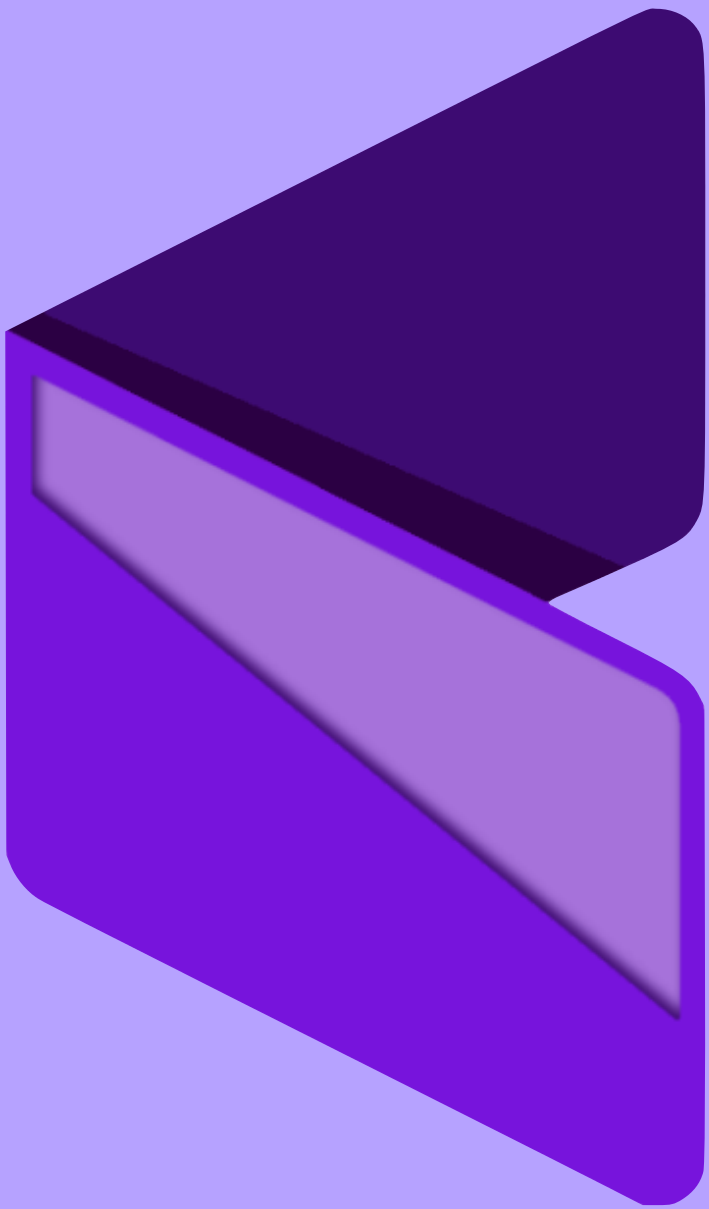




Level Up + Zelle

P4: Product Team Workflow

Ana
Mellanie
Katie
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Executive Summary

Problem Space

There are many factors that are preventing people from reaching their financial goals such as lack of informations, guidance and support to name a few. Visualizing the behavior/habits necessary to undertake in the present is order to arrive at some imagined future lifestyle/financial state . Our team set out to interview people and learn more about their experiences in different types of methods they're currently utilizing and how tis or not working for them

Research Goal

Our research goal is to understand the different habits and method that young adults have in their lives to manage their finances and reach their goals. We want to understand their reasoning when it comes to manage their revenue and the challenges that they are facing. We hope the insight we gain from our research will help us develop a platform where young adults can have access to resources they need to improve their budgeting and savings/investing skills. Through our partnership with **Zelle** consortium, **Level Up** creates a robust, custom financial benchmarks for users pf any status- built upon a massive consumer database from partner institutions.

Insights

- Users need realtime market information according to their demographic
- Users are looking to have accessibility to all their information in a unified place.
- People see savings as sacrifice rather than an excellent opportunity to view their goals from a long-term perspective.
- Many people have the money but a few of them know how to manage it.
- People know that a lot of of the information available to them is not good information.

Assumptions

- People struggle with prioritizing their expenses.
- Investing is a complex topic with an overload of information, as a result, people don't know where/how to start.
- Human beings have a hard time saving due to not knowing how to budget.
- People are interested in knowing how their benchmarks compares to their peers.
- People do not feel comfortable; e talking about finances due to not knowing about the subject.

Hypothesis

Young adults struggle with visualizing the necessary behavior to undertake in the present in order to arrive at some imagined future because the lack the knowledge and skills to navigate trough obstacles that arise through the management of their finances.

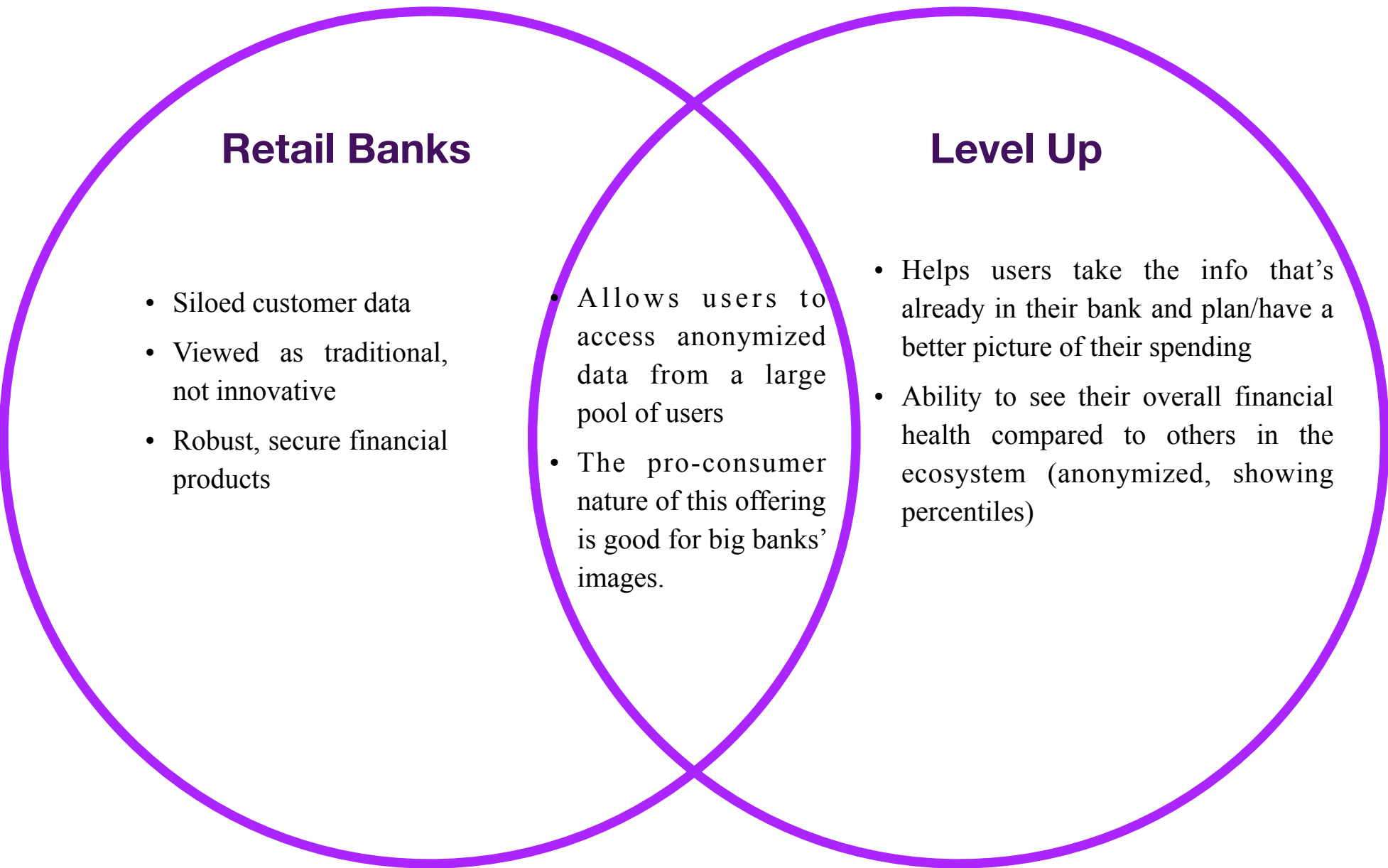
Partner Introduction.

zelle Ownership Group



- ✓ Consortium of 7 major US retail banks that represent ~80% of the market, created the inter-bank payment structure Zelle.
- ✓ Largely viewed as traditional, conservative brands that are slow to innovate

Benefits from partnership



User Interviews

Overview

A user research interview guide is a crucial tool in UX design as it aids in structuring and standardizing the interviews. Interview guidelines offer a standardized methodology for conducting interviews and guarantee that the proper questions are posed in the appropriate sequence to get the data required to support UX design decisions. Following the same discussion guide for each participant ensures consistency and a better representation of the synthesis of research.

Methodology

We conducted 4 moderated interviews through Zoom, and 1 interview in person. Each member of our team rotated the role of the interviewer, lead notetaker, and timekeeper/notetaker on body language and user quotes. We used the same discussion guide for each participant to ensure consistency in data. We asked follow-up questions as needed, such as asking 'Why' to extract more insight from a participant. We recorded each interview and used Otter to transcribe for us to refer back to later as necessary.

[See Transcripts](#)

Discussion Guide

Overview:

👉 Discussion guide for interviews with prospective users

1. Objective

Learn about pain points users experience regarding saving/using personal finance apps.

2. Introduction

- ♣️ We are Ana, Katie, Mellanie, and Will, and we're user research students. Thank you so much for meeting with us!
- ♣️ We're trying to learn more about your experience with spending, saving, and reaching personal financial goals.
- ♣️ There's no need to share specifics about your financial details, so don't feel like you have to share specific numbers or anything private.
- ♣️ Before we dive into our questions, is it okay if we record this conversation? We won't share it with anyone, and it's just so that we can refer back to the responses you share.



Discussion Guide

3. ENTICE: Opening Questions

- Can you describe how you like to keep track of your income and spending?
- Where do you see yourself, financially, in 10 years, and what do you think it will take to get there?
- Have you ever received mentoring or feedback about financial decisions and did you find it hard to follow? If so, can you tell me about it?
- Have you ever been in a financial dilemma and what did you do to solve it?

4. ENGAGE: Specific Questions

- Which applications do you use to manage your personal finances?
- Which features did you use the last time you logged into a personal finance app?
 - What kind of actions do you perform on the mobile and desktop versions of your finance apps?
- What is a tool that you're not seeing in finance apps, but wish they have?
- Tell me about the last time you set financial goals for yourself.
- What habits do you have to help you save money?
 - Are there habits you're aware of that you know you need to change to meet your goals?
- How often do you consider your budget before making a purchase?
- In your opinion, how does your spending compare to the average consumer?
 - How does it compare to your personal circle?
- Do you face any obstacles that prevent you from financial planning? Can you explain what are these?
- Are you satisfied with where you are financially and why? If you are not, is there something that you wish you could've done differently?
- What are your thoughts on how our generation saves money?

5. EXIT: Final Thoughts

- Is there anything we have not touched on or that you'd like to talk about related to personal finance tracking?

6. EXTEND: Follow-Up & Next Steps

Thank you so much for your time! We'll use this information in our school project. If you need to get in touch

Business Model Canvas

Key Partners • Bank Apps • Zelle • Transaction wallets like (Venmo, Cash App) • Financial Advisors • investment apps like (Acorns, Ally invest •	Key Activities • Checking and saving accounts. • Credit cards • Foreign currency • Stock brokerage • Automobile Finances	Value Props • Provide consumers a secure place to keep their money • Assist consumers with navigating financial life-stage events • Provide a vehicle for consumers to earn interest on their deposits • Offer loans	Customer Relationships • Branch banking staff • Direct marketing • Mobile apps	Customer Segments • Mass market consumers • High net worth consumers • Small businesses • Commercial clients
	Key Resources • Investments • Cash • ATMs • bank branches • retail staff • website • customer service		Channels • Branch networks • Direct marketing • Brand marketing • Personal bankers • Retail banking staff • Website	
Cost Structures • Marketing • Social Impact Programs • Retail locations • Office space •			Revenue Streams • Interest on total deposits • Fees on consumer accounts	

Takeaways

- Banks can pursue growth and improve competitive advantage by focusing on four long-term value pillars: customer, financial, people and society.
- Enhancing customer trust through financial access and inclusion, personalized experiences and small business support can be critical to creating long-term value.
- Traditional banking systems are outdated and inflexible, making it costly to deploy new solutions or protect against advanced security risks.
- Financial institutions must move from using data and analytics for great internal reports to using data, analytics and content for exceptional experiences.

Research Synthesis

Methodology

Each member of the team wrote key quotes that we extracted from the interviewees. Each colored post-it represents on person. Once we went through all the transcripts and wrote them on post-it notes, we stuck each one on the whiteboard. From there, we grouped the information into trends/patterns. We were then able to distill I-statements for each category, which led to our insights. These insights led to ideas for our design.

Obstacles

I don't feel like I have time to plan for my financial future.
I wish I had better advice about saving.

Seems like it will be time-consuming to set up Mint

need patience to meet financial goals

Taxes are a headache

I wasn't taught about finance in medical field

I didn't know how apps could help me

Never had one clear finance mentor

one you've found a steady state it's harder to ACCELERATE

Wish I knew more about saving/ investing in college

Most americans live paycheck-to-paycheck

you can only chop expenses so far...

I don't feel I have time for financial planning

Which Info is Good Info?

I find it hard to know who to believe about personal finance because there's so much information out there.

Feels overwhelmed using multiple apps

recommendations are too simplistic

wants to learn how to make smarter purchases

It's easy to find misinformation today

learning about personal finance is overwhelming

wishes there was more accessible info/resources

Gets anxiety looking at too much info (market)

it would be helpful to have more info on income, not just saving

Wants facts or investment opportunities

there has never been more info to use than right now

financial advisors have differing opinions

Goals?

I aspire to have a healthier financial life

I want to learn to how invest myself

I need to take responsibility to be financially free.

I want to be better at investing

My goal is to stay debt free.

I look for salaries that meet my goals

Devices

I do complex / in-depth planning and tracking on my desktop computer
I build custom holistic views of my financial situation
I use phone apps to quickly scan balances and updates from my accounts

Uses Desktop for detailed Planning

Likes web based browsers.

Website (Desktop)

Don't use mobile app

Personal capital

I use my own excel spreadsheet to track budget

I compare across apps balances

Uses Robinhood

Will only use mobile app for a quick check in the morning

How I learned

I seek out answers and information online

I learn about finance online

has advisor

learn through experiences

learned about finances from my parents

my parents didn't overspend

enjoys financial coaching

Thoughts on Saving

yesterday's luxuries are today's necessities

our generation feels ENTITLED to things they cannot afford

I never consider my budget for small purchases

social media creates pressure to keep up with unrealistic lifestyles

Saving isn't a priority in the here and now for some

I have a hard time considering the future

needs someone to hold accountable

hardest part is living within your means

I save by taking MTA instead of cabs/ubers

Finding ways to grow income is more fruitful than cutting spending

our generation isn't saving

I typically opt for pleasure instead of long-term saving

I save by cooking instead of takeout

there is a higher opportunity to make both good and bad financial choices today

I spend for the "here and now" / I struggle to imagine myself in the future

I'll shift certain habits to cheaper options to temporarily save money (eg, subway vs. taxi, cooking vs. restaurants)

Our generation does not save as much as they should

I think it's easier to feel pressured to spend in the age of social media

Needs

Wants notification to keep him accountable.

common probs. fees you don't need to be paying

nice to plug in every type of account in one app

Notification on how much he saved in One week

Notification for "New-Habits"

I need to combine features across my apps

want more general info (app)

wants a measuring stick

Needs reminders notifications.

I like having things on auto pilot.

wants facts of his future, based on how he spends money

real time generator. to keep track on spendings

I seek out seminars/ financial info online.

wants tips to helping saving money.

I want a tool that will make investing easy

Love permanent planner feature

Wants a tool track his expenses.

I have apps for my credit cards & banks.

wants a tool to helping set financial goals.

I want localized insights

wants everything in one place

crowdsourced info great for every purchased

- I need positive/motivational notifications (new-habits) positive initiative to start/keep saving
- I need a permanent planner feature
- I need to track my expenses (weekly, monthly, quarterly)
- I need a tool to help me set financial goals
- I like to have financial habits that are automated
- I want localized insights for my finances (tax, transportation, etc)
- I wish I could view all of my financial information in a single, unified place
- I want an objective measurement of "how I'm doing"
- I need to be repeatedly reminded of my financial goals (filter Option)

Persona

A user persona is a fictional representation of a user of a product or service, created based on data and research about the target audience. It helps to capture the essence of the user’s motivations, goals, and behaviors, as well as their pain points and frustrations This leads to a more human-centered design approach and results in better user experiences. User personas can be used to communicate design decisions to stakeholders and help them understand why certain design choices were made. This helps to align everyone around a common understanding of the target user, which can lead to more efficient and effective design processes.

Maya

Age: 28
Job: Registered Nurse
Location: New York, NY

“I don’t have a finance background, but I know it’s important for me to learn about managing my money. It’s just hard to know where to start.”



The Young Professional Who is Learning to Manage Her Finances

Summary

Meet Maya, a registered nurse living in NYC. Maya has been out of nursing school for a few years now, and is almost done paying off her student loans. Maya checks in on her finances occasionally, and knows she’s getting to the point in her life where she wants to be more intentional about saving, rather than spending for the here-and-now. She’s had a steady paycheck for a few years and wants to set herself up for success. She never really knows what her financial “health” is compared to others of her same age and income. She checks her bank accounts and thinks about her budget, but doesn’t know what her financial picture will look like if she continues on this course.

Goals

Maya’s hoping to improve her finances by...

- Understand her overall financial “health” based on current behavior
- Visualize her future trajectory based on her current habits
- Obtain relevant and trustworthy information that will help her reach her goals

Needs

In order to reach this goal, she needs...

- The ability to see where she can improve in her finances/budget
- A platform that will provide her a projected picture based on her current habits.
- Valuable insights/courses/resources that are relevant and from sources/experts she can trust.

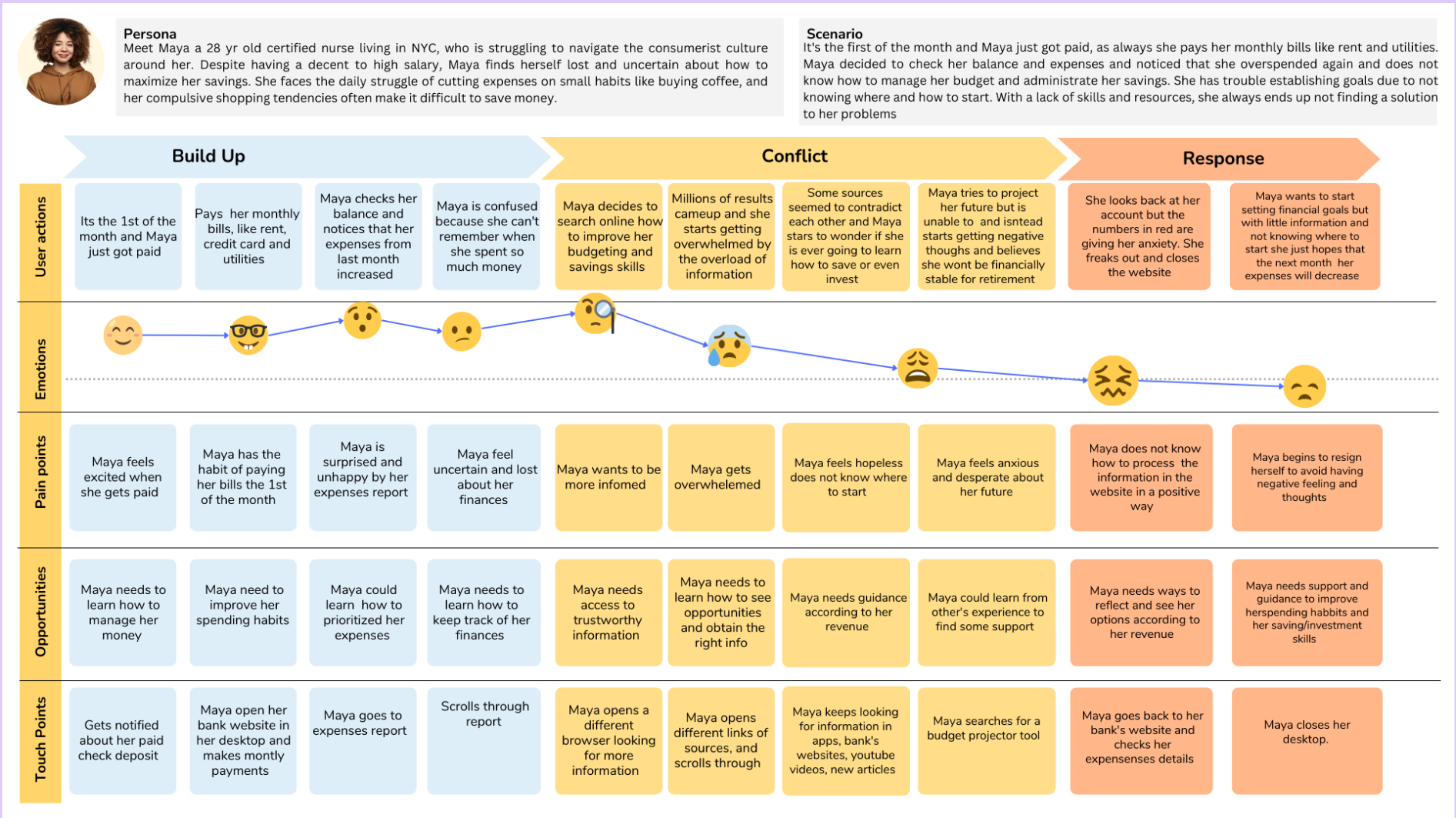
Frustrations

If this doesn’t happen, she’ll be frustrated because...

- Is constantly feeling anxious and concerned about planning her financial security
- Will always be uncertain and uncomfortable about her savings/investing methods.
- The sheer amount of information available to her is overwhelming

Journey Map

We have created a user map to help us understand and empathized with the experiences of the end users. Through this method we can obtain a visual representation of the need to end experiences of users as they interact with the product. By mapping out the various touch-points and experiences along the user journey, designers can identify pain points, bottlenecks, and opportunities to improve the overall experience. Journey maps can also provide a shared understanding of the user experience that can be used to align stakeholders around a common goal. This can lead to more effective collaboration and decision making.



Problem Statement

Insights

Young adults have difficulty **visualizing** the habits necessary to undertake in the present in order to arrive at some imagined future lifestyle and financial state.

Problem/ Persona

As a result, Maya doesn't have confidence in how her current financial behavior **compares to peers** and "goal" comparators.

Goal

How might we provide Maya a way to see the possible paths they might take to reach their ultimate financial goals?

Feature Prioritization

Methodology

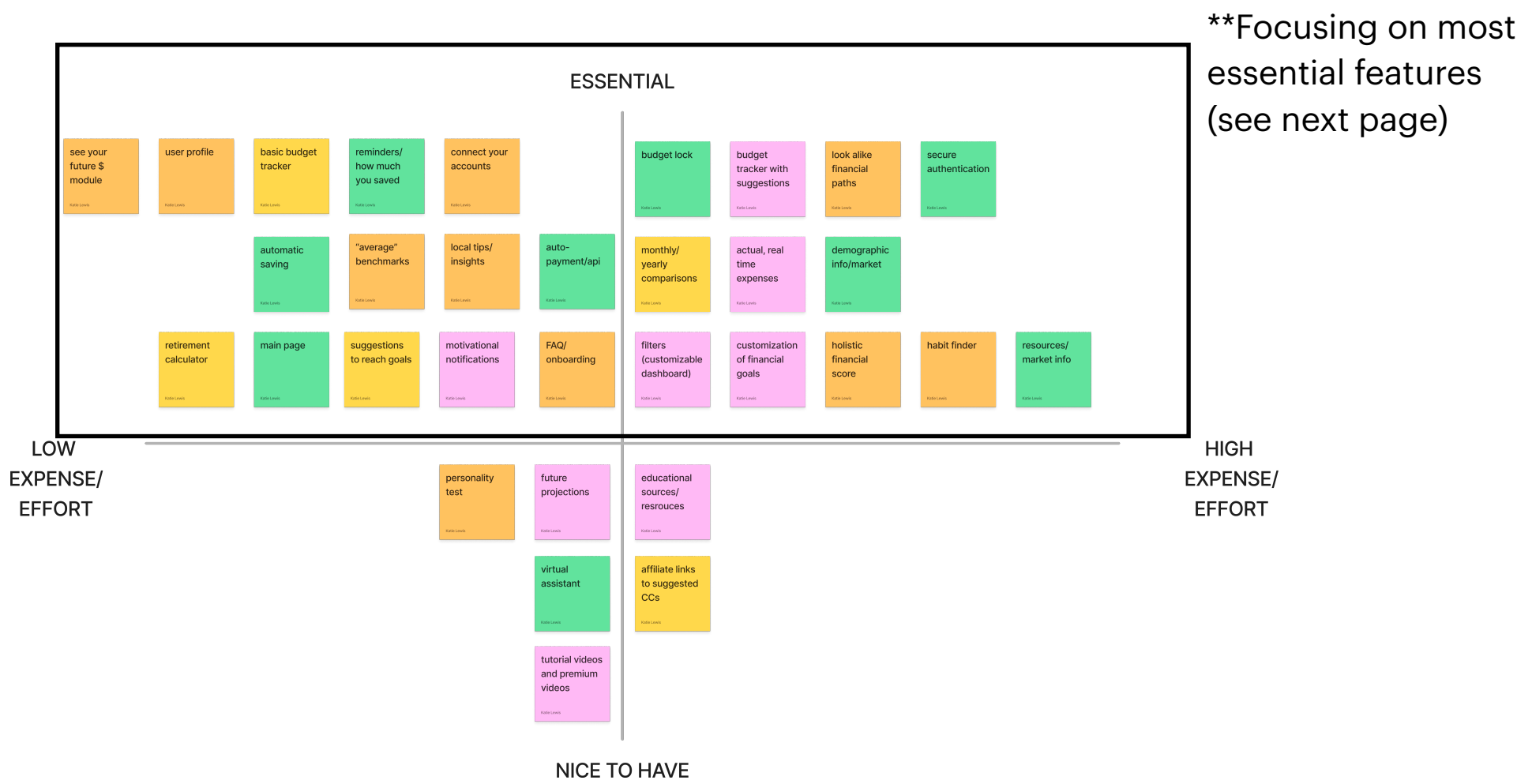
As a team we have to figure it out the features that will be implemented in our product to be ready to launched, through this method we can remain focused on the most important ones that will meet our business goals, consumer’s needs, desires, and technical viability.

Each member of our teams listed a a variety of features that could be beneficial for our product and then we potted all together and distributed them in different sections such as **essentials vs nice to have** and **high effort vs low effort**.

Outcome/results

Based on our problem space and persona, we concluded that these features are the most essential with the lowest/expense.

- ▶ User profile.
- ▶ User budget tracker
- ▶ Connect to your accounts
- ▶ Calculators (budget, retirement etc)
- ▶ Average benchmarks
- ▶ Suggestions to reach your goals
- ▶ Look alike financial paths
- ▶ Demographic info market
- ▶ Dashboard
- ▶ Resources market info
- ▶ Motivational notifications
- ▶ Local Tips/Insights
- ▶ Holistic Financial Score



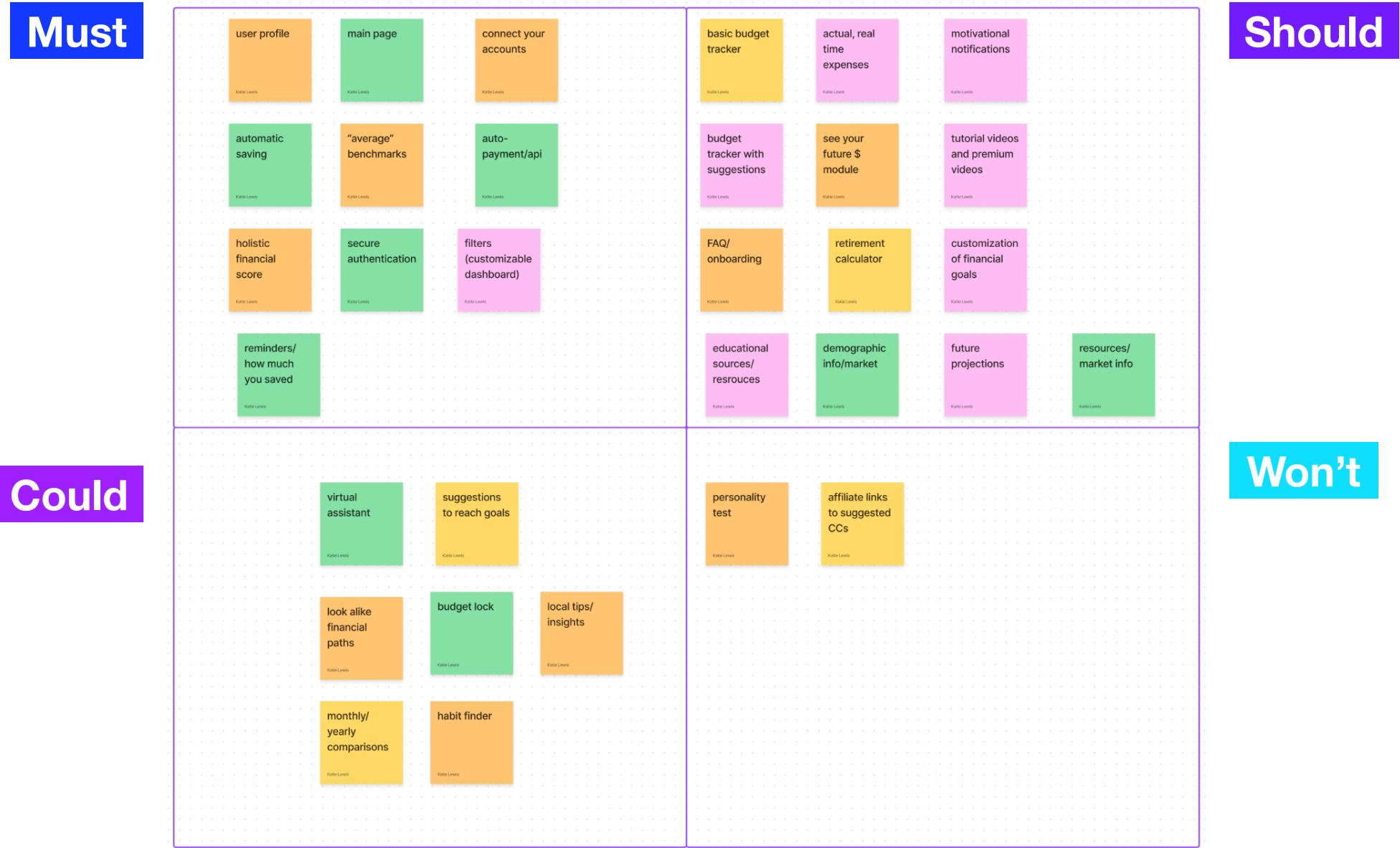
MuShCoWo Map.

Methodology

Our team transformed our featured prioritization in a MuShCoWo Map (acronym for **Must**, **Should**, **Could** and **Won't**) to help us analyzed the ranking of our product's features and thesis to help us visualized how to prioritized the existing features and determine which will be implemented in our initial prototype.

Outcomes/Results

As we thought through our persona and user's journey map some features felt more essential than we initially thought. For example, we concluded that our resources feature is essential because our users need the ability to obtain real life experience lessons and trustful resources to improve their ability to manage their income and navigate the savings/investments world.

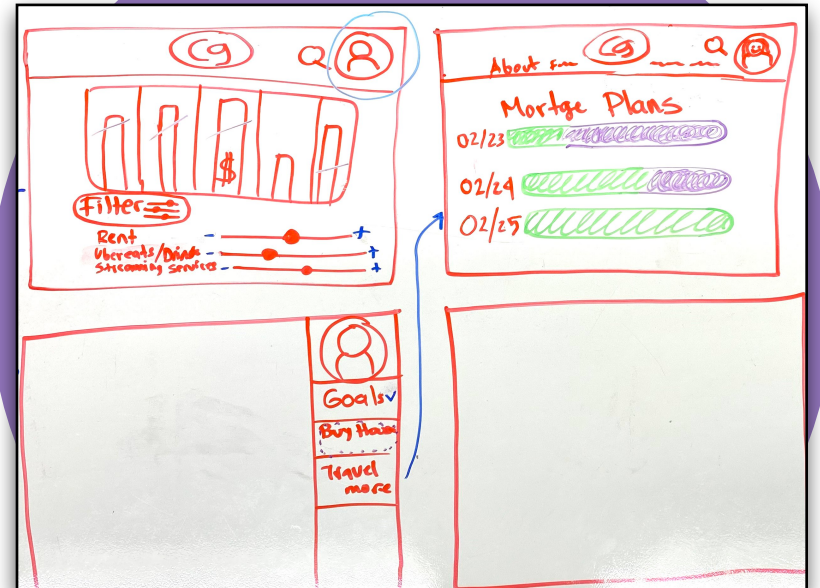


Design Studio Documentation

Design studio documentation is the process of conceptualizing a concept's key features. Our team ran through several ideations of feature concepts through low-fidelity sketches. We had the opportunity to individually come up with sketches, pitch our ideas, and critique one another's designs. We went through another round of iterations and, converged and borrowed ideas that were influenced by one another. Finally, we came back together another time to converge all of our ideas, create our "final" low-fidelity sketch and prepare to create our mid-fidelity prototype.

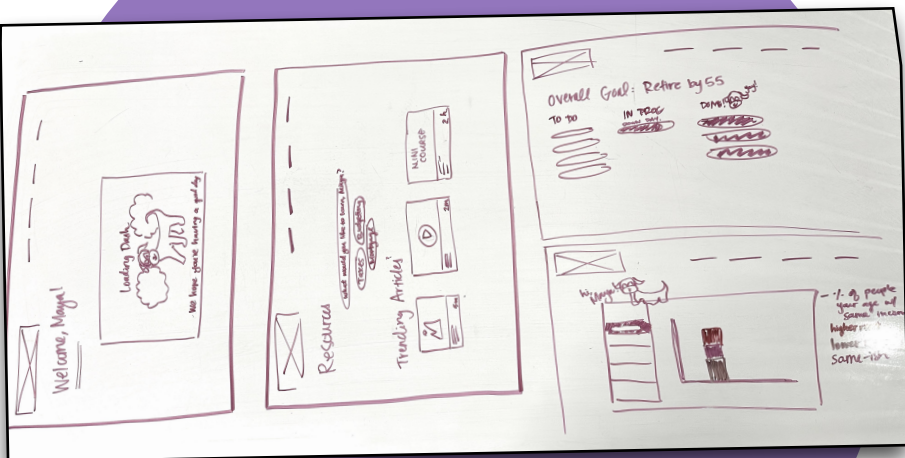
Round 1: Ideating Individually

To democratize the design ideation process, we utilized the Crazy 8 process wherein we took time separately to sketch out our ideas on up to 8 screens for about 7 minutes. And then we each presented what we came up with to the group and received feedback from each member.



Round 2: Drawing Inspiration

We did another round of sketches, but this time, we took inspiration from our other team members' ideas and incorporated them into ours. We once again presented our revised ideas to the group.

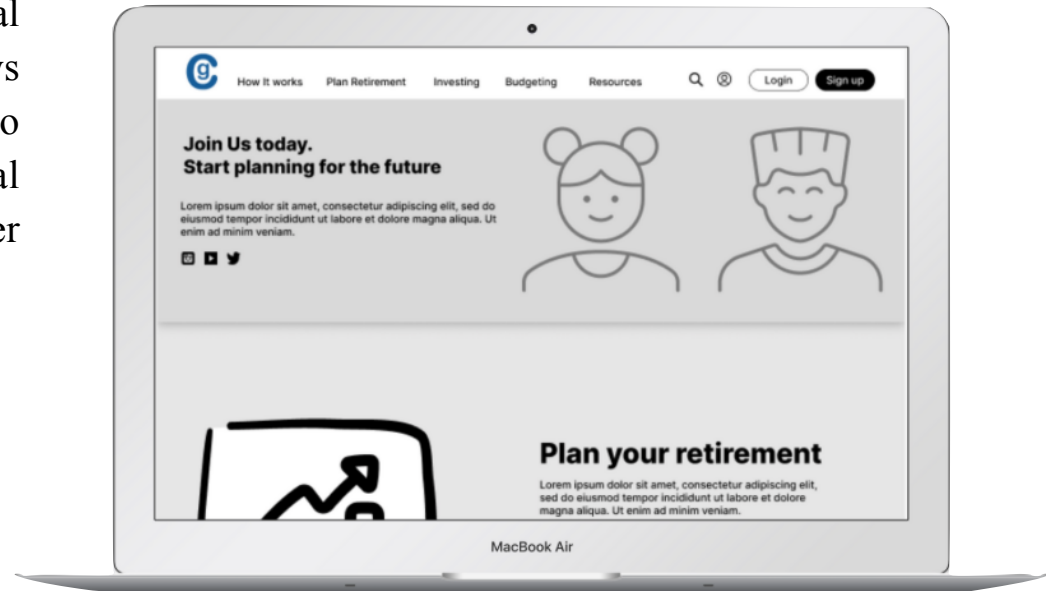


Feature Prioritize

- ▶ User profile.
- ▶ User budget tracker
- ▶ Connect to your accounts
- ▶ Calculators (budget, retirement e
- ▶ Average benchmarks
- ▶ Suggestions to reach your goals
- ▶ Look alike financial paths
- ▶ Demographic info market
- ▶ Dashboard
- ▶ Resources market info
- ▶ Motivational notifications
- ▶ Local Tips/Insights
- ▶ Holistic Financial Score

Technical Background Research (Desktop)

We as a team have opted to choose desktop as our primary platform after performing extensive research, including user interviews. This choice was made in light of several insights that our target audience supplied. Interviews revealed that most people prefer to use their computers to manage or verify information about their financial accounts, mostly because doing so gives them a better picture and a feeling of security.



ADVANTAGES

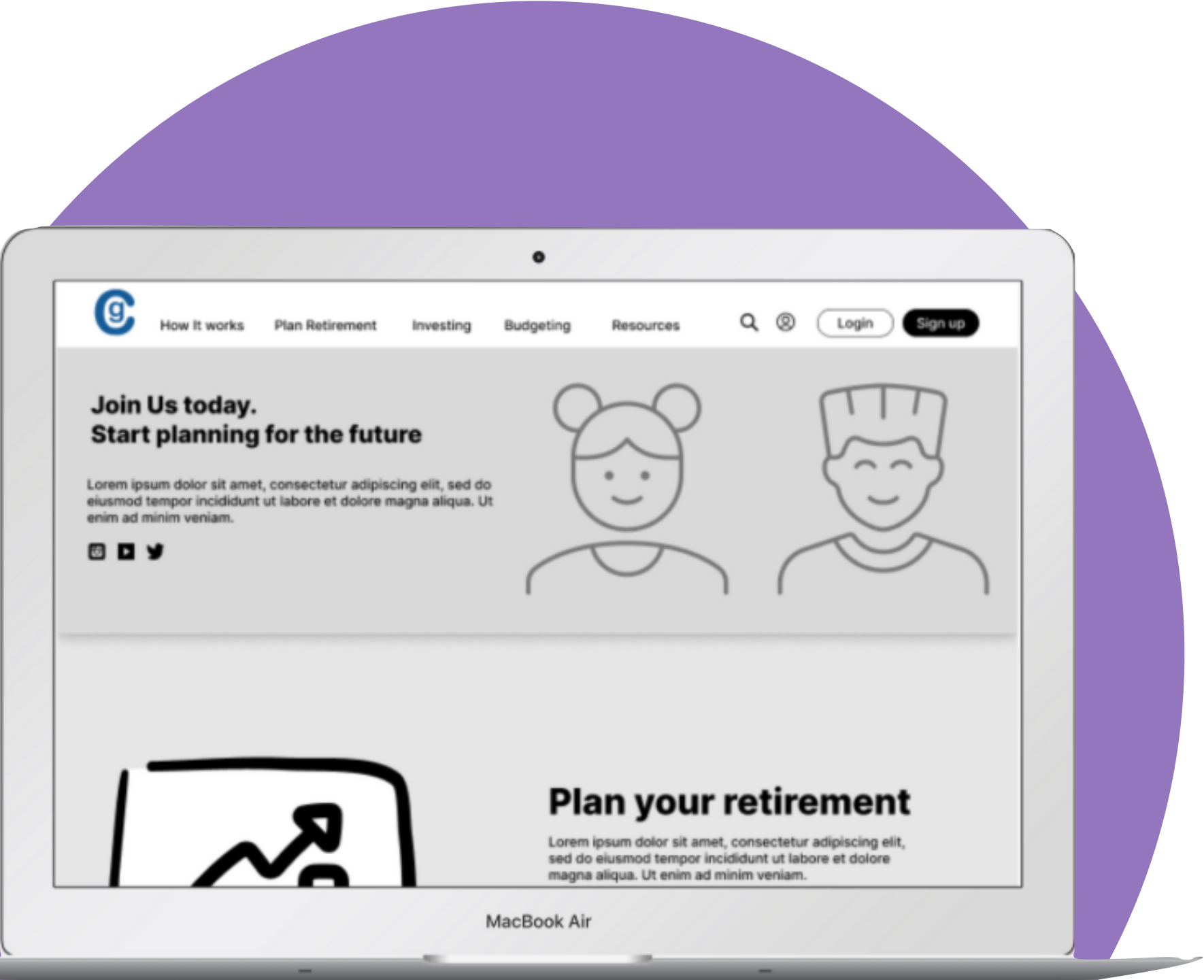
- ✓ Much larger screen for viewing content.
- ✓ Full access to website content.
- ✓ Can be easier to navigate content.
- ✓ Allow users to multi-task.

LIMITATIONS

- ✓ Is not portable.
- ✓ Doesn't have a native app
- ✓ User's have to browse for website.
- ✓ User's don't have a quick access to their information.

MID-FI DESKTOP Wireframes

Once we decided on a design, our team built the architecture and interactivity of our platform. We created wireframes to communicate our concept and intent, and thought deeply about the functionality of each feature as our persona might interact with and through the platform. Our wireframes have limited visual design, no color, no images, and basic functionality. Our annotated wireframes also inform the intentionality of each feature we decided to include in our design, communicating the reasoning behind our design based on our research findings.



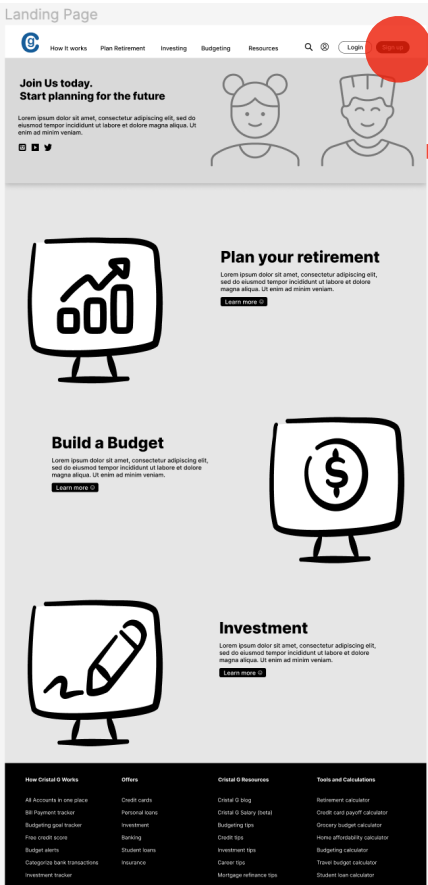
MID-FI ANNOTATIONS

Scenario 1

You have decided to start using a personal finance resource to help you manage your money.

Task 1

Sign up with your email address to jumpstart your personal finance journey



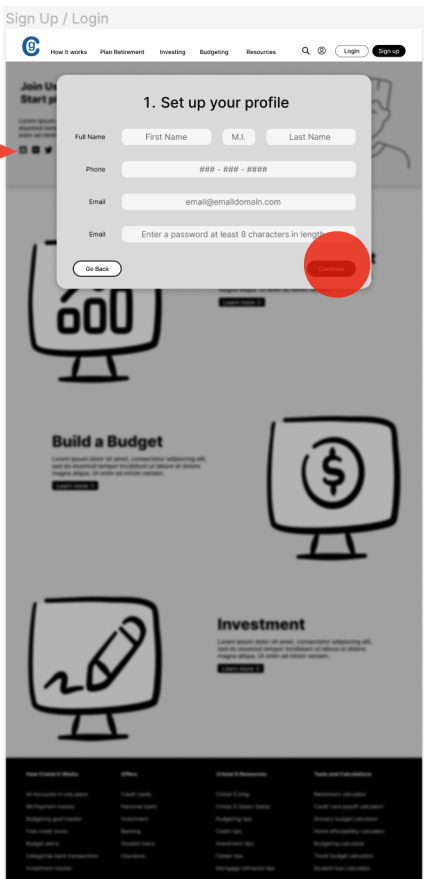
Landing Page

User clicks in Sign Up button to start creating an account.



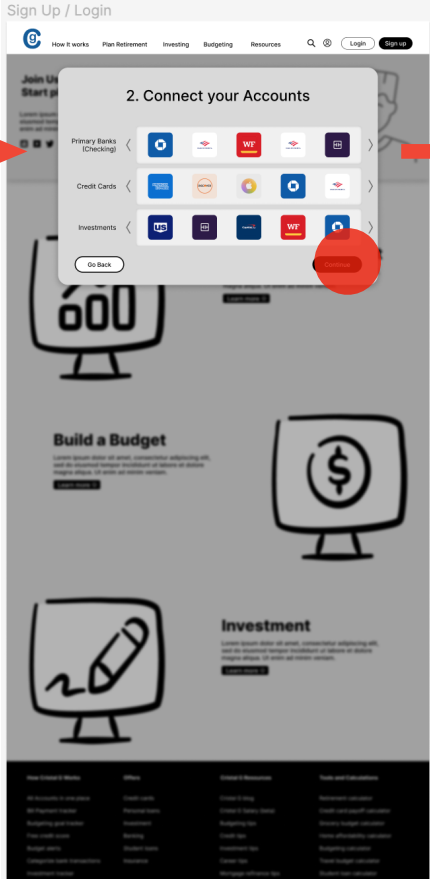
Sign Up/Login

A window will pop-up with instructions for the user to follow. User clicks **BEGIN** to continue.



Sign Up/Login

User needs to complete required information and click **CONTINUE** and go to the next step.



Connect Accounts

User can select his different account s to connect them to his profile, and click **CONTINUE** to go to the next step.



Access to dashboard

User will see a confirmation message to confirm that his account has been created successfully and can now click **Go to Dashboard** and have access to his account

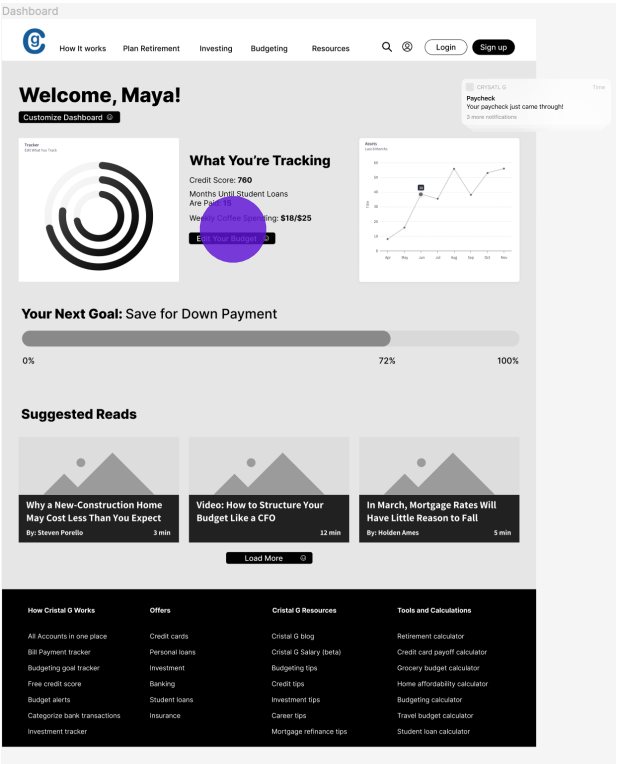
MID-FI ANNOTATIONS

Scenario 2

You’ve found yourself on the dashboard you customized. You have decided to start using a personal finance resource to help you manage your money.

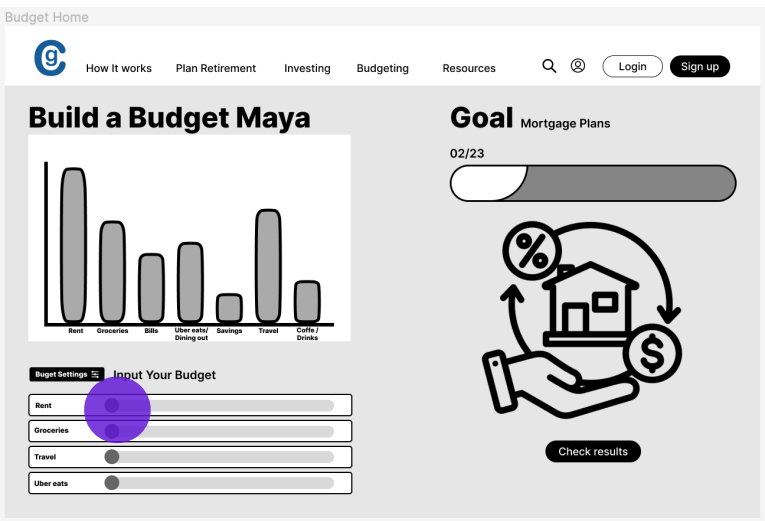
Task 2

Using a feature on the website, find out how soon you can retire.



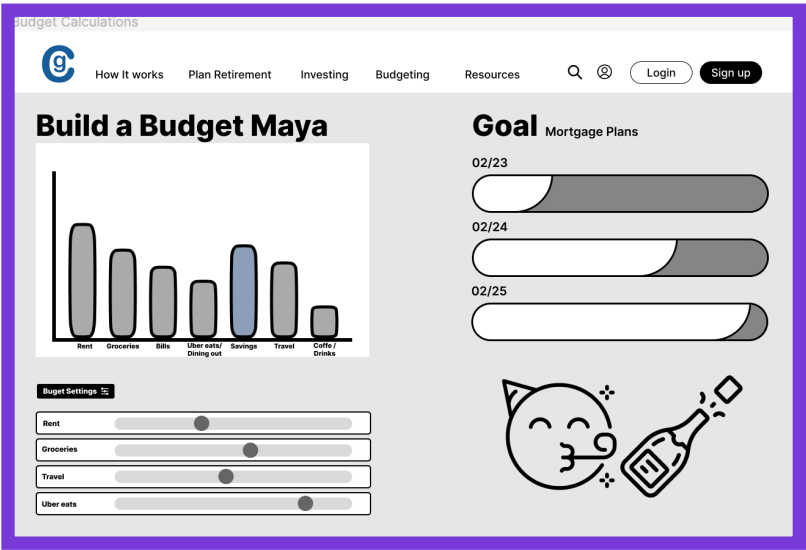
Dashboard

User is now in his dashboard section and clicks **Edit Budget** to build or personalized budget.



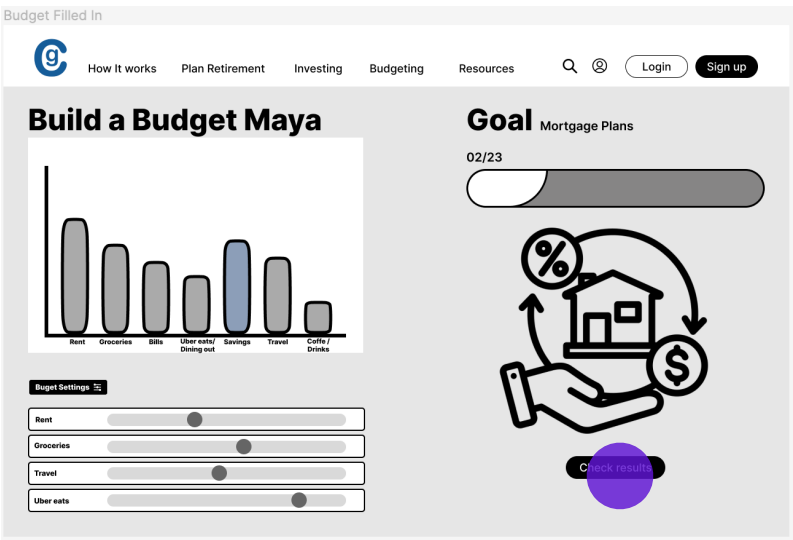
Build Budget

User customizes or edit budget by sliding ● according to his/her preferences .



New Budget

User will have access to details of new budget.



Build Budget

Once user is done customizing/ building budget, can click **CONTINUE** to complete task.

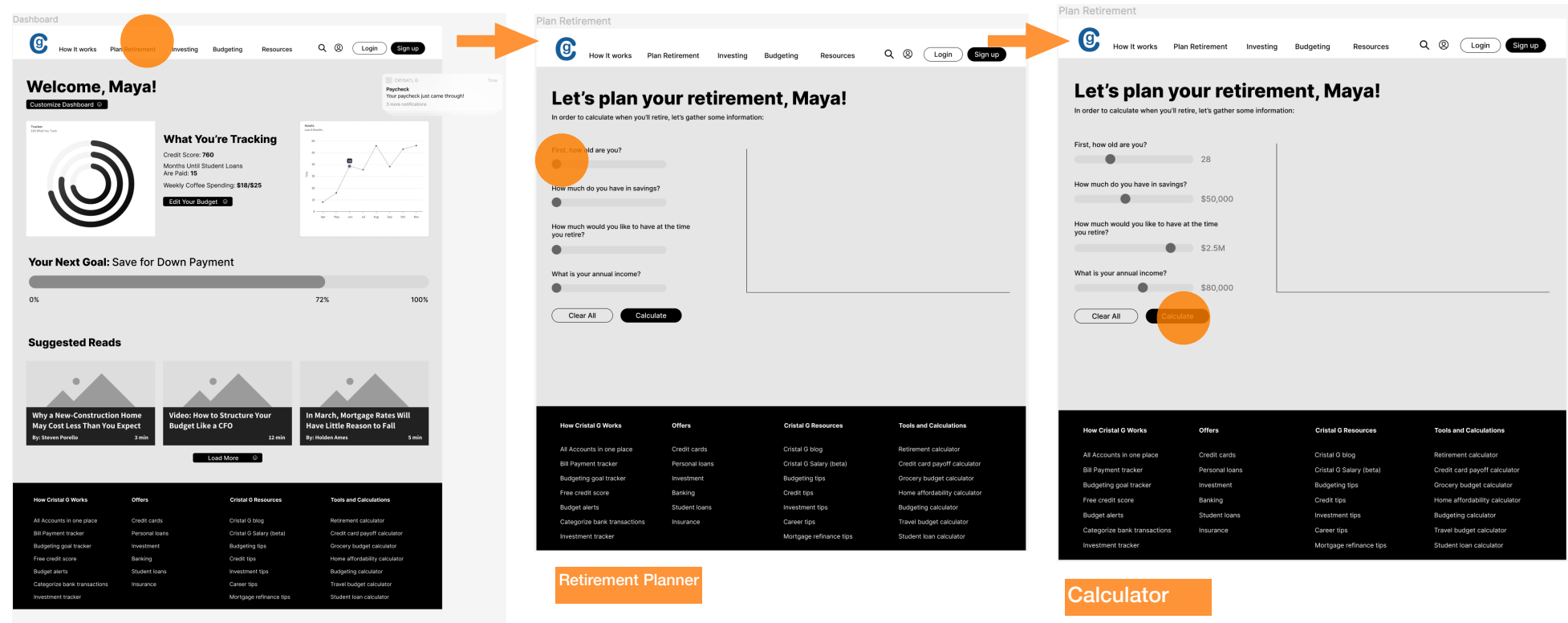
MID-FI ANNOTATIONS

Scenario 3

Returning to the Dashboard, you now want to check on your budget.

Task 3

Enter your budget information and find out how long it will take you to reach your financial goal.

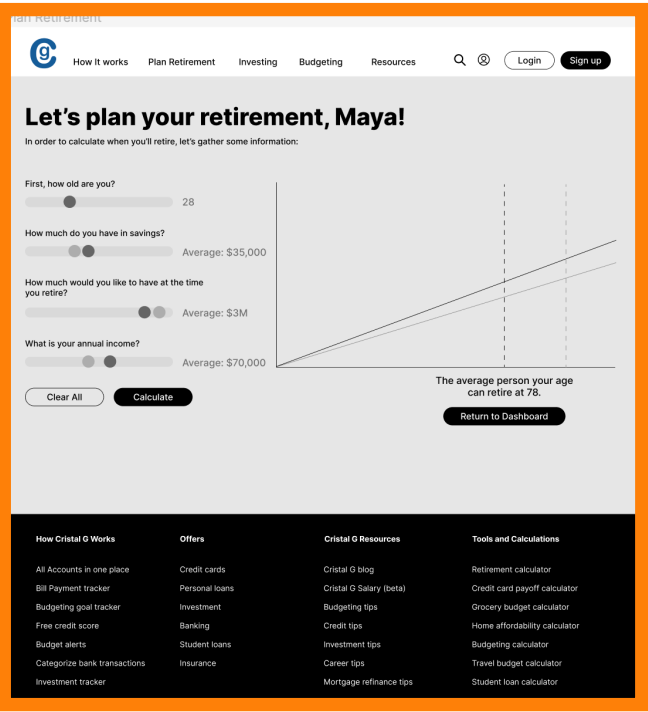


Dashboard

User is now in his dashboard section and clicks **Retirement Planner** to start planning for retirement

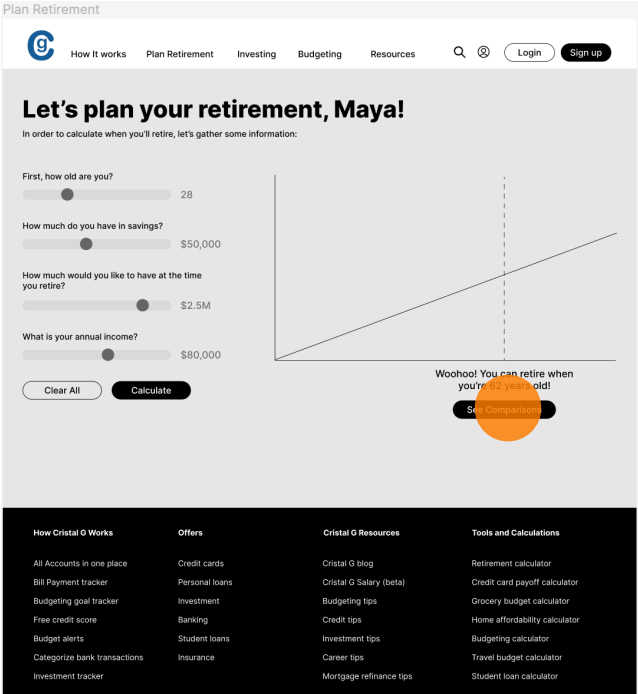
User enters required information by sliding ●.

Once the user enters all the required information, can click **CALCULATE** to obtain the results.



Comparison

User will see what the average person of their age is retiring .

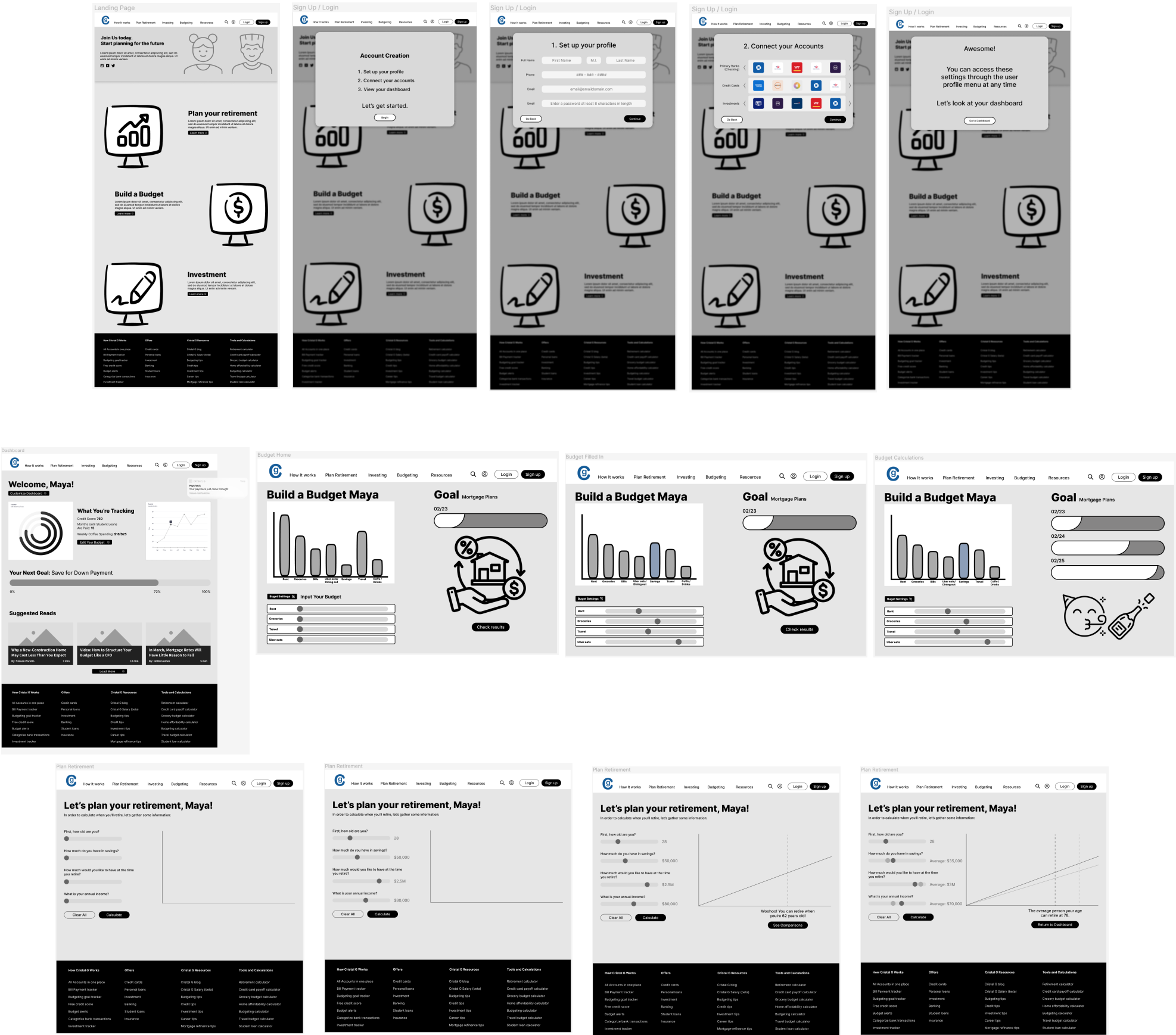


Results

After calculating the user will have to the results and click **See Comparison**, to compare path with other peers with similar characteristics.

Clickable Prototype

Prototyping allows designers to test and validate their ideas, communicate with stakeholders, and iterate until they create a product that meets the needs of users and delivers the desired experience.



Usability Testing Script

Objective

Testing to see if users can complete the 3 tasks across the mobile web view as intended.

INTRODUCTION

- Hey - thanks for joining us today and thank you for your time.
- Today we're testing a website prototype for a personal finance resource.
- It's a Prototype, so it's black and white, but you'll be able to click on it as if it were a website.
- Not testing you on your time on how well you do, in fact there's no time limit - this is purely a test for the design that was built
- Can I record this conversation?

OPENING QUESTIONS

- How familiar are you with personal finance websites?

FIRST IMPRESSIONS

- **When you look at the screen, you'll see that you're on the homepage of a website.**
 - What is your first impression of this app/site/screen (or What do you think this app/site/screen is all about)?
 - Is there anything that you notice, or that stands out to you?
 - Is there anything that you would like to tap/click on?

SCENARIO/TASKS

SCENARIO 1

You have decided to start using a personal finance resource to help you manage your money

TASK1

Sign up with your email address to jumpstart your personal finance journey.

SCENARIO 2

You've found yourself on the dashboard you customized.

TASK 2

Using a feature on the website, find out how soon you can retire.

SCENARIO 3

Returning to the Dashboard, you now want to check on your budget.

TASK 3

Enter your budget information and find out how long it will take you to reach your financial goal.

On a scale of 1 - 5, how difficult/easy was it to complete your task?

Difficult 1 2 3 4 5 **Easy**

FINAL THOUGHTS

- Did you find this website useful? Would you use a website like this?
- How did this compare to the app/sites you usually use, if any?
- Is there anything you'd expect to be able to do that you couldn't do?

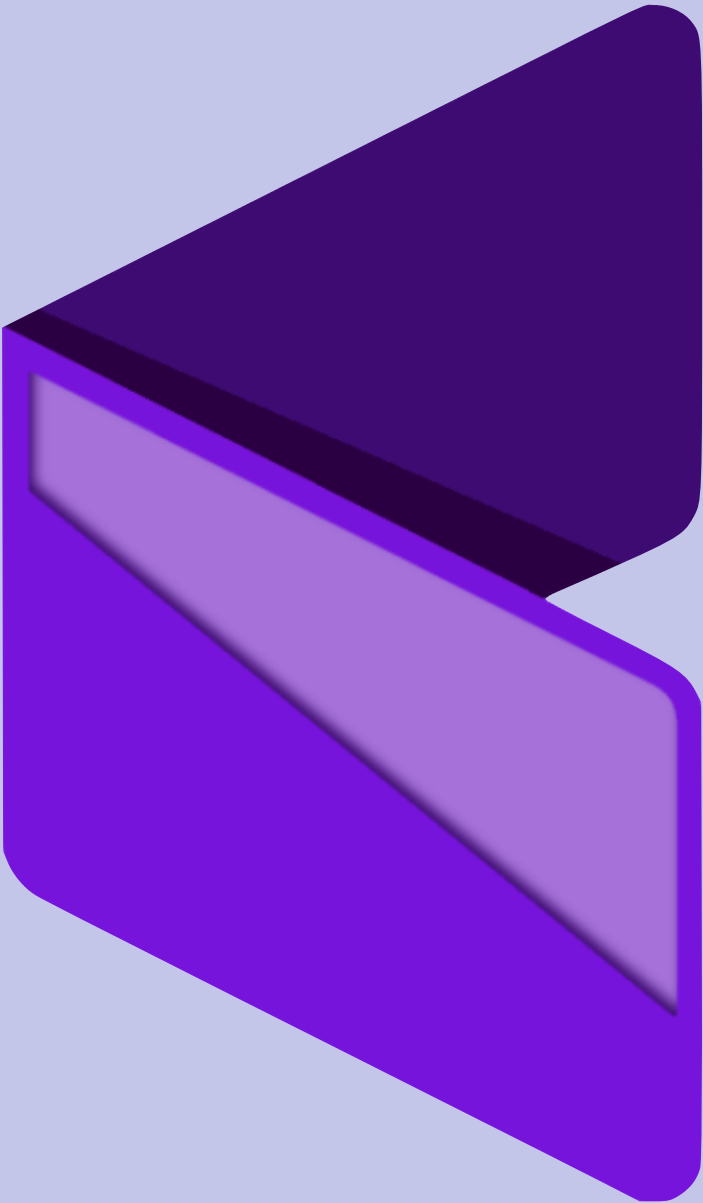
Usability Testing - Round 1

Task	P#1 Callie W.	P#2 Mark H.	P#3 Spencer H.	P#4 Michael C.	P#5 Annie H.	Avg. time on task	Avg. Success Rate	Avg. Happiness Rating
Create an account	0:48 ● 4 - easiness 4 - happiness	0:39 ● 5	0:18 ● 5	0:37 ● 5	0:36 ● 5	0:36 seconds	90% ●	4.8/5 ★
Plan for retirement	0:39 ● 4 - easiness 2 - happiness	0:31 ● 5	0:20 ● 4, if buttons work, 5	3:07 ● 2	0:45 ● 5	1:04 seconds	60% ●	4/5 ★
Build a budget	0:39 ● 3 - easiness 3 - happiness	0:17 ● 5	1:02 ● 4 if buttons work, 5	0:14 ● 5	1:20 ● 4	0:42 seconds	60% ●	4.2/5 ★

● = Direct path 100% ● = Indirect path 50% ● = Failed 0% 5 = easiest ★★★★★

Observations

- ✓ Participants didn't understand the name of the brand or the logo.
- ✓ 3 out of 5 participants enjoyed the visuals and indicated that it allows them to have a better understanding of what they are looking at.
- ✓ 2 out of 5 participants indicated that they would like to an actual timeframe instead of numbers and would also like range of their budget.
- ✓ 1 out of 5 was unable to complete task 2 due to not locating the edit budget button.
- ✓ 1 out 5 participants was unable to complete task 3, she didn't know where to click, but once we informed her where to click she found it easy to complete.



Updated Desktop HI-FI

Takeaways

- ✓ Change the name and logo of the product.
- ✓ Change Home page to be more descriptive to have a better understanding of our product mission.
- ✓ Make the budget button look more clickable and change location to make more visible.
- ✓ Make the slider more realistic in prototype.
- ✓ Add retirement in dashboard.
- ✓ Make the retirement button look more clickable and change location to make more visible.



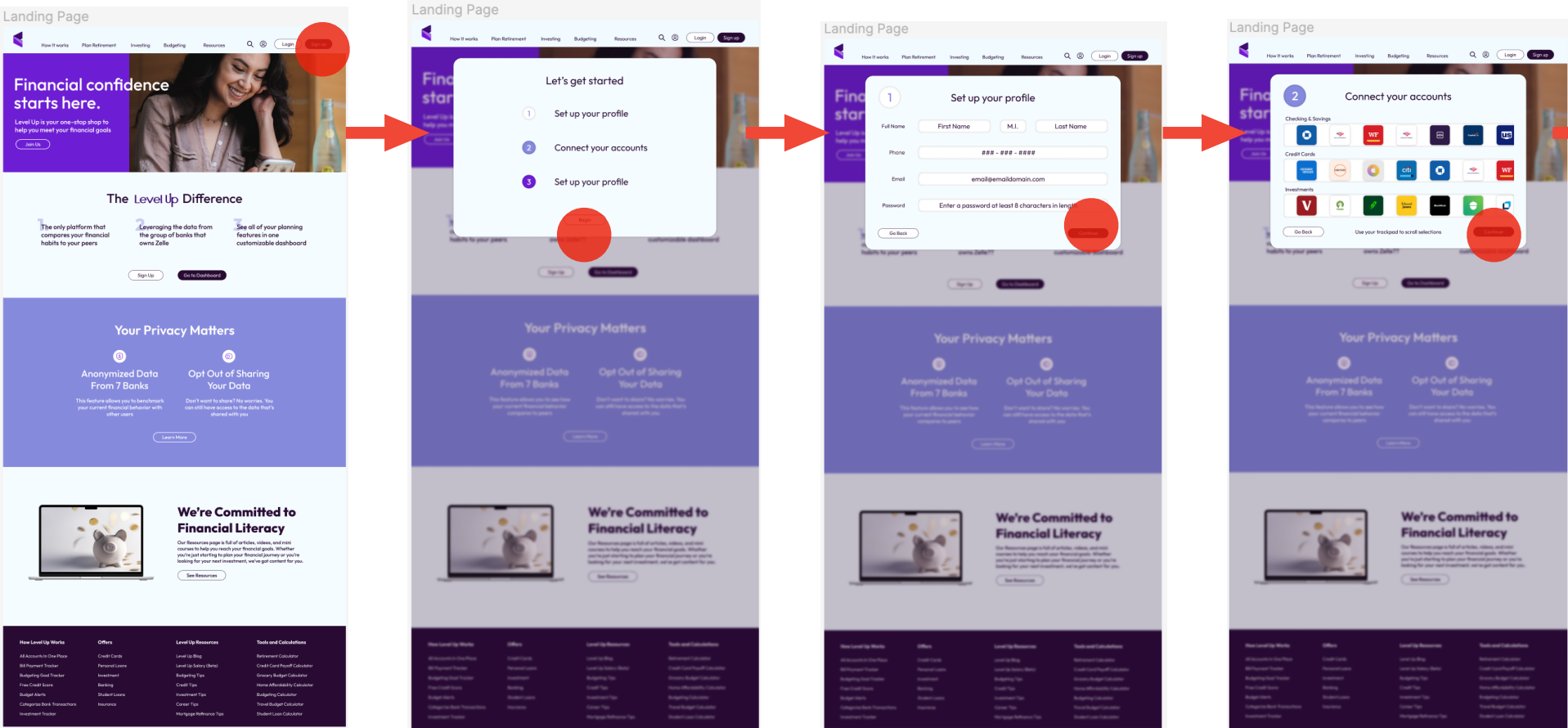
HIFI - ANNOTATION

Scenario 1

You have decided to start using a personal finance resource to help you manage your money.

Task 1

Sign up with your email address to jumpstart your personal finance journey



Landing Page

User clicks in Sign Up button to start creating an account.

Sign Up/Login

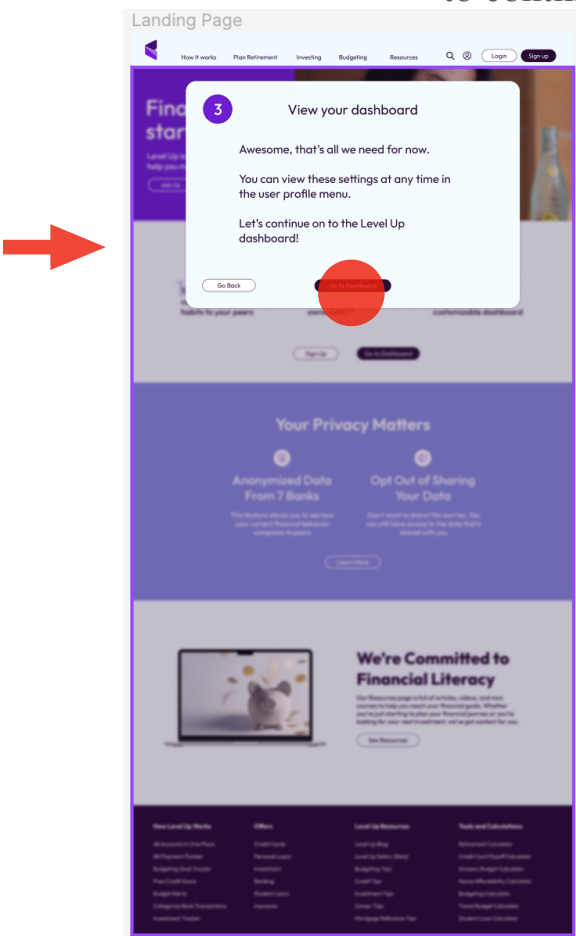
A window will pop-up with instructions for the user to follow. User clicks **BEGIN** to continue.

Sign Up/Login

User needs to complete required information and click **CONTINUE** and go to the next step.

Connect Accounts

User can select his different account s to connect them to his profile, and click **CONTINUE** to go to the next step.



Access to dashboard

User will see a confirmation message to confirm that his account has been created successfully and can now click **Go to Dashboard** and have access to his account

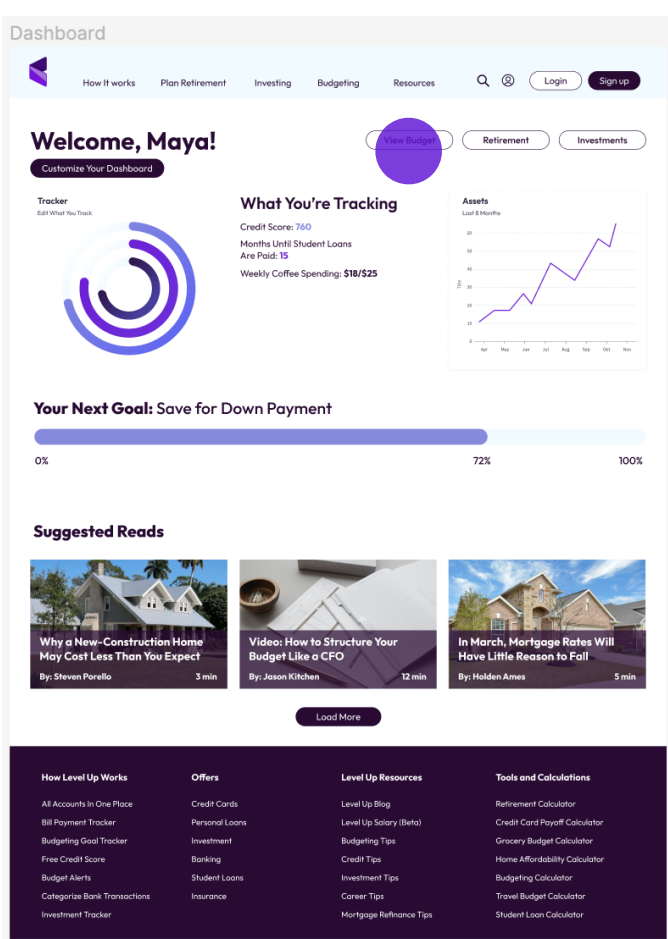
HIFI - ANNOTATION

Scenario 2

You’ve found yourself on the dashboard you customized. You have decided to start using a personal finance resource to help you manage your money.

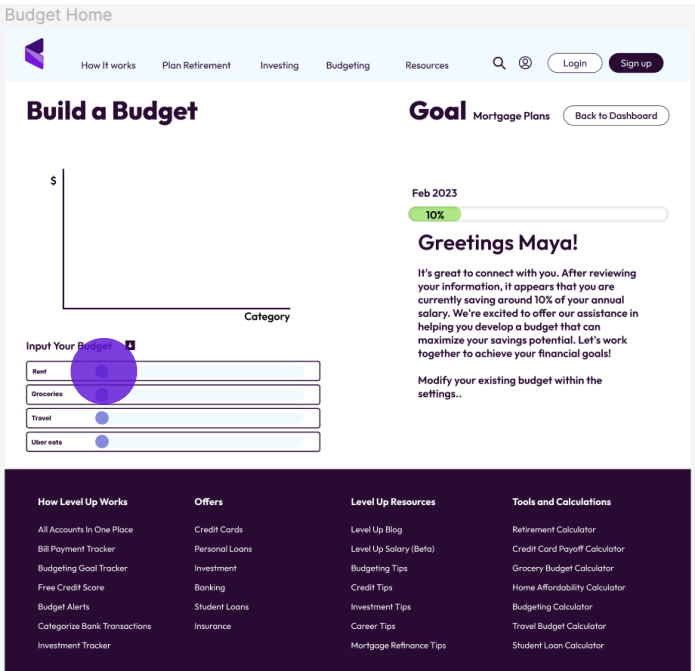
Task 2

Using a feature on the website, find out how soon you can retire.



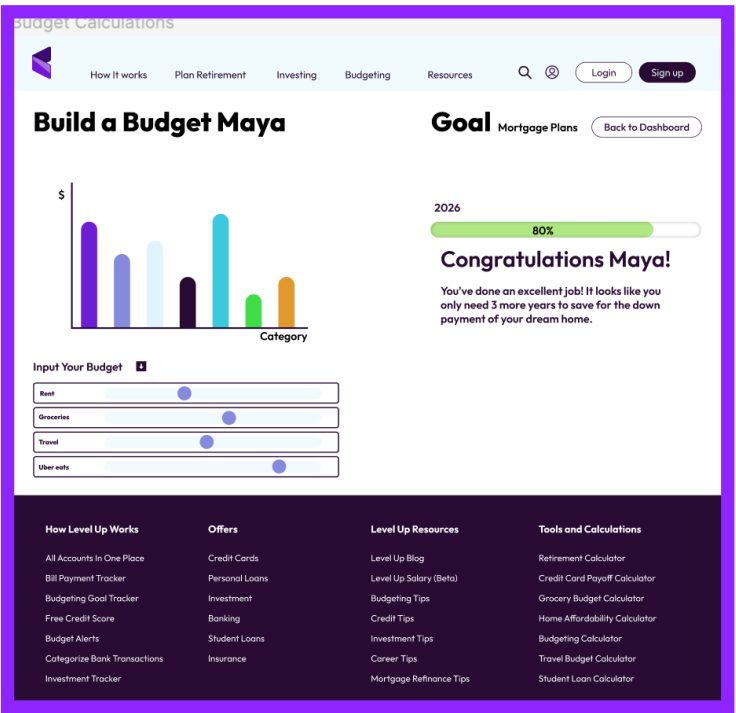
Dashboard

User is now in his dashboard section and clicks **Edit Budget** to build or personalized budget.



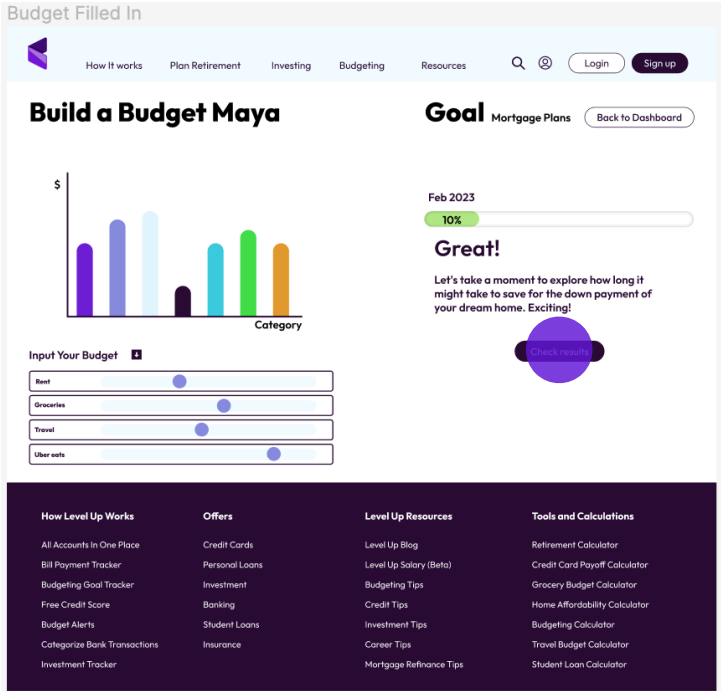
Build Budget

User customizes or edit budget by sliding ● according to his/her preferences .



New Budget

User will have access to details of new budget.



Build Budget

Once user is done customizing/ building budget, can click **CONTINUE** to complete task.

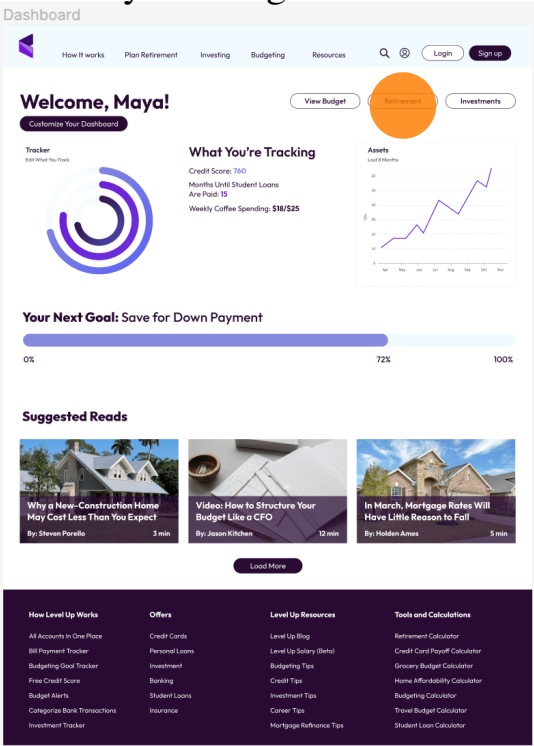
HIFI - ANNOTATIONS

Scenario 3

Returning to the Dashboard, you now want to check on your budget.

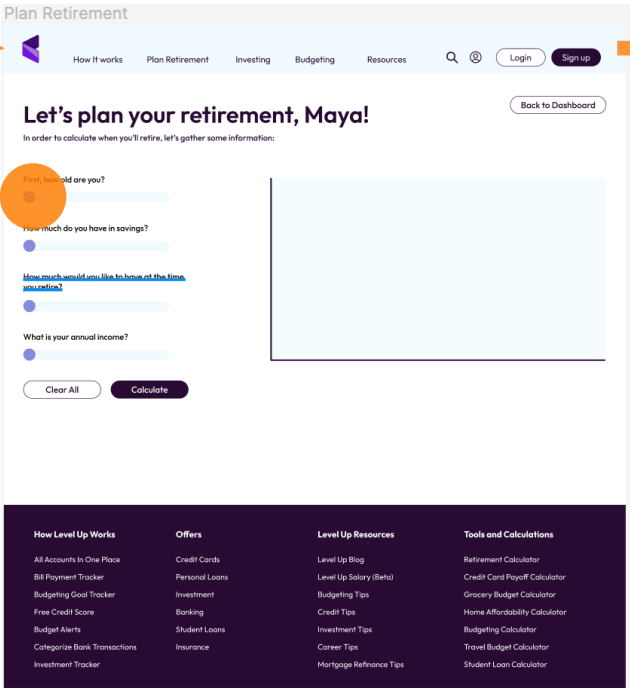
Task 3

Enter your budget information and find out how long it will take you to reach your financial goal.



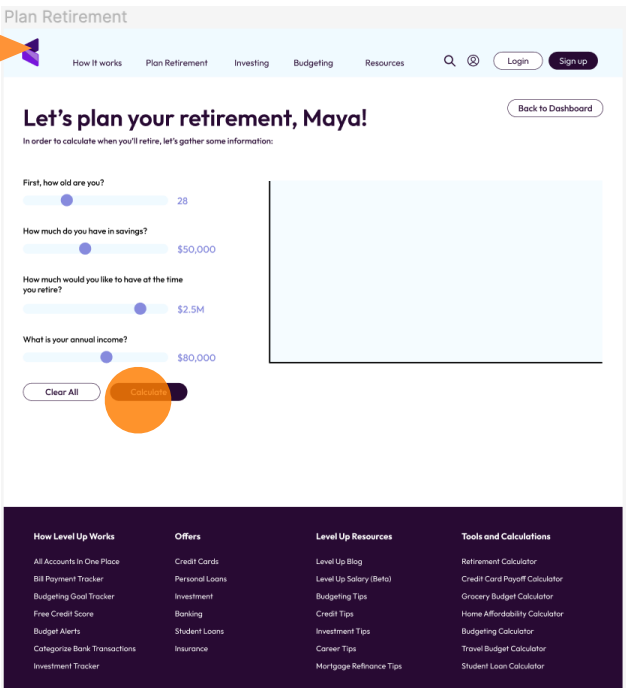
Dashboard

User is now in his dashboard section and clicks **Retirement Planner** to start planning for retirement



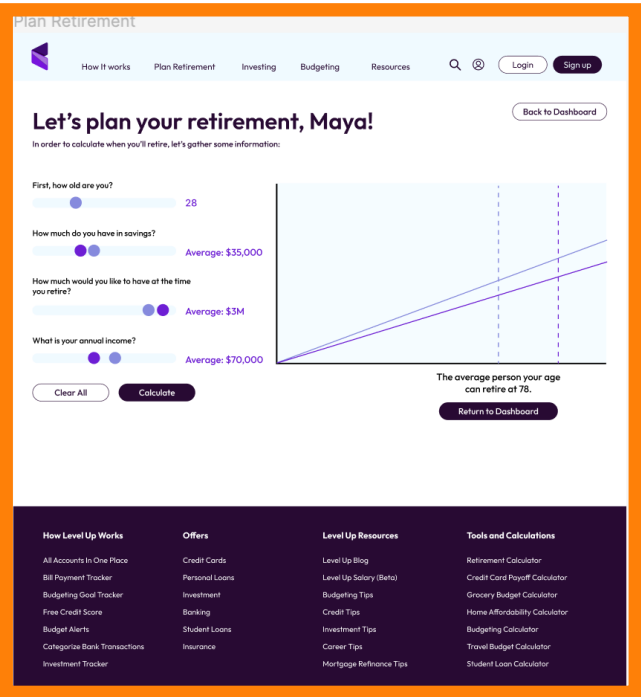
Retirement Planner

User enters required information by sliding ●.



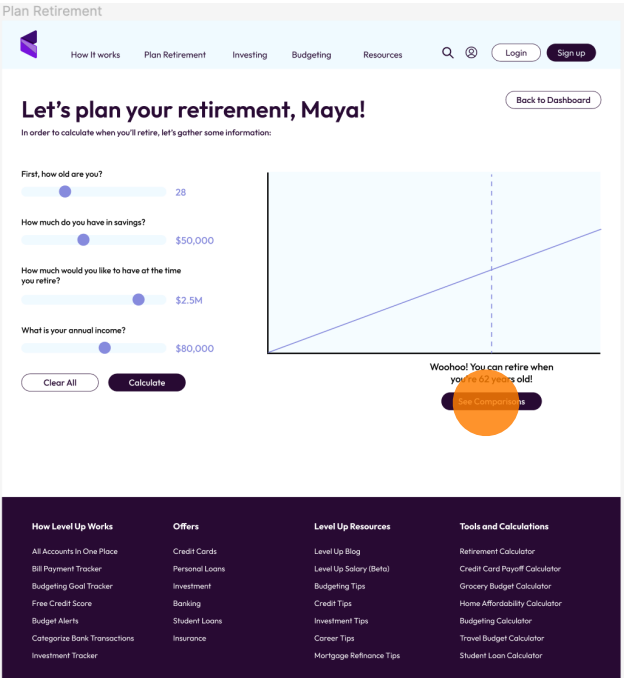
Calculator

Once the user enters all the required information, can click **CALCULATE** to obtain the results.



Comparison

User will see what the average person of their age is retiring .

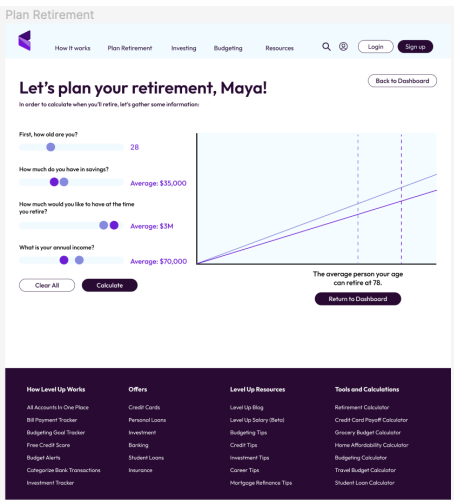
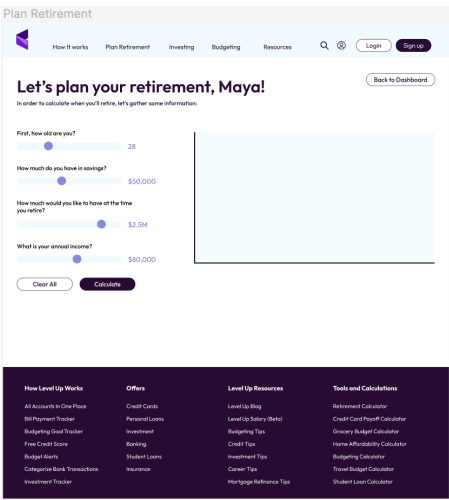
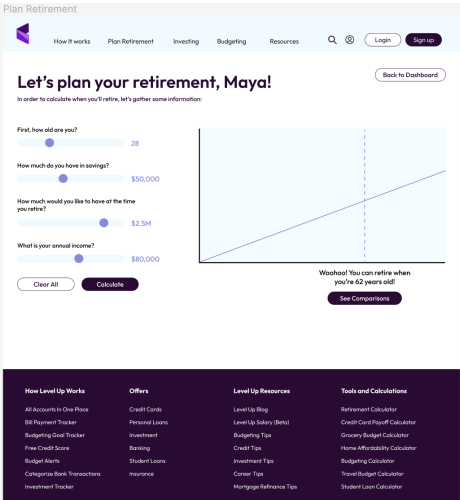
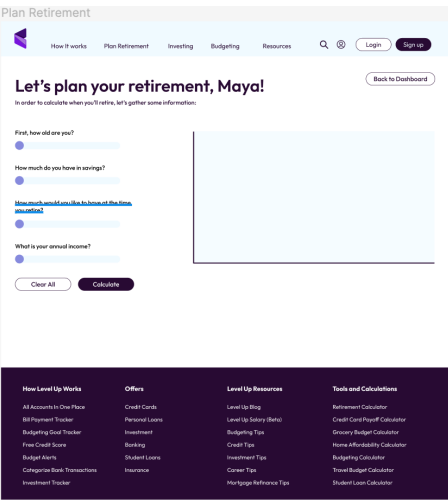
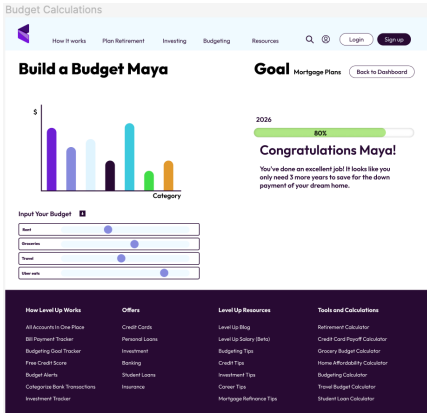
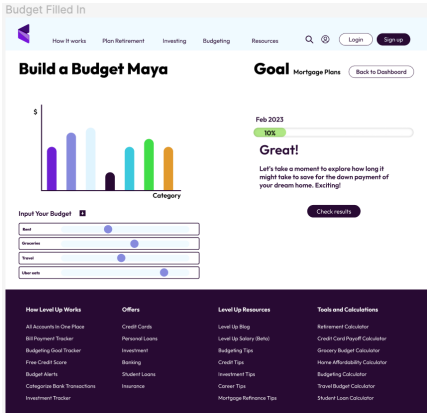
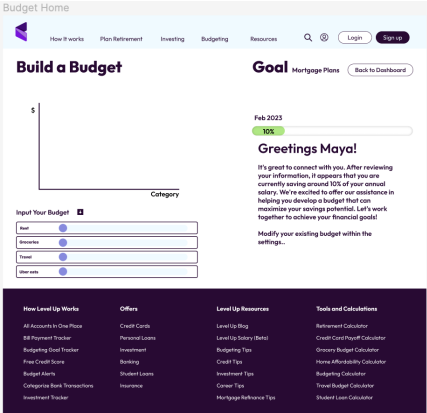
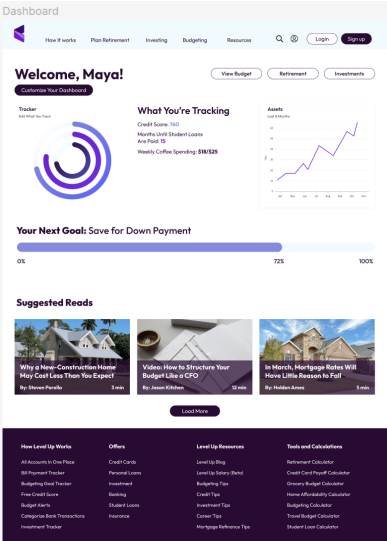
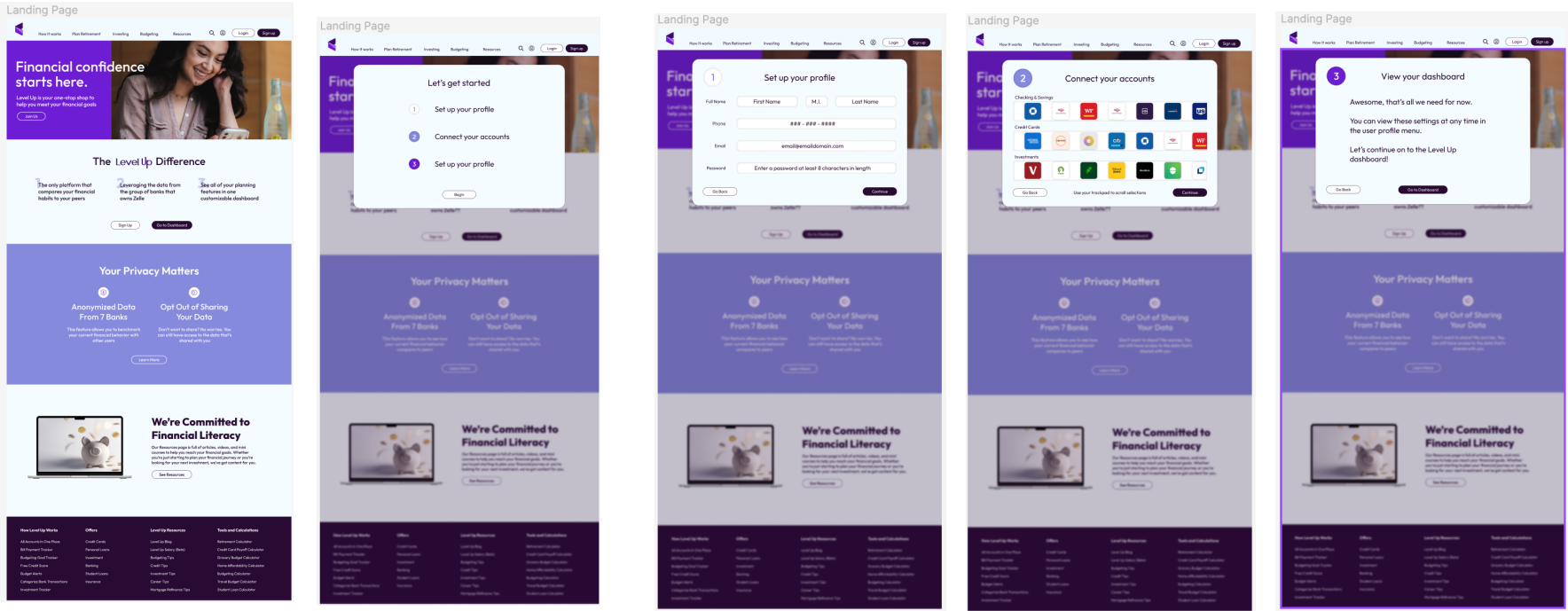


Results

After calculating the user will have to the results and click **See Comparison**, to compare path with other peers with similar characteristics.

Clickable Prototype

Prototyping allows designers to test and validate their ideas, communicate with stakeholders, and iterate until they create a product that meets the needs of users and delivers the desired experience.



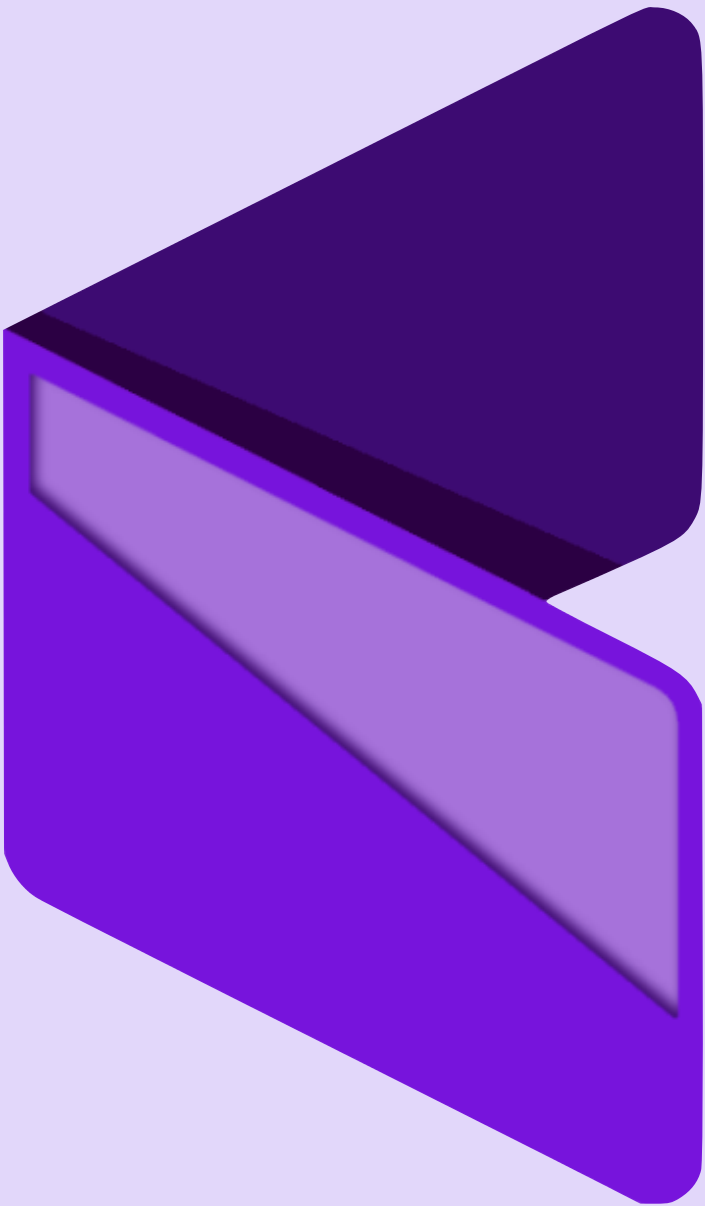
See prototype

Usability Testing - Round 2

Task	P#1 Rosemary H.	P#2 Giovanni	P#3 Anna	P#4 Byron	P#5 Kareem	Avg. time on task	Avg. Success Rate	Avg. Happiness Rating
Create an account	1:20 ● 5	0:34 ● 5	0:24 ● 4	0:44 ● 5	0:37 ● 5	0:44 seconds ▲ 8 seconds	90% ● same	4.8/5 ★ same
Plan for retirement	0:32 ● 5	0:23 ● 5	0:23 ● 5	0:25 ● 5	0:19 ● 5	0:24 seconds ▼ 40 seconds	100% ● ▲ 40%	5/5 ★ ▲ 1.0
Build a budget	0:46 ● 5	0:17 ● 5	0:36 ● 5	0:18 ● 5	0:14 ● 5	0:26 seconds ▼ 16 secs	90% ● ▲ 30%	5/5 ★ ▲ 0.8

Observations

- ✓ Even though some users were not familiar with finance websites or apps they found our product easy to navigate and understand.
- ✓ Some users would like to have a native app since they use their phone most of the time.
- ✓ Average time on task#1 increased 8 sec. Participant 1 took some time to explore the website before initiating the task.
- ✓ Task # 2 was successfully completed by all participants with a direct path.



Task Details (Desktop)

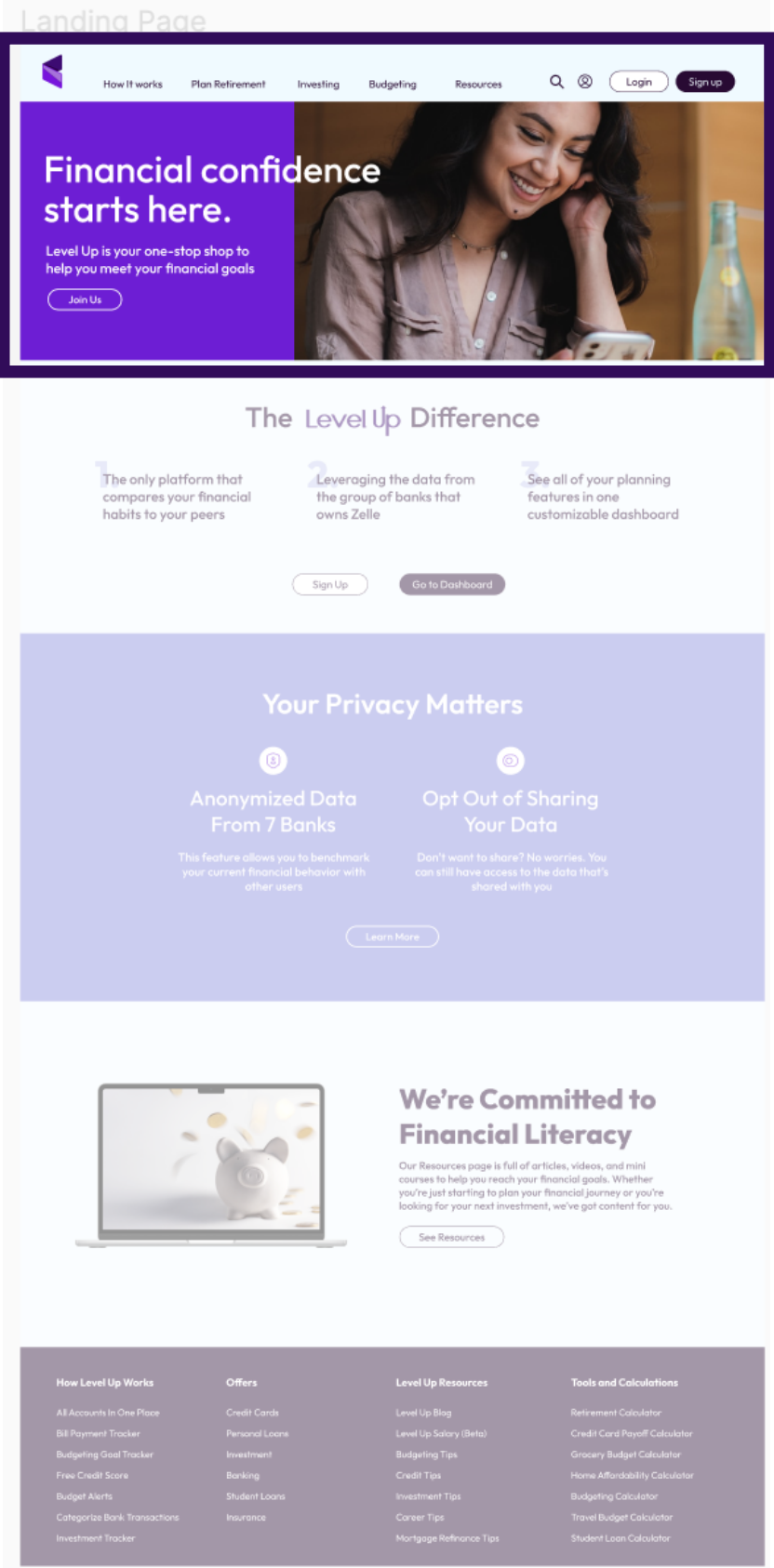
Task #1: Sign up with your email address to jumpstart your personal finance journey.

Analysis of Testing Minor Issue

Users tried to click banner to login or sign up. Banner images were transitioning too fast

Recommendations

Add functionality to banner and lower the speed.



Task Details (Desktop)

Task #2: Using a feature on the website, find out how soon you can retire.

Analysis of Testing

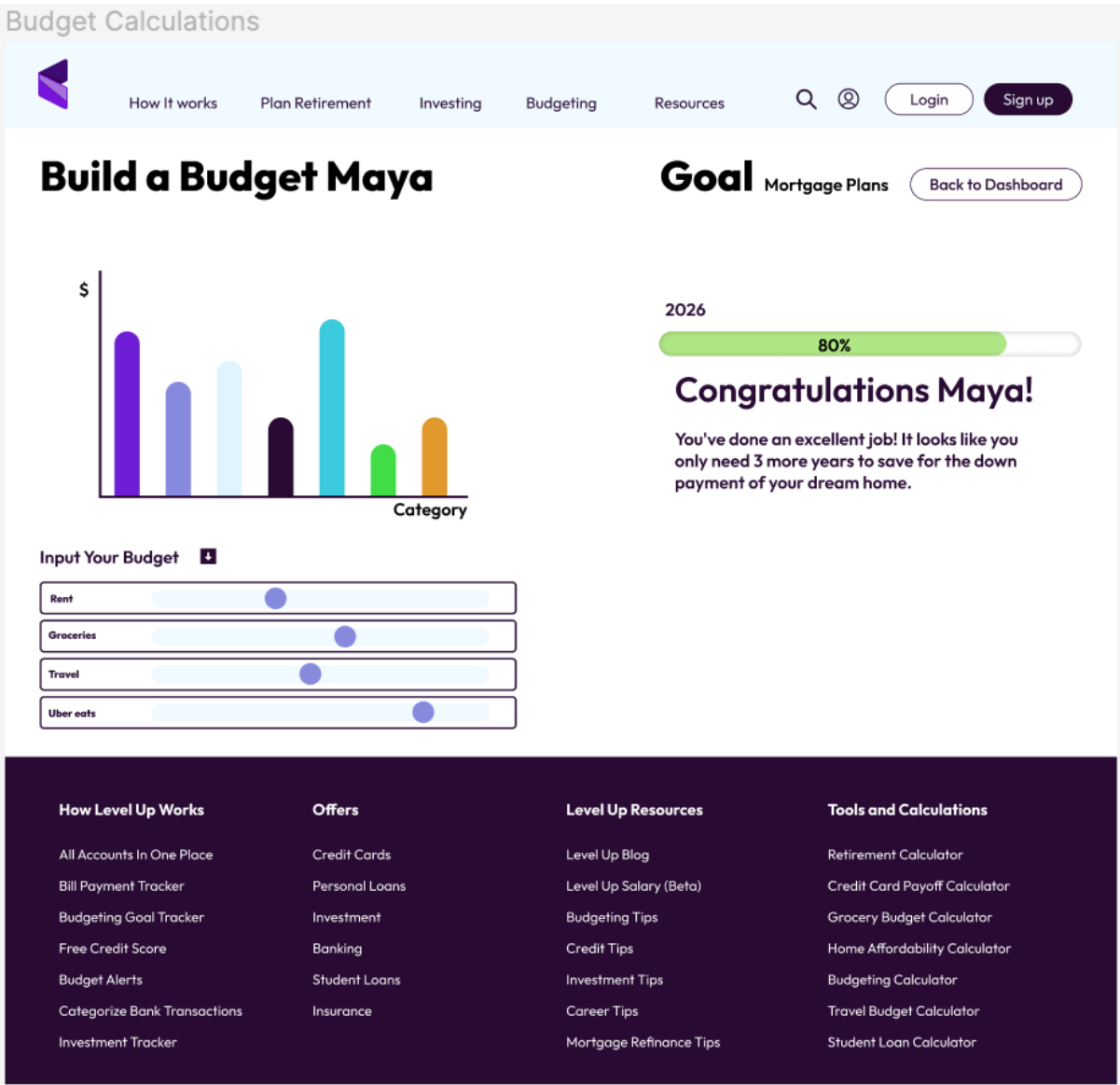


No Issue

All participants completed the task with direct paths. The average time decreased 40 secs.

Recommendations

No recommendations, all users indicated that the website is intuitive and easy to use.



Task Details (Desktop)

Task #3: Returning to the Dashboard, you now want to check on your budget.

Analysis of Testing ● Minor Issue

One user clicked on **Retirement** from the menu bar instead of the clickable button.



[How It Works](#)
[Plan Retirement](#)
[Investing](#)
[Budgeting](#)
[Resources](#)

Welcome, Maya!

Customize Your Dashboard

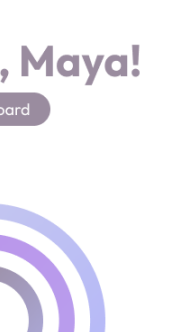
View Budget

Retirement

Investments

Tracker

Edit What You Track



What You're Tracking

Credit Score: 760

Months Until Student Loans Are Paid: 15

Weekly Coffee Spending: \$18/\$25

Assets

Last 8 Months



Month	Value
Apr	10
May	18
Jun	25
Jul	42
Aug	35
Sep	55
Oct	52
Nov	65

Your Next Goal: Save for Down Payment

0%

72%

100%

Suggested Reads



Why a New-Construction Home May Cost Less Than You Expect

By: Steven Porello 3 min



Is the Chase Sapphire Reserve Right For You?

By: Jason Kitchen 12 min



In March, Mortgage Rates Will Have Little Reason to Fall

By: Holden Ames 5 min

Load More

How Level Up Works

- All Accounts In One Place
- Bill Payment Tracker
- Budgeting Goal Tracker
- Free Credit Score
- Budget Alerts
- Categorize Bank Transactions
- Investment Tracker

Offers

- Credit Cards
- Personal Loans
- Investment
- Banking
- Student Loans
- Insurance

Level Up Resources

- Level Up Blog
- Level Up Salary (Beta)
- Budgeting Tips
- Credit Tips
- Investment Tips
- Career Tips
- Mortgage Refinance Tips

Tools and Calculations

- Retirement Calculator
- Credit Card Payoff Calculator
- Grocery Budget Calculator
- Home Affordability Calculator
- Budgeting Calculator
- Travel Budget Calculator
- Student Loan Calculator

Next Septs

After designing and creating our desktop website, we created a mobile website design our team will be creating and native app since some users indicated that it will be beneficial if they can have access to Level Up at any time from anywhere. We will also implement new recommendations to our desktop webbing design and run 3rd testing round to re-evaluate our rate success.

