CASE STUDY

UX/UI Design Team for a Mobile Buy Now Pay Later Application

Client Name
Fintech Company
Mobile Buy Now Pay Later App

Project Manager
Ms. Ayse Ozer
Senior Product Manager

My Role
Product Designer, UXR Lead, UI Lead

Duration
3 months

Tools
Figma, Miro, Jira

Background Information

Fintech Company, Turkey's leading fintech company, has been operating in the payment industry since 2011. Its mobile app, which has been downloaded over 10 million times, has 3 million active users.

Fintech Company's Buy Now Pay Later product, called Fintech Company Later, offers users a 30-day interest-free period for purchases made through partner stores.

Fintech Company Later has been growing rapidly since its launch in 2020, with the number of active users increasing by 150% in the last year.

The product is expected to be a significant revenue stream for Fintech Company in the coming years.

The Problem

While the app is popular among its target audience (young professionals aged 25-34 in urban areas), the current UX is causing friction and hindering the adoption of the Buy Now Pay Later feature.

Key pain points include: high abandonment rate during the application process, confusion about repayment options, and a lack of trust in the app due to its complex and cluttered interface.

Addressing these issues is crucial for the success of Fintech Company Later and the overall growth of Fintech Company's digital ecosystem.

Our Role

As the Product Designer, I was responsible for the entire design process, from conducting user research and analysis to creating wireframes, prototypes, and the final UI design. I also led the UX research team and collaborated closely with the product manager and developers to ensure a user-centric approach throughout the project.

Our Goal

To reduce the application abandonment rate by 20% and increase the adoption of the Buy Now Pay Later feature by 15% within the first quarter after the redesign.

Tools

Figma
Miro
Jira

Project Timeline

1 Research

Goals

- Understand user pain points and motivations for using Fintech Company Later
- Identify usability issues and friction points in the current application
- Gather insights on design ideas to improve the overall experience and increase adoption

Methods

- Conducted 10 user interviews with participants who had used Fintech Company Later at least once
- Analyzed app store reviews and ratings for Fintech Company Later and competitor products
- Created a survey to reach a wider audience and gather quantitative data

Key Findings

- Users find the application process too long and complicated, with too many steps and unclear instructions.
- The app's interface is cluttered and overwhelming, making it difficult to find relevant information and complete tasks.
- Users are concerned about the security of their data and the app's ability to protect it from fraud.
- The app's performance is slow and prone to bugs, which further adds to the user's frustration.

User Interviews

- Recruited participants through social media and a dedicated Slack channel.
- Conducted interviews remotely using Zoom.
- Recorded and transcribed interviews for analysis.
- Used a semi-structured interview guide to ensure consistency across participants.

Survey

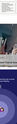
- Distributed the survey through the app and social media.
- Received 500 responses.
- Analyzed survey data using Google Sheets.

Survey Results

The survey results indicate that the majority of Fintech Company Later users are young adults aged 25-34, with a slightly higher number of female users. The app is used frequently by its target audience, with a significant portion using it daily or weekly. However, a large number of users are dissatisfied with the app, highlighting the need for improvements in the user experience.

Competitor Benchmarking

- Analyzed the user experience of competitor Buy Now Pay Later applications.
- Identified their strengths and weaknesses.
- Gathered insights on their features and functionalities.



Fintech Company's Buy Now Pay Later Application Screen

2 Analysis

User Journey Mapping

- Created a detailed user journey map for a typical user.
- Identified key touchpoints and pain points.
- Visualized the user's emotions and thoughts throughout the journey.

Pain Points

- Lengthy and complicated application process.
- Lack of clarity on repayment options.
- Concerns about data security.
- Slow app performance.
- Limited customer support.

Opportunities

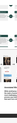
- Simplify the application process.
- Provide clear information about repayment options.
- Enhance data security measures.
- Improve app performance.
- Offer more customer support options.

Persona

3 Design

Wireframes

- Created low-fidelity wireframes for key screens.
- Focused on simplicity and clarity.
- Tested different layouts and flows.



Mood Board

- Created a mood board to define the visual style.
- Gathered inspiration from other fintech apps.
- Focused on a modern, trustworthy, and user-friendly aesthetic.

Color Palette

- Primary Color: #3B82F6 (Blue)
- Secondary Color: #10B981 (Green)
- Accent Color: #F59E0B (Orange)
- Neutral Colors: #F3F4F6 (Light Gray), #6B7280 (Dark Gray), #FFFFFF (White)
- Error Color: #EF4444 (Red)

Typography

- Font Family: Inter
- Headings: Inter Bold
- Body Text: Inter Regular
- Sizes: 16px base, 1.25 scale

Iterations

- Simplified the application process by reducing the number of steps.
- Added a progress bar to show users their progress.
- Provided clear information about repayment options.
- Implemented a secure login process.
- Improved the app's performance.

4 Prototype

Interactive Prototype

- Created a high-fidelity interactive prototype using Figma.
- Simulated the user flow for the application process.
- Tested the prototype with users to gather feedback.

Prototyping Challenges

- Ensuring smooth transitions between screens.
- Simulating data input and validation.
- Making the prototype responsive to different screen sizes.

Tools for the Job

- Figma: Used for creating the prototype.
- Figma Mirror: Used for testing the prototype on mobile devices.
- Zoom: Used for remote usability testing.

Interactive Prototype

- Implemented interactive elements such as buttons, forms, and dropdowns.
- Created a realistic user flow for the application process.
- Ensured the prototype was easy to navigate and understand.

5 Testing

- Conducted usability testing with 5 participants who had used Fintech Company Later before.
- Gathered feedback on the prototype's usability and identified areas for improvement.

The Valuable Insights We Uncovered

- Users appreciated the simplified application process and the clear information about repayment options.
- The progress bar was helpful in keeping users motivated and aware of their progress.
- Users were concerned about the security of their data and the app's ability to protect it from fraud.
- The app's performance was slow at times, which was a major source of frustration.
- Users suggested adding more customer support options, such as live chat or a dedicated phone number.

Iterations Based on Feedback

- Reduced the number of steps in the application process.
- Added more clear and concise instructions.
- Implemented a more robust security system.
- Optimized the app's performance.
- Added a live chat feature for customer support.

6 Sprint Result

7 Conclusions

Conclusion

The project aimed to improve the user experience of Fintech Company's Buy Now Pay Later application. Based on the user research, we identified key pain points and opportunities for improvement.

The redesigned application addresses these issues by simplifying the application process, providing clear information about repayment options, enhancing data security, and improving the app's performance.

The prototype has been tested with users and has received positive feedback. The next steps involve further refinements based on user feedback and the development of the final product.

Key Takeaways

- Understanding the user's pain points and motivations is crucial for designing a user-friendly application.
- Simplicity and clarity are important for reducing friction and increasing adoption.
- Data security is a major concern for users of financial applications.
- Performance is important for user satisfaction.
- Customer support is important for building trust and addressing user concerns.

Personal Growth

- Improved my understanding of the Buy Now Pay Later market and its challenges.
- Gained experience in conducting user research and analysis.
- Enhanced my skills in creating wireframes and prototypes.
- Learned how to collaborate with developers and other stakeholders.
- Improved my ability to design for a complex and sensitive application.

Design Systems

- Color Palette
  - Primary Color: #3B82F6 (Blue)
  - Secondary Color: #10B981 (Green)
  - Accent Color: #F59E0B (Orange)
  - Neutral Colors: #F3F4F6 (Light Gray), #6B7280 (Dark Gray), #FFFFFF (White)
  - Error Color: #EF4444 (Red)
- Typography
  - Font Family: Inter
  - Headings: Inter Bold
  - Body Text: Inter Regular
  - Sizes: 16px base, 1.25 scale
- Spacing
  - Base Unit: 8px
  - Scale: 8, 16, 24, 32, 40, 48, 56, 64
- Grid System
  - Columns: 12
  - Gutter: 16px
  - Margin: 24px
- Components
  - Buttons: Primary, Secondary, Tertiary, Disabled
  - Forms: Text Input, Dropdown, Checkbox, Radio Button
  - Cards: Product Card, Transaction Card
  - Modals: Confirmation, Information
  - Notifications: Success, Error, Warning, Information
- Icons
  - Style: Outline
  - Size: 24px
  - Color: Primary, Secondary, Neutral
- Animations
  - Transitions: Smooth, Subtle
  - Loading: Spinner, Progress Bar
  - Feedback: Haptic, Visual
- Accessibility
  - Contrast: WCAG AA compliant
  - Text Size: Adjustable
  - Screen Reader: Compatible
- Responsive Design
  - Breakpoints: Mobile, Tablet, Desktop
  - Layout: Flexible, Adaptive
  - Images: Optimized, Responsive
- Dark Mode
  - Color Palette: Inverted
  - Contrast: Adjusted
  - Text: Readable
- Internationalization
  - Language: Multi-language support
  - Currency: Multi-currency support
  - Date and Time: Localized
- Performance
  - Load Time: Optimized
  - Memory Usage: Optimized
  - Battery Life: Optimized
- Security
  - Data Encryption: Implemented
  - Secure Login: Implemented
  - Fraud Detection: Implemented
- Customer Support
  - Live Chat: Implemented
  - Phone Support: Implemented
  - Email Support: Implemented
- Future Enhancements
  - Personalized Recommendations
  - Gamification
  - Social Features
  - Integration with Other Financial Services
  - Expansion to Other Markets