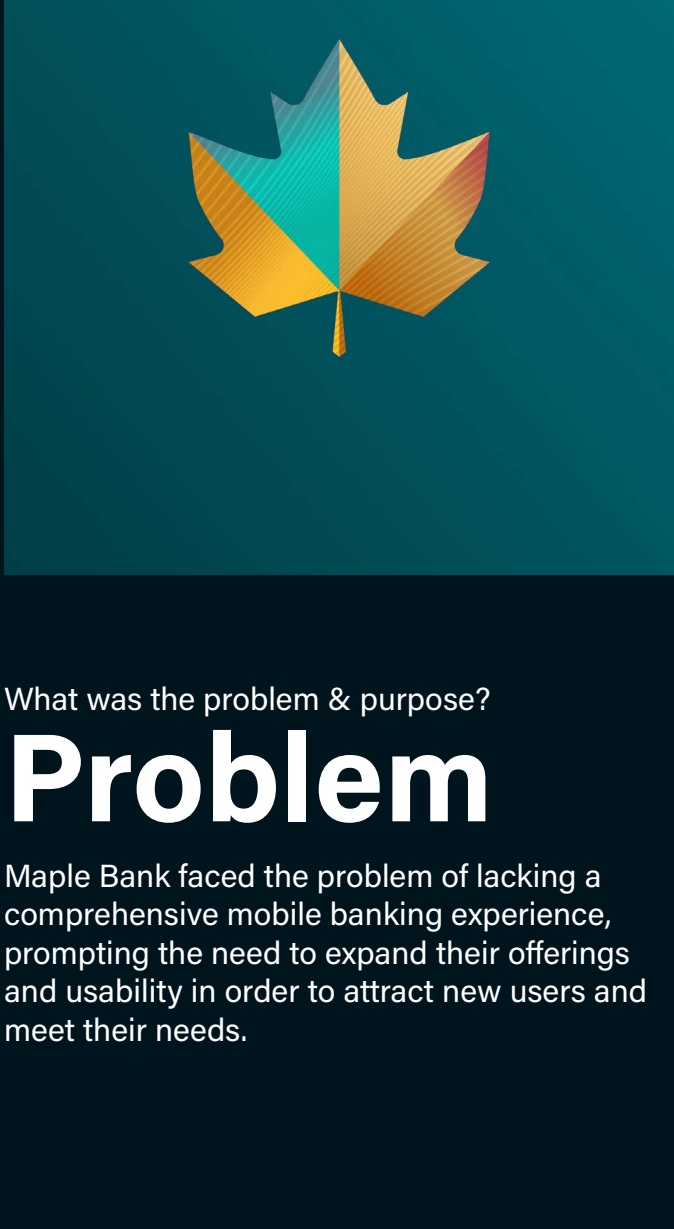


Maple Bank Project



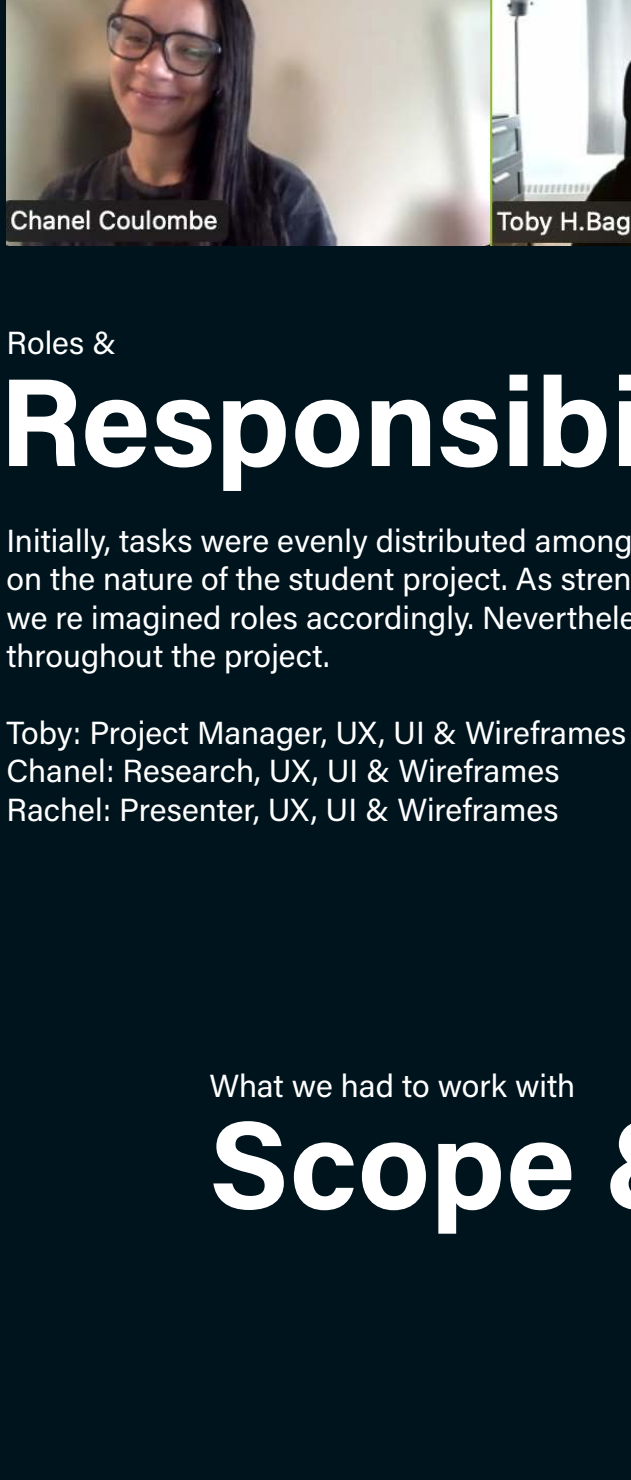
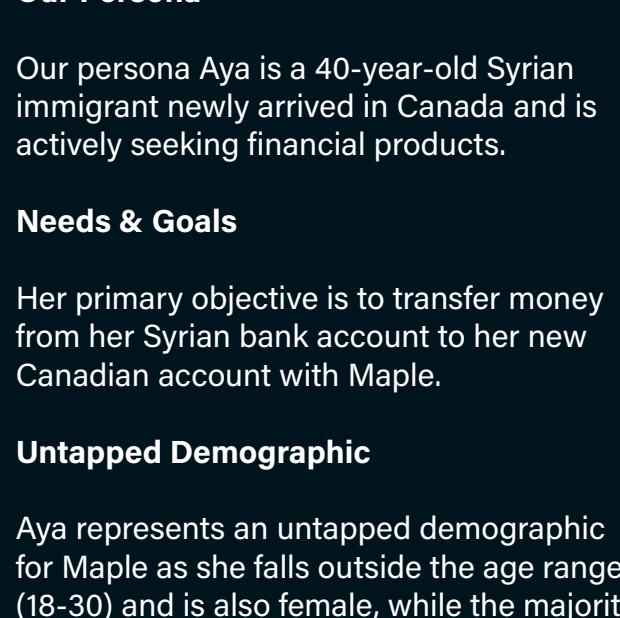
Maple Bank

Maple Bank is a neo bank that was looking to expand their customer base by stepping outside their current demographic. To do so, they chose to expand their mobile application to offer a full and robust set of services and products. The main focus was to simplify the on-boarding process and international transfers to as few steps as possible.

What was the problem & purpose?

Problem

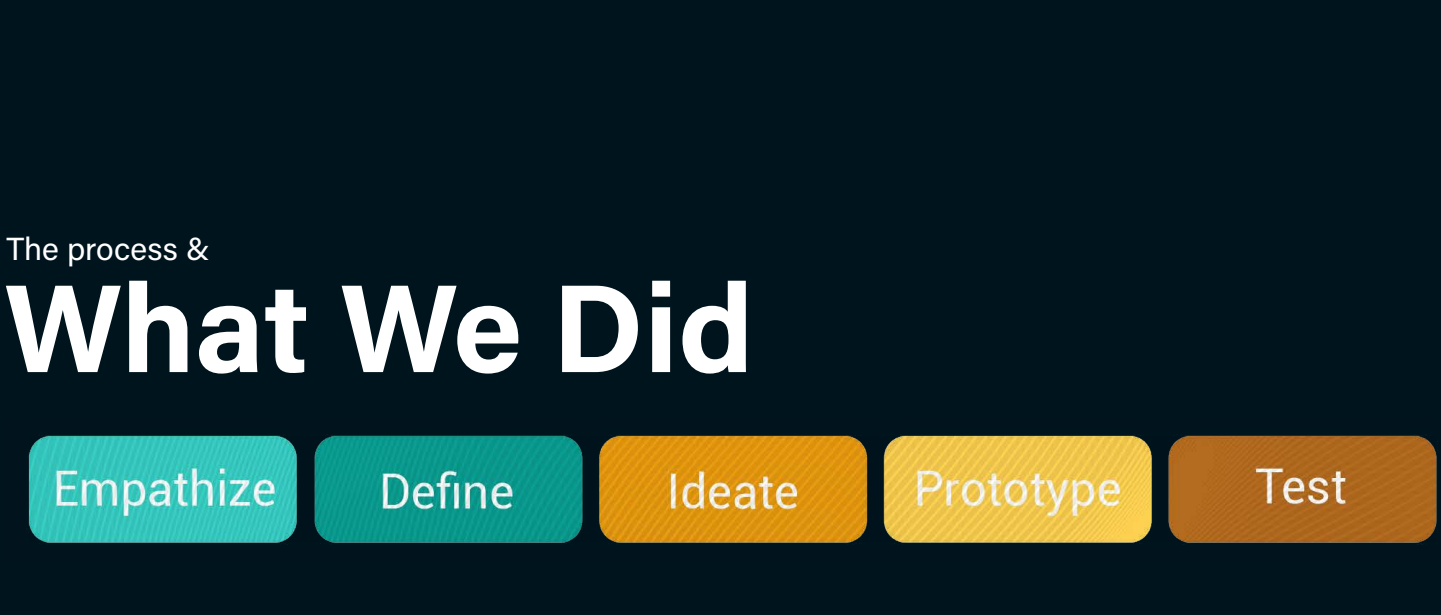
Maple Bank faced the problem of lacking a comprehensive mobile banking experience, prompting the need to expand their offerings and usability in order to attract new users and meet their needs.



What was the problem & purpose?

Audience

- Our Persona**
Our persona Aya is a 40-year-old Syrian immigrant newly arrived in Canada and is actively seeking financial products.
- Needs & Goals**
Her primary objective is to transfer money from her Syrian bank account to her new Canadian account with Maple.
- Untapped Demographic**
Aya represents an untapped demographic for Maple as she falls outside the age range (18-30) and is also female, while the majority of users are male.



Roles &

Responsibilities

Initially, tasks were evenly distributed among team members Toby, Chanel & Rachel, based on the nature of the student project. As strengths emerged and interests became apparent, we re-imagined roles accordingly. Nevertheless, as UX designers, we collaborated closely throughout the project.

Toby: Project Manager, UX, UI & Wireframes

Chanel: Research, UX, UI & Wireframes

Rachel: Presenter, UX, UI & Wireframes

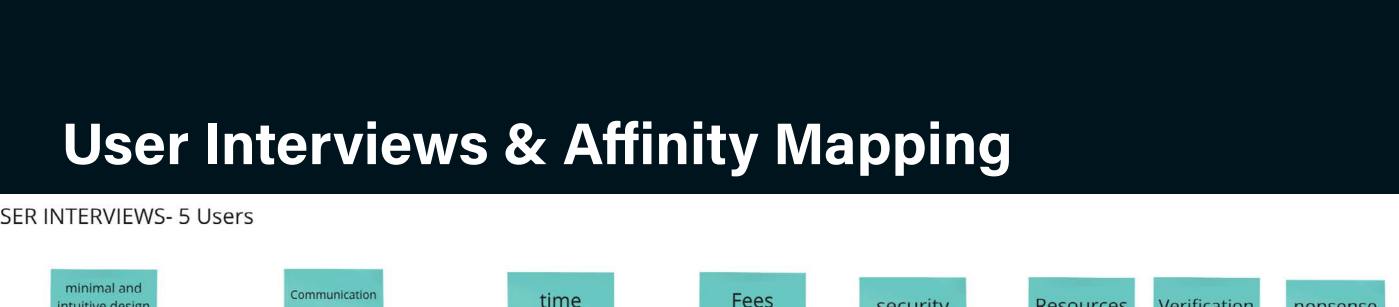
What we had to work with

Scope & Constraints

We faced a challenging deadline of 6 weeks, compounded by the fact that each team member had a full-time job. Conflicting schedules and a non-existent budget added additional constraints to the project.

The process &

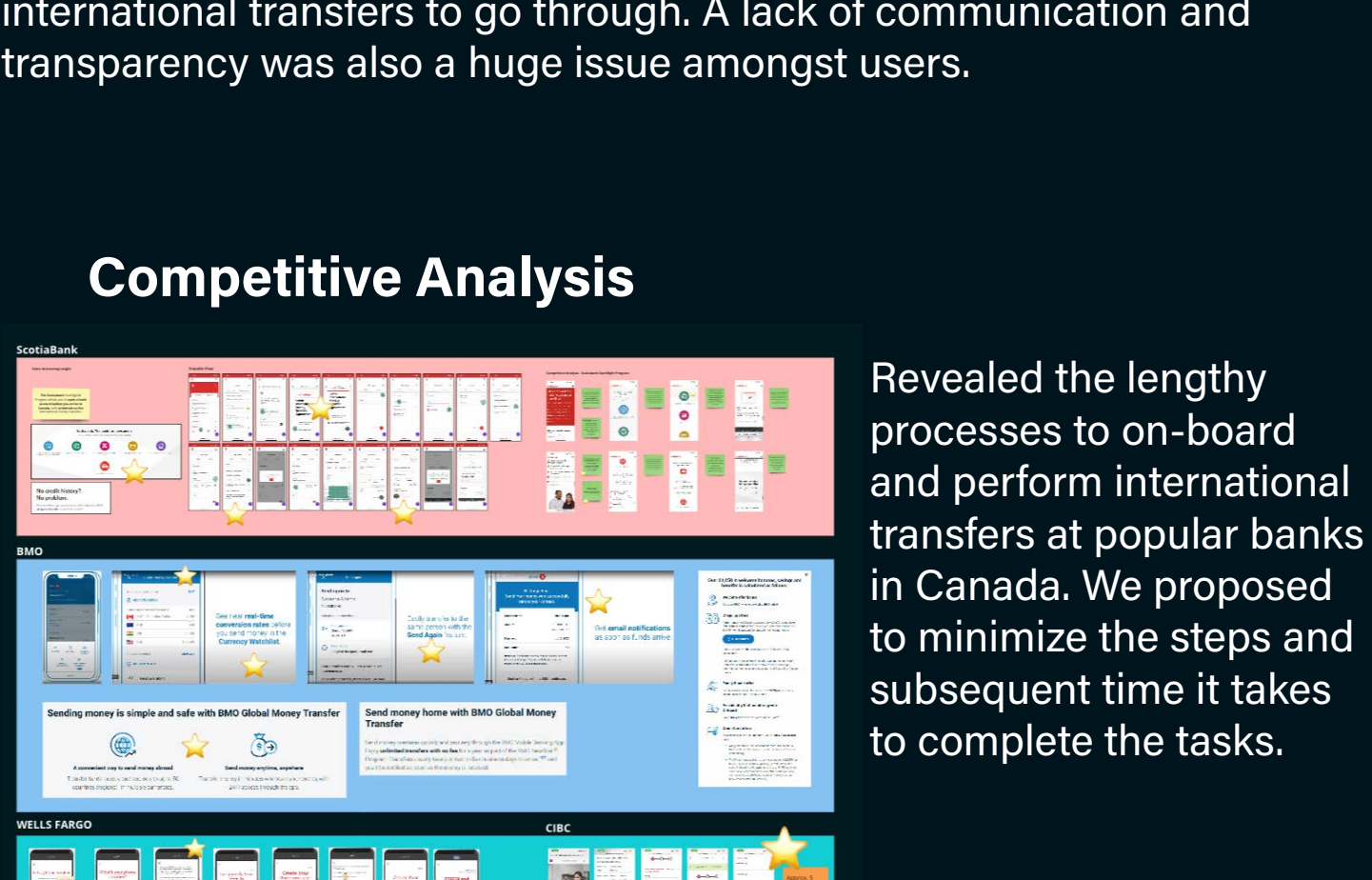
What We Did



Empathize Assumptions

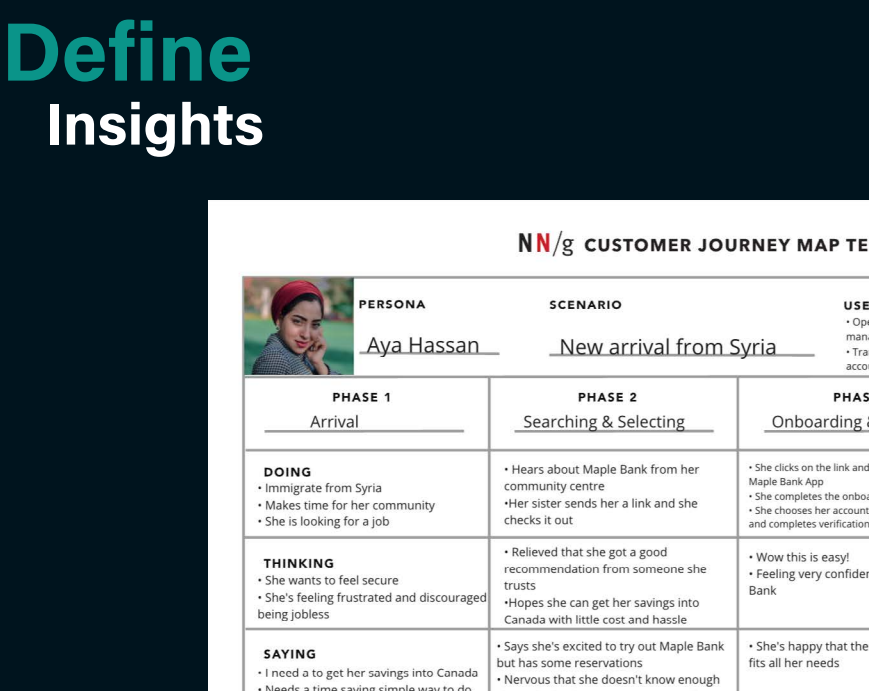
- Users don't have time or patience for complicated banking processes and long wait times for transfers
- Lack of accessible communication on banking platforms leads to frustration and a poor user experience

User Interviews & Affinity Mapping



Revealed a big problem: time. The time it takes to on-board, the time it takes to fill out complicated forms and the time it takes to wait for international transfers to go through. A lack of communication and transparency was also a huge issue amongst users.

Competitive Analysis

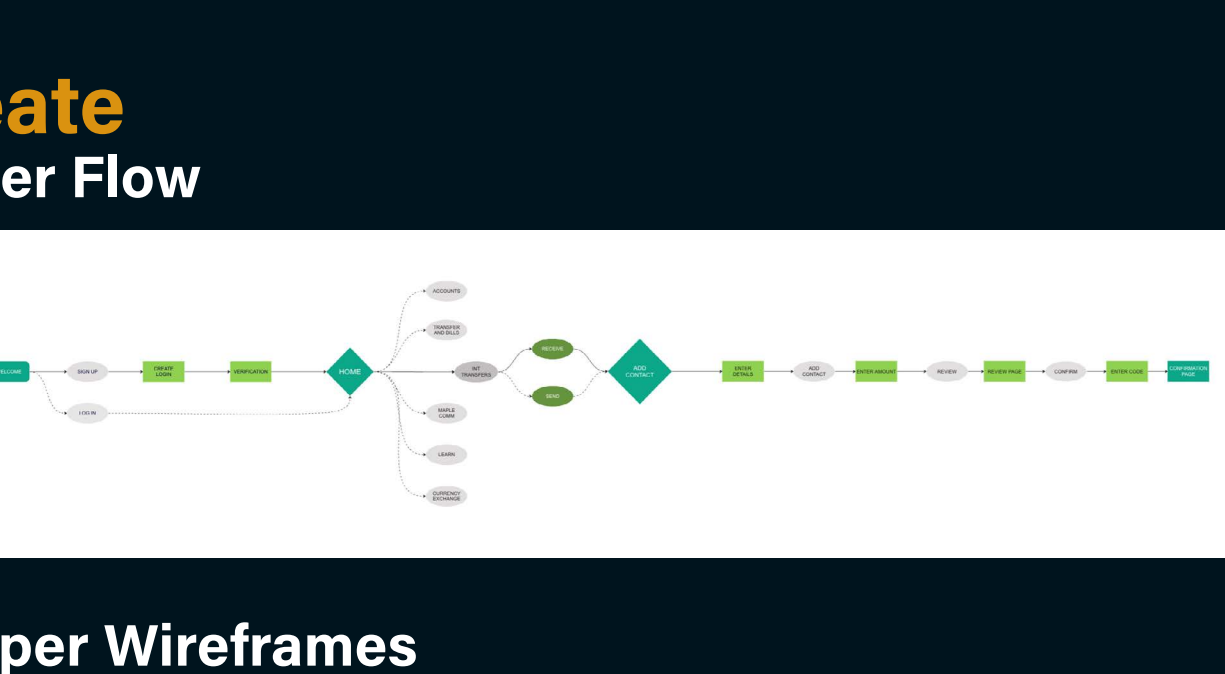


Revealed the lengthy processes to on-board and perform international transfers at popular banks in Canada. We proposed to minimize the steps and subsequent time it takes to complete the tasks.

Define Insights

PERSONA	SCENARIO	USER EXPECTATIONS
Aya Hassan	New arrival from Syria	Can't or doesn't want to get a job and merge money with her husband Transfer and manage savings from her bank back home
PHASE 1 Arrival	PHASE 2 Searching & Selecting	PHASE 3 Onboarding & Opening
DOING - Investigate from Syria - Make time for her community - She is looking for a job	- Heard about Maple Bank from her community centre - Her sister wants her a link and she checks it out - Realized that she got a good recommendation from someone she trusts - She can get her savings into Canada with little cost and hassle	- She clicks on the link and downloads the Maple Bank App - She completes the onboarding - She completes the activation process - She is happy that there is an account that fits all her needs
THINKING - She checks her account - She's feeling frustrated and discouraged being jobless	- Maple has been contacted by her Maple Bank but has some requirements - However that she doesn't know enough about the banking systems in Canada	- She is surprised at how easy it was and she gets it set. - She was surprised about the level of clarity throughout the process.
SAYING - I need a job but savings into Canada - Needs a better saving simple way to do her banking	- I need support and guidance and sense of security - She needs to be able to complete international money transfers with little hassle and time wasted - Needs to manage her money in a joint account with her husband	- She's excited that she has her account set up and is ready to start her job search - She can't wait to check out more of the features (like Maple Comm) and learn more in the Maple Bank App.
INSIGHTS - Has needs support and guidance and sense of security - She needs to be able to complete international money transfers with little hassle and time wasted - Needs to manage her money in a joint account with her husband	INTERNAL OWNERSHIP - Support through a series of onboarding solutions such as webinars etc. - Easy, fast and simple products that are fast and safe - Language support and clearly marked icons and categories - Accessibility to support newcomers and their community	

Storyboard



Ideate User Flow



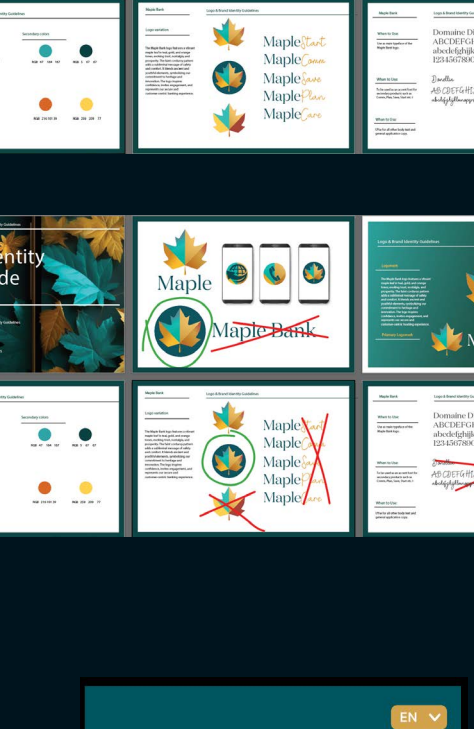
Paper Wireframes



Maple Comm

A solution to some of the problem materialized in the integration of a communications platform into the Maple Bank app called MapleComm.

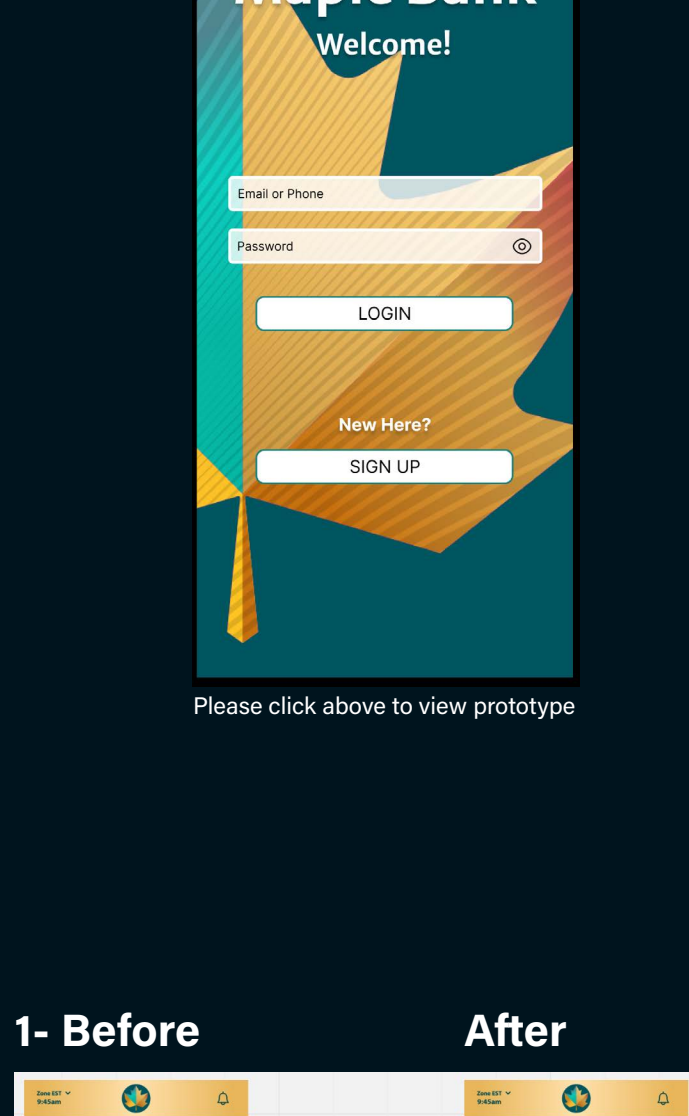
With MapleComm, users are able to send and receive instant transfers of up to \$1000 through the chat platform, make free long distance phone calls, as well as receive 24-7 support from the Maple Bank team. Please click the icon to the right for more info on Maple Comm.



Branding

Teal and turquoise were the first colours chosen for Maple's branding based on the emotional response associated with the them such as: relaxation and trust. Gold and rust were selected as secondary colours to give a feeling of prosperity and a vibrant, playful edge.

The Maple Bank logo features a vibrant maple leaf in teal, gold, and orange tones, evoking trust, nostalgia, and prosperity. The font corduroy pattern adds a subliminal message of safety and comfort. It blends ancient and youthful elements, symbolizing our commitment to heritage and innovation. The logo inspires confidence, invites engagement, and represents our secure and customer-centric banking experience.



Prototype

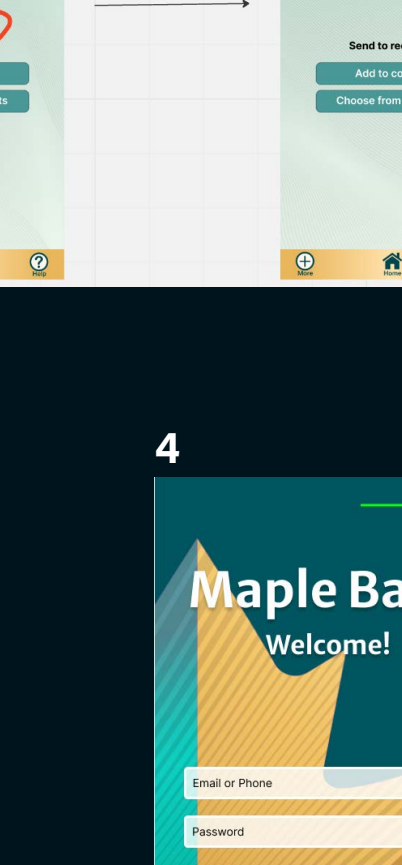
Flows

For the purpose of this project we focused on Aya's primary goals:

- Flow1- On-boarding complete with dashboard explanations and a short quiz to help pair Aya with the best account for her needs
- Flow2- Receiving an international transfer

We made these processes into as few steps as possible.

Please click the image to the right to view the prototype.

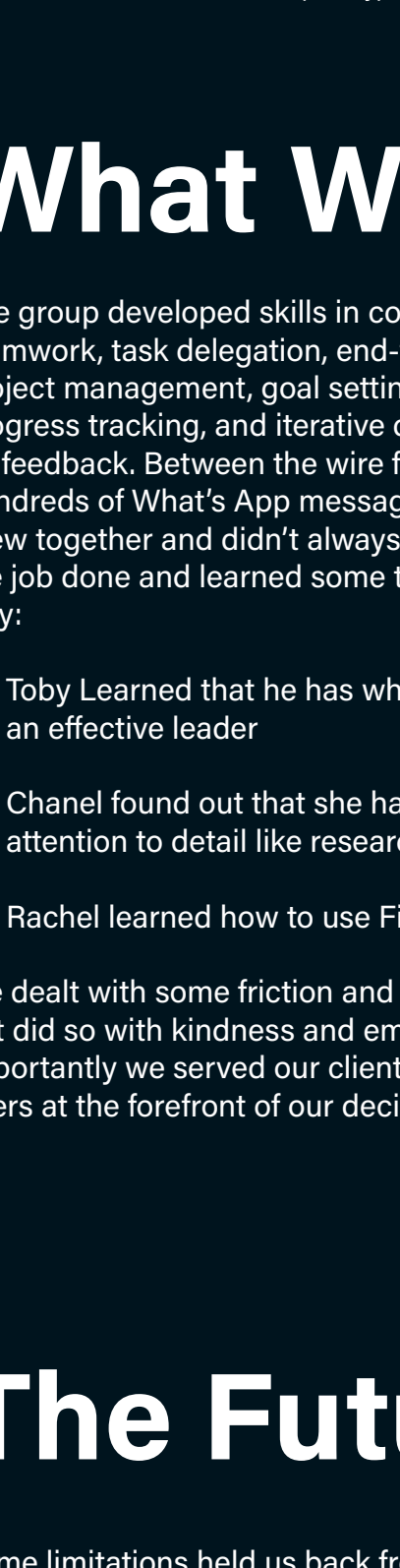
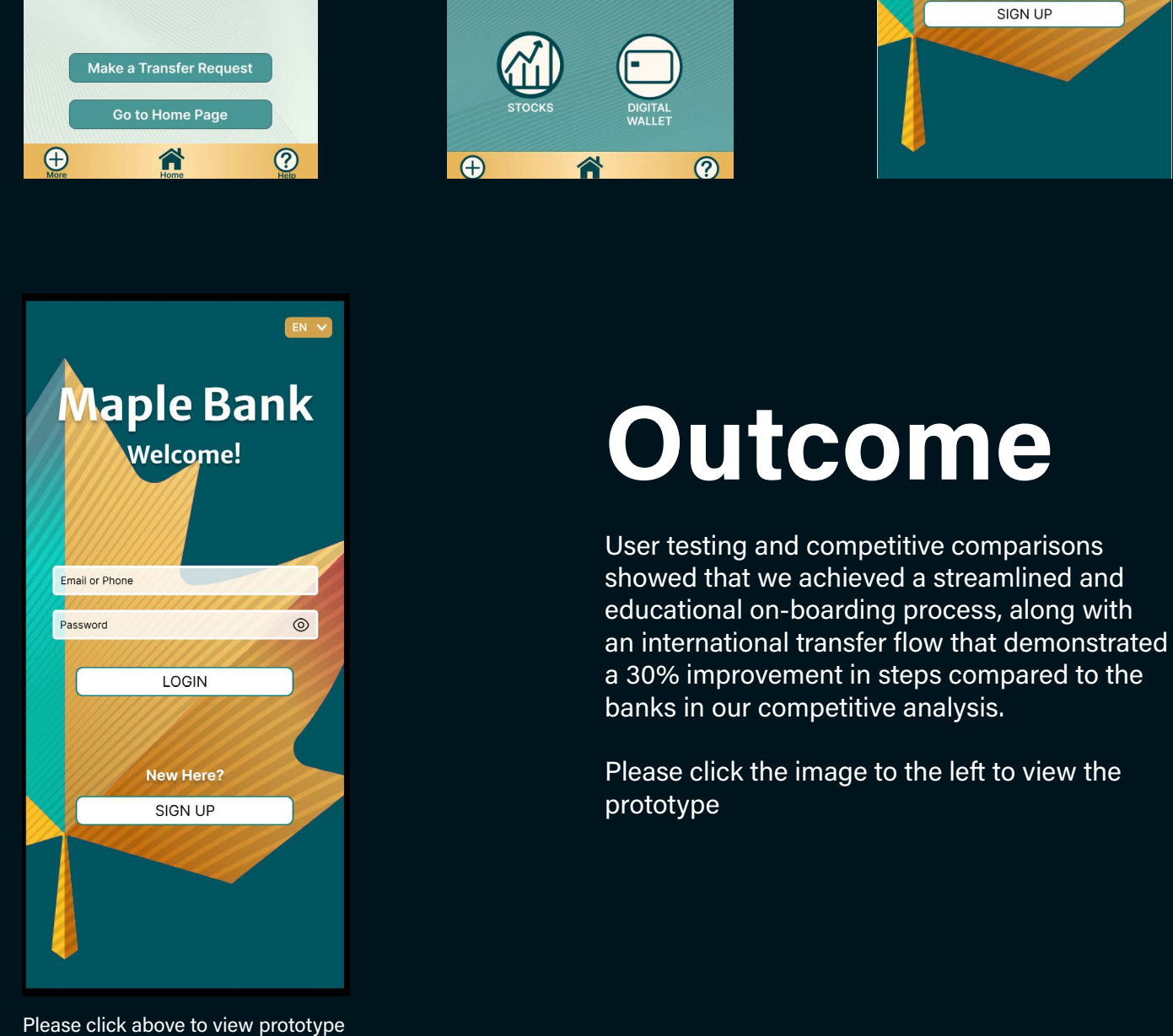
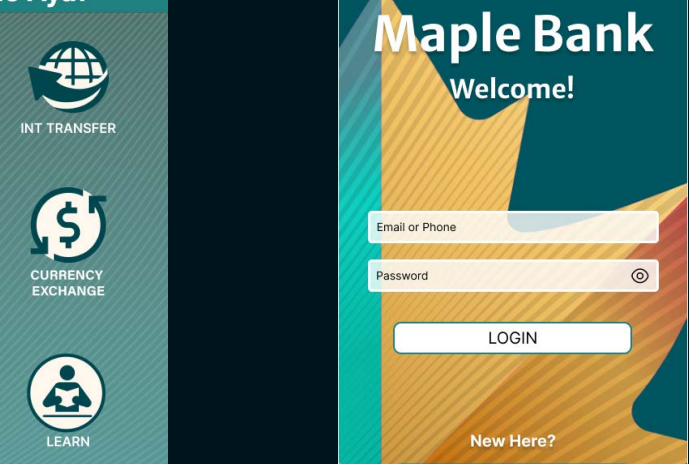


Test

Iterations

After user testing, several changes were made to clarify Aya's experience

- Several misleading features were altered
- The addition of a task completion page to help Aya acknowledge when a task had been successfully completed
- A buffer page of option icons was added to avoid screen clutter on subsequent pages
- A language option was added to the welcome page to allow for greater accessibility



Outcome

User testing and competitive comparisons showed that we achieved a streamlined and educational on-boarding process, along with an international transfer flow that demonstrated a 30% improvement in steps compared to the banks in our competitive analysis.

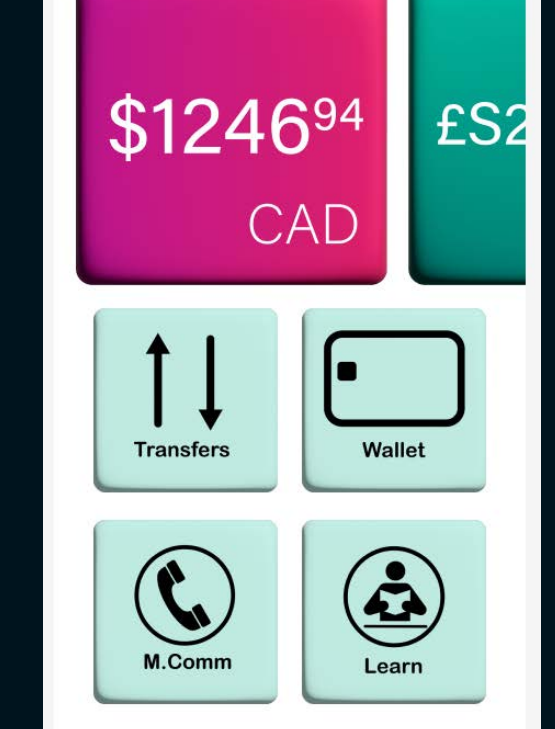
Please click the image to the left to view the prototype.

What We Learned

The group developed skills in collaborative teamwork, task delegation, end-to-end project management, goal setting, design based progress tracking, and iterative testing based on feedback. Between the wire framing and hundreds of What's App messages, the team grew together and didn't always agree, but got the job done and learned some things along the way:

- Toby Learned that he has what it takes to be an effective leader
- Chanel found out that she has a great attention to detail like research
- Rachel learned how to use Figma

We dealt with some friction and disagreements but did so with kindness and empathy. Most importantly we served our client and kept their users at the forefront of our decision making.



The Future of Banking

Some limitations held us back from implementing all the things we could dream up, however, the future of banking is near.

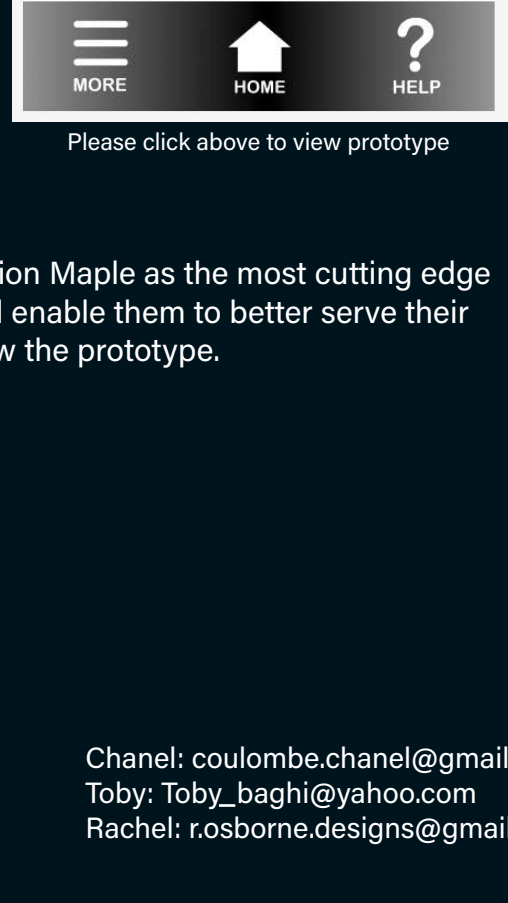
Open banking is not yet available in Canada, it was supposed to be implemented in Jan of this year, but when it is we will be ready:

Introducing MBank, a subsidiary of Maple, and a banking system build entirely on the cloud utilizing open banking through Application Programming Interface (API).

M has made several important partnerships to bring cutting edge services that will help solve Aya's pain points and give her the advantages she deserves such as:

- Multi currency accounts
- In platform currency exchange with competitive rates. M will actually have it's third party partners scour the internet in search of the best rates available live and up to date (think Kayak but for exchange rates)
- By partnering with SWIFT gpi, we will also ensure that her international transfers are seamless, safe, traceable end-to-end and most importantly, faster than ever before.

We believe these updates and upcoming products will position Maple as the most cutting edge and competitive banking group, and more importantly, it will enable them to better serve their customers new and old. Please click the image above to view the prototype.



Thank You

2023 by The Journey Mappers
Concordia UX Certificate Program

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