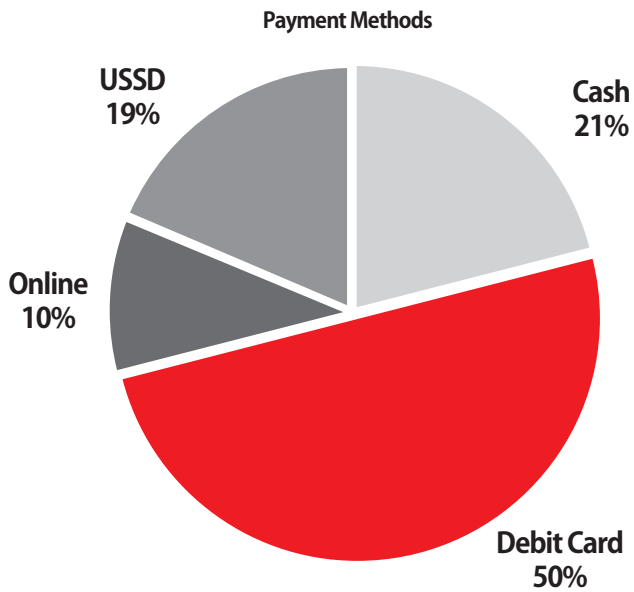
Lifestyle: university student, having a smartphone, technophile

Interview Environment: Alzahra University, Neda Rayaneh Company, Islamic Azad University of South Tehran Branch



What do they spend their money on? How do they make payments?

How \ What	Food, snacks, and cigarettes	SIM card credits	Online purchases	Gasoline, carwash, and parking	Transportation expenses	Snapp and TAP30 fares	Goods and clothing	Restaurants and coffee shops	Bills	Debts	Sum
Cash	4 (people)	0	0	3	21	6	2	2	0	0	38
Debit card	19	2	0	11	0	0	17	23	0	1	73
Online	2	0	3	0	2	10	5	0	4	2	28
USSD	0	11	20	0	0	1	0	0	4	0	36
Sum	25	13	23	14	23	17	25	25	10	3	



Payment Issues	The Number of Users (%)	Solutions	Their Requests (Ideals)
Change for taxi fares	91.3% (21 out of 23 participants)	<ul style="list-style-type: none"> • Getting change from a store before taking a taxi. • Using (online) phonepay. 	<ul style="list-style-type: none"> • Taxis should be equipped with points of sale.
Forgetting or misplacing wallets; having no cash	43.4 % (10 out of 23 participants)	<ul style="list-style-type: none"> • Getting the taxi driver's account number to transfer the fare later. • Stalling the driver at an ATM to withdraw cash. • Getting out of the taxi to look for an ATM. • Borrowing from friends and acquaintances and paying them back later • Returning home to get the wallet • The driver decides to give a free ride. • Installing phonepay immediately to make a payment (the driver is a member of the driver's system.) • Registering in the club and bringing the fare tomorrow 	<ul style="list-style-type: none"> • Using the QR Code to make payments in the transportation system • Making online payments or using USSD
Carrying cash (creased bills in the pocket; chances of money being stolen)	13% (3 out of 23 participants)		<ul style="list-style-type: none"> • Cash should be eliminated totally; debit cards should be used everywhere.

Payment Issues	The Number of Users (%)	Solutions	Their Requests (Ideals)
Decreasing the commission on every deposit	17.3% (4 out of 23 participants)	-	-
Unknown banking messages (deposits or withdrawals)	21.7% (5 out of 23 participants)	<ul style="list-style-type: none"> • Using mobile phones to make deposits • Dialing *733# 	<ul style="list-style-type: none"> • Explaining the reasons for deposits or withdrawals briefly.
Sharing costs	Nobody regarded it as a problem because there is always a solution.	<ul style="list-style-type: none"> • Having cash to settle shares • Getting cash from an ATM and paying debts • Making payments via mobile banking applications • Using TOP or dialing *733# to make payments • Going to an ATM and transferring funds • Round payment (taking turns) • Using debit cards separately. 	
ATM failure and disconnection	13% (3 out of 23 participants); other participants have experienced it but have not considered it a problem because there is always a solution.	<ul style="list-style-type: none"> • Visiting another ATM if one is out of order • Canceling the purchase if the ATM gets disconnected • Using another point of sale (even in another store) • Paying in cash if cash is available 	

Payment Issues	The Number of Users (%)	Solutions	Their Requests (Ideals)
Giving the vendor the pin while making a purchase	13% (3 out of 23 participants)	<ul style="list-style-type: none"> • Asking the vendor to type in the pin (only one participant) • Expecting the vendor to ask the customer to type in the pin • Telling the vendor the pin, but checking the receipt 	
Interoperability problems		<ul style="list-style-type: none"> • Not charging Snapp or snappfood digital wallets; thus, preferring to make an online payment, use USSD, pay in cash right away. • Having very little credit in online service digital wallets like phonepay (up to 2000 tomans). • Having a great amount of credit in Snapp digital wallet because of the high rate of use (2 participants) 	
USSD payment taxes and insecurity	8.6% (2 out of 23 participants) Due to the extensive use of USSD and relevant advertisements, security has not been taken seriously.	<ul style="list-style-type: none"> • It might be bothersome; however, they still use it for the ease of payment. • Using the mobile banking applications to pay the bills or purchase credit. 	
Multiple payments	4.3% (1 out of 23 participants)	<ul style="list-style-type: none"> • Using an ATM 	Having to type in a 23-digit card number

Payment Issues	The Number of Users (%)	Solutions	Their Requests (Ideals)
Having no strong Internet signals in many places	43.4% (10 out of 23 participants)		
Having no access to the mobile Internet services	17.3% (4 out of 23 participants) •Not using the mobile Internet services because Wi-Fi services are available at home or at the university •Not using the mobile Internet services because of excessive battery usage	•Using USSD immediately if phone credit or the Internet service is needed. •Calling a friend or an acquaintance to take care of a necessary matter. •	

Popular Applications	Percentage of Use
Telegram	100 (17 out of 17 participants)
Instagram	88.2% (15 out of 17 participants)
Snapp	82.3% (14 out of 17 participants)
Mobile banking	41.1% (7 out of 17 participants)
Digikala	29.34% (5 out of 17 participants) 52.9% (9 out of 17 participants make online purchases.)
NetBarg; Takhfifan	29.4% (5 out of 17 participants)
*733#; TOP; 3esoot	23.5% (4 out of 17 participants)
Phonepay (taxi fare)	17.6% (3 out of 17 participants)
Divar	17.6% (3 out of 17 participants)
MTN Irancell services	11.7% (2 out of 17 participants)
Snappfood; Reyhoon; Chilivery	11.7% (2 out of 17 participants)

The Best Offers Received	Percentage of Use
Snapp free trips	
Free credit for purchase	<p>76.4% (13 out of 17 participants)</p> <ul style="list-style-type: none"> • The other four participants thought more highly of the quality, efficiency, and comprehensive knowledge of a service than the special offer. For instance, they prefer not to use four free trips offered by a competitor. • They care nothing for the offers
Eye-catching discounts (over 60)	29.4% (5 out of 17 participants)
Snapp's in-the-middle-of-nowhere service	<p>11.7% (2 out of 17 participants)</p> <ul style="list-style-type: none"> • They liked unusual and special offers more than anything else.
Chilivery and Reyhoon discount cards	<p>11.7% (2 out of 17 participants)</p> <ul style="list-style-type: none"> • One participant was very pleased with getting a few discount cards from ELECOMP. • One participant got a discount card from a colleague and used it (employed).
Free delivery provided by a few restaurants	11.7% (2 out of 17 participants)
Occasional discounts (Education Grant by Faranesh)	<p>11.7% (2 out of 17 participants)</p> <ul style="list-style-type: none"> • To them, it was a valuable and precious action.

Popular Mobile Banking Applications	Percentage of Use	Problems
BAM (Melli Bank)	42.8% (3 out of 7 participants)	<ul style="list-style-type: none"> •They installed Eghtesad Novin banking mobile application but decided not to use it because it did not work well on iOS. •They installed Maskan banking application but uninstalled it because they could not figure out how to work with it and make payments in emergencies. •They installed Dey mobile banking application but decided not to use it because it required visits to the bank. •The Internet disconnections in the process of making payments • Depositing into a wrong account (visiting the bank and waiting for 2 to 3 days) • Buttons were smaller than fingers • There were too many errors on Pasargad mobile banking application.
Mellat Bank	42.8% (3 out of 7 participants)	
Pasargad Bank	42.8% (3 out of 7 participants)	
Saman Bank	14.2% (1 out of 7 participants)	
Keshavarzi Bank	14.2% (1 out of 7 participants)	
The Internet Bank (Only)	17.3% (4 out of 23 participants, 3 of whom were employed)	

What are the most important features of an online payment application?

Responses	The number of respondents
<ul style="list-style-type: none"> • Security is very important. • The level of trust is low. It should be reliable. How can it gain your trust? - I will use it if my friends recommend it. - If will use it if I see everybody uses it. - I will use it if I see it is publicly advertised on the media and across the city. - I read user comments. If the user feedback is positive, I will install the application. 	100% (23 out of 23 respondents)
<ul style="list-style-type: none"> • Entering the least possible information at the time of signing up and making payments 	86.9% (20 out of 23 respondents)
<ul style="list-style-type: none"> • It should be done all of the payments. It should not act as an extension. 	13% (3 out of 23 respondents)
<ul style="list-style-type: none"> • It should not need an Internet connection. 	13% (3 out of 23 respondents)
<ul style="list-style-type: none"> • The Iranian Apple Pay should be developed. 	13% (3 out of 23 respondents)
<ul style="list-style-type: none"> • The application should not charge customers. It should be free. 	8.6% (2 out of 23 respondents)
<ul style="list-style-type: none"> • It should not crash. It should not be prone to bugs. 	17.3% (4 out of 23 respondents)
<ul style="list-style-type: none"> • It should support all cards issued by all banks (Tejarat, Ayandeh, etc.) 	17.3% (4 out of 23 respondents)
<ul style="list-style-type: none"> • I am very pleased with the mobile banking services, and I will not quit using my application easily. 	13% (3 out of 23 respondents)

National ID Code:

	The number of respondents		The number of respondents
The ID code is important to them.	18 out of 23 respondents	The ID code is not important to them.	5 out of 23 respondents.
Why is it important to you? <ul style="list-style-type: none"> • I care highly for my personal information. • It is the password to many of my accounts and social profiles. 			
Will you enter your national ID code in an application or website requesting it?			
• It depends. If I am convinced that it is necessary, I will enter it.	5 out of 18 respondents		
• If it is a reputable application like Snapp, I will enter my national ID code.	18 out 18 respondents		
• If my friends have used it and introduced it to me, I will enter my national ID code.	15 out of 18 respondents		
• If it has been extensively advertised and used, I will enter my national ID code.	5 out of 18 respondents		
• I prefer not to enter my national ID code unless I have to use a certain application.	2 out of 18 respondents		

USABILITY TESTING REPORT OF JIBIMO APPLICATIONS

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Introduction

Jibimo is a mobile payment application providing money transferring between people without bank account information or card number. In fact, Jibimo is a high security mobile based platform for money transferring. Jibimo tends to be a simple and advanced payment solution, therefore, provides users with mobile wallet. Usability test has been planned to evaluate the user ability in finalize the various tasks of the Jibimo. This test was examined by Shima Mohammadi, User Experience researcher and Morteza Roshandel, Service Designer during 4 days in ELECOMP exhibition where the users were asked to test some of Jibimo operation using android and ios application. all test sessions have been recorded. In order to identify the weakness and strength of the application, the current design validation, and probable redesigning investigated. Moreover, the users' perception to finalize the process without guideline, all the process, success or failure of each operation, questions and users' feedback were analyzed in this test.

Executive summary

Jibimo usability test on android application version 1.2.3 and ios 1.1.2 done in ELECOMP exhibition located in international exhibition center from 6-9 Mordad 1397. The test goals are as follows:

1. If the users divine the main concept and providing values of the application? (that is, Jibimo is a mobile wallet as a social media)
 2. How challenging is the registration process?
 3. If the users trust the service?
 4. How simple and practical would be the account charge, pay, request and settlement for the users? How difficult is each operation?
 5. If the information is available enough for the users or they have to always find something?
 6. Which operation is not finalized without guideline?
 7. If there is better solution for pay or request?
 8. How persistent is the emoji password? How effective would be the training on correct use of emoji?
 9. If they are convinced enough to transfer money using the Jibimo?
- 8 persons of the visitors attended the test aging between 18-35. They were mostly students or have their own business. Each test lasted almost 35 minutes.

Almost all visitors interested in the Jibimo concept, although some of them found it complicated for the first use. 50% of the attendees tested the android version and the rest used the ios.

A number of problems extracted from the application test include:

- “go to bank” button is not reachable enough
- Users’ inability to search contacts by name and multi-sectoral family name in pay/request operation
- “+” button function is not understandable enough
- Absence of “name sorting” option
- Repetitive username is not performed accurately in registration part

This report shows users’ feedback, operation success rate, errors and suggestions for the service improvement. Usability testing plan attached to this report.

Methodology

A questionnaire employed to select the participants. So the people visiting the Jibimo stand, were informed about service and asked some simple questions to participate the test.

The related criteria to choose the attendees were as follows:

- age
- having smart phone
- time for test

In next step, the selected participant was guided to the guest room and prepared for the test. The test process was explained by an operator to the participants and made them willing to attend the test. Then, they were asked to use the application without asking for help and speaking while thinking, then announce the probable questions and problems. At the end, the participants were asked to provide us with their feedback and recommendations about all process from different aspects.

Participants

All participants were selected from the Elecomp visitors. 6 out of 8 persons were male and the rest were female aging 18-35.

The test operational scenario:

The participants should finalize the bellow operations:

1. application installment
2. registration
3. account charging
4. setting emoji password and security questions
5. pay money to the operator
6. request money from the operator
7. following the request from the "confirm page"
8. bank account setting and settlement
9. changing the emoji password

conclusion

6 persons were able to install the Jibimo that among them 5 people were completely successful (83%). In registration process 7 users participated which 5 were able to register successfully (71%). Almost all attendees finalize the account charge and setting emoji password. 6 persons worked on payment process and 4 were able to succeed (66.6%). 5 out of 7 people who tried the request process, were successful (71%). In addition, 3 out of 5 persons who tested the settlement process were able to finalize it (60%).

user	version	Task 1	Task 2	Task 3	Task 4	Task 5	Task 6	Task 7	Task 8	Task 9
1.Masoud Samimi	ios	-	-	√	-	√	√	-	√	-
2.Zohreh Ghamkhar	ios	√	√	√	√	√	-	-	√	-
3.Ahmadreza Hatami	android	√	√	-	√	-	√	√	-	√
4.Masoud Hasannejad	android	√	√	-	√	-	√	-	√	-
5.Hossein Moradi	android	√	√	-	√	√	√	-	-	-
6.Ayoub Esmaeelzadeh	ios	-	√	-	√	√	√	-	-	-
7.Sara Nasehzadeh	ios	√	√	√	√	√	√	-	√	-
8.Maisam Hasan Jahan	android	√	√	√	√	√	√	√	√	√
The task trying rate ignoring the successfulness		75%	87%	50%	87%	75%	87%	25%	62%	25%
The succeed rate of each task		75%	71%	100%	100%	66.6%	71%	100%	60%	100%

Detailed Report

The detailed report extracted from each usability test is as follow:

- 1 Masoud Samimi**, ios version, August the 6th 1397,
- 2 Persona:** male, 27 or 28, educated, UX and UI designer, online shopping website owner, familiar and experienced with payment services.

"I have used P-line, Zarrin pal, Mellat and Pasargad. Mobile bank has reasonable speed and security and I am satisfied with it. Zarrin pal is quiet good and easy to use. Its support team are available. I have used the Zarrin pal payment port and I am satisfied, because they don't ask too much documents for port requisition and I was able to get it in a few days. The process for asking Enamad was too long and at that time Zarrin pal did not ask for Enamad and assigned payment port promptly, so it became popular very soon and as it was one of the pioneers in this market it can be said that it is the best. It had a problem at first which was its too much payment fees but they changed it very soon. Zarrin card is one of the best services provided with Zarrin pal which is not provided by others. This card is linked to the Zarrin pal account and can be used in ATM, stores and wherever you want and the money is available from Zarrin pal account. They have signed a contract with Ayandeh bank and made a co-branded card. The bank fees are not less than other competitors but they provide good services. Dutch treat has not offered by any mobile bank services and it has been used less, but if it is provided by any services well, I will use it."

For the installment had problem because he would not able to install the sib app, therefore he could not able to install the Jibimo. At first, he checked the app store but did not find it. Then he tried to download from the website directly, he checked the website and click the download button and connected to the sib app and said: "you don't have direct download and I have to install sib app? Although I am not interested in downloading sib app, I will do it and after Jibimo installing I will delete it. Sib app has problem and in each apple update I have to delete sib app and install again". He tried a lot to install the sib app, whereas he failed and he got impatient. "I asked him to test the application on my mobile phone" the operator said. The charging, pay and request process were tested by him. In payment process he asked: "why the application does not ask me whether or not I tend to receive the money? I have experienced a lot that I did not want to receive money from the others". For settlement went to the bank accounts first and searched for it. He did not find the "go to bank" button. He confused my bank account list with pop-up for selecting the account. He told: "because the background

color is darker than the list color, it had been designed similar to pop-up. There is no color difference in standard list". He was UX and UI designer. After searching all menu, he found out the bank button at top. When he tapped the "transfer" button and saw the 500 Toman fees, he smiled and said: "do you get 500 Toman in this step too?"

Feedback: low speed, short and not enough initiate guide. The UI can be better. He recommended the digital currency and the blockchain due to its transparency, security and high speed.

Summary:

Installment task: at first, he checked the app store and did not find the application ->> he wanted to download directly from the website and clicked the download button and asked: "you don't have direct installment and I have to install sib app? I don't like the sib app but I will and after getting Jibimo I will delete it ->> he tried a lot but he failed to install the sib app and he got impatient ->> unsuccessful

Payment task: "+" icon, mobile number submission, amount submission, pay button ->> successful – after payment he asked: "why I were not asked if I had been wanted to receive the money or not? I have experienced a lot that I did not want to receive money from the others."

settlement task: he searched the bank account and confused with the account list and pop-up ->> then he backed to the first page and tapped the menu. While explaining each part of the menu, finally he found the "go to bank" button beside the account statement, then he entered the bank transferring page and tapped the bank button and read the text on the dialogue and said: "do you get 500 Toman in this step too?" ->> successful

3 Zohreh Ghamkhar, ios version, date Mordad the 7th 1397, persona: female, 26 or 27, employed, she had used "AP" (Asan Pardakht) application for money transferring with mobile, she had not used other services and eager to have experience with new services.

She had not used the similar applications. At first, she asked: "is it similar to "AP"?" I explained about the Jibimo then she encouraged to test it. She had already installed the Sib app so she was able to download and install the Jibimo. She passed the registration process perfectly. For account charge she clicked the increase amount more than once, without filling the empty amount field. Then when she did not receive any reaction, clicked on the empty field and asked: "I have to put the amount?" she finalized the charging process. although she wanted to charge the account for 5000 Toman, she charged it for 50,000 Toman by mistake. Even after charging she did not realize her mistake. When she opened the menu I told her: "just for your sure and probable worries about your money, I have to tell you that you have charged your account for 50,000 Toman instead of 5000 Toman." She surprised and said: "why?" I told her: "because the currency is Toman not Rial." And told: "I thought it was Rial same as other places so that I put one more zero. What is happening to my money now?". Then she should set emoji password that made her pleased. Then for transferring money to her colleague clicked the "+" icon and searched for her colleague's name, but it was not shown and she thought it did not work. She removed and did it again and waited a little. After 6 seconds it was shown to her and she said: "it is because of my internet which does not work properly in the exhibition." Then she wanted to enter the next step but the next button was not shown for her. She tried a lot but she failed and went back to the previous step twice and did it again and she could not again. At this time, I helped her and touched the top right side of the screen without showing the text and send her to the next step and I told her: "this is one of application bug which rarely happens in some mobile phones and will be solved very soon". Then she was able to finalize the payment. Then tried to transfer money to the bank and she wanted to set the amount manually and found out that it should be 4 digit number and when she put 5 numbers it was removed.

Feedback: although she faced lots of problems, she liked it and gave compliments and said she would use it in the future.

Summary:

Installation task: she had already installed the sip app so was able to download the Jibimo easily ->> successful

Registration task: she passed it without problem

Charging task: she clicked the amount increase from the menu ->> she clicked the button without putting the amount in the empty field. when she did not get any reaction, she clicked on the area and asked: "I have to put the amount here?" ->> she finalized the charging process and when she wanted to charge 5000 Toman she charged 50,000 Toman by mistake. Even after that she did not realize it. When she opened the menu I told her: "you can see the statement on top of the menu. Just for your sure and your worries about your money, I have to tell you that you charged your account for 50,000 Toman instead of 5000 Toman". She surprised and said: "why?" I told her because the currency in the application is Toman, not Rial. And said: "I thought it was Rial same as other places so that I put one more zero. What is happening to my money now?". ->> successful

Setting password: she liked emoji password ->> successful

Payment task: clicked the "+" icon and searched for her colleague's name, but it was not shown and she thought it did not work.

Removed and entered again and waited. After 6 seconds it was shown for her and said: "it is because of my internet which does not work properly in the exhibition." -> Then she wanted to enter the next step but the next button was not shown for her. She tried a lot but she failed and went back to the previous step twice and did it again and she could not again. "At this time, I helped her and touched the top right side of the screen without showing the text and send her to the next step and I told her: "this is one of application bug which rarely happens in some mobile phones and will be solved very soon" the operator said. Then she was able to finalize the payment. ->> successful

settlement task: she searched the menu and was able to find the button promptly. she wanted to set the amount manually and found out that it should be 4 digit number and when she put 5 numbers it was removed. ->> unsuccessful

6th1397, persona: young person, probably new student, shy and calm

- He did not read the initiate guideline and went to the registration directly.
- He entered id number without question
- “when you entered id, the error message prevents using the keyboard”.
- The explanation of second step read.
- Account charge: his bank card did not have the second password
- Request: he entered the menu ->> contacts search
- Emoji password: he found it weird
- Security question: he asked: “if I forget what happens? I answer one question right now is ok?”
- Go to bank : “I do not have Sheba number.” He wanted to give up because of the difficulty of this step.

Feedback: the visual design was ok – it was a little complicated. It might be because of the server delay – at first, I confused your service with another finance network (wallet) which was blue. He installed the application easily. He did not read the initiate guideline and clicked the enter button immediately. He entered his ID number without problem (he looked shy). In ID and Avatar page, his selected ID was unavailable and he faced error message. He said: “error message prevents using the keyboard”. The registration was done and the second step guideline observed and read. For balance increase he found the button easily but when he found out that he should go to the payment port said: “I don’t have second password”. “I asked him to send a request to me” the operator said. First, he clicked the menu. Then went to the contacts and search for my name. He tapped the “+” icon in profile page and finalize his request. After balance increase, he started setting emoji password. He looked surprise due to his body language. In security question he asked: “if I forget what happens? I answer one question right now is ok?”. “I asked him to transfer an amount of money to the bank” the operator said. He found the payment button easily. When he found out that he needed the Sheba number he went back and said: “I don’t have Sheba number”. This step was difficult for him and wanted to give up. He provided with additional description to

finalize the payment later. His opinion about the application: the visual design was ok – it was a little complicated. It might be because of the server delay – at first, I confused your service with another finance network (wallet) which was blue.

Summary:

- He did not read the initiate guideline.
- He entered his ID number without question.
- “the error message prevents using the keyboard”.
- the second step guideline observed and read.
- Account charge: he did not have second password.
- Request: tapped the menu ->> contacts search
- Emoji password: he found it weird
- Security question: he asked: “if I forget what happens? I answer one question right now is ok?”
- Go to bank: “I don’t have Sheba number”. This step was difficult for him and wanted to give up.

Feedback: the visual design was ok – it was a little complicated. It might be because of the server delay – at first, I confused your service with another finance network (wallet) which was blue.

5 Masoud Hasannejad, Android version, Mordad the 7th 1397, operator: Sohrab Roshandel

persona: his iq looked to be less than average.

The installment process was done. The initiate guideline passed without reading. For entering ID number he had problem. His selected id was not available but he could not understand easily. He entered the first page. For sending his request had problem and did not know what to do. “For setting emoji password I explain a little for him” the operator said. He said: “emoji is forgettable”. He filled security question part easily. For transferring to the bank he had problem with Sheba number. He said: “Isn’t it possible to set card number?”

Summary:

- The initiate guideline was not read
- He was not comfortable to enter his ID number
- His selected id was not available but he could not understand

easily

- He was not able to find pay/request part
- Emoji password: “emoji is forgettable”.
- Setting Sheba number was difficult for him: “Isn’t it possible to set card number?”

6 Hossein Moradi, Android version, Mordad the 7th 1397,
persona: reserved

The installment was done. In registration step he said: “why does it want ID number?”. In ID and Avatar page told: “it does not have the option to choose photo from gallery?”. He entered the application after registration. He increased the balance. The message about emoji password was not read and he confirmed immediately. The security question was done easily. “I asked him to pay an amount of money to me” the operator said. He clicked these tabs respectively: General>contacts>menu>personal>menu. He got confused. At the end he said: “how should I pay?”. He did it with help. He was asked to transfer money to his bank. At first, he went to the account management and said: “I don’t know my Sheba number”. His opinion about the application: I don’t like the first page. More important information should be instead of social media pages.

Summary:

- Registration: “why does it want ID number?”.
 - Avatar: “it does not have the option to choose photo from gallery?”.
 - Emoji password: The message about emoji password was not read and he confirmed immediately.
 - “In personal page, a disabled form would be shown, similar to what is going to be active”
 - payment: General>contacts>menu>personal>menu. “how should I pay?”.
 - Go to bank: he went to the account management and said: “I don’t know my Sheba number.”
- Feedback: “I don’t like the first page, it’s better the general, contacts and personal pages would be hidden and an important page performs”.

7 Ayoub Esmaeelzadeh, ios version, Mordad the 8th 1397, persona: he showed his problems and feeling about the application easily. He expected more from the application in compare to other users.

He had already installed the application. In registration process he had a problem and could not type his name in English. He passed the next steps. For setting emoji password he said: "How I can remember it?". He did not realize the Toman currency. He was of the opinion that the location of the social media and "+" button was inappropriate. The buttons mostly were so small for him that he could not tap.

summary:

- He had already done the installation
- "is it possible to type the name in English?"
- the Toman currency was not recognized
- emoji password: "How I remember that?"
- "the "+" button and social media are not good".
- "the bank tap is too small for fingers. This can be seen in other pages too".
- the application problems in iphone 6:
- the Sheba coping
- the ID number that already set is not shown in settings
- email is not shown in settings
- the emoji password setting page was performed frequently

8 Sara Nasehzadeh, ios version, Mordad the 8th 1397 persona: outgoing. She noted to the visual options very much and she worked in this field.

She does not have sib app. "I asked her for downloading Iranian application what has she done?" She said: "I search the google and check their website and use the direct link for installment. I wish Jibimo had the direct link." At first, she installed the sip app and search the Jibimo term that she failed. He searched again and did not find anything. She searched Jibimo and found it. She installed the program. When the initiate guide was shown she said: "is it needed to read them? How beautiful they are". she liked the graphic

design. She worked in motion graphics field. The final page was not shown. She put the mobile number, but the activation code delayed. In registration process when she found out that she should put her ID number said: "ID number? Why?". She entered ID and Avatar page. She said: "I didn't see the text located below the page (terms and conditions). The font should be bigger". For balance increase, she tapped the social media and asked: "it does not have the back button?". Finally, she found the increase page. she had some ideas for amount presetting options (e.g 10,000, 20,000 and etc.) to facilitate the process for users. She charged 50,000 Toman. In emoji password setting she asked: "just emoji?" her tone was unclear. "is it good or bad?" the operator said. She said: "it is attractive". The security question passed easily. "I asked her to try the payment task" the operator said. She tapped the menu and entered the contacts search. For request did the same and send request from the selected contact. In bank transferring she said: "I don't have Sheba number". Her account was in Saman bank. She tried to find the Sheba number and entered. The money received in her account immediately. Her opinion about the application: I will use it instead of Saman bank port because it is easier. This option that send the message to the others is very good. If it could be possible to make group and add others it would be very good because it would be possible to use it for specified payment for example employee wages. Similar to Shareit, If it could identify the close users it would not need to search the people around us.

Summary:

- Installation: "I search the google and check their website and use the direct link for installment. I wish Jibimo had the direct link."
- Searching in sib app: The Jibimo term was searched but she failed. He searched again and did not find anything. She searched Jibimo and found it.
- Initiate guideline: "is it needed to read it?" "how beautiful they are" the last page was not shown.
- the activation code delayed
- Registration: "ID number? Why?"
 - ID selection: "I didn't see the text located below the page (terms

and conditions). The font should be bigger”.

Account charge: she entered and went back to the social media pages frequently. “there is no back button?”-Idea: there would be preset amount same as 5 Toman, 10 Toman and etc – she charged 50,000 toman.

- Emoji password: “just emoji?” “Is it good or bad?” the operator said. “it is attractive”.
- payment: menu>contacts search
notice: each time the apple notification page was used, it was needed to submit the emoji password.
- bank transferring: “I do not have Sheba number”. She had account in Saman bank
- money request: contacts search >the contact profile>request

feedback: I will use it instead of Saman bank port because it is easier. This option that send the message to the others is very good. If it could be possible to make group and add others it would be very good because it would be possible to use it for specified payment for example employee wages. Similar to Shareit, If it could identify the close users it would not need to search the people around us.

9 Meisam Hasanjahan, Android version, Mordad the 6th 1397, persona: programmer with high expectation from the product who expressed his problems and requisitions easily. He installed the program from Café bazar. He reviewed the initiate guideline. The last page was not shown. He expected a lot to receive the activation code rapidly which at last it is cleared that his mobile phone has network problem. The number send again and the message was received. In setting profile information when he faced the ID number field he reacted and said: “why ID number? It is an important bug”. The initiate description was read, but at the end, he said: “I do not understand for now”. An amount was charged in account. When he faces the final acceptance tab said: “it is not needed”. When set the emoji password he said: “I prefer digit password because I forget the emoji. I have to put all the same to be able to remember”. Facing the security question he told: “I prefer to put email address because I am not in the mood to answer the

questions". For payment he entered the menu and contacts search page and he wanted to know these contacts are the same as phone contacts or the program users. He searched the Morteza term. He did not find anything. He said: "when it does not find something it should be announced. I have to search for mobile number. It does not have the loader icon. I do not know what to do now?". He opened my profile page, the "+" button did not work. He said: ""+" button does not have title". Another problem was that the program and android keyboard were opened at the same time. When in contacts search page entered my mobile number and selected it he realized that he was able to choose more than one contact. He continued the process easily. For request payment he said immediately: "the request is the same as pay?". Then asked: "how can I add my friends to the list to avoid searching for their name each time?" "I asked him to check where his request has registered?" the operator said. He opened these pages respectively: announcement>private>general>contacts>waited for confirmation. In bank account setting said: "why it does not get card number or account number?". For finding Sheba number he opened his bank application. In return he had to submit the emoji password again, therefore he said: "this is not necessary". The Sheba number was copied but it did not confirm in the field. It seemed underlines eliminating make the number short and it did not paste completely. In the online support part the word "hello" was sent. He said "the sending term is remained. when you close the page and entered again the message has been sent but if we stay the sending page remained".

summary:

11:56 installation from bazar

11:57 waiting for loading "nothing is shown!"

11:58 the mobile number entered – the activation message did not received – too long waiting – "the messaging service is weak"

12:00 sending the activation code again – mobile network error was cleared – "why it asks for ID number??? This is an important bug".

12:04 the initiate description of the program: "I do not understand for now".

The final charge acceptance: "it is not necessary".

12:05 the account was charged. "what does the contacts search mean? Is it refer to mobile contacts or program users?"

12:07 emoji password: "I prefer digit password because I forget the emoji. I have to put all the same to be able to remember".

12:08 security questions: "I prefer to put email address because I am not in the mood to answer the questions"

payment: contacts search>searching for Morteza term>nothing is found

"when it does not find something it should be announced. I have to search for mobile number. It does not have the loader icon. I do not know what to do now?".

In profile page the "+" button does not work. "the "+" button does not have title"

"the program and android keyboard were opened at the same time".

After adding the mobile number: "so I can select more than once users".

12:17 money request: "the request step is the same as pay?"

"How I can add my friends to avoid searching each time?"

Following the request statement: announcement>private>general>contacts>waiting for confirmation

12:20 bank account setting: "why it does not get card number or account number?".

12:21 "I go to the bank application for getting my Sheba number".

In return to Jibimo he had to submit the emoji password: "this is not good that it asks for emoji password again"

The Sheba number was copied but it did not confirm in the field. It seemed underlines eliminating make the number short and it did not paste completely.

12:24 the process ended

feedback:

- for the online support the word "hello" was sent. "the sending term is remained" when you close the page and entered again the message has been sent but if we stay the sending page remained.
- The main objections: the user search page does not have the loader icon – I prefer the payment page would be more complete and all needed information were available (waiting list) – "+" would

be more informative – I did not understand the announcement function – it should be clear – for registration bank account is more practical and understandable.

Application errors:

users	error	operation	version	Error number
Masoud Samimi	Sib app installation error	ios application installing	ios	1
Zohreh Ghamkhar	Put amount in toman instead of rial	Amount increase	ios	1
Zohreh Ghamkhar	Low speed loading in contacts search and program loading	Contacts search	ios	1
Zohreh Ghamkhar	The next step tab not shown in contact search page	Contacts search	ios	1
Zohreh Ghamkhar	The 4digit limitation in optional amount field	Go to bank	ios	1
Hasan Jahan	Absence of search button	Contacts search	android	1
Hasan Jahan	Absence of loader icon	Contacts search	android	1
Hasan Jahan	Multisectoral name not recognizable	Contacts search	android	1
Nasehzadeh	No priority for contacts name	Contacts search	ios	1
Hasan Jahan	The program and android keyboard opened together	User search	android	1
Hatami	The ID selection error message cover the screen	Avatar and ID page	android	1

users	error	operation	version	Error number
Hatami, Hasan nejad, Moradi, Esmaeelzadeh, Nasehzadeh, Hasan Jahan	"+" button is not recognizable	Home	android, ios	6
Hatami	Insufficient information about security question and how to use	Security question	android	1
Hasan nejad, Zohreh Ghamkhar	The selected ID is not recognizable in case of failure	Avatar and ID page	android	2
Moradi	"go to bank" button is not found easily	Go to bank	android	1
Esmaeelzadeh	Too much small buttons and difficult to tap	Different pages	ios	1
Esmaeelzadeh	ID number and email is not shown	Personal detail	ios	1
Esmaeelzadeh, Nasehzadeh	The emoji submitting request is shown frequently	Mobile notification bar	ios	2
Nasehzadeh	The jibimo term search is not found in sib app	Sib app	ios	1
Hasan Jahan, Nasehzadeh	The last page of program description is not shown	Initiate guideline	ios, android	2
Nasehzadeh	The font size of terms and conditions is too small	Avatar and ID page	ios	1
Nasehzadeh	The back button is not available	Different pages	ios	1
Hasan Jahan	No announcement for message sending in support page	Support page	android	1

Data summary:

task	The number of successful action	Error number	Ending task success rate
1	6 out of 8	2	75%
2	5 out of 7	4	71%
3	4 out of 4	1	100%
4	7 out of 7	1	100%
5	4 out of 6	8	66.6%
6	5 out of 7	8	71%
7	2 out of 2	0	100%
8	3 out of 5	2	60%
9	2 out of 2	0	100%

Users recommendation for application enhancement:

No	Recommendations	Justification
1	Using motion graphics to attract the initiate guideline	The initiate description is not noticeable and legible enough
2	Numeral or emoji password option for users and providing description about the high security of emoji password	Using emoji password advantages are not clear for some users
3	Bank account or card number instead of Sheba number	The Sheba number makes trouble for users
4	Evidential reason for getting ID number in registration process	The reason of putting ID number is not understandable enough for users
5	Redesigning the social media pages	The social media pages are confusing

6	Direct download link in the website	Some iphone users don't install sib app
7	Different fonts for some terms based on their priority	Some texts are not expressive and observable enough
8	Presetting amount for balance increase	Accelerating the balance increase process
9	Group making option with desirable contacts for faster access and easier contacts activity management	The requirement of Users' management
10	Recognizing surrounded people with wifi in some location (same as Shareit)	Avoiding search activity when users close together
11	Using users' email instead of security questions	Impatience of some users to answer the questions and forgetting answers
12	Adding possibility of friends and contacting people in a separate list	Finding people easily with different categories

Conclusion

Most of the users in usability testing didn't perceive the Jibimo function very well. Due to the feedbacks and behaviors of the users facing the application, we realized that although the main target of the Jibimo is simplification of money transferring between people, due to the complication of the program tasks, this goal is obscure and is not able to influence users. In addition, because of the special environment of the exhibition which visitors surrounded with too many services, the enough focus for testing is not available. Therefore, behavioral mistakes affected by the environment should be noticed. The errors happened in the payment process that means the attempts should be made to improve it. Moreover, it is achieved that the exhibition was not an appropriate place for testing because of crowd, noise and internet dysfunction. But 8 tests were done which shows the important aspects of the product needed to be enhanced.



Competitor Analysis :

"Anytime you find some one more successful than you are, especially when you're both engaged in the same business- you know they're doing something that you aren't," Malcom x

■ Competitor Analysis :

Identifying the competitors standing against you is obviously an intelligent tactic, which shows the weaknesses of the market competition. Are the market customers provided with sufficient and appropriate services? What products or services can you provide that similar businesses cannot?

In this section, the goal of the competitive analysis was to increase the validity of your ideas in comparison with ... Undoubtedly, a great amount of time was spent analyzing the competitors.

The analysis began after generating this database. The easiest method of analysis was to see the technical, financial, and design teams as customers because customer needs can be perceived only in this way. It helped us figure out the distinctive factors of the brand. After understanding the factors, a better solution and a unique value were added to Jibimo.

The market analysis enabled us to collect valuable data which helped us know our customers better

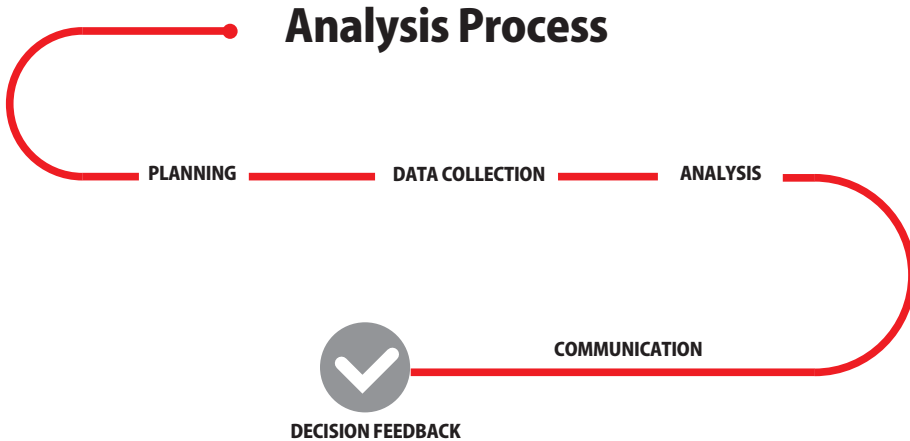
Analysis Process

In the first research section, the application had to be downloaded from an Iranian app store due to many constraints on financial applications. The entire team was busy analysing the application.

At first, the process included planning to select competitors, determine the proper indicators for measurement and comparison, and finally select the proper kpls for each of the selected indicators.

The author looked deeper into the analysis terms for identifying and evaluating the strengths and weaknesses of the current potential competition among fourteen competitive applications operating in Iran's market.

The goal of this phase was to conduct a thorough analysis of features and functionalities that other competitor applications have in order to help build the strategy to improve Jibimo. However, not only is it the process of evaluating usability, it should also work in relation with other testing phases.















■ Planning:

The planning history process will included the tree steps:

- 1- Selecting competitor,
- 2- Choosing the right criteria to measure competitors
- 3- Choosing the right KPI for each criteria

Competitors Selection that needs to be a monitor in mobile payments application

		
		
 PayPing	 IDPay	
 SimPay.ir		 bitpay

Jibimo client expect the conducting review to take the guest information back to the upper management and put a business case together in order to find out the benchmarking. There are many selection criteria for competitor analysis; however, the main products are as follows:

Data Collection:

After identifying the competitors, the first step is to study their websites, applications, social media profiles, and support services in addition to collecting the feedback from Customer Discovery interviews to gain a comprehensive insight into the strategy in order to improve Jibimo.

Accessible Information Sources

App Websites

SOCIAL Media Profiles

Support Services

Customer Discovery Interviews

Note that the author decided to consider them when talking to stakeholders to ensure who

the target audience was in the report. It was also important to confirm the types of features they wanted to include.

These selected product features are major expectations user have for mobile payment applications.

The list of product features in order of importance

Fund Transfer (Wallet-based)

Payment

Social Networking

Value Added Services

(VAS) Accessibility

User Experience

Fund Transfer



■ **Fund Transfer**

Fund Transfer (Wallet-Based) (regarding the usability of mobile banking payment portals)

Fund transfer is one of the most common tasks with which almost everyone deals nowadays. For this purpose, people use different banking systems, a most widely-used one of which is the mobile-based banking system. It can mainly be considered a mobile bank. In fact, mobile banking applications are compatible with mobile operation systems. They can directly be connected to banking systems..

Different ways of find transfer on the selected mobile banking applications:

■ **Card-to-Card**

In addition to the direct use of bank accounts for fund transfer, banking cards can be used as side tools for transfer on most of the mobile banks. They can be used in a card-to-card transaction.

There are different conditions for card-to-card transactions within one bank. In this case, the transaction limit is usually higher, and no commissions are charged.

Wallet-Based Businesses	Wallet Features			
	Recharge	Transaction		Withdrawal
		Request	Pay	
Jibimo	✓	✓	✓	✓
Poolito	✓	✓	✓	✓
Dongipal	✓	✓	✓	✓
Paygear	✓	✓	✓	✓
Payping	✗	✓	✓	✓
Moneyar	✓	✓	✓	✓
Pay.ir	✓	✓	✓	✓
Phonepay	✓	✗	✓	✗
Moneyx	✓	✓	✓	✓
Resid	✓	✗	✓	✓
Bahamta	✗	✓	✗	✓
Zarinpal	✓	✓	✓	✓
IDPay	✗	✓	✗	✓
Bitpay	✗	✓	✗	✓
NextPay	✗	✓	✗	✓
Pardano	✗	✓	✗	✓

Money Transfer (Wallet-Based)

Jibimo	ID Pay
Moneyar	Pardano
Payping	NextPay
Resid	Pay.ir
Bale	Bahamta
Simpay	Bitpay
Moneyx	Winwin
Paygear	Phonepay
Poolito	Dongipal
Zarinpal	

payment



■ Payment

In Iran, nearly 27 million people are connected to the Internet via their cellphones. It is obvious that many of them decide to visit the websites of banks to manage a great part of their banking affairs simply by having a smartphone.

Therefore, it is necessary to analyze the function of portals and see how successful they have been in providing a standard and safe payment experience for users.

■ Conclusion

Accordingly, banking payment portals are no different except for a few small characteristics. Obviously, most of these portals have been design for a desktop platform. In most cases, no thorough optimization has been performed for their mobile versions. There are few portals considering the necessity of providing a satisfactory user experience of mobile payment. In this section, the analysis indicates included online shelf creation, website plugins, wallet acceptance, physical store support, and business registration. The following figures show how these indicators were compared.



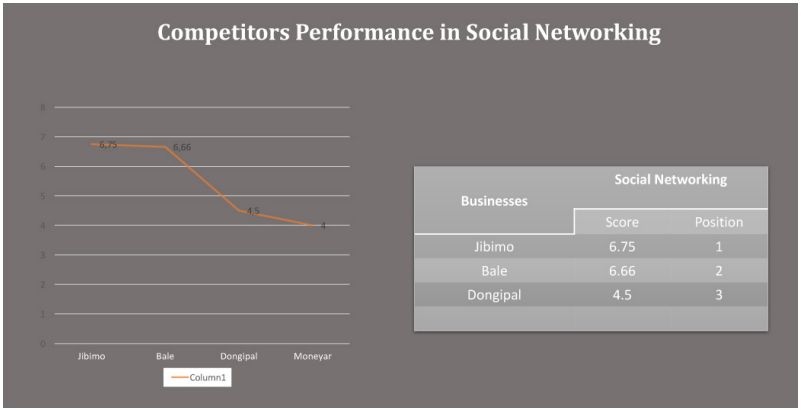
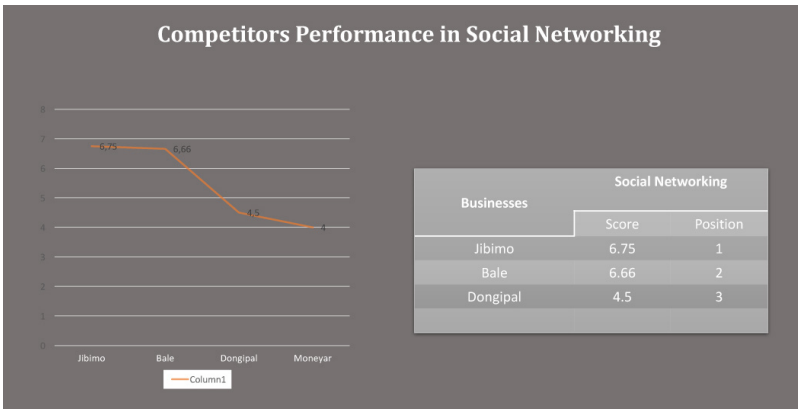
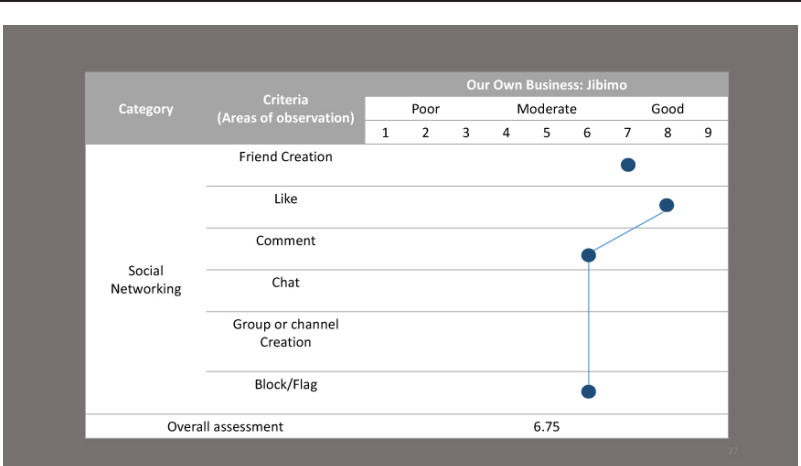


Social Networking

Social Networking

Nowadays, social networking and social media are becoming more and more popular than ever before. Innovation and creativity can act as important factors attracting customers.

However, there are a few competitors, only three of which have operated in this area. Jibimo users pay too much attention to these subjects, something which was indicated by studies conducted on customers and interviews given to them.



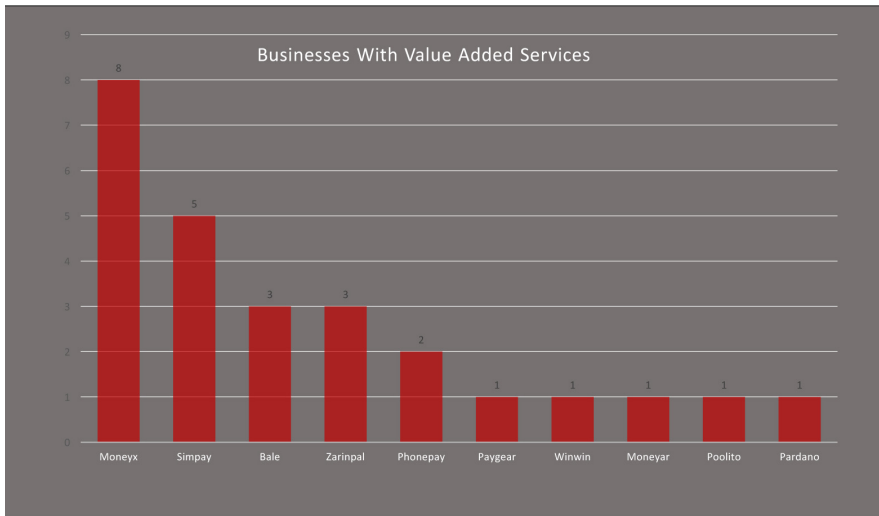
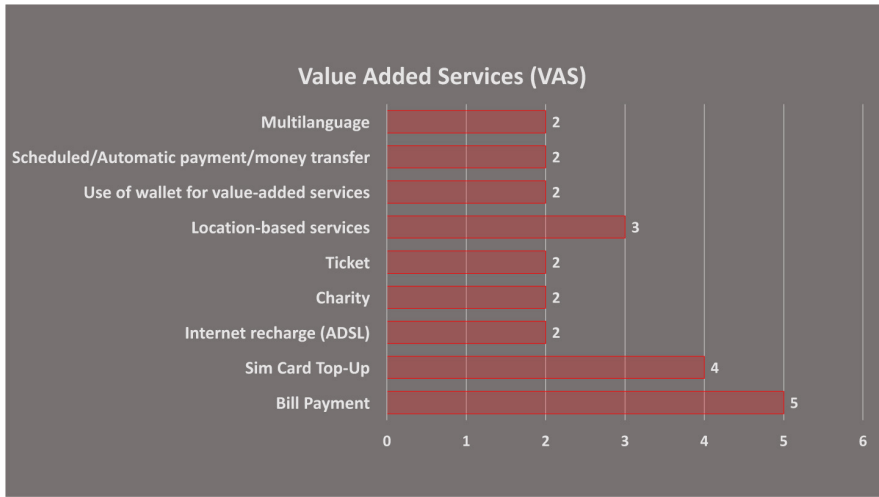
***value added
services***



Value Added Services

In fact, the value added services include a type of short messaging services which try to enhance the relationship and interaction between operators and subscribers by providing the appropriate platform. The important goals of these services include increasing the general knowledge of society and providing a type of healthy entertainment for the public. According to the design principles of these services, the audience will pay a sum for the received services. The most common type of value added services are the ones sent to the mobile phone subscribers via text messages on a variety of subjects. These services include different pieces of information on news, weather conditions, entertainment, and educational services.

- 1.The organizational value added services make the information and advertisements, provided by each of these applications, more purposive.
- 2.There will be a competitive advantage over other companies. Among the value added applications, which have been paid special attention



Accessibility



Accessibility

The quick accessibility of information is now considered an important factor among the users of the cyberspace. According to the recent statistics, the iOS versions of most applications, including Jibimo, cannot be downloaded from the Apple Store due to certain constraints and sanctions. Therefore, the Iranian app store should be used for this purpose. Unfortunately, it has brought an unsatisfactory and time-wasting experience for users.

The following figures show the accessibility types of these applications

Businesses	Supported Platforms			
	Android	iOS	Web	Telegram Bot
Jibimo	✓	✓	✗	✗
Bahamta	✓	✓	✓	✓
Dongipal	✓	✓	✗	✗
Paygear	✓	✓	✗	✗
Payping	✓	✓	✓	✓
Moneyar	✓	✓	✗	✗
Pay.ir	✗	✗	✓	✗
Moneyx	✓	✗	✓	✗
Poolito	✓	✓	✗	✗
Resid	✓	✓	✗	✗

Businesses	Supported Platforms			
	Android	iOS	Web	Telegram Bot
Bale	✓	✓	✓	✗
Winwin	✓	✓	✗	✗
Simpay	✓	✓	✗	✗
Phonepay	✓	✓	✗	✗
ID Pay	✗	✗	✓	✓
Bitpay	✗	✗	✓	✓
Zarinpall	✓	✓	✓	✗
Nextpay	✗	✗	✓	✗
Pardano	✗	✗	✓	✓



user experience

■ user experience.

“What if you wanted your customers to be more than just users?”

According to Chapter 2, the most important section deals with the user experience.

In a world of many competing applications, especially in Iran’s ecosystem, service providers have to offer the best user experience which can reduce the complexity and fiction of their application. The proper UX does not merely consist of a product, service, and appearance. It refers to designing all of the processes and their relationships with the mobile payment.

The goal is to provide services meeting customer requirements based on customer desires. This section presents a common method that has to be used for finding out how users access and use the information and different UX design approaches in mobile applications.

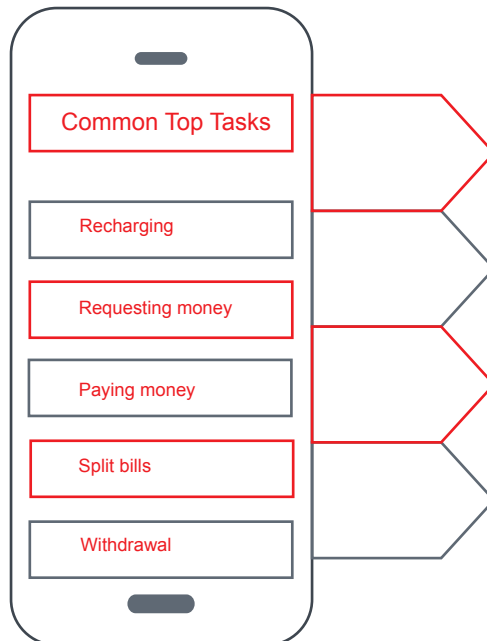
The user experience design is particularly important on the mobile

application because the hardware and function often exacerbate the difficulties that users face.

In this phase, the goal was to evaluate the user experience design based on the ease of use in order to measure the time on common top tasks and the number of completing top tasks of the competitors. It was decided to compare them with Jibimo and build the simplest banking app to ensure a wide variety of functionalities. These common top tasks are as follows:

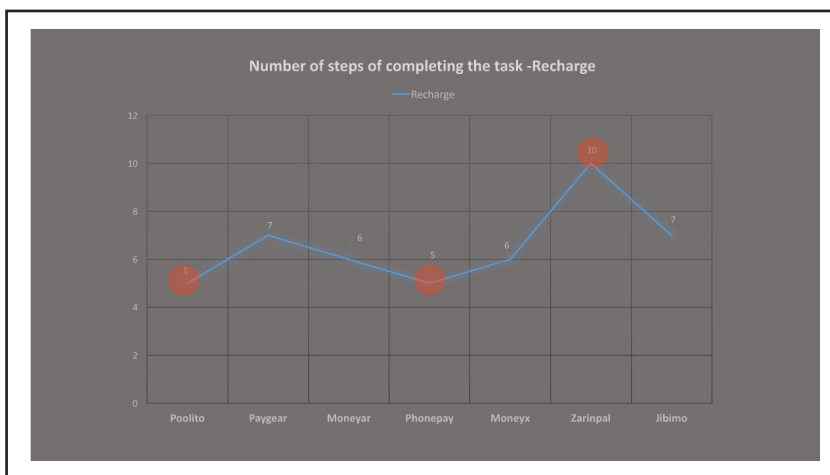
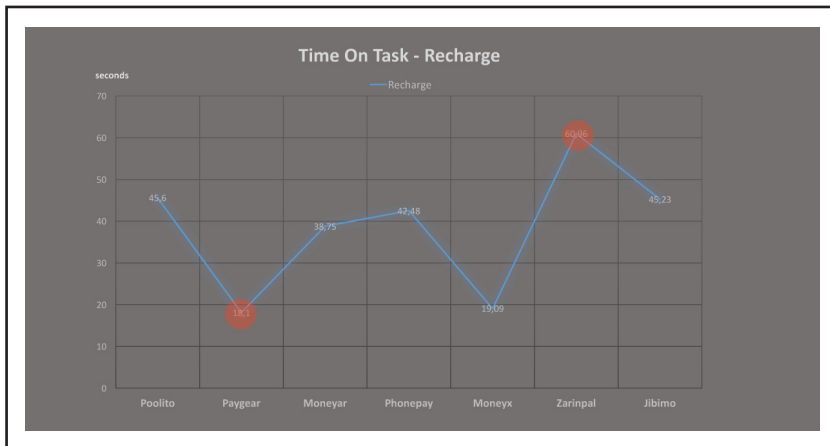
This section considers two important indicators, i.e. the duration and the number of steps performed by each of the competitors. They can provide a different and effective experience in the usage of a financial application.

Every mobile wallet application has its unique selling points that make them unique. However, the time of these top tasks can put the application user experience in the right direction. them especial from others but the time of these top tasks can put the application user experience in right direction.



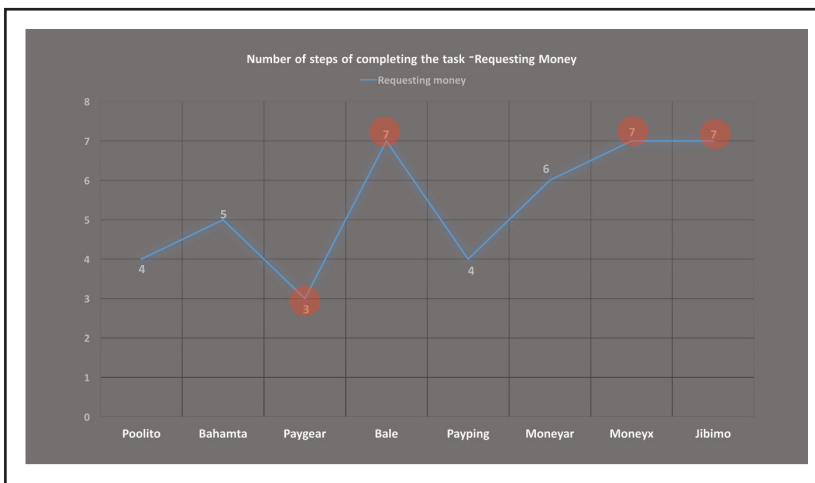
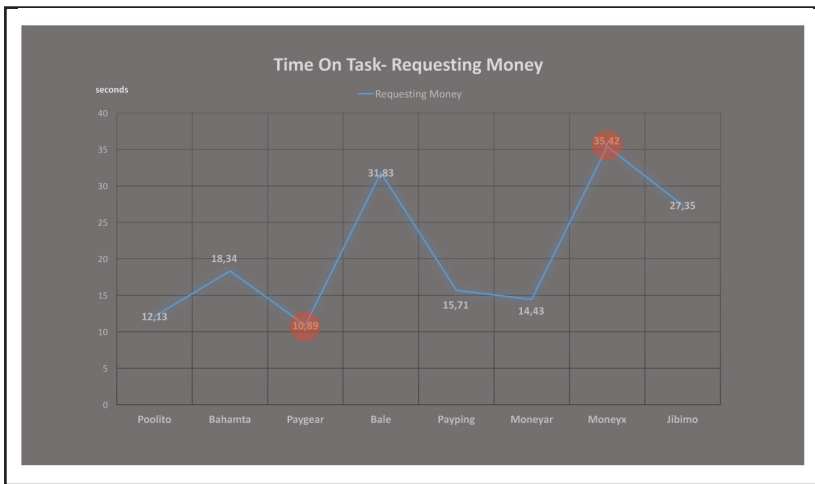
Recharge

These mobile apps offer massive discounts and deals on every recharge, which makes them even more useful but unfortunately during the user interview, we realized that the jibimo's user deals with the high time of the task and number of steps of completing the task so it creates an unavoidable experience for the users.

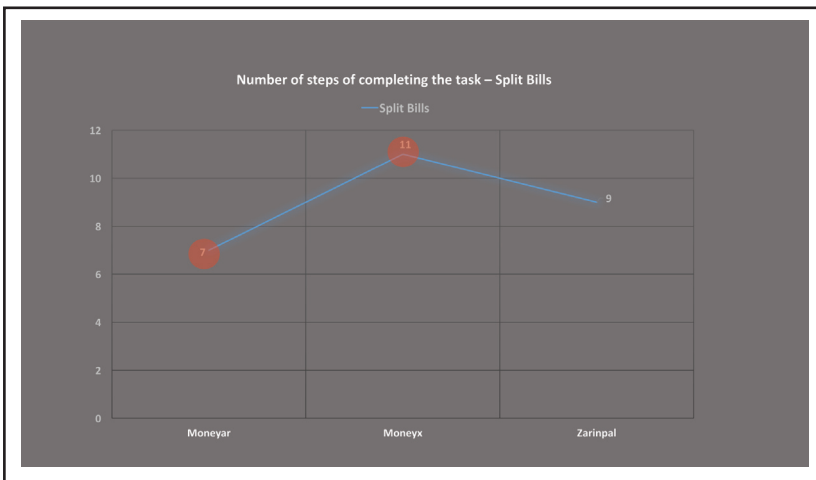
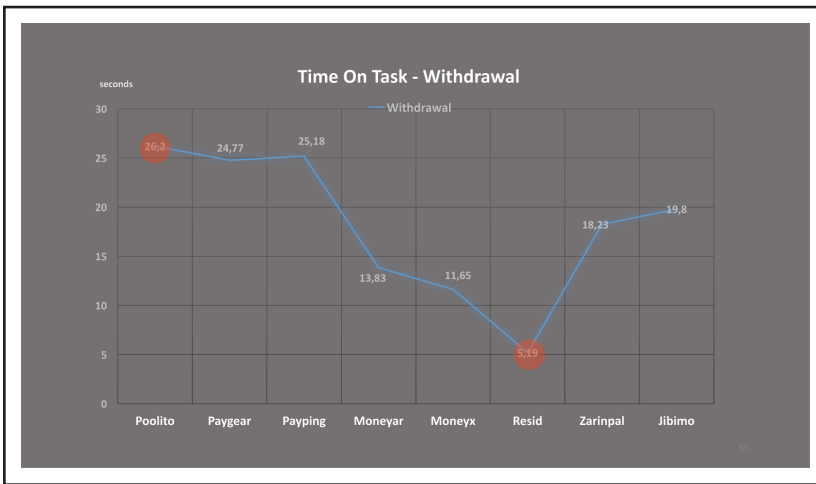


Requesting money

Author believes that being honest with users in all steps of banking transfer (from request to deposit) and responding to them sincerely can have significant roles in winning their trust.



withdrawal & Split Bills



Discover

120

Ease of Use



■ Ease of Use

Criteria for Observing the Category of Ease of Use

In this phase, it is first important to design and evaluate the ease of the use of each competitor in comparison with a Jibimio.

It is necessary to carry out user search and get user feedback in order to discover what the user

means by the ease of use in mobile payments. It is also important to determine which criteria have to be required by them because the definition of

ease of use states that nobody can fit all mobile applications.

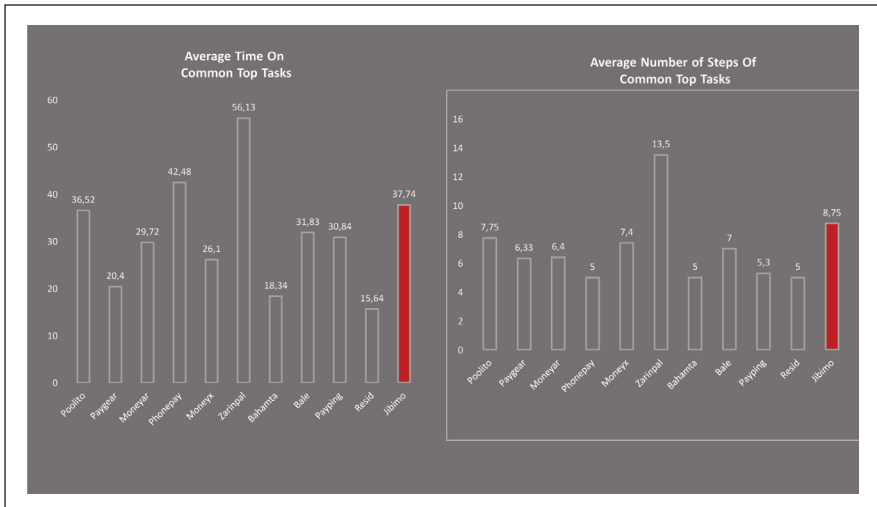
By constantly gathering feedback from users and observing about the ease-of-use, we started

to optimize and advance their experience in these areas:

- 1-Time of common top task
- 2-2- Number of steps of common top tasks
- 3-3- How to enter information
- 4-4- Number of fields required to fill
- 5-5- Transparency in messaging

The result and score of the Jibimo in Ease of Use compared with

Category	Criteria (Areas of observation)	Our Own Business: Jibimo								
		Poor			Moderate			Good		
		1	2	3	4	5	6	7	8	9
Ease of Use	Time On Common Top Tasks						●			
	Number of Steps Of Common Top Tasks							●		
	How to Enter Information						●			
	Number of Fields to Fill							●		
	Transparency in Messages					●				
Overall assessment		6.4								



Look and feel



those of other competitors

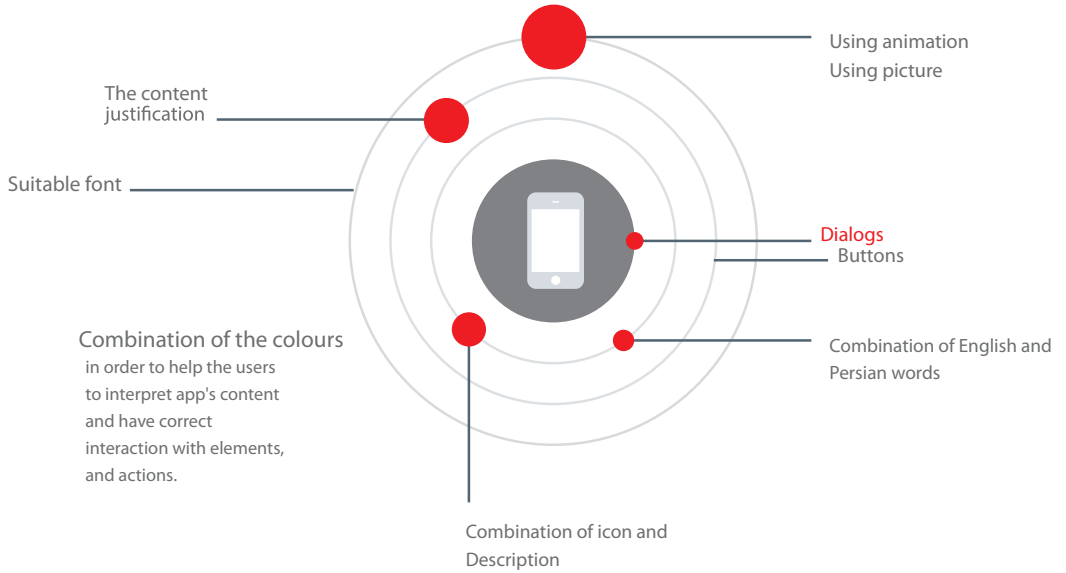
■ **Look and feel**

Due to the different requirements from the user interview, authors understand that look and feel of a mobile app matter, especially for the young generation who love visuals.

By evaluating look and feel, we can try to make Jibimo beautiful with eye-catching design to have a quick impression. Therefore, along with the features, functionalities and above all User experience, great look and feel of the app are also incredibly important.

Here are some elements that are important to be measured and

Look & Feel



compare with other competitors such as the list of blown:
The evaluation an overall assessment score among of competitor

Category	Criteria (Areas of observation)	Our Own Business: Jibimo								
		Poor			Moderate			Good		
		1	2	3	4	5	6	7	8	9
Look & Feel	Combination of colors							7		
	Displaying monetary					5				
	Color combination under the sun light							7		
	Using Animation							7		
	Using Pictures								8	
	Nice loading					5				
	The content justification						6			
	Combination of icons and descriptions								8	
	Margin balancing								7	
	Dialogs							6		
	Buttons								7	
	Suitable font								7	
	Combination of English and Persian words									9
Overall assessment		6.92								



*“Imagine yourselves as the architect, In this case, you create the blueprints of a site. You do the research and you organise the space based on the flow of people in and out of the building.”
Irene Pereyra from Anton & Irene*

Information Architecture

After gathering all information about the main usage, the last part of UX evaluation was information architecture of the Jibimo app.

Information architecture can be regarded as the backbone of the application. It is the foundation of the service in order to help design the navigational context and make the whole function stronger and transfer strong experience to the user.

How is an Information Architecture helpful?

According to Irene,

“The goal is to create an easy experience that is engaging and instils a lasting impression on the user, It’s the difference between coming away from a digital experience and thinking “That was easy” to ‘Whoa. That was cool.’”

As mentioned earlier, the information architecture helps to create

the clarity and comprehensiveness of the content and make the simple way for the user to understand the navigation and key information about the application.

The information architecture is something like a blueprint of the layout which needs to be generated by a visual scheme

Before evaluating the construction of the app layout, The author tried to understand what elements the application would consist of.

One of the first stages that focused on the clarity and comprehensiveness of the content usually includes different elements such as title, copy, images, audio, video, etc.

The list of IA criteria helps identify the essential content components so that the UX designer can plan the better product structure.

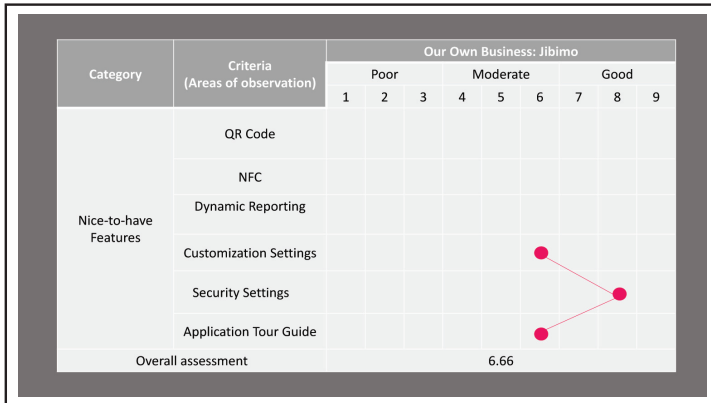
Assessing the Information architecture gives numerous advantageous opportunities not only for the UX designer but also for the whole development team and clients.

As a result, Jibimo score IA information

Category	Criteria (Areas of observation)	Our Own Business: Jibimo								
		Poor			Moderate			Good		
		1	2	3	4	5	6	7	8	9
Information Architecture	The Clarity And Comprehensiveness of the Content								●	
	Content Positioning								●	
	Search and Find the Content								●	
	Key Information About the Application									●
	Frequency of Information And Training								●	
Overall assessment									7.4	

Competitors Performance in User Experience

Businesses	User Experience					
	Ease Of Use		Look & Feel		Information Architecture	
	Score	Position	Score	Position	Score	Position
Jibimo	6.4	9	6.92	1	7.4	2
Phonepay	7.4	1	6.91	2	5.4	11
Moneyx	7.4	2	5.33	10	6.6	6
Resid	7	3	6.27	4	4.4	13
Bale	7	4	6.08	7	5.6	9
Simpay	7	5	6.13	6	7.6	1
Poolito	6.8	6	6.15	5	6.4	7
Bahamta	6.8	7	5.45	9	6	8
Payping	6.8	8	5.27	12	7.4	4
Paygear	6.4	10	5.18	13	7	5
Moneyar	6.2	11	5.33	11	5.4	10
Winwin	6	12	6.46	3	7.4	3
Zarinpal	5.6	13	5.58	8	5.2	12

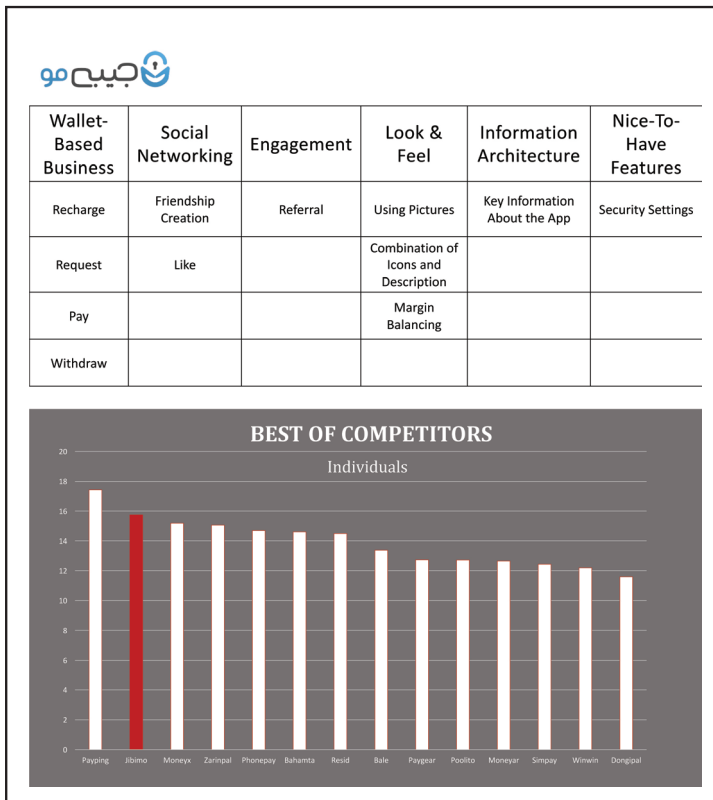


Competitors Performance In Nice-To-Have Features

Businesses	Engagement		Businesses	Engagement	
	Score	Position		Score	Position
NextPay	7.3	1	Moneyar	6	11
Dongipal	7	2	Payping	5.75	12
Moneyx	6.8	3	Zarinpal	5.6	13
Jibimo	6.66	4	Pay.ir	5.5	14
Bale	6.5	5	Resid	5	15
Bitpay	6.5	6	Paygear	4.6	17
Poolito	6.4	7	Simpay	4	18
Phonepay	6.3	8	Bahamta	0	19
Winwin	6.25	9	ID Pay	0	20
Pardano	6	10			

Conclusion

The author started analyzing the competitors and deeply evaluating Jibimo. The paper described the redevelopment of our library website as a collaborative journey with our users. Their main focus was to ensure that the new website would present information resources and services in a simple but professional and inviting way to appeal to our users. They aimed to provide easy access to our resources with a minimum of clicks and provide full functionality via the mobile devices, which are now mainstream and indispensable to the current generation of users. They have integrated user collaboration into their website management procedures and workflows so that they could ensure that the website would remain fresh and responsive to users' needs into the future. They also have an array of online tools that will assist the researchers.



Weaknesses

Business Registration

The ability to create a post-ping business account alongside personal accounts for businesses is a good example of implementing a host of clients and businesses.

Time on task/Number of steps

The high probability of doing the tasks, performed on competing services with fewer times, may have bad outcomes. By eliminating additional steps or placing steps on shared pages, you can reduce the time taken to perform a task. For example, it arrived at the lowest payout time. When paying, by choosing a person from contacts, no buttons are sent to the payment page, or if there is not enough money in a wallet, it is possible to charge or pay from the port to the user.

Physical Store support

The successful example that has worked in this field, vonPy, has been a good market by tweaking a certain category of offline business (taxi).

Nice Loading

The most spectacular Simpiny lingo is its logo for loading

Dynamic Reporting

It can be done by differentiating the reports of various operations, such as charging, receiving, and paying and settling accounts in the best way possible. In Politto, every transaction type is painted with coloured bulletins, and in Manix, each transaction is displayed.

According to the results of analysing competitors and the case study, the two last figures indicated that it was ranked the second. However, it should be put in the redesign process because the previous chapters showed that there were different requirements demanded by the target customers. These requirements should be addressed. When the author got acquainted with the owners of Jibimo, all of whom had completely technical backgrounds, it was understood that they were spending hefty sums on their marketing campaigns instead of analysing users and evaluating the market needs to redesign the UX and UI. In fact, they had no concerns for the presence and importance of a service designer.

Therefore, it is necessary to design mobile payment portals and optimize them to provide a decent UX.

Given the positive feedback and the second position of look and feel, it is far away from the standard UI. Thus, it needs a redesign including the UI, colouring, and arrangement of texts on the mobile screen.

In designing banking payment applications and services, developers always believe falsely that payment security and process completion are to be preferred to the appealing appearance. Unfortunately, this can clearly be seen among many banking applications in Iran.

Like all of the other software products, designing a good and attractive UI will not only satisfy users but also have a key role in their UX and rapid completion of transactions. Fortunately, there are certain portals paying special attention to the subject.

Modifying the replacement method of the security keyboard, eliminating the necessity of scrolling the page up and down, and providing more solutions for the rapid submission of information (like scanning a card with a camera on Saman and Asan Pardakht portals) are all among the actions which can greatly improve the UX of online payment on mobiles. Therefore, it is hoped that banking services will be dealt with better and more often in the future.

Design approach:

Many services have long been provided. With technological advances over time, services have become more complicated in the same way as different aspects of life. Customers can now communicate with companies in a wider variety of ways. For instance, banks can be considered. Services used to be provided only through the presence of people at a bank. However, there are now other ways such as ATMs, mobile phone applications, the Internet, and telephone banking systems. When there are too many complicated accessibility steps, it will be difficult and even impossible to provide customers with satisfactory experiences through conventional management methods.

From the service design perspective, the perfect solution lies somewhere in the minds of business owners, employees, and customers. The service design is a method for coming up with, testing, and implementing an idea along with everyone playing a role in providing and receiving services.

The service design was mainly effective when Jibimo decided to improve the ways of providing services for customers. Therefore, either a new service is created, or an existing service is improved. As a service designer, I should do my best to increase customer satisfaction. For this purpose, the customer benefits from various tools but makes the most of user research and mutual understanding. The service user is always in the center of every service design step. As you have noticed since the very beginning of this project, we have considered everything from the application user's perspective. In fact, the entire project started at the point that people, a thorough understanding of problems, and user insights and demands were taken into account rather than numbers and statistics. For the first time, I stood by the side of company owners, employees, and users in all of the design steps.

The service design process is iterative. In other words, ideas are tested and modified in the real world. Then they are retested and improved in the real world until they can work. In fact, it is not

expected to come up with a brilliant idea quickly; however, success can be achieved through repetition. Now the final conclusion and process design should be made through tests, interviews, and analyses.

The programs and processes are based on the service design. All of the programs can finally increase customer satisfaction and ensure the success of an organization.

Regarding the design power which organizes Jibimo with a very applied discipline, the question is how the design principles can be tested to analyze unauthorized actions?

The service design tools can be employed to redesign the pain points encountered on the path. For this purpose, there are two important tools: customer journey maps and blueprints.

Personas deliverable



ios version

Masoud 28_{yrs} - Iranian
UI designer



.....



familiar and experienced
with online payment services



BACKGROUND

He is the UI designer and from Tehran he is online shopping website owner, familiar and experienced with payment noted to the interface design very much .



MOTIVATION

As a business owner, he can become a member of this financial social network to attract his customers, especially the young ones products services.



SPECIAL INTEREST

He is highly intrested in wallet payments and he has used some of Iranina payment application .



NEEDS

Avoid information overload on the app
an opportunity to see static which reflects where the money goes
features and capabilities are provided for him free of charge

Financial literacy

low ★★★★★ High

Tech skills

low ★★★★★☆ High

Social Networking

low ★★☆☆☆☆ High

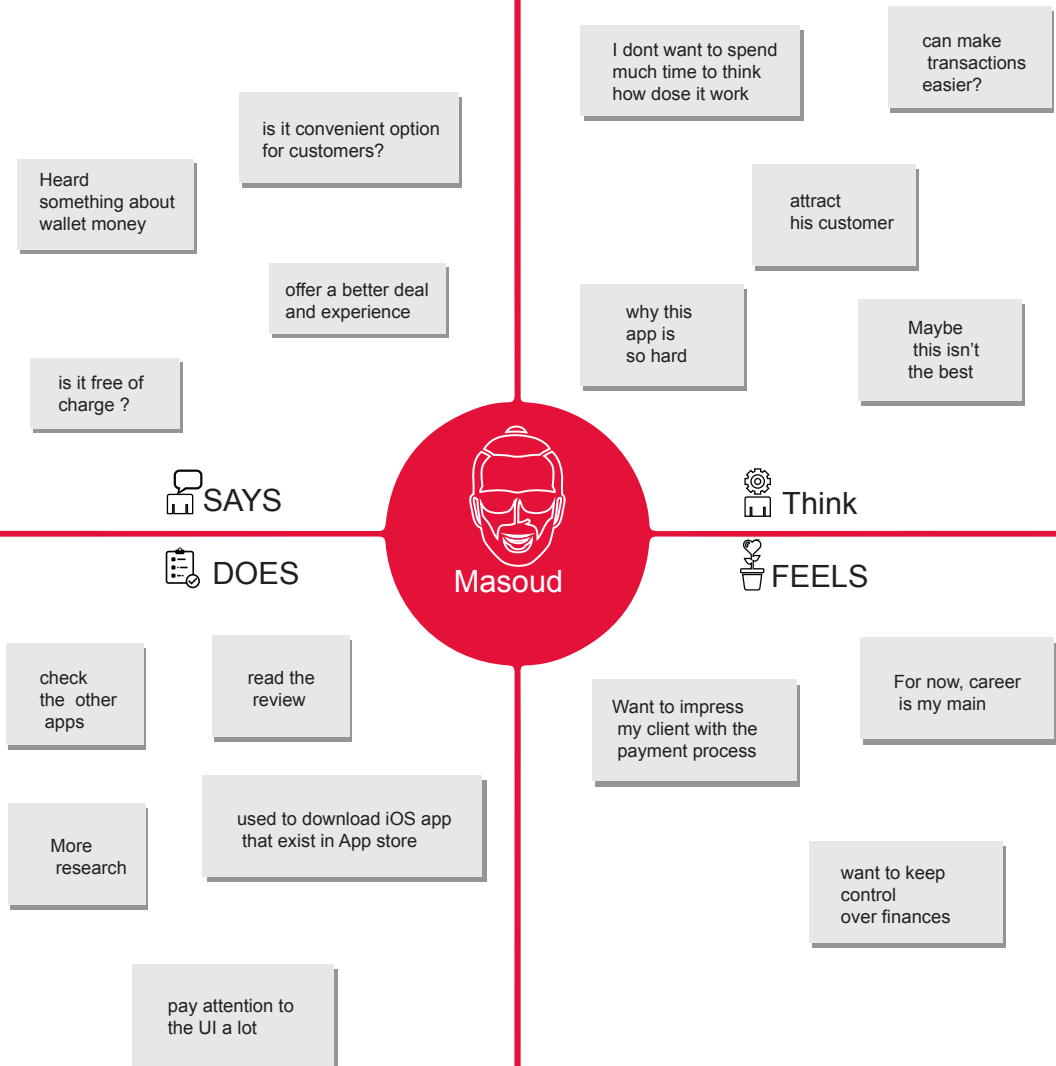
//

I need to find the interface appling otherwise I will

//

delete it

Empathy Map





ios version

Zohreh 26_{yrs} - Iranian
employed



experienced
with online payment services!



BACKGROUND

she is busy employer girl from tehran, like to do online shopping with mobile , she has used mobile payments app and also dining out with friends alot.



MOTIVATION

Her motivation is to engage with the service in order to add value to her payment process and create her own social network.



SPECIAL INTEREST

she is interesting to look at the financial status of her friends in her monetary social network prefer to go cashless as much as possible



NEEDS

want to skip the queue of bank
Easily track her spending thought the month
Do all her banking on her mobile

“

Always keep moving

”

forward in life

Financial literacy

low ★★★★★ High

Tech skills

low ★★★★★ High

Social Networking

low ★★★★★ High



 SAYS

I want something reliable

why does it want ID number

where should I start?

Eliminating paper receipts

Busy social calendar

 DOES

Always pay through online banking

Rarely carries cash

social networking active user

Asks friends

Impulse online buyer

dining out with friends lot

 Think

a financial app should make

like a feeling of awareness of her spending

life easier

want to save a time and energy

want something awesome

It's important to be simple

 FEELS

Excited to share with friends

eager to have experience with new service of payment

encouraged to test app

Excited

happy to have social networking



Android version

Ahmadreza , 20yrs - Iranian

Student

Smart and calm



experienced with online payment services



BACKGROUND

He is the university student and from Tehran, very young talented geek, He does not think small and is full of the idea that other people have not



MOTIVATION

He can keep the money inside Jibimo to use the built-in social network for fund transfer interactions with his friends



SPECIAL INTEREST

He is highly interested in using the app to easily splitting bill while with his friend and also can poke friend for reminding



NEEDS

Fast and easy functionality app
spend less time for money transaction
multitask application
can pay bills , recharging the phone credit
card to card transaction

Financial literacy

low ★★★★★ High

Tech skills

low ★★★★★ High

Social Networking

low ★★★★★ High

//

Mobile bank has to reasonable speed and security and I

//

am satisfied with



Ahmadreza

 SAYS

 Think

 DOES

 FEELS

why does it want ID number

is there something innovation in finance

is there something in finance method what can surprise me

I was expecting something different

Security is very important

Don't want to worry about getting his card information Hacked

a financial app should make life easier

Offer Rewards

saving time

Convenience

expecting Better Experiences

 SAYS

 Think

 DOES

 FEELS

pay attention to the details

university fee has to be payed online

he loves to discover new technology

pay all his bills online

splitting restaurant bill with friend

interested everytime when trying new bank app

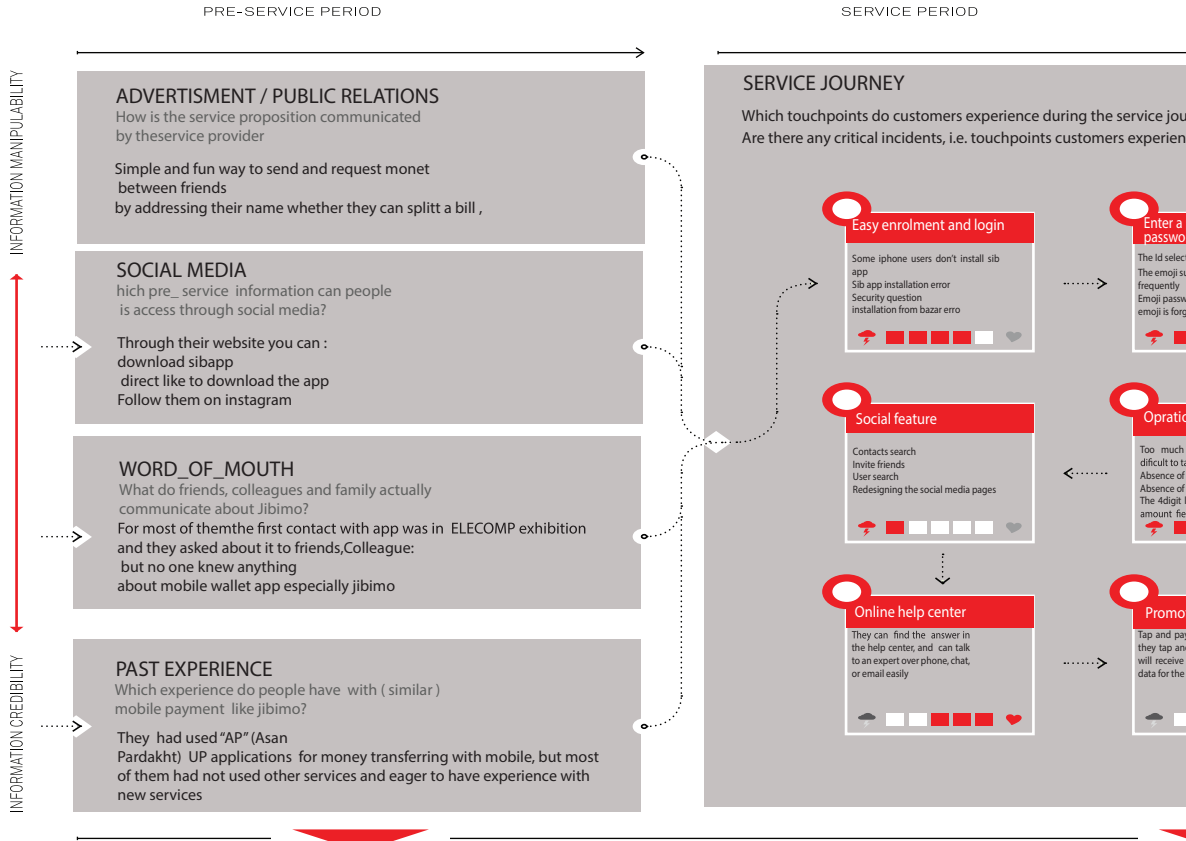
Efficiency

Feels overwhelmed by amount of bills have to pay

The Customer Journey

Mobile payment wallet

Service



EXPECTATIONS

What are (potential) expectation towards the jibimo?

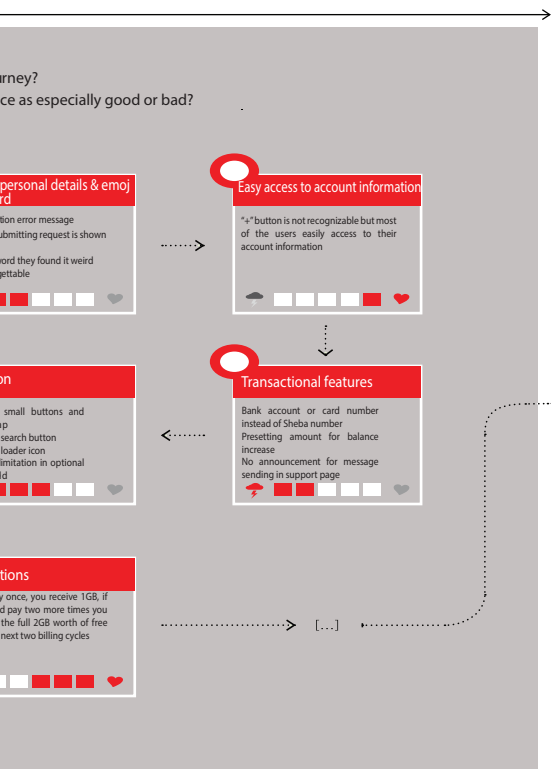
- Security is very important
- Easy to use
- Protect card data, and doesn't save payment details On the device.

EXPERIENCES

What are the individual experiences customers have with the service and app?

- They liked the concept of service , but didn't perceive the Jibimo fun
- They want more choice on mobile payment app

Jibimo
Service Provider



POST-SERVICE PERIOD

CUSTOMER RELATIONSHIP MANAGEMENT

How dose the service provider follow up with customer

There is not any kind of provider follow_ up with the customer after downloading and using the app. and If you would like to recieve any information about new promotion and features you should go to the website or sign up for the app . the need of sms promotion is exist

SOCIAL MEDIA

what do customer communicate about service through social media ?

There are a few people follow their social network and follow the information and their posts about all the upcoming changes through the app. and they just post very general news on their pages.

WORD-OF-MOUTH

what do customers tell their friends.colleagues and family about the service ?

What we found about what people tell after using app and have a experience, usability testing didn't perceive the Jibimo function very well. Due to the feedbacks and behaviors of the users facing the application, we realized that although the main target of the Jibimo is simpli cation of money transferring between people, due to the complication of the program tasks, this goal is obscure and is not able to in uence users

and / or service provider during the serve period?
ction very well so would like to

SATISFACTION/DISSATISFACTION
Customer individually assess the servic
The experience that most of the user t have was dissatisfaction

Customer Journey Map

The goal was to devise a journey map regarding the true nature of what users expect from a banking application in Iran and what feelings they experience when they are using it in addition to the main paths of use in a simpler version. The journey map can help us have a step-by-step product experience to meet the requirements of users and businesses in the best way possible.

In this step, the most important action points were determined from the emotional perspective of users. According to a few interviews and analyses conducted in previous sections, a number of touch points were detected. The goal of an account raise touch point is to increase a user's bank account balance quickly and safely by transferring funds from another bank account.

The process is divided into three steps: before, during, or after experiencing a product or service.

At first, the research findings were analyzed to detect the pain points in the ecosystem.

Then imagine how it is possible to detect the pain points. This process has helped me to come across an ideal image of the user experience along the use path of the application.

Accordingly, the steps are as follows:

Analyzing this path includes:

Steps (time)

Actions (performance)

Emotions (thinking and feeling)

Touch point (location)

Opportunities (an insight into your application)

After collecting every piece of information on scenarios and personas, it is time to make the actual use and develop the information architecture in the strategic design of a banking UX.



Superior Experience

Personal & Relevant

Fast & Frictionless

Anytime

Customer Experience Layer

Application Intergration

CRM Intergration

Process Intergration

Security & compliance



Existing system

CRM

Processes

Governance

Service Blueprint

“People tend to remember the services that have caused them to have negative feelings, and it is difficult to make them forget that negativity through other positive experiences. By considering these circumstances and having a goal to create an amazing experience for our users, we identified the main trouble points and tried to make them as easy to use as possible”

Service Blueprint enables to get an overall picture of the related direct onstage and backstage events (Bitner et al. 2008). According to Bitner et al. (2008),

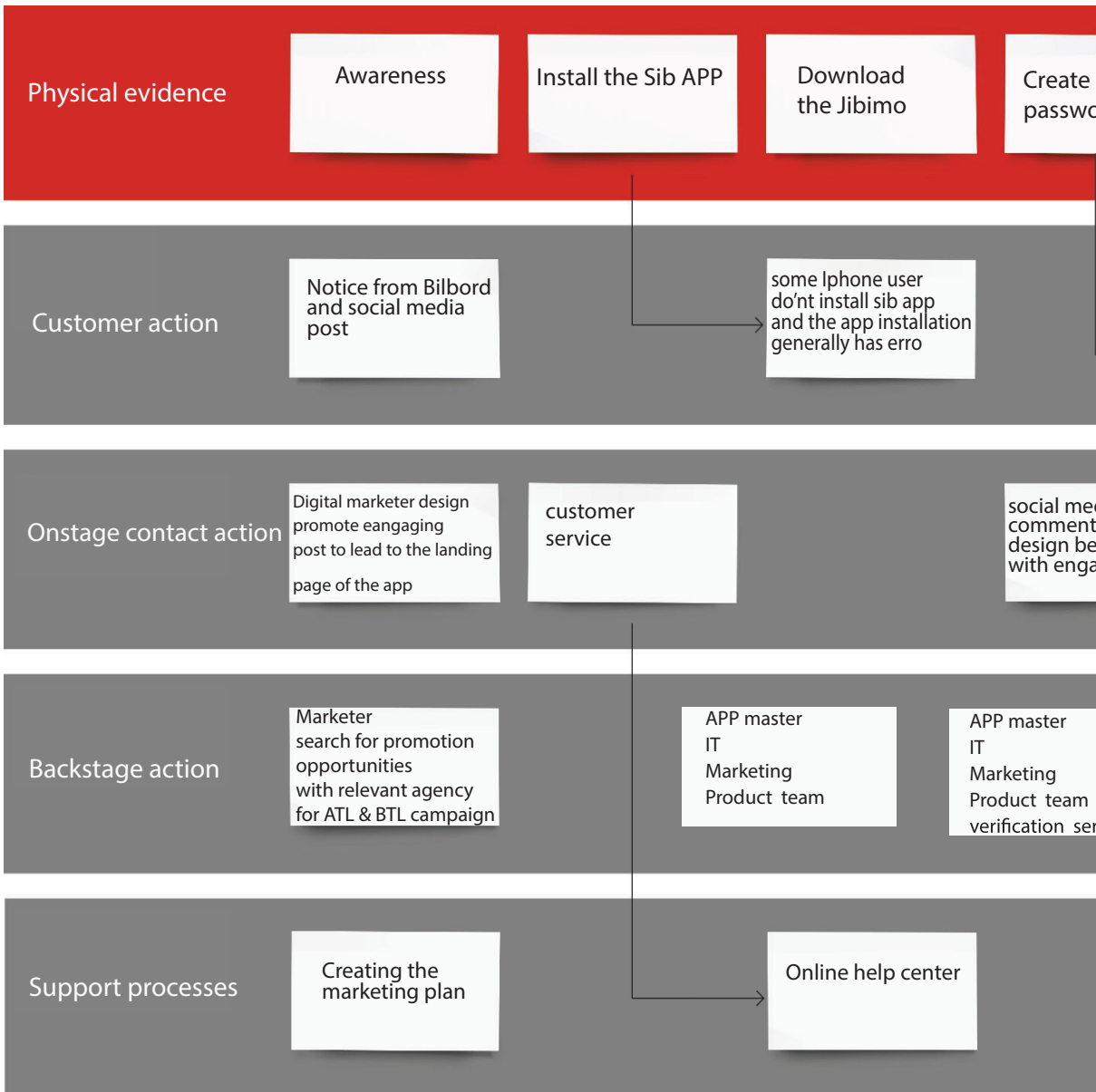
Regarding the service blueprint, the focus is on the architecture design which does the same thing and programs something for something else.

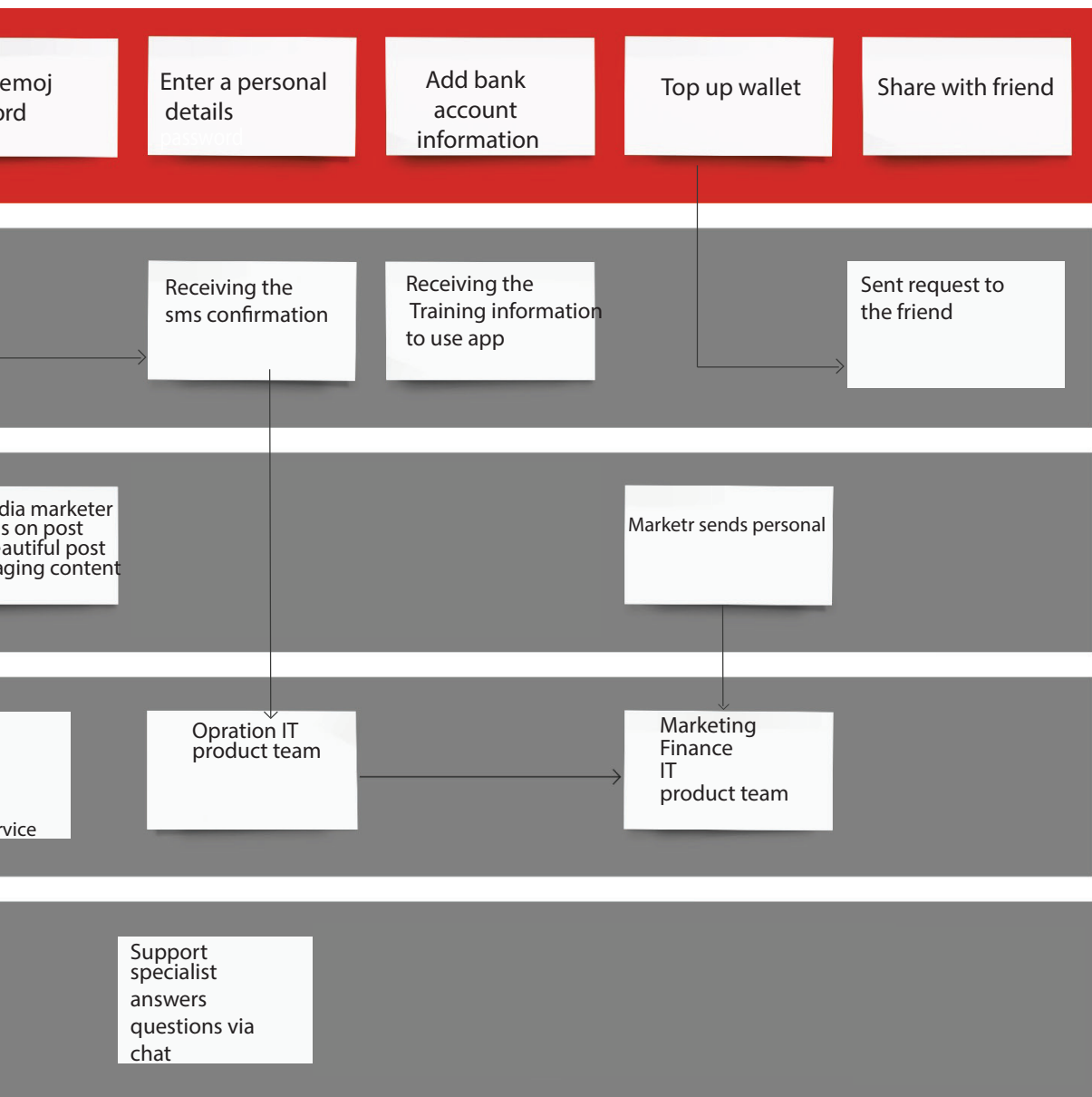
The goal is to devise a visual structure of the program display and content, which can help us design a UI user expectations of financial and online banking affairs with respect to the banking service logic of Jibimo and all of the previous UX insights.

Both of these methods focus the efforts on a significant effect on a different user experience of the application by discovering and presenting more insights. And this process it’s almost very similar to customer journey mapping but the difference is the service blueprinting He is highly interested in getting in touch with the service is to easily splitting



Service Blueprint





UI

Another common problem of a mobile banking application, which people use on their smartphones, is that they become increasingly disappointed at adjusting limitations on applications. Such a disappointment can prevent an application from being user-friendly. Thus, the content performance can be jeopardized, and the application may finally become useless. Similarly, many users uninstall an application when they encounter a few complicated steps and see the UI without even using it. The beauty of a mobile banking application lies in the fact that users can use it wherever they wish.

In other words, the application design should be used as a key advertisement tool. A clear and impeccable user interface integrated with appealing graphics in coordination with the visual bank image can all be regarded as the quintessence of a brand design. Thus, the developer team should ensure that all elements have been integrated with the UI and UX so that users can have a totally rich experience.

A few changes had to be made to the details, and Jibimo had to become more appealing in visuals.

An exciting and interesting user interface had to be developed with different fonts and colors in various styles to impress actions and emotions. Colors can improve the aesthetic value of the application. They also have functional aspects.

According to the user feedback, users prefer to interact with the application through moving pictures, fonts, buttons, and GIFs. Therefore, it is possible to advertise a pleasant experience. This trend started in 2017 and will continue until 2018.

Full Screen Experience

Nowadays, unique and minimal designs have become a trend. Exposing the users to a wider space can let them enjoy the full screen even in the HD quality. In fact, the quality of images is of great importance. Images should be complete without any pixel generators.

■ Color Gradients

As observed in many success full cases, financial applications have used gradients (gradually fading one color to another). This has led to a great success in the design process of those applications, inasmuch as two other financial applications are now operating in blue in Iran. Thus, the change of color can be an important step. Most of the UI designers believe that gradients represent a massive reflection. Multipurpose design plans are rapidly increasing. Once used appropriately, they can have a profoundly graphical impact.

After all, there are not flat colors in the real life.

■ Creative Scrolling

The new navigation is designed and adjusted to improve user experience and maintain the application usability. In addition, such actions improve the speed and interaction. They can also help the application focus more on the content.

■ Interactive Storytelling

The market of mobile applications invests in this trend by benefiting from the visual storytelling in the design. As a part of a creative brand, these images will most probably result in interactions with users and application sales.

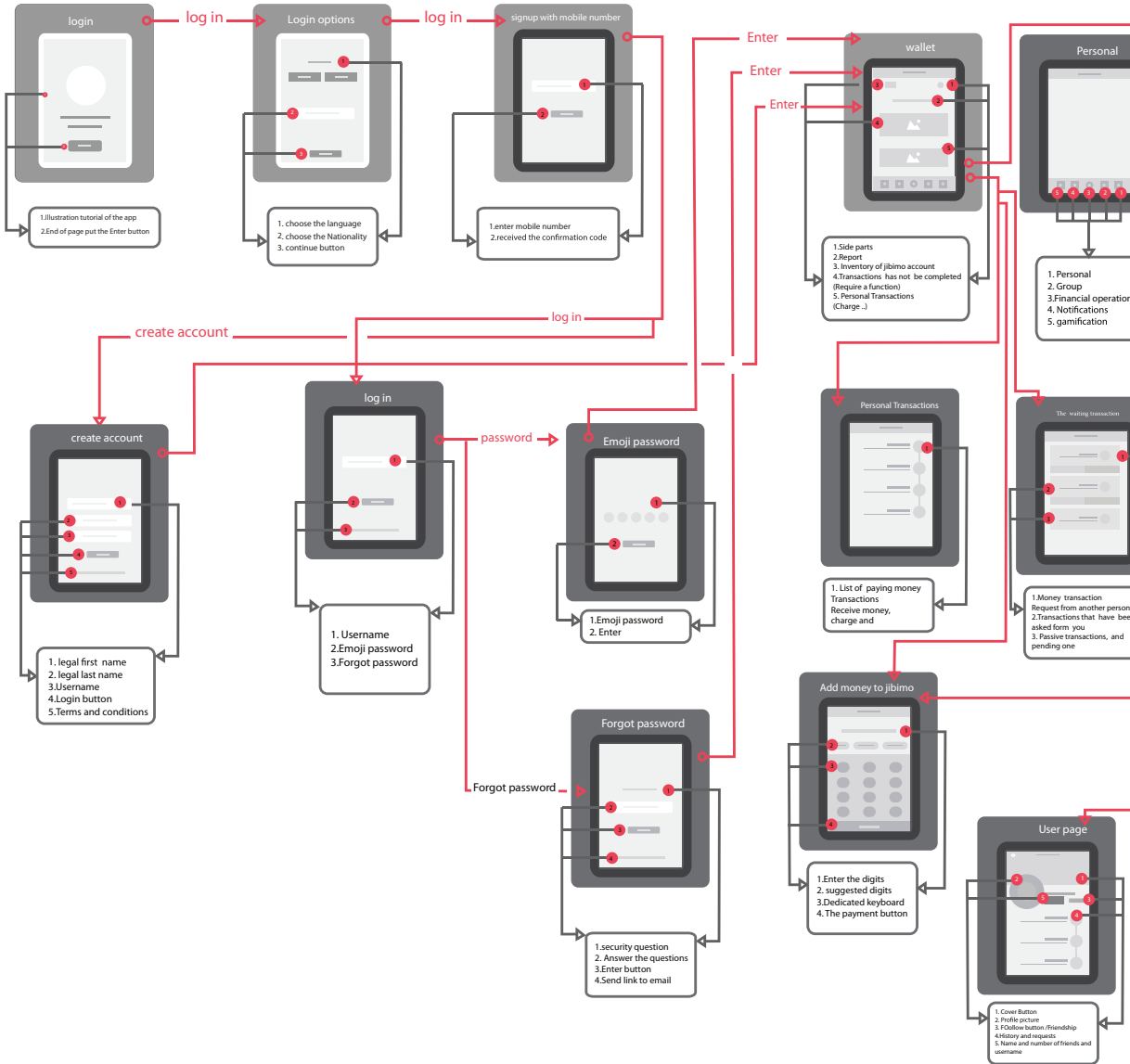
■ Simplified User Interface

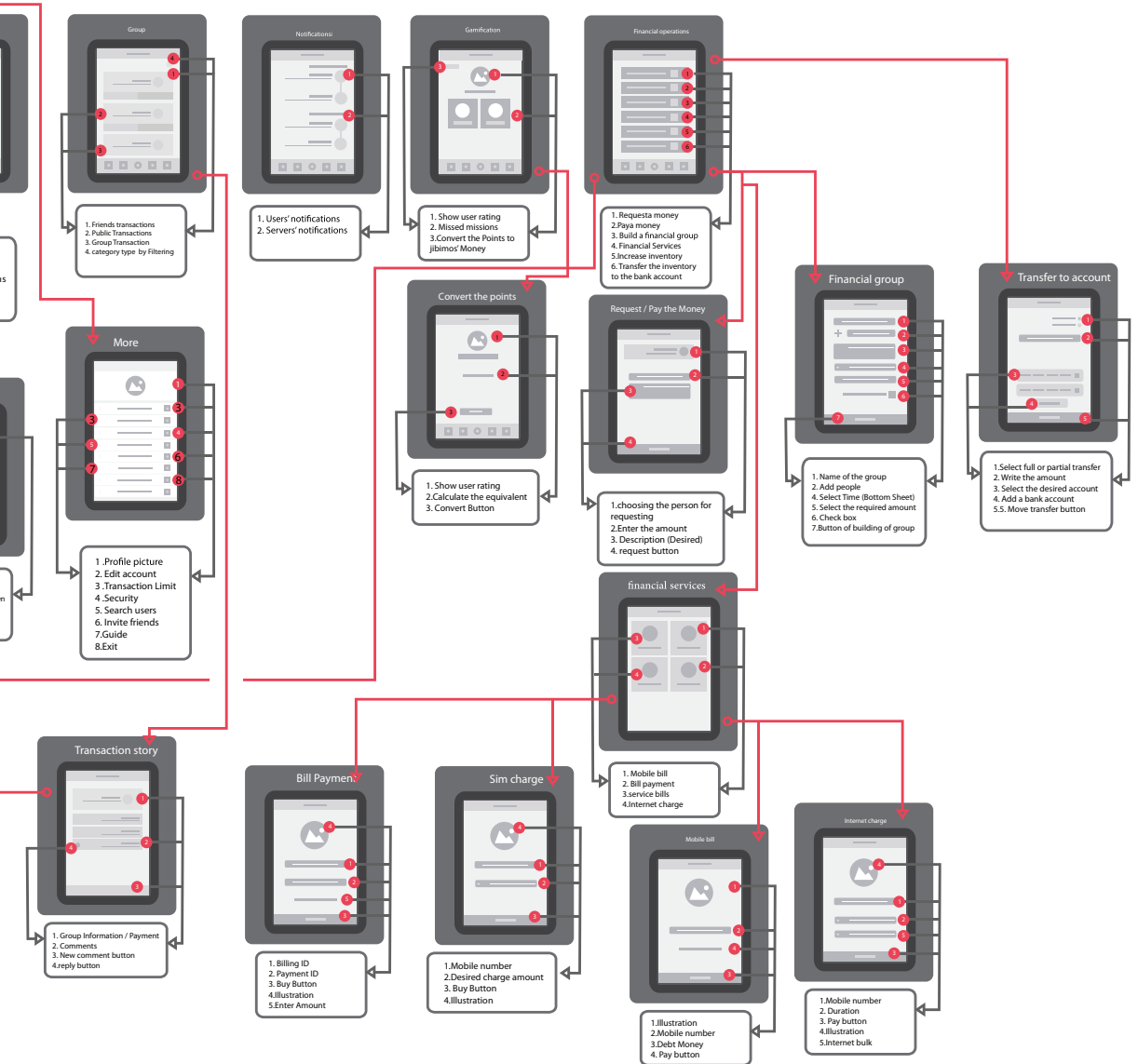
Simple methods and components should be employed to improve the user interface and user experience. For instance, empty pages and certain boxes should be put into the design to classify the relevant information.

The hidden navigation is another simplification characteristic which can be embedded into the appearance to maintain a simple and unique user interface.

Nevertheless, it should be noted that mobile phone UIs are changing to meet user requirements. As a UI/UX designer, you should creatively and innovatively change the understanding of requirements at the core.

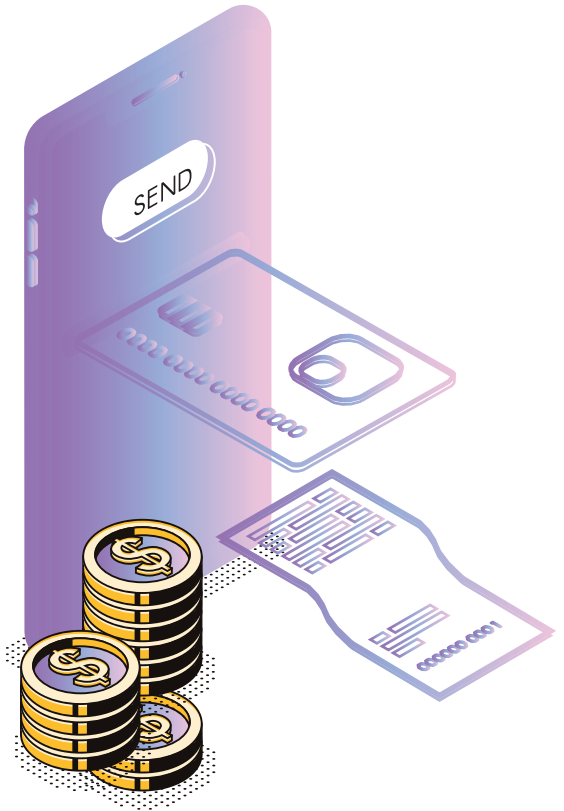
JIBIMO Application UserFlow





JIBIMO

Jibimo is the simple and fun way to send and request money between friends by addressing their name or their phone number. Whether you are splitting a dinner bill, the rent check, tickets, or the cost of a trip or activity.



Old version of JIBIMO app



Welcome

1



Emoji password

2



Home

3



Notifications

4



Personal

5



Invite contacts

6



Financial operations

7



Personal Transactions

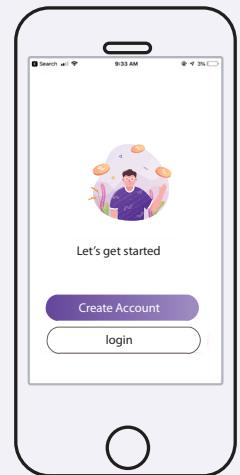
8



Group Transaction

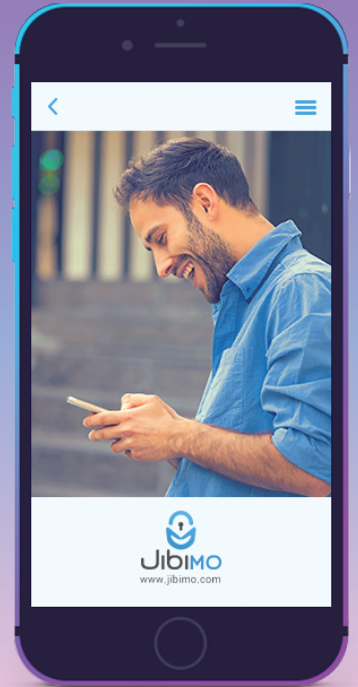
9

Let's get started





Simple and fun way to
send and request
money between
friends



Color and typography



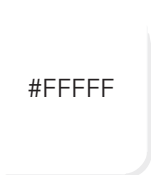
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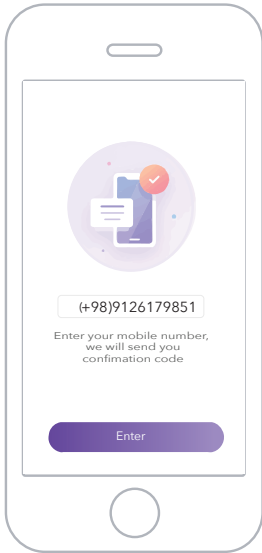


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Aa

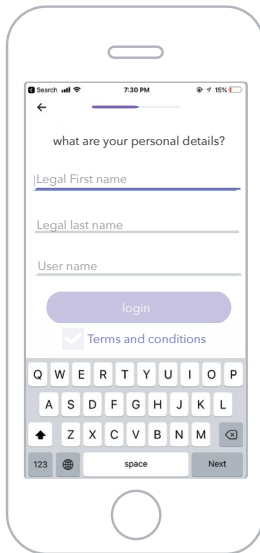
Avenir next

ABCDEFGHIJKLMNO
abcdefghijklmno
123456789



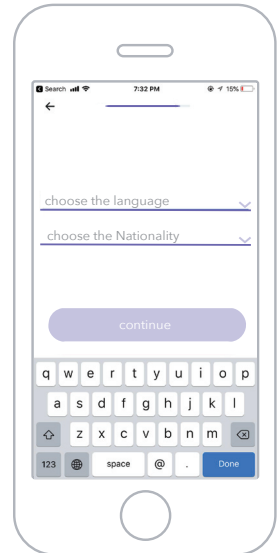
Welcome

1



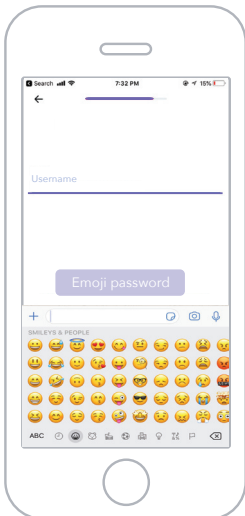
create account

2



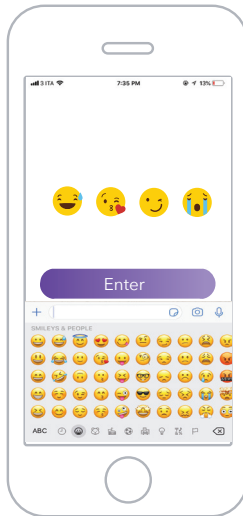
Register Page

3



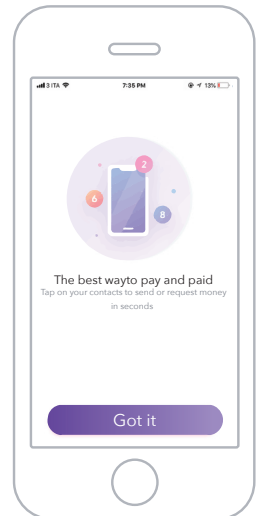
Emoji password

4



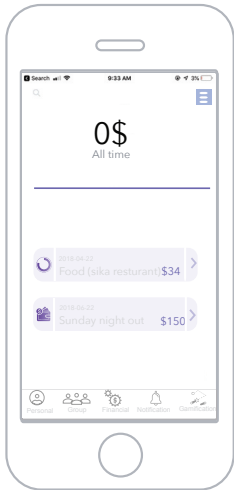
Emoji password

5



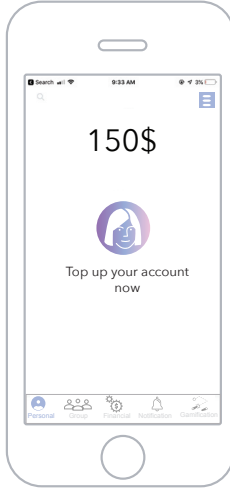
Welcome

6



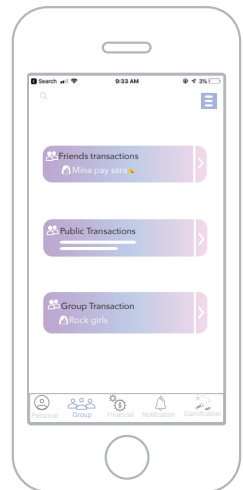
wallet

7



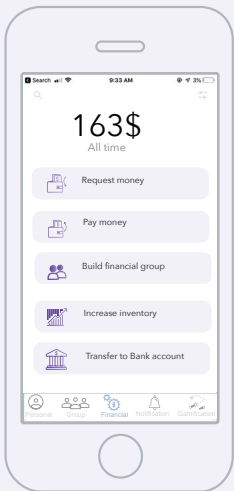
Home

8



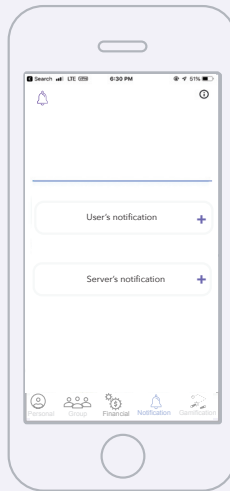
Group

9



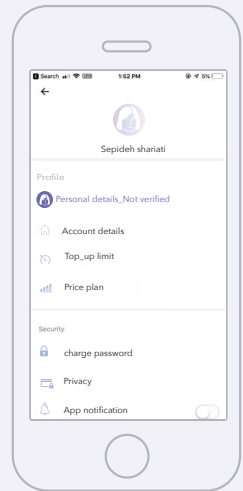
Financial operations

10



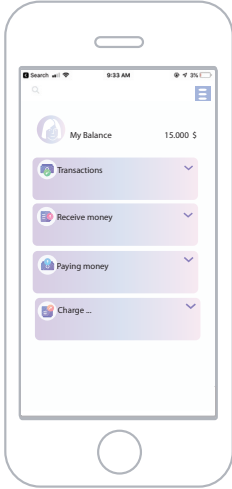
Notifications

11



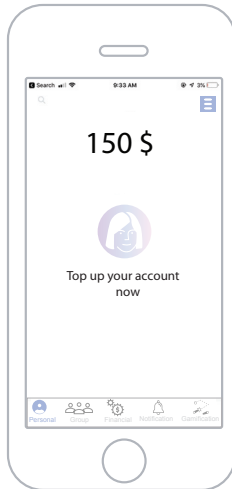
More

12



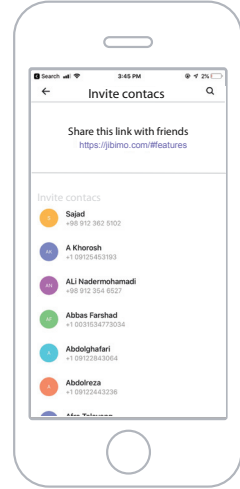
Personal Transactions

13



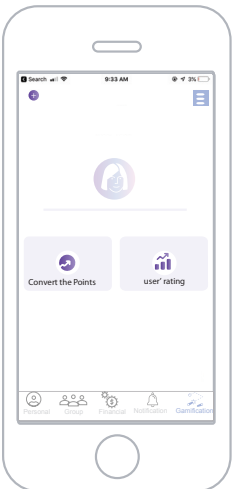
Personal

14



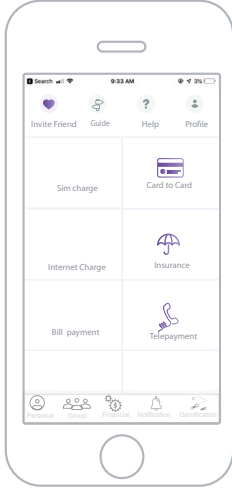
Invite contacts

15



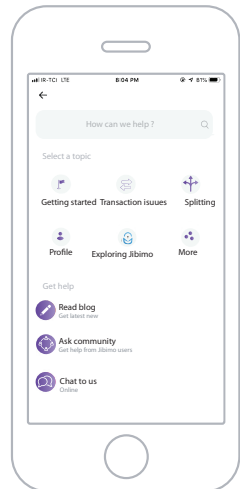
Gamification

16



More

17



Help

18

Conclusion

This thesis analyzed the conditions for the presence of a startup in Iran, especially in the FinTech ecosystem characterized by a very competitive market.

However, there are few applications keeping users satisfied with both functionality and beauty. In fact, the business development team benefits nothing from the design thinking.

In this project, a thorough understanding of interpretation, perception, and use of online digital wallet services was gained among Iranian users,

particularly in an applied case, to analyze how users dealt with such services in relation with more information through the service design tools.

Given the prominent presence of digital wallet applications in Iran, the behaviors of users need a powerful stimulus, low costs of operations, and high levels of trust. According to previous studies, there is no knowledge about the purposes of designing online digital wallets services in Iran.

There is evidence that Iranian applications and startups resort to the high costs of digital advertisements and billboards when users do not like or use them. Such a solution might be effective in the short term; however, users having difficulty using and trusting these applications will definitely decide to uninstall them in the long term. Such users will hardly trust these applications again.

As discussed earlier, the author studied the design process and

service systems to analyze the existing problems and find the solution for future development of mobile user experience in the FinTech industry from the perspective of service system designers. This path provides the valid use of service design methods for designing the mobile phone Internet product and the fully developed content of a complete service in addition to the theoretical foundation and particular experience for future research and functions. Designers are likely to exaggerate the popularity of their products. At the same time, they understate the problems of implementing innovative products.

According to the service design process performed on the path, it was possible to help customers with the journey map complications.

Regarding the service design potential, the mobile payment app can take necessary actions in every step of the process to create better experience for the favor of every stakeholder (customers) at every contact point.

The goal was to improve the experience for both users and employees by redesigning and optimizing application operations to better support customer journeys.

It was also important to develop a user-based approach integrating customer needs for business purposes, brand promises, and technological contexts.

Another goal was to balance customer needs, analyze the digital wallet performance, and develop the customer journey in addition to increasing rapid credit through prototyping.

The greatest effect that service design had on Jibimo was improving the gap between customer outputs and the owner of the app.

Such a gap would mostly attract the resources of organizations and internal processes.

After increasing the functionality of a app and getting positive feedback from business owners and active users, the use of service design tools and the presence of service designers with specific attitudes resulted in an outlook on the cooperation with a designer's thinking to improve user experience with technical teams.

However, service design is a very new path in Iran. It is hoped that service design and relevant tools get the chance to be present in Iranian businesses, especially in the new digital services.

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