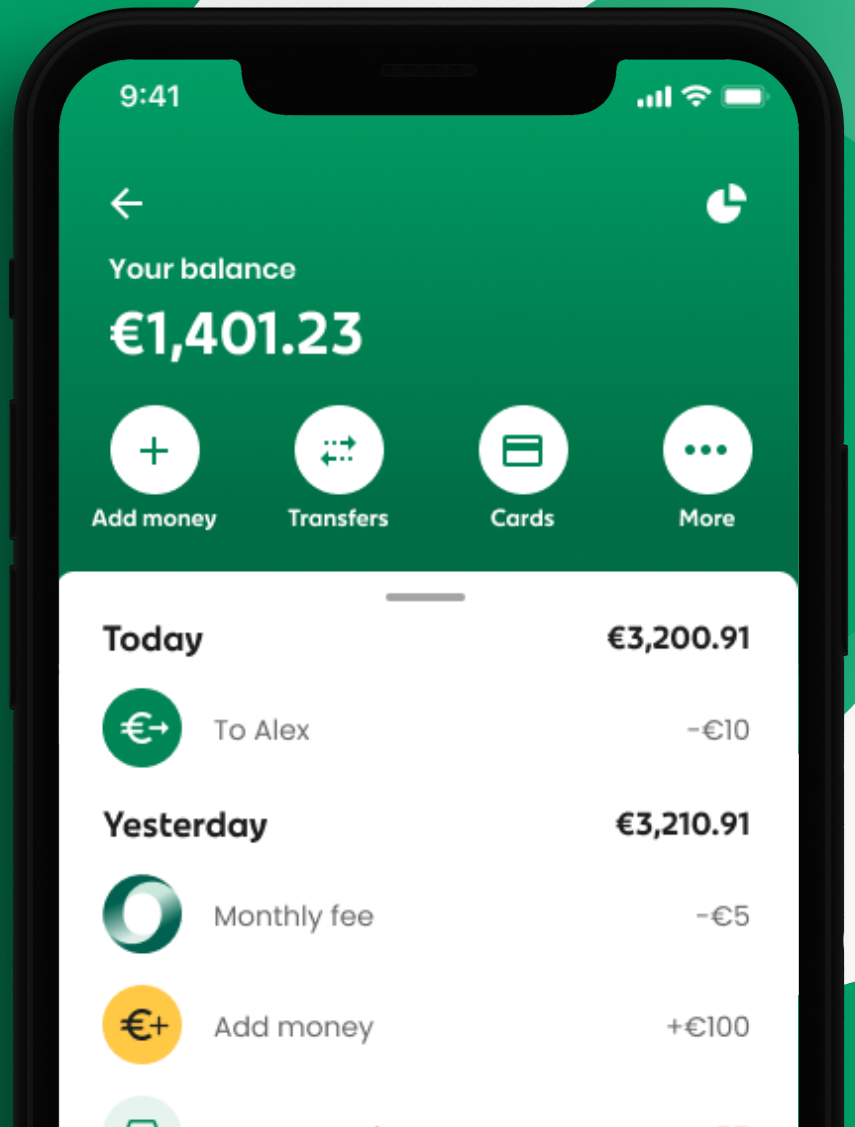
an post

An Post Money Banking app UX case study



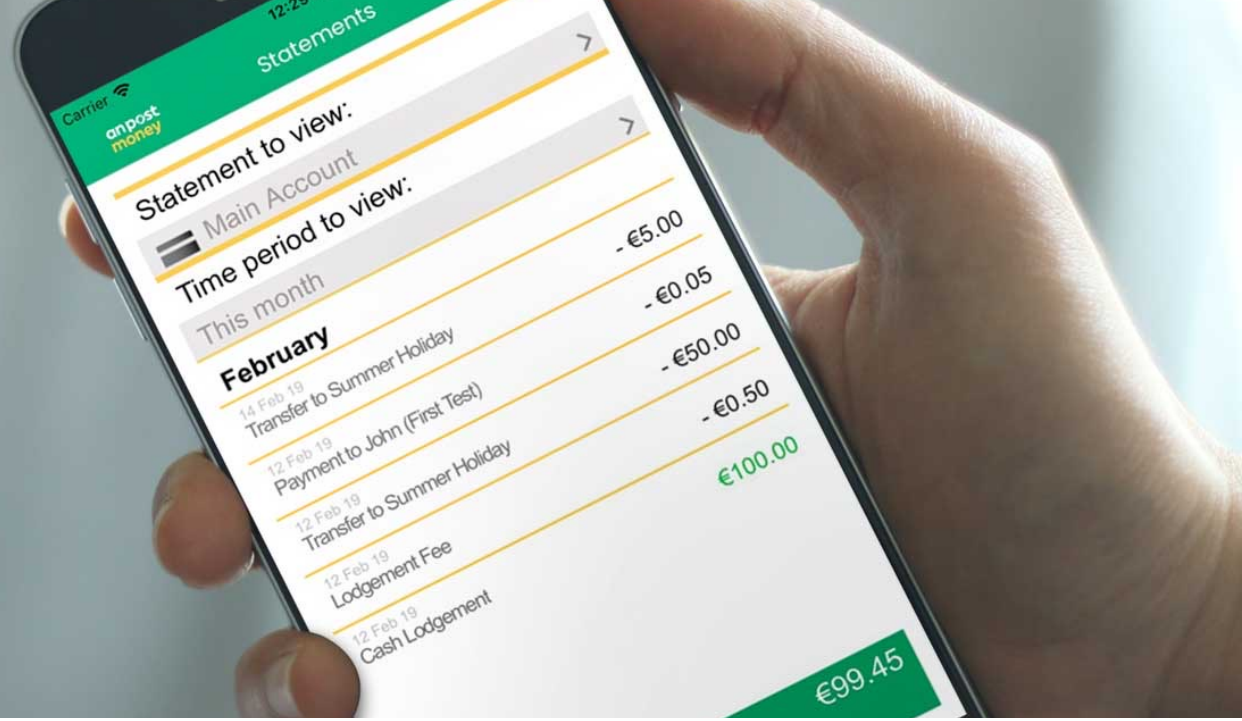
Who are An Post?

An Post is a major commercial organisation providing a wide range of services which encompass postal, distribution and financial services. It is one of Ireland's largest companies directly employing over 9,500 people through its national network of retail, processing and delivery points

An Post Money is a suite of financial services provided to the Irish market including Current Account, Credit Card, Loans, Youth accounts, Currency Accounts and a great Money Back offer on spend, with key retail partners.



Old existing app



The challenge

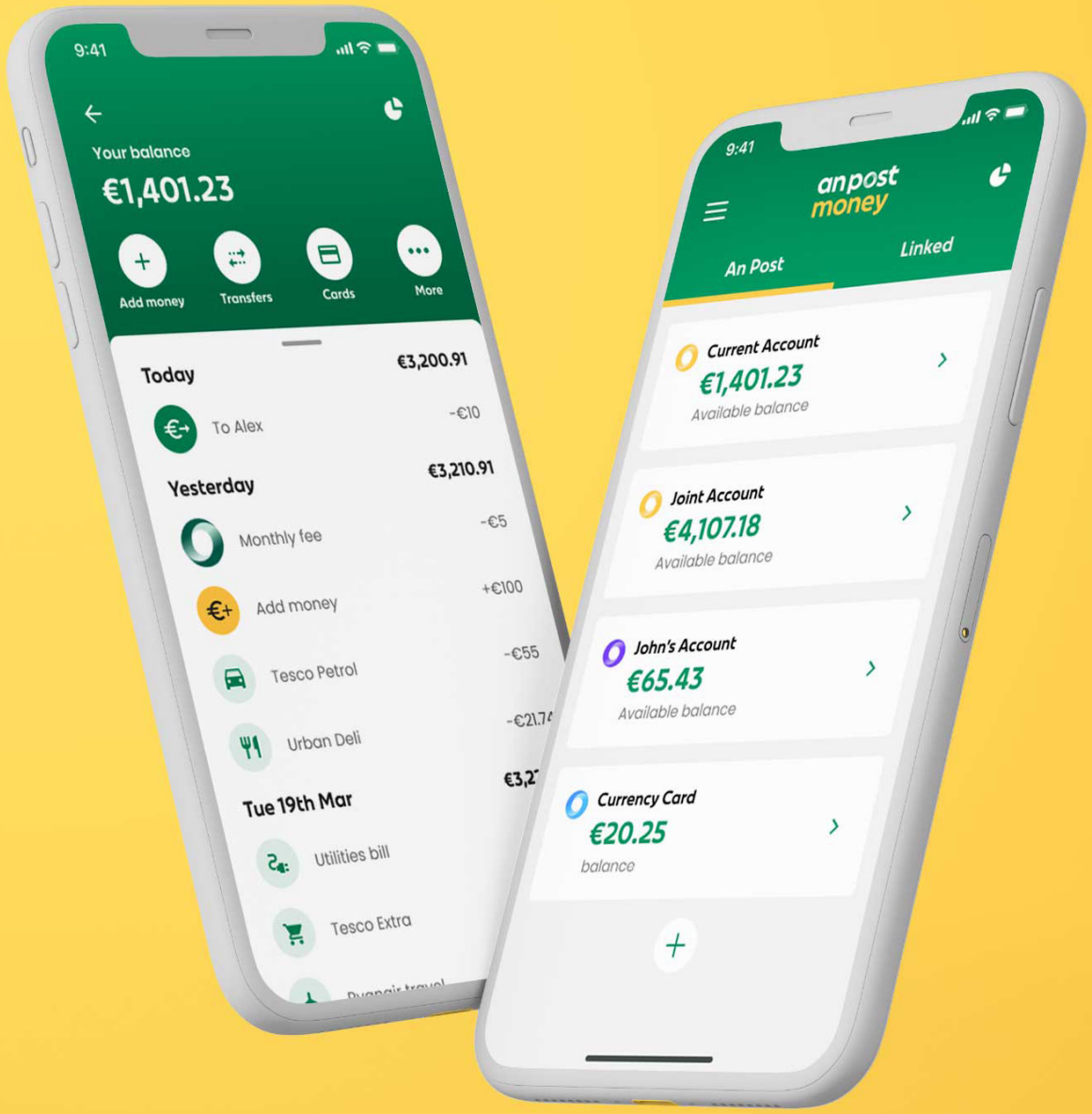
As a state-owned business, that brings its own challenges like budgets, legal red tape, and strict accessibility measures. tackling the perception of “old Irish post office” vs “forward thinking financial provider” was another thing we had to consider when approaching this project. Fragmented product offerings with 3rd party providers that has their own white labelling systems and slow API response times brought many new Ux / Ui challenges.

The previous **An Post Money app** is very basic with Current Account (Single/Joint) functionality and a ‘Wallets’ functionality which is only viewable in the app as it’s controlled via the An Post Online Banking portal. The Ux / Ui is very rudimentary as it was provided by Omnio (Banking provider) and doesn’t pass accessibility.

The Goal

Integrate An Post's financial suite of products into one app that can eventually become a Ecosystem to An Post's full range of products.

The new app will be a "customer first" experience whilst also maintaining AA accessible standards, in turn boosting new customer acquisition and growth, ultimately positioning An Post as a leading FX provider.



My Roles and Responsibilities on this Project

- Fueling new innovative ideas through user research
- Presenting prototypes and high-fidelity designs to key product owners
- Motivating and mentoring other designers across pods
- Building and maintaining a AA accessible design system
- Orchestrating ideation workshops and communicating with the client
- Leading and fine tuning the UX / UI through user research, testing and Iterations

UX & UI Principles for delivery phase

Having a deep understanding of users is crucial for User experience (UX) as it focuses on what they value, what they need, along with their limitations and abilities. Additionally, the business goals and objectives of the project are also considered. Providing UX best practices for An Post money users improves the quality of the user's interaction with the products via the app and helps the user understand the solution. Design principles, therefore, form the core of UX design.

incorporating user centric design methodology into an Agile delivery model



Internal Technical review and understand context of use

Produce process maps and understand business requirements

User test these requirements

Understand the user's expectations and needs.

Report findings Back to the client and team

Design iterations based off user feedback

Retest and Finalise Ui/Ux before build

Sign off from client, tone of voice



Early Challenges

I started on the project a couple of months after the delivery phase had kicked off, so I was taking over a previous designer's work.

All the product owners and key decision makers in the business wanted to review how the Ui and overall design was looking. They felt it didn't represent a modern day An Post.

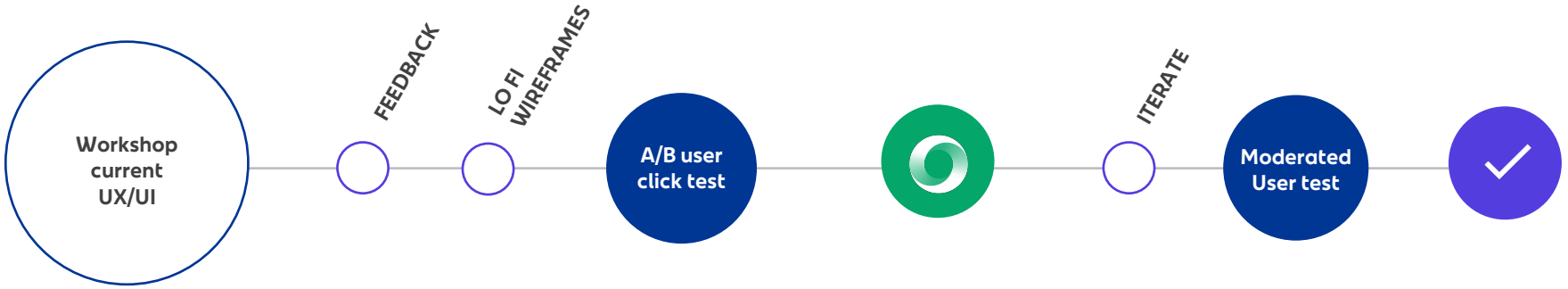
My first task was to produce a re-design that not only worked from a user / brand / business perspective but also consider the developed impact (10 sprints in) with an MVP in mind we simply couldn't scrap the previous 10 sprints of work, that would have caused tension within the team and ultimately blow any chance of meeting MVP timelines.

This was also a good opportunity to re-test old designs vs proposed new designs, whilst fixing some legacy UX issues.

The re-design process

I worked closely with the An post brand team and 5 Key product owners which was a far more collaborative process compared to the previous designer's approach. I was careful not to let the project become design by committee by using my experience by letting everyone feel included whilst making key final decisions.

To validate the new updated Ui I did a A/B unmoderated click test with 50 users which gave us a far better picture on the overall look of the app, I compared the old design Vs updated one. Comparing two key areas of the app, the main accounts dashboard and the users' transaction's view.



Listen to client concerns and review customer feedback

Discuss previous rounds of user feedback, review wireframes and see what we can could improve

Unmoderated User test new vs old design

Gather feedback from users around navigations and brand

Report findings Back to the client and team

Design iterations based off user feedback

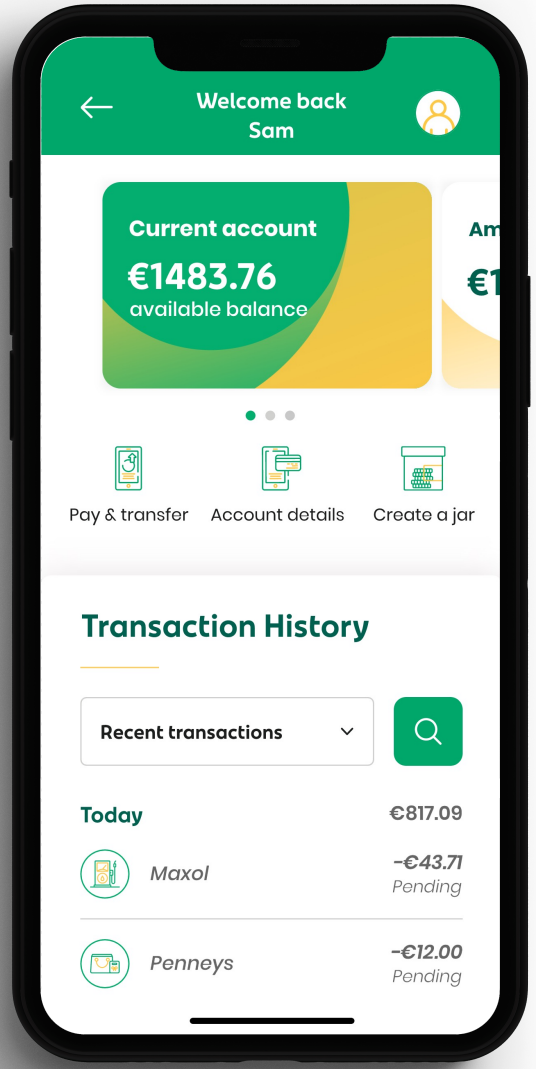
Present results To wider team and client

Sign off from client, and brand

2022 - AN POST CASE STUDY

Problems Identified in previous design

- UI — Fails AA accessibility guidelines
- UI — Poor representation of An post brand
- UI/UX — Jar savings feature not visible to users
- UI — Cognitive overload on the user

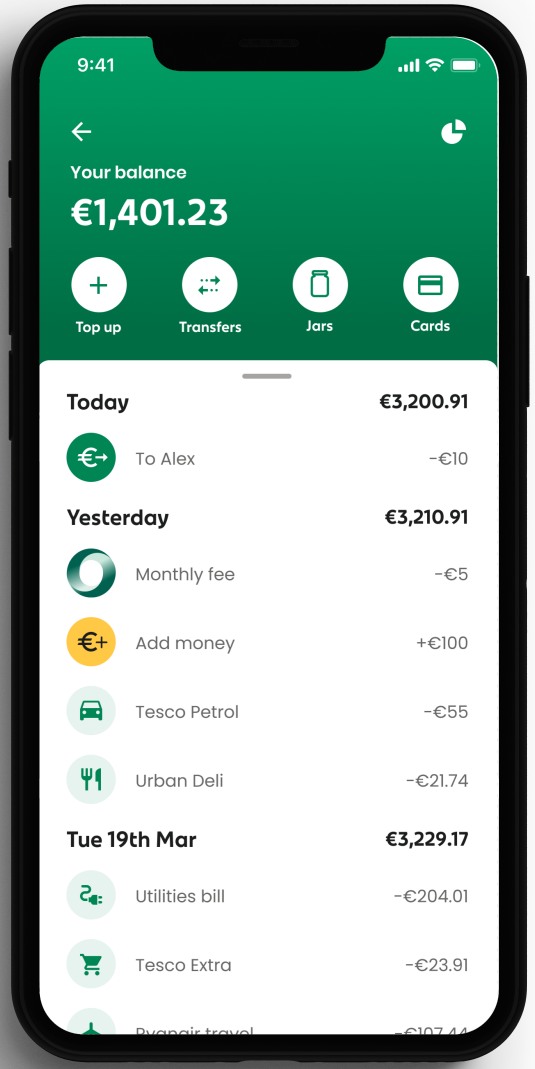


- UX — Swiping gesture setting Unrealistic speed expectation
- UX — Poor Scalability on smaller devices
- UI — Accounts been represented by cards created confusion with users
- UI — Poor visibility around navigation

2022 - AN POST CASE STUDY

Problems fixed in new design

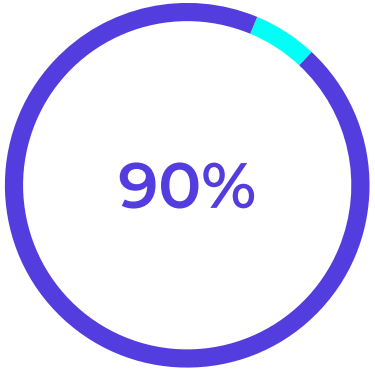
- Passes AA accessibility
- An Post brand sign off
- Jar savings given top level visibility
- More breathable UI less cognitive overload for users



- Swiping gesture removed
- Scalability improved more transactions on view
- Accounts no longer represented by cards
- Navigation given a more defined placement

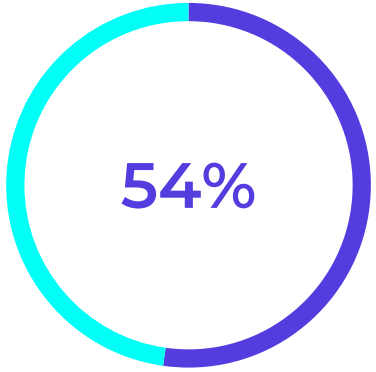
Unmoderated A/B Click test results with 50 An Post Users

I did a simple click test comparing the old design to the new design, asking for users' feedback on how it looks and what they feel it could be missing from the app



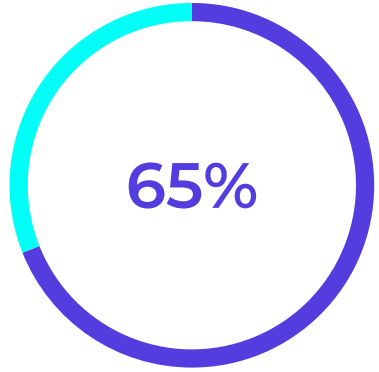
Preferred the new design

- Easier to understand
- More in keeping with An Post
- Liked how transactions are displayed
- Found it easy to read



What was it missing ?

54% of users Asked where would their account details & IBAN would be and would they be able to copy them quicky

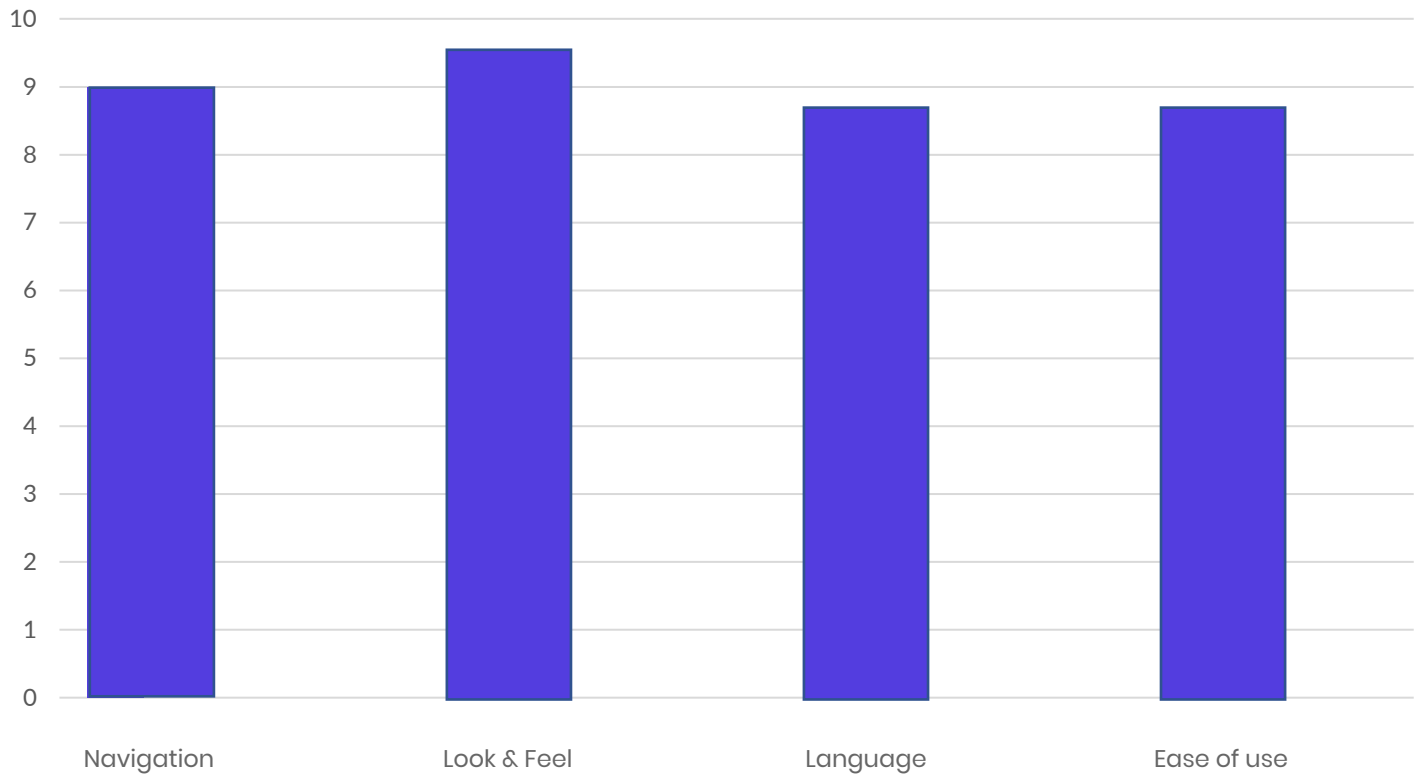


People who mentioned

Security features and where they could find them? What type of security would they have?

Moderated test with 12 additional users

Ratings given to aspects of the App by the participants at the end of the session. On a scale of 0-10



Navigation

Users in general found it easy to navigate

Look & Feel

Users found this a huge improvement

Language

Most users found the language clear and concise

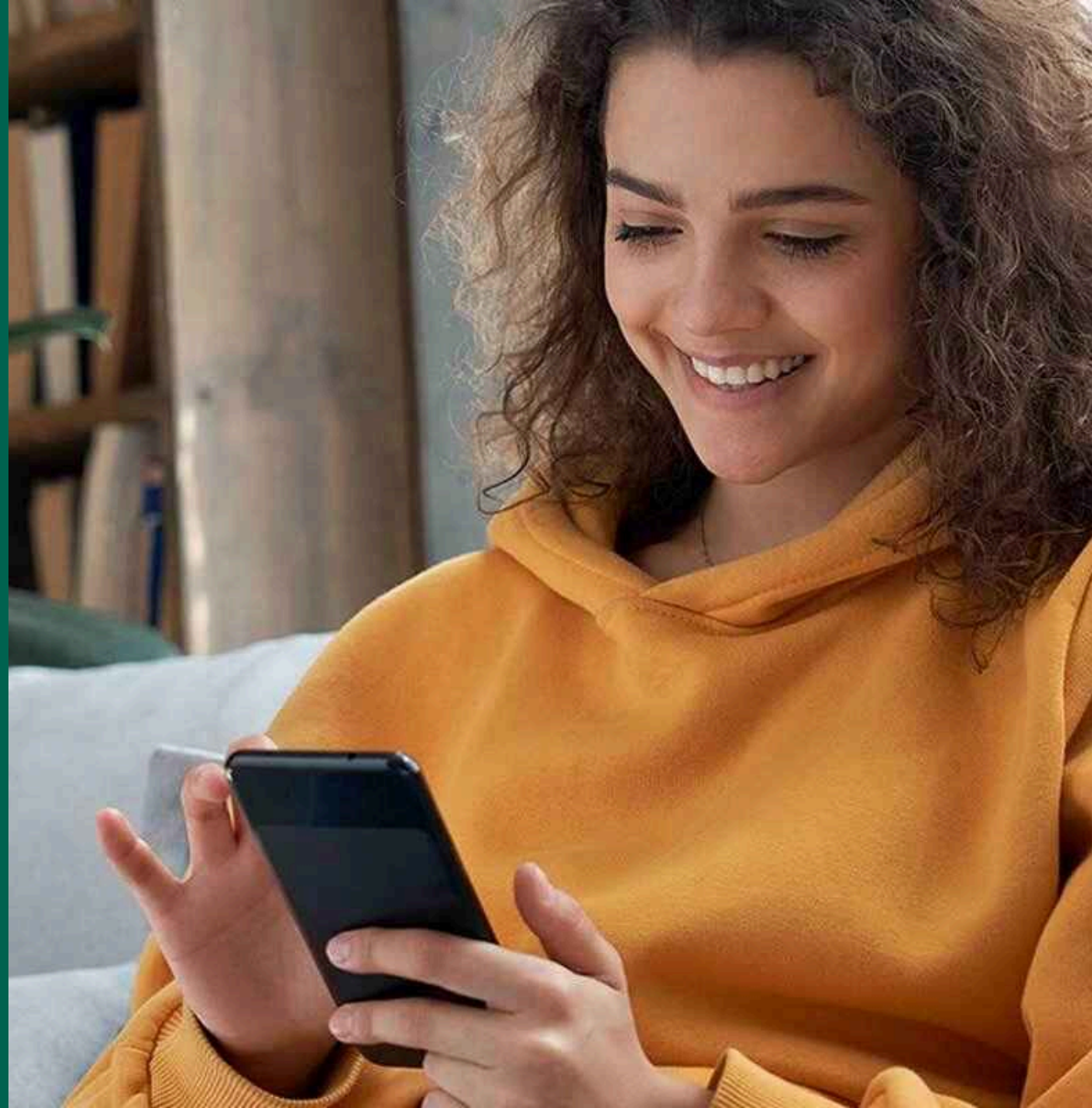
Ease of use

Most users found the app Easy to use and completed most of their tasks

User testing

Moderated, Unmoderated, A/B and IA Card testing

- An Post Key persona
- Moderated testing
- Unmoderated testing



2022 - AN POST CASE STUDY

Meet Ciara

AN POST HAVE BUILT A FINANCIAL SERVICES BRAND AROUND CIARA AND HER NEEDS



"I want products and services that are easy, useful and effective. Things that are convenient, time-saving and functional, make my life easier and better. When they're delivered by an organisation that is fair, has values similar to mine, and has a social purpose, I feel even more committed and connected."

INSIGHT DRIVING THE BRAND STRATEGY

Overview

- Ciara is 34, and hails from Sallins, Co. Kildare
- Number of goals on her horizon - getting married; saving for a mortgage, so ensuring accounts are consistently in order; talk of kids in the future
- Renting in the capital but wants to move back to Kildare because of house prices, and a reasonable commute

What should An Post be doing for Ciara?

- An Post would make a positive impact on her life, and the world around her
- It would help her maximise her outcomesIt would enable her to feel and be connected to the broader world around her
- It would empower her to live her best life.
- It would put her in control
- It would understand her intuitively

Key overarching needs and behaviours

- I need to maximise, so I search and switch
- I want ease and convenience, so I'll find what works for me, wherever, whenever...
- I want to move forward, so I know I have to sacrifice
- I want a better life, so I invest in social capital

Key needs in financial services

- Complete ease and convenience - on her terms, when and where she wants it
- Excellence in utility - I can open an account with N26 in less than 2 minutes, from my phone. Amazing tech is hygiene now
- Commitment and respect - I work hard and save hard; I want a financial service provider to recognise that
- Honesty and transparency - I research everything, I'm astute, and connected. You can't hide behind small T&C's with me
- Value - I live in an age of abundant choice. I'm a good bet. I will move my custom to an institution with ease if I feel I'm not getting value (which does not always mean 'the cheapest')

From Insight to a Human Positioning

WHAT DOES CIARA NEED FROM HER PROVIDER?

Ciara seeks peace of mind when it comes to money.

She wants to take control of her finances and seeks a fair, purpose driven provider that helps her do this so she can be confident her money is working hard for her now and in the future. With time back, she can focus on making the most out of life.

WE ARE HUMAN ABOUT MONEY

An Post Money exists to replace financial worry with financial wellness, freeing Irish people to bank and live well.

Type of tests

Biweekly moderated qualitative testing

6-12 people

Biweekly moderated testing with 6-12 users via user zoom is how I would validate most assumptions and iron out any existing pain points for customers. Recruitment would be in the hands of user zoom

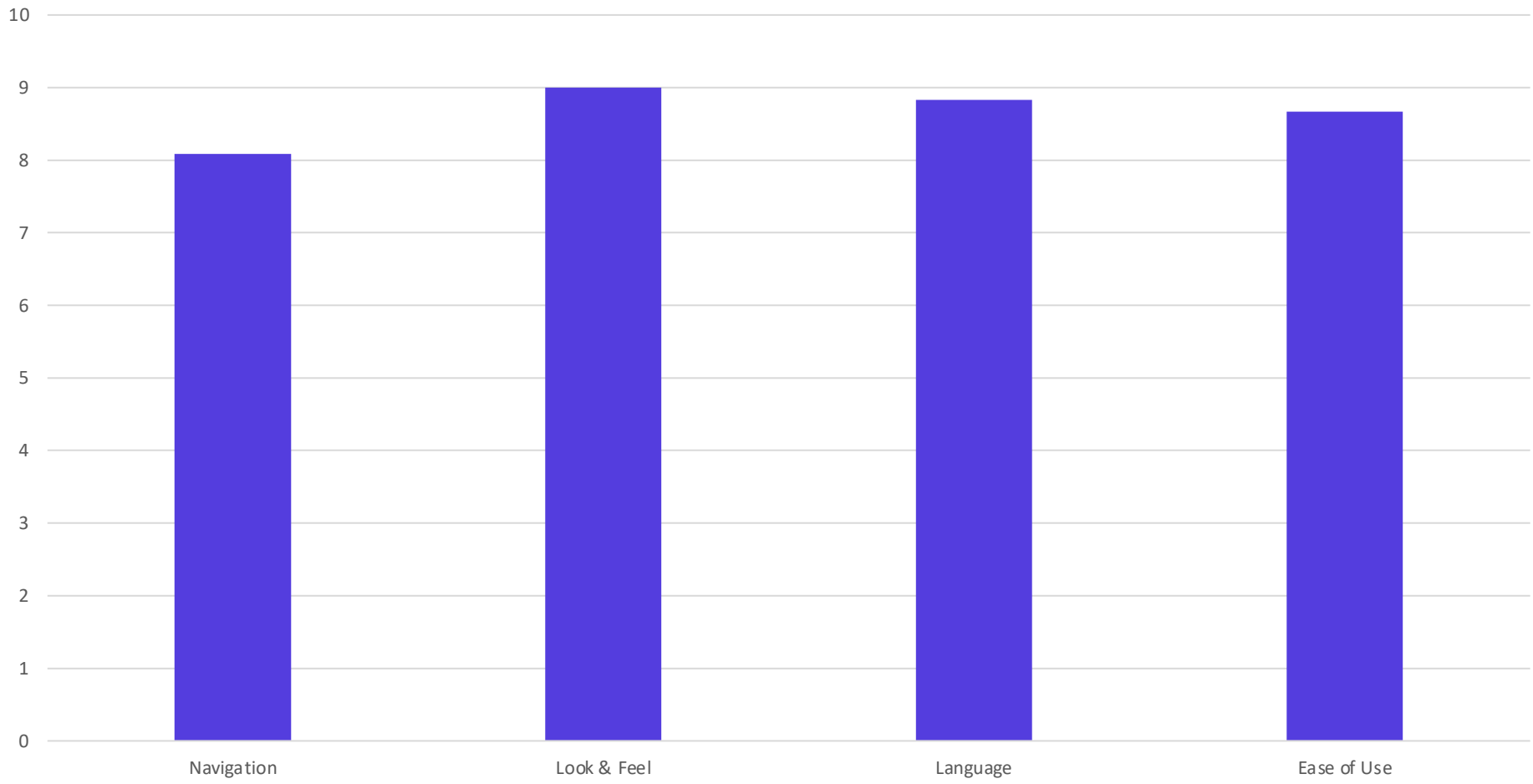
4-6 Tasks over 60 mins

Each task would be graded from 1 to 7 and there would also be a system usability score and the end of each session. The SUS score threshold is set to 75, anything lower than this requires further discussion with the client and a possible risk assessment.



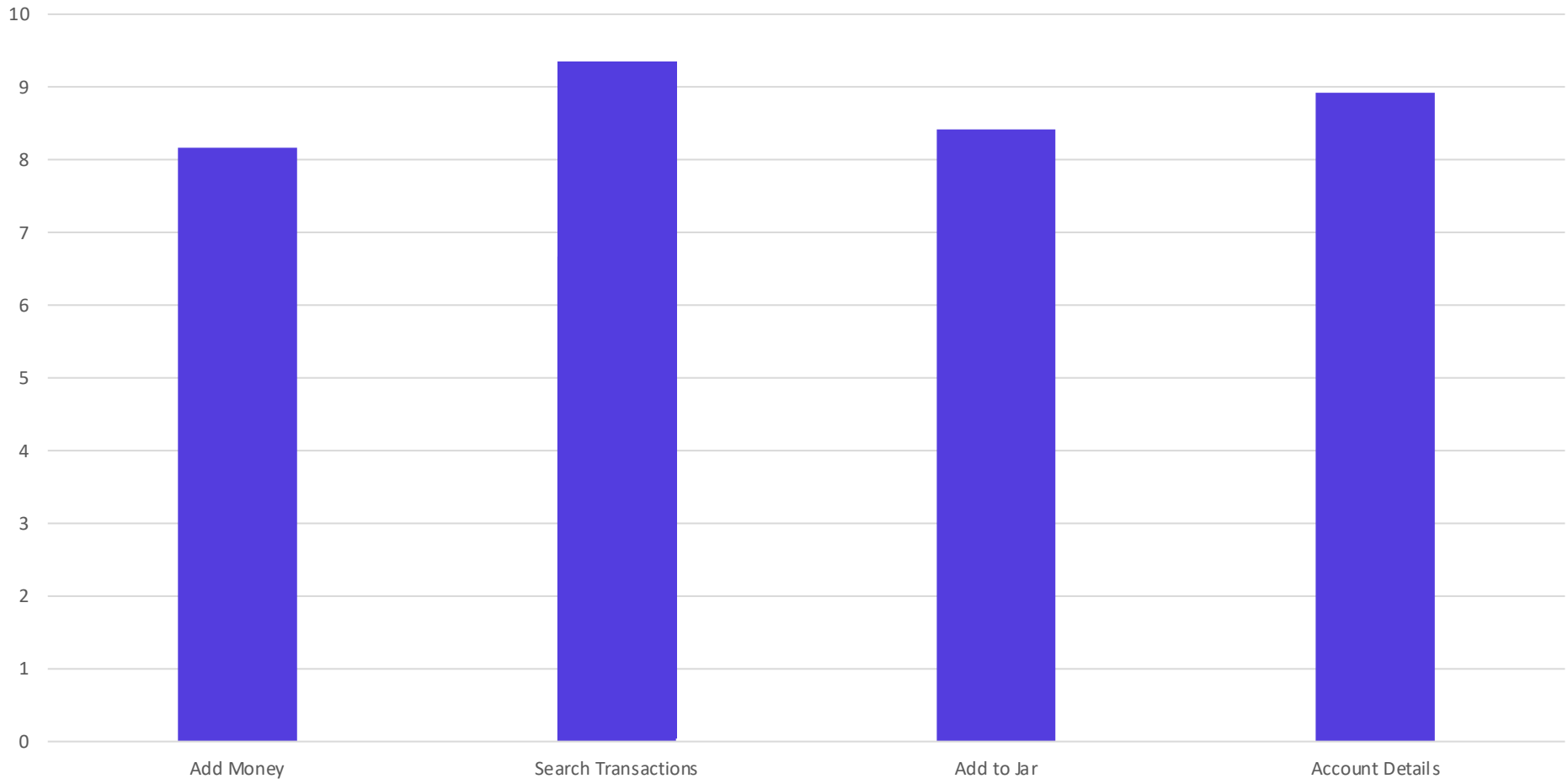
Moderated test scoring system

Ratings given to aspects of the App by the participants at the end of the session. On a scale of 0-10



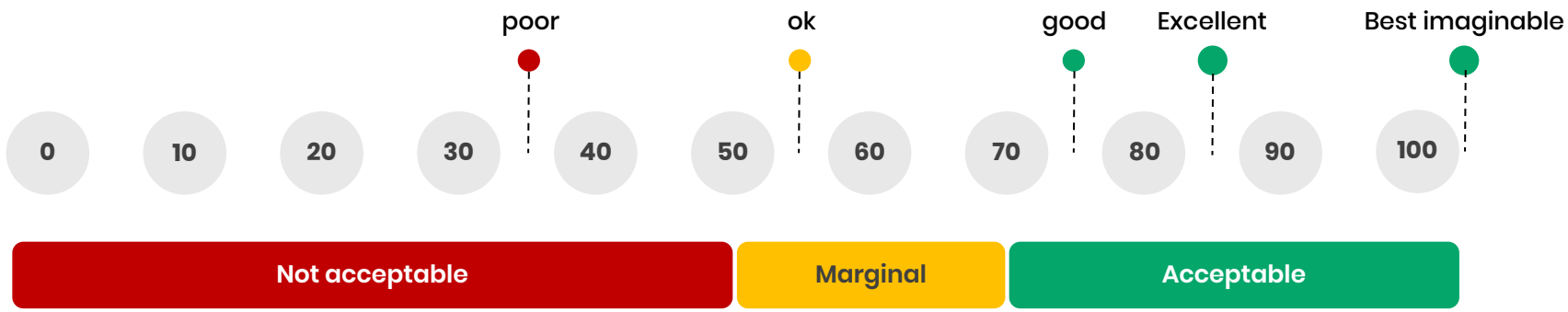
Moderated test scoring per task (example)

Ratings given to aspects of the App by the participants at the end of the session. On a scale of 0-10



SUS score each moderated test

The System Usability Scale (SUS) provides a “quick and easy”, reliable tool for measuring the usability. It consists of a 10 item questionnaire with five response options for respondents; from Strongly agree to Strongly disagree. Originally created by John Brooke in 1986, it allows you to evaluate a wide variety of products and services, including hardware, software, mobile devices, websites and applications. We set a 75% threshold, anything lower will have to be risk accepted by the client with further review around why there's a potential pain point for the customer.



Type of tests

Unmoderated Quantitative testing

A/B Testing, Questionnaires, Surveys

Unmoderated quantitative click tests with users was also a key tool in highlighting problematic areas around products naming, terminology and legacy UX issues.

Goals

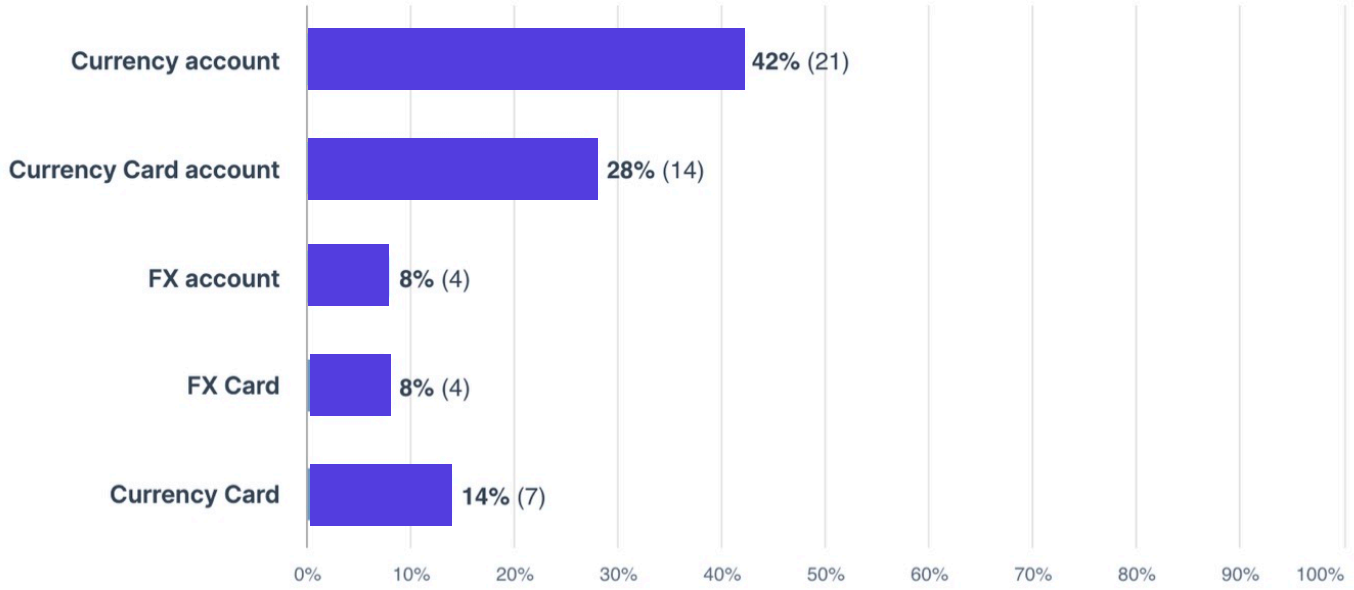
- Determine scale
- Compare alternative
- Benchmark



Unmoderated click test example question and results

1. Which of these options would make more sense to you?

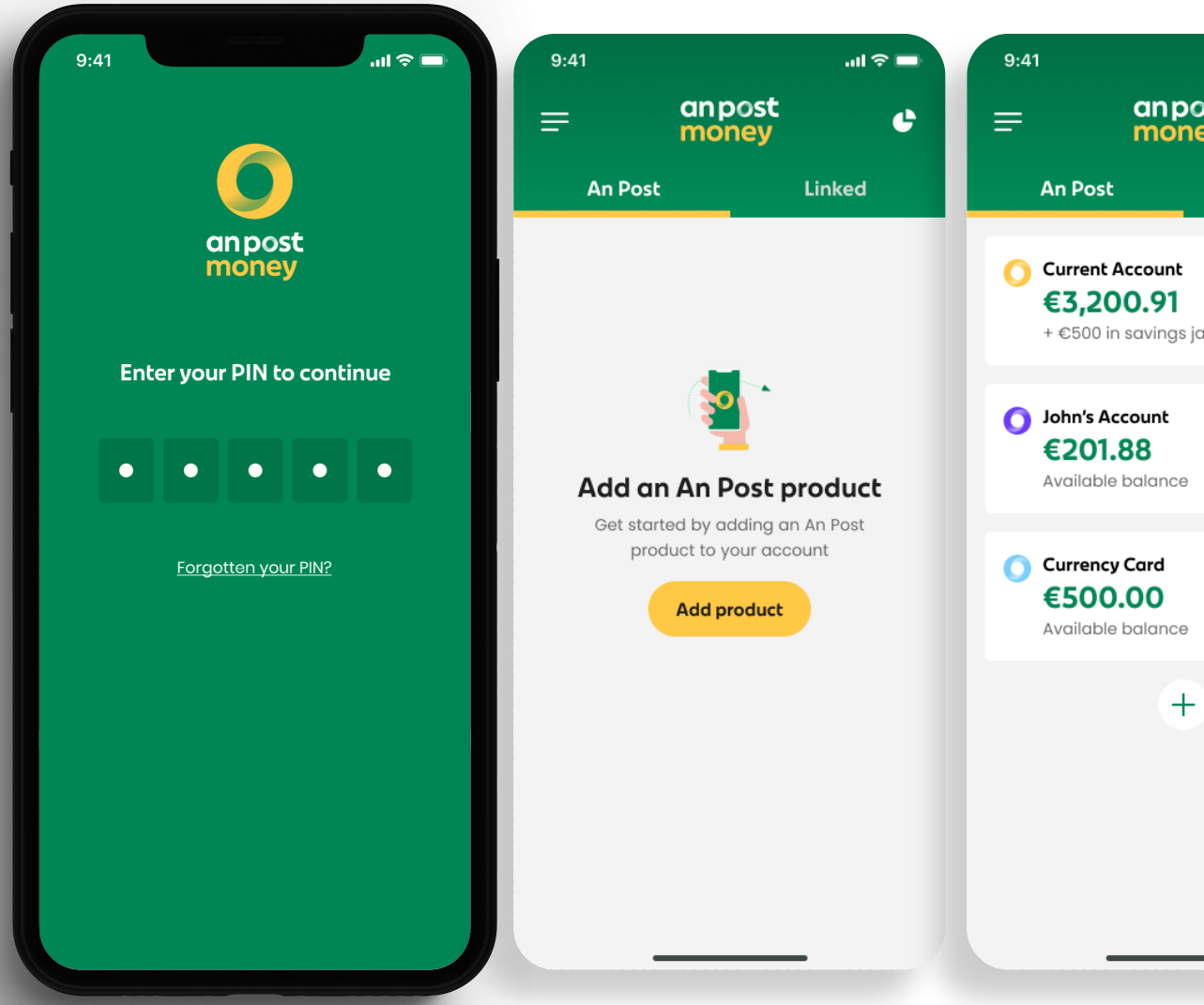
50 responses · 46 comments



- The **majority of participants prefer the term "Currency account"**, saying it's "*the most understandable option*", "*more accurate*", "*simplest*", and clearer.
- The **second most voted option was "Currency Card account"**.

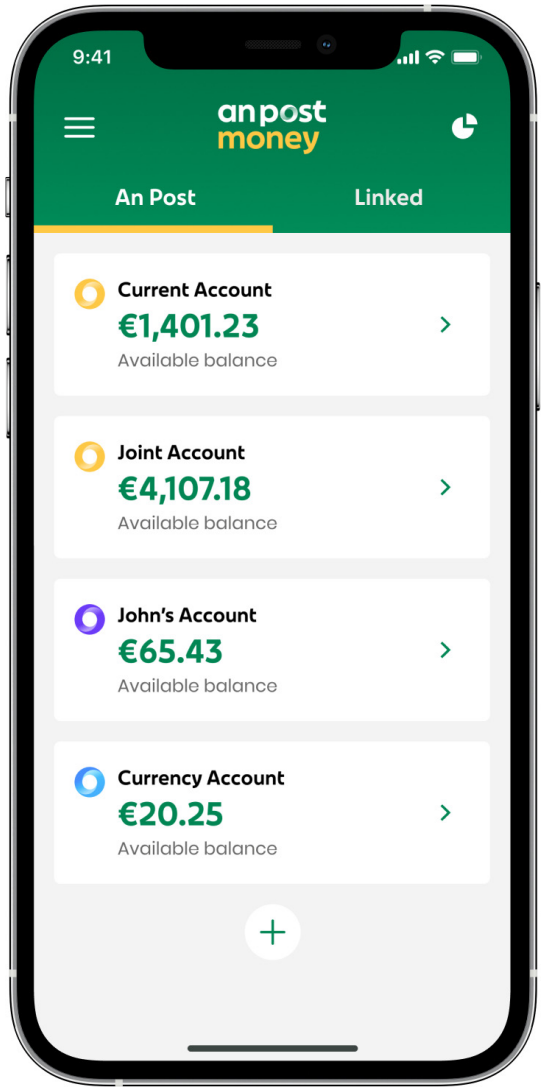
Ui

Current account key screens

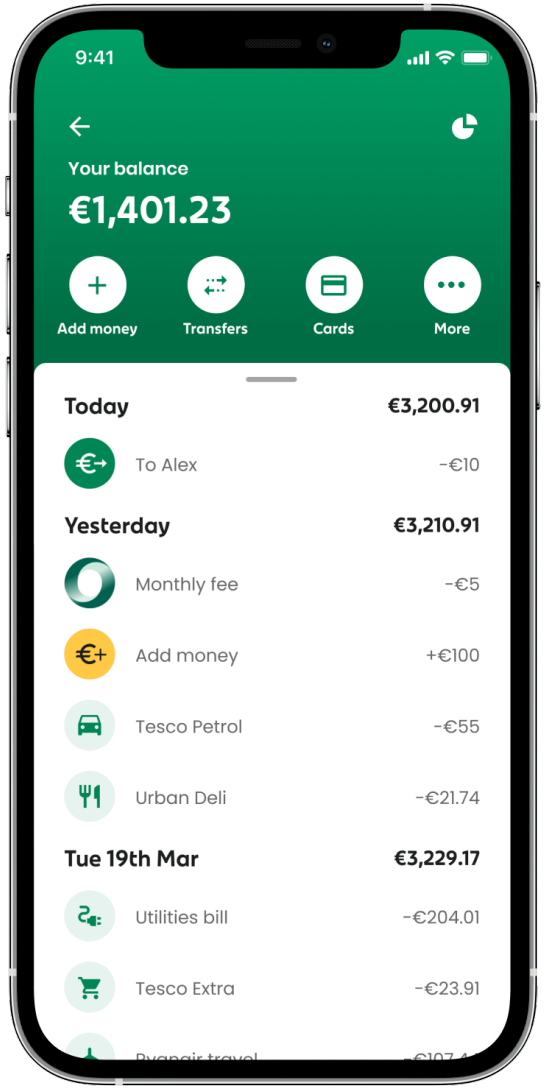


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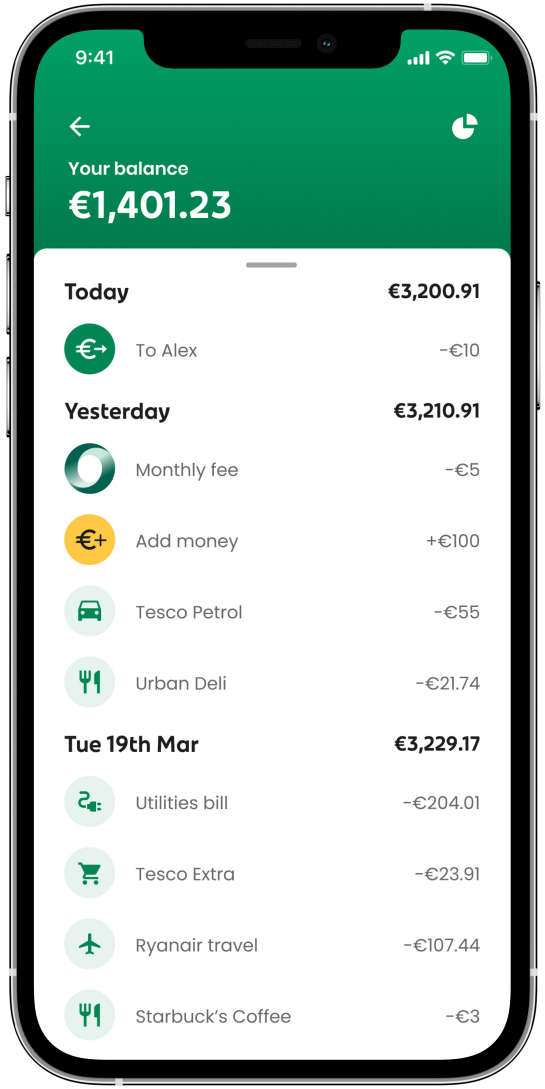
Product dashboard



Main Ui

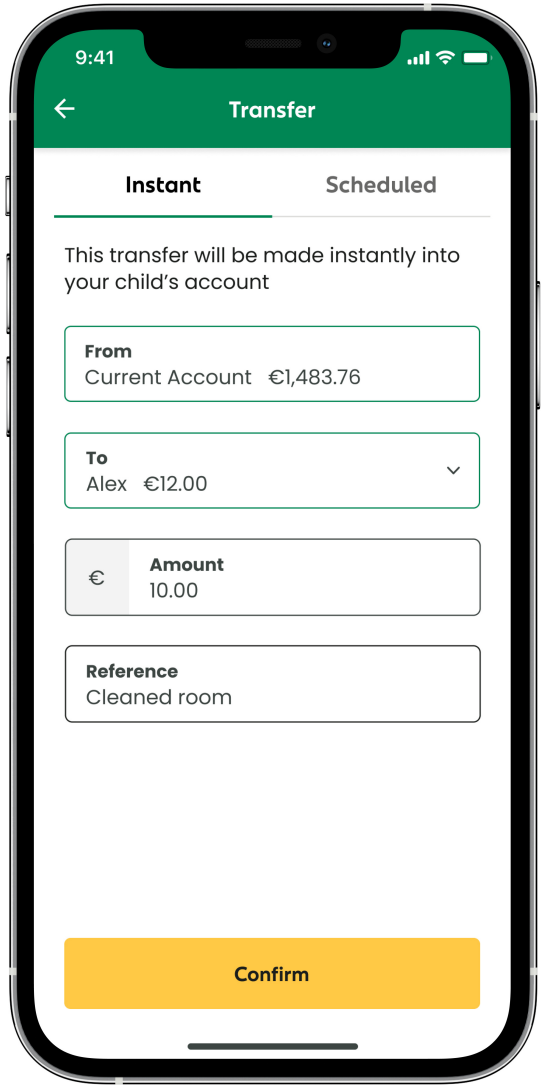


Swipe up

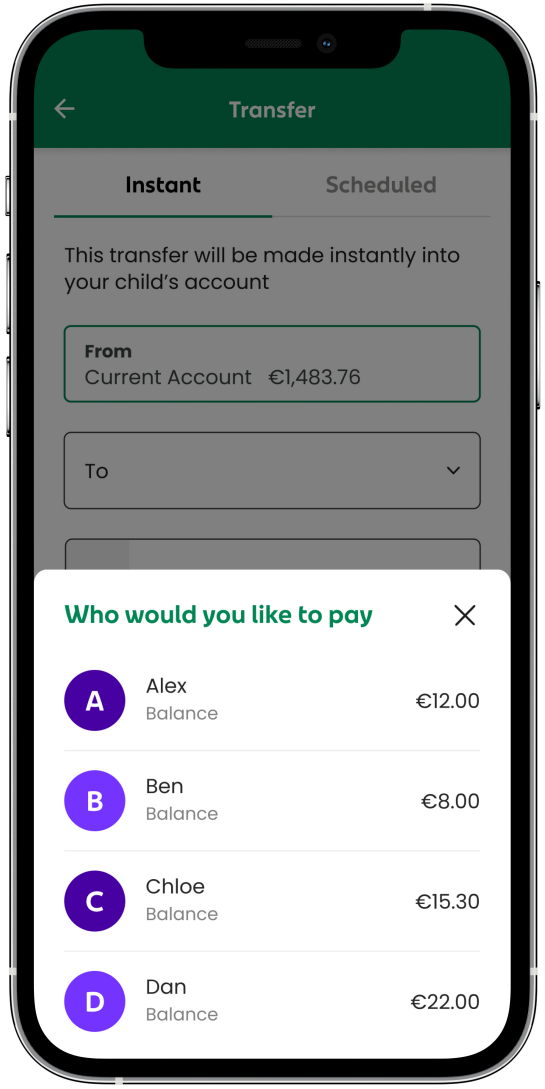


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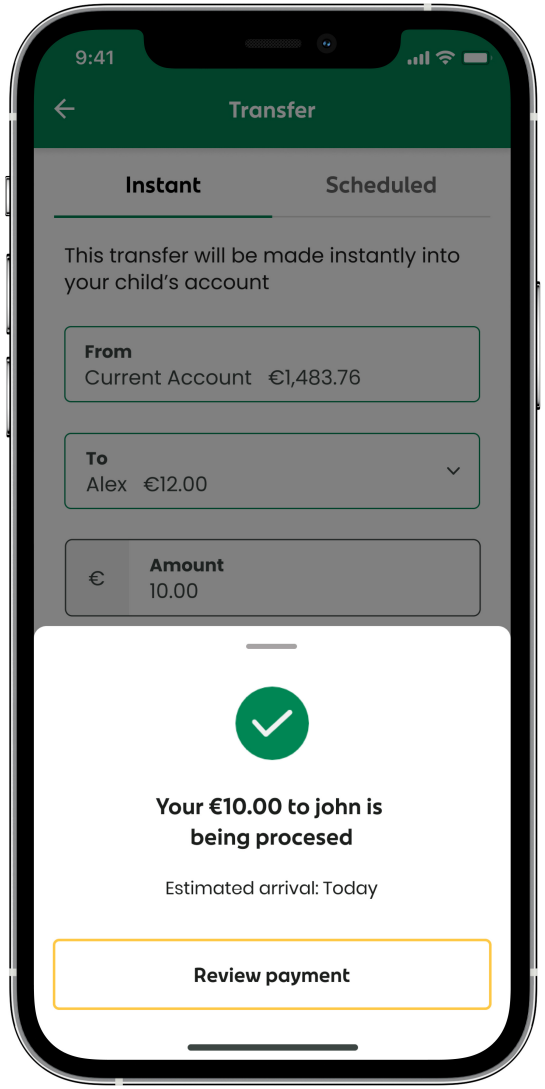
Transfer



Recipient list

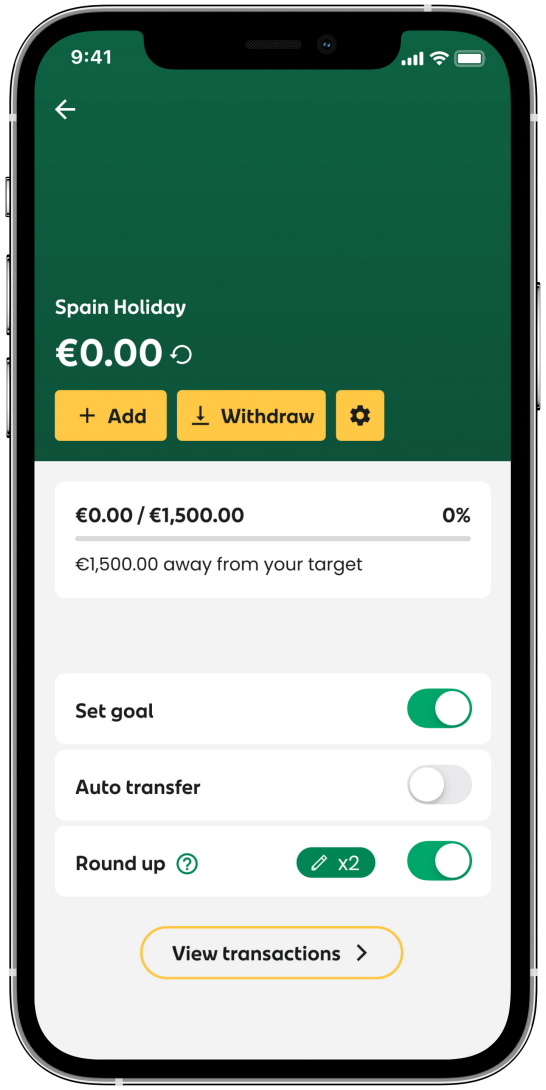


Transfer success

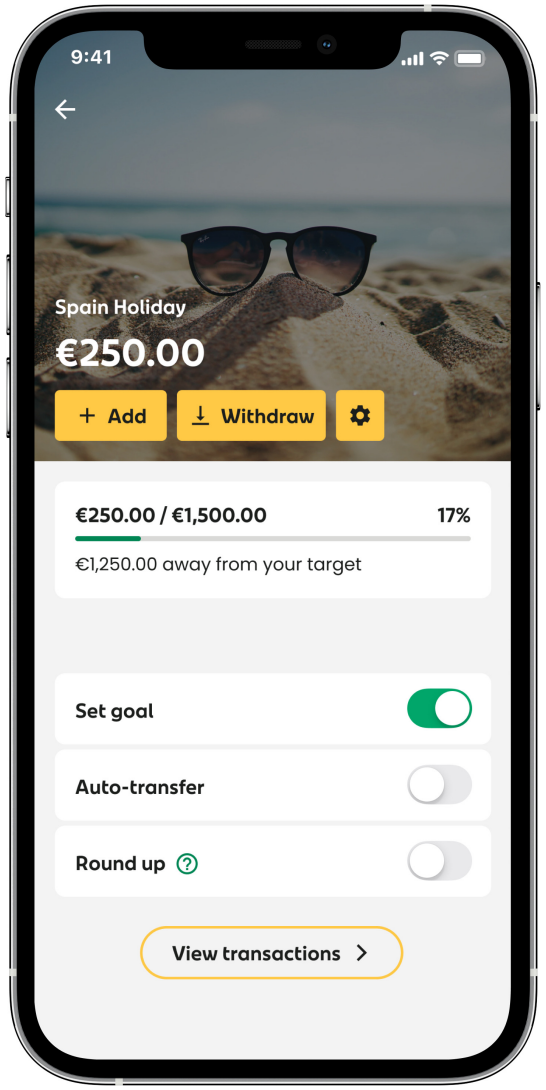


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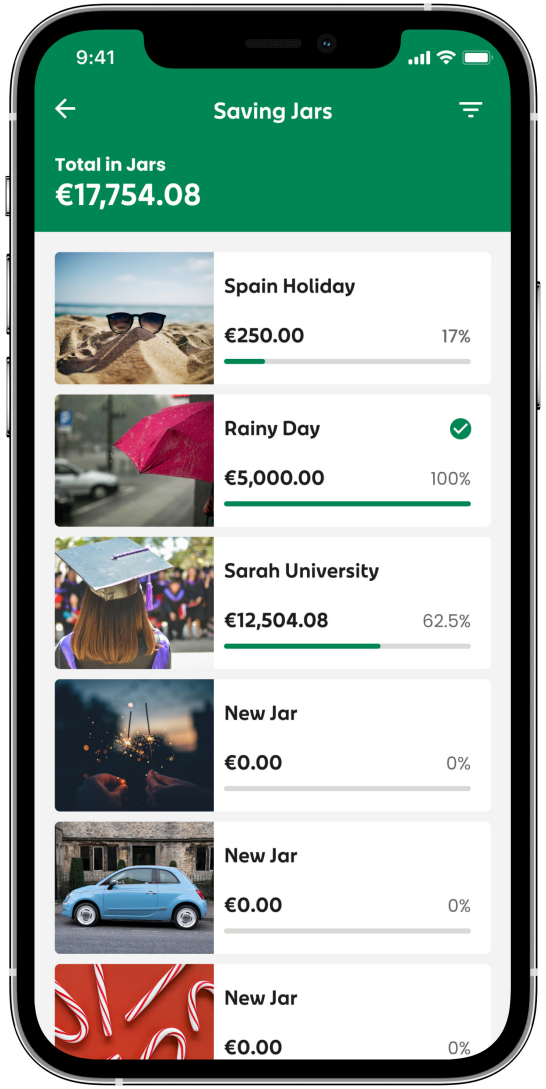
Jar



Jar personalized

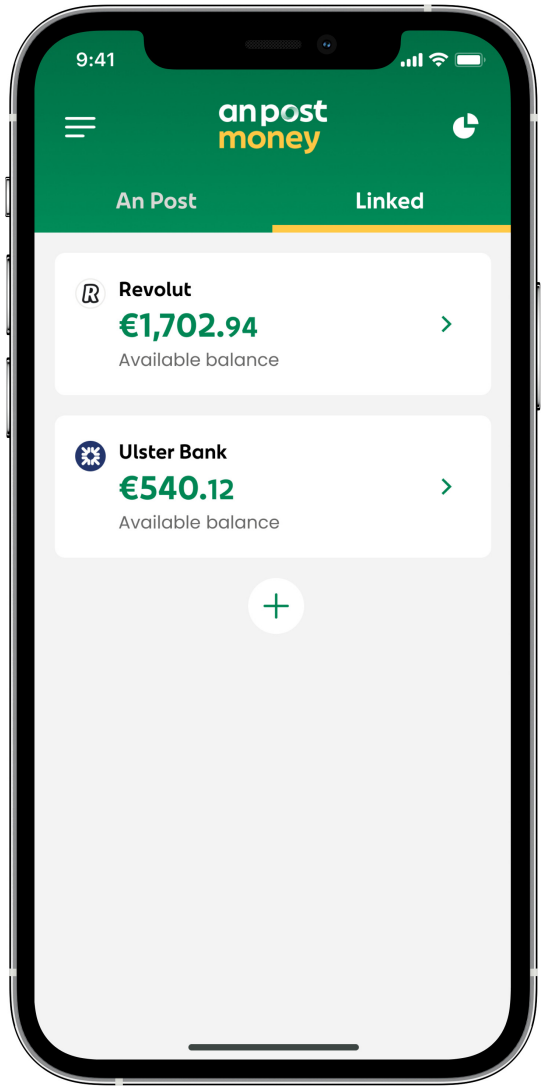


Jar full

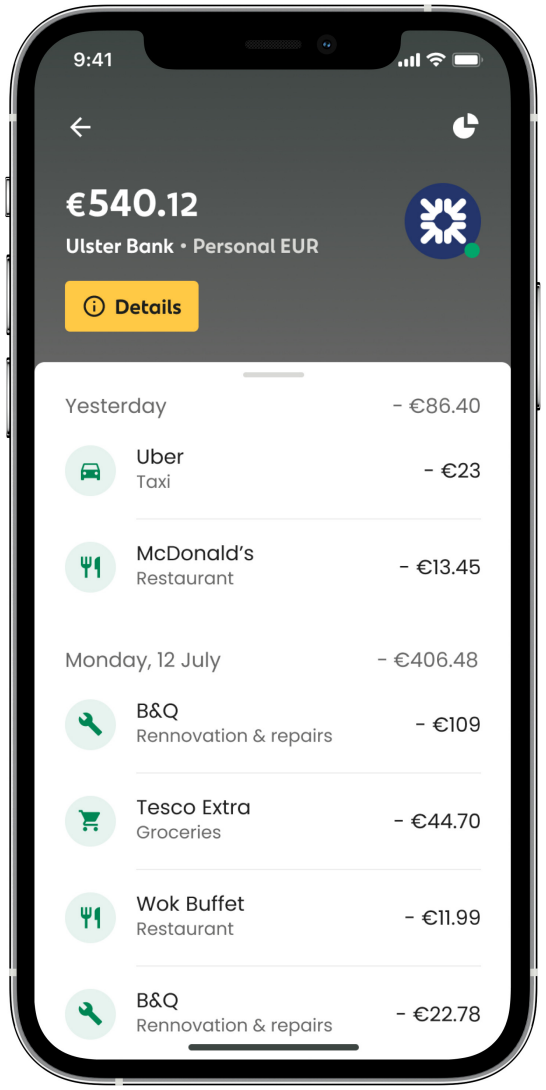


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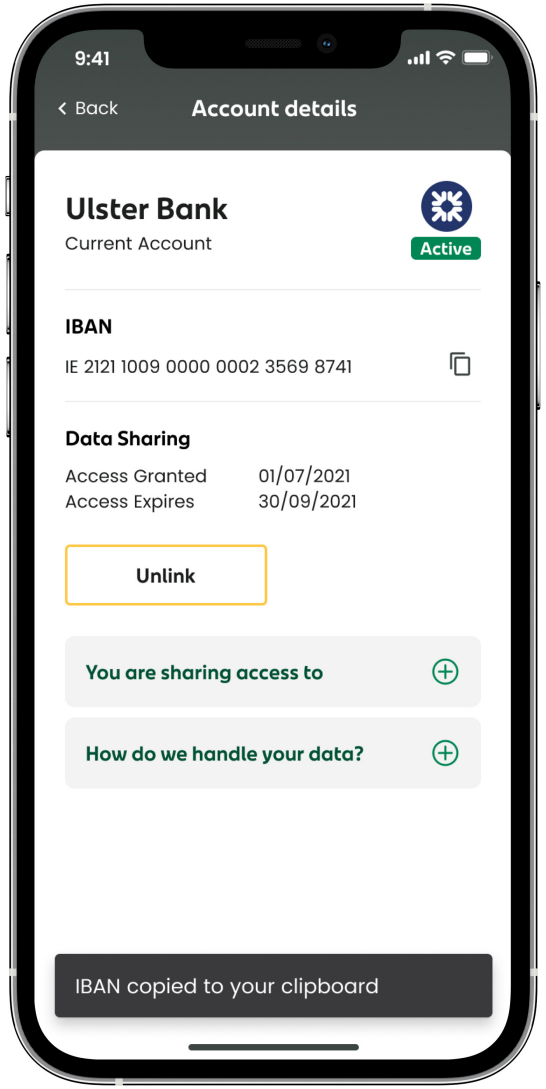
Linked dashboard



Linked account

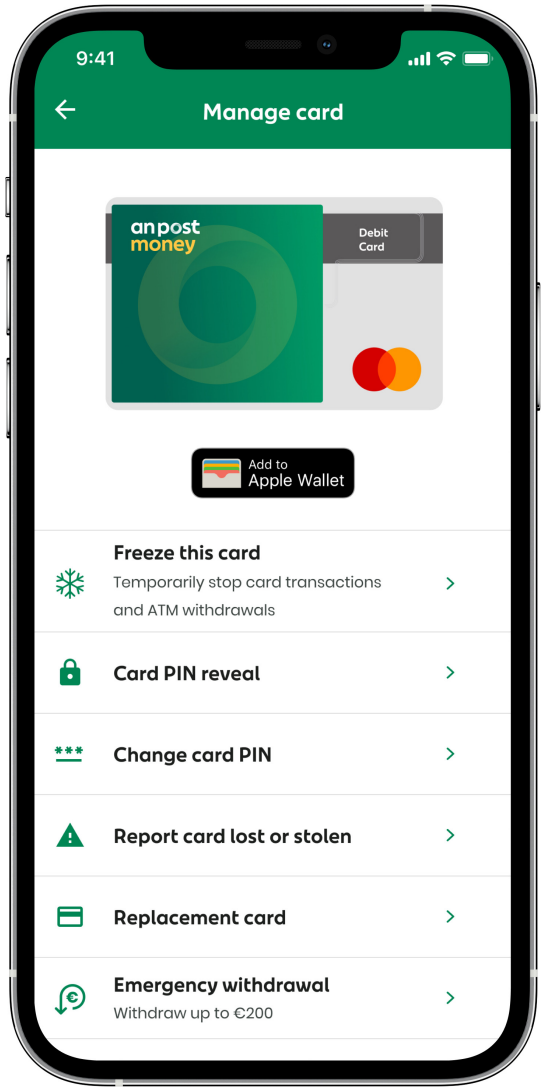


Unlink options

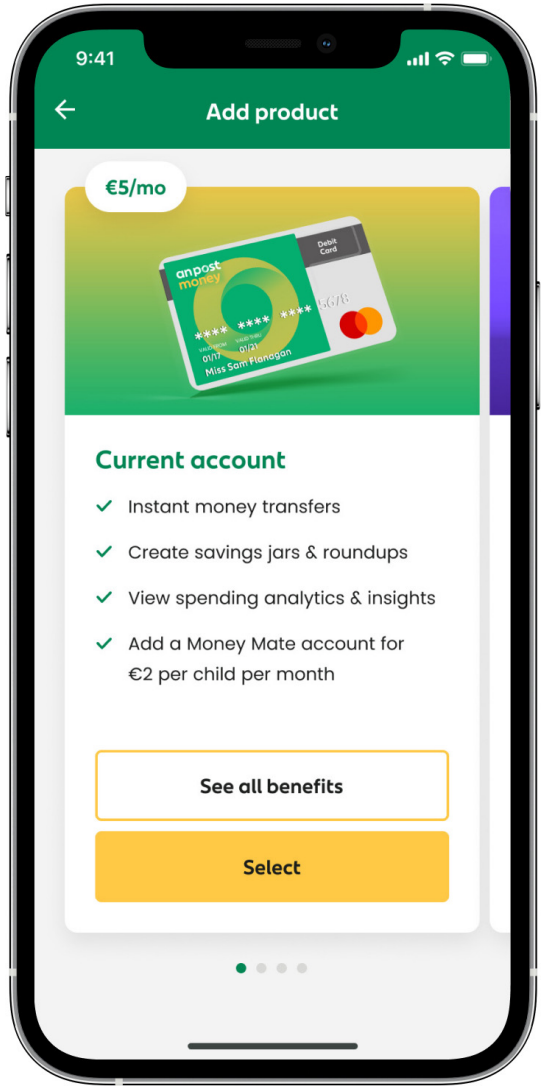


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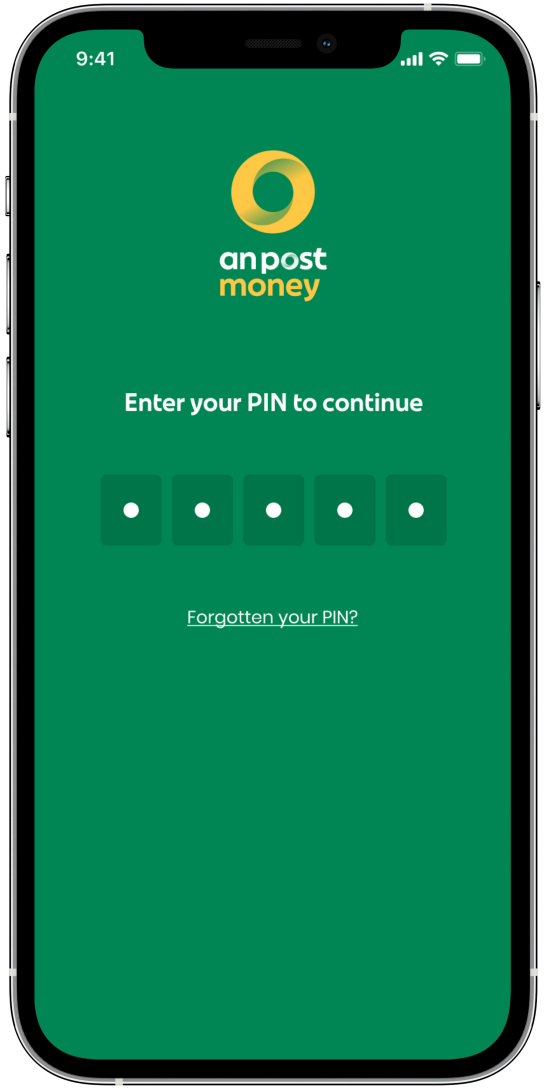
Self service



Choose product

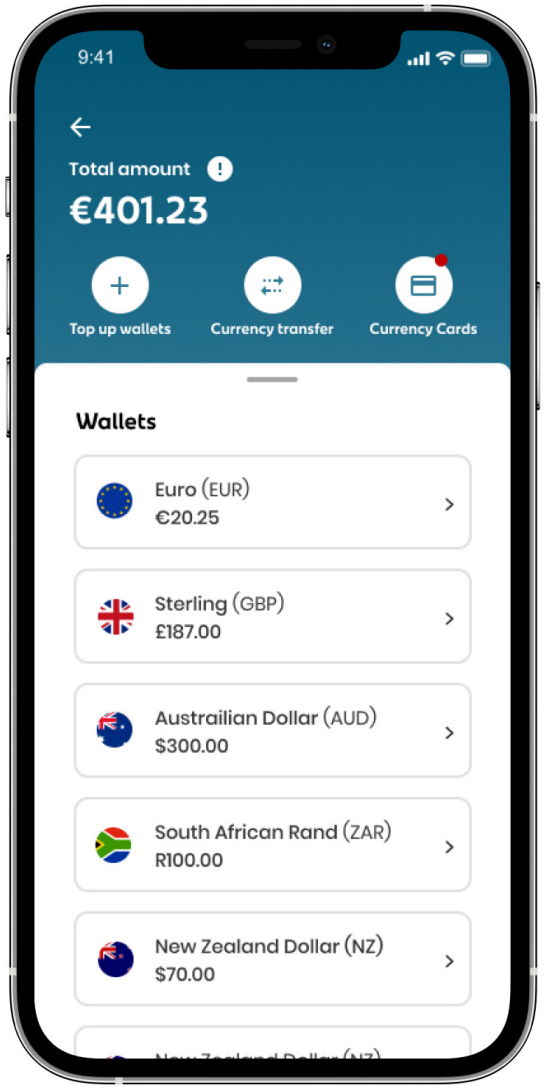


Log in screen

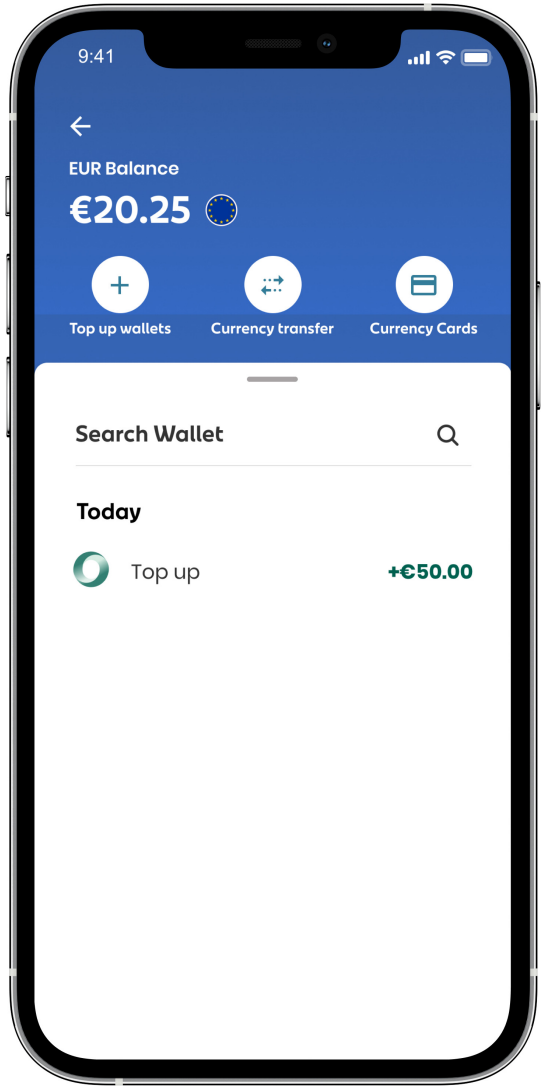


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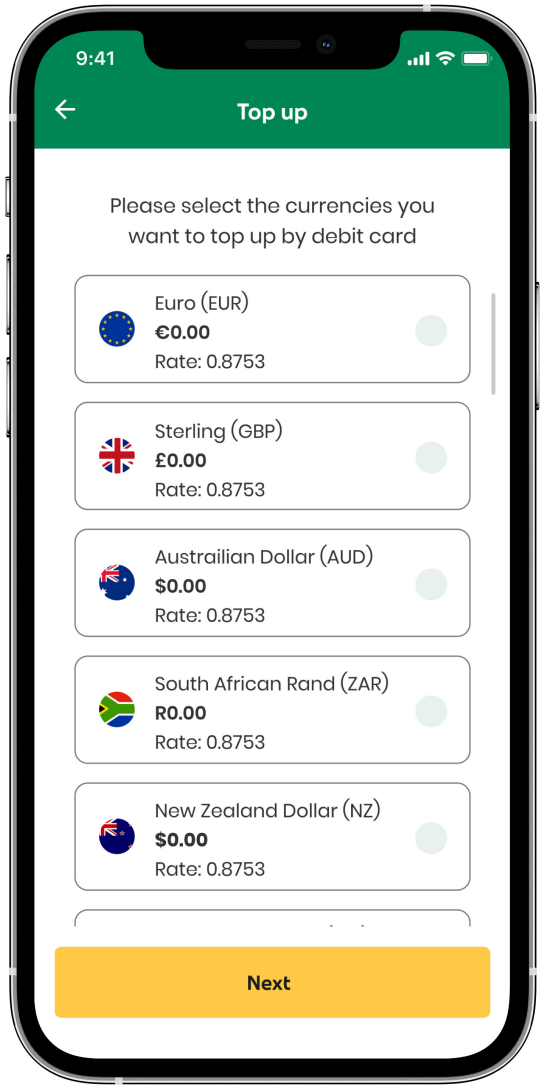
Currency Account



Wallet



Currency select



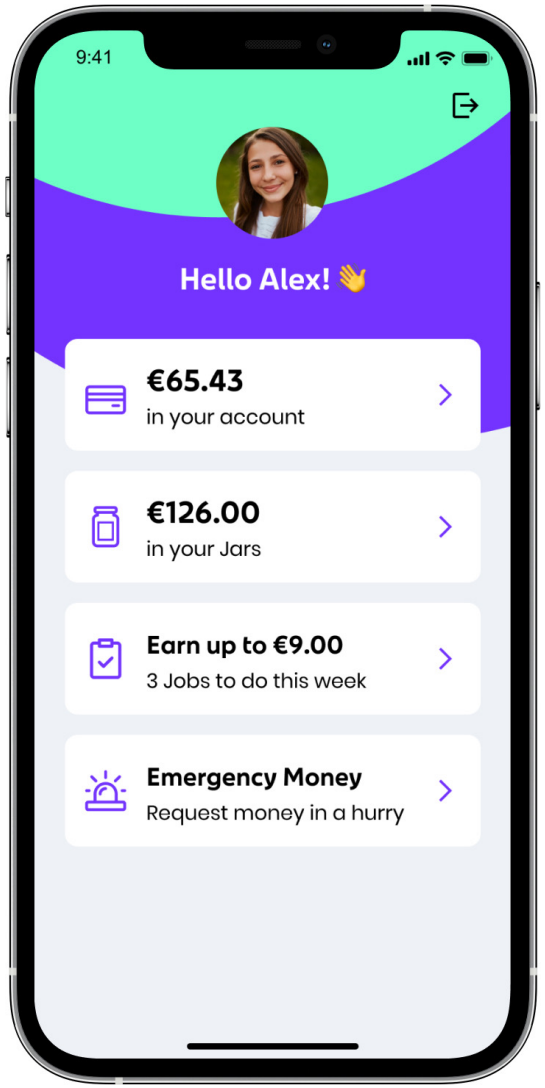
an post

Youth app UI screens

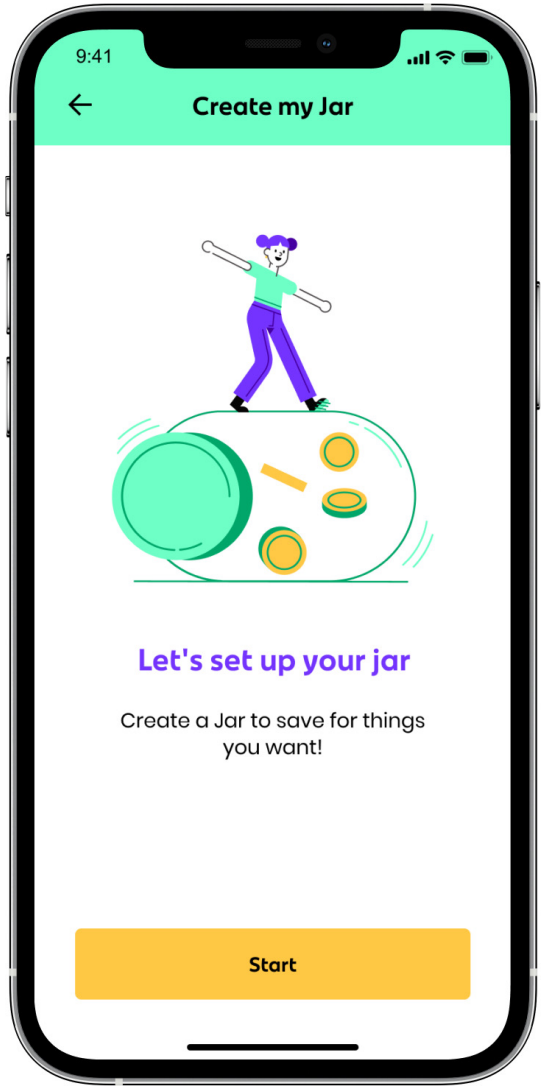
2022 - AN POST CASE STUDY

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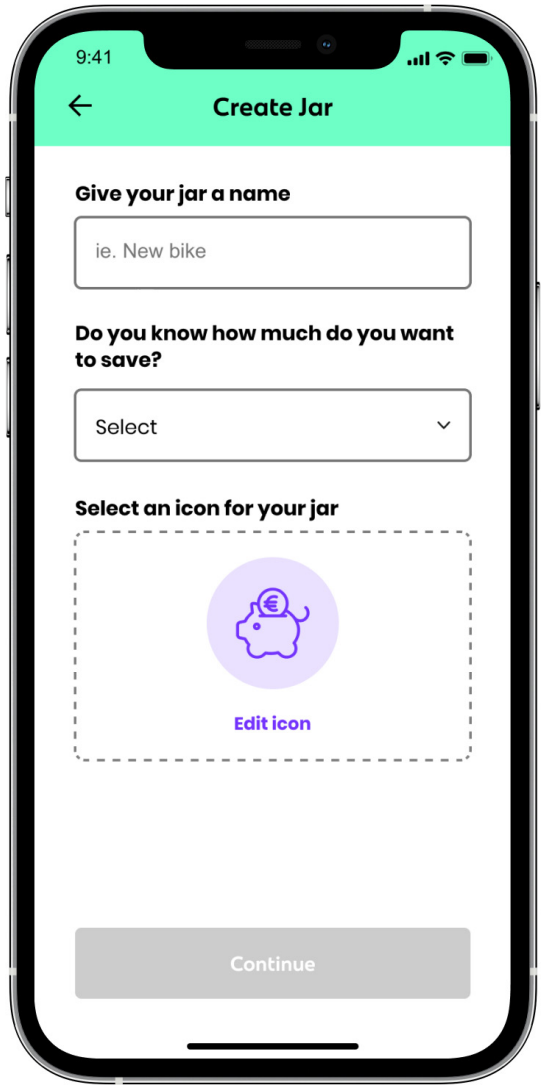
Youth



Create Jar

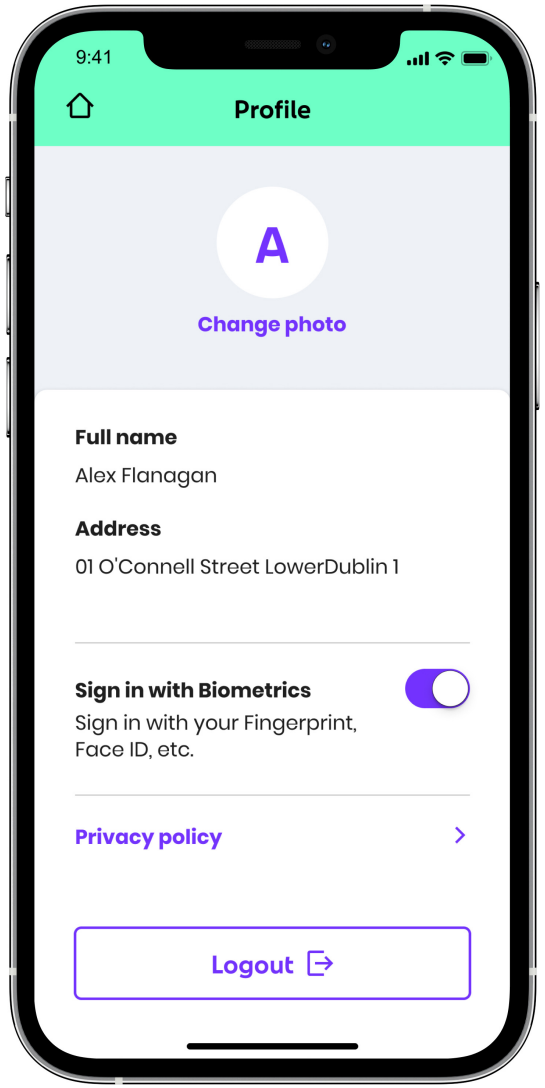


Create Jar

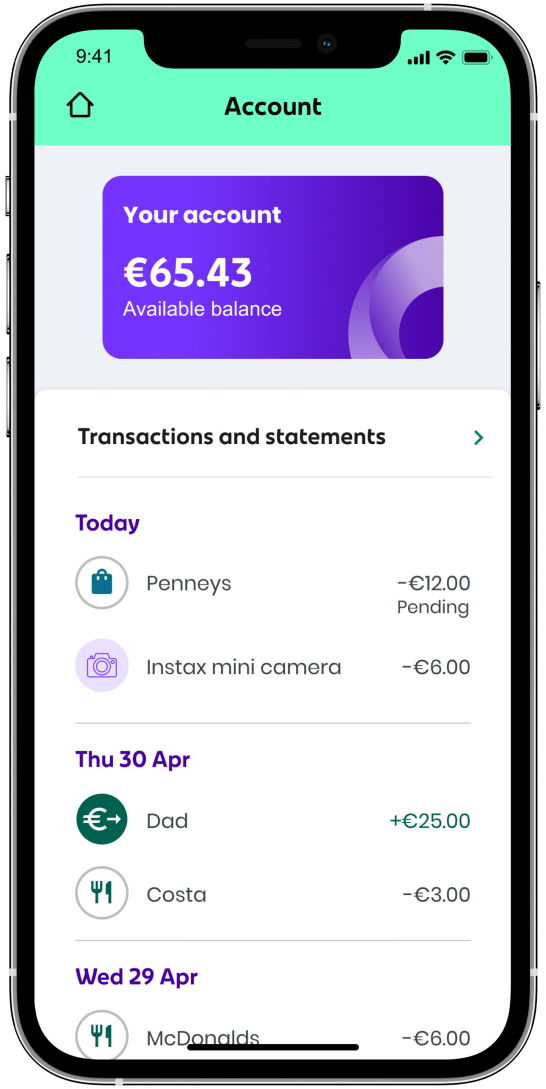


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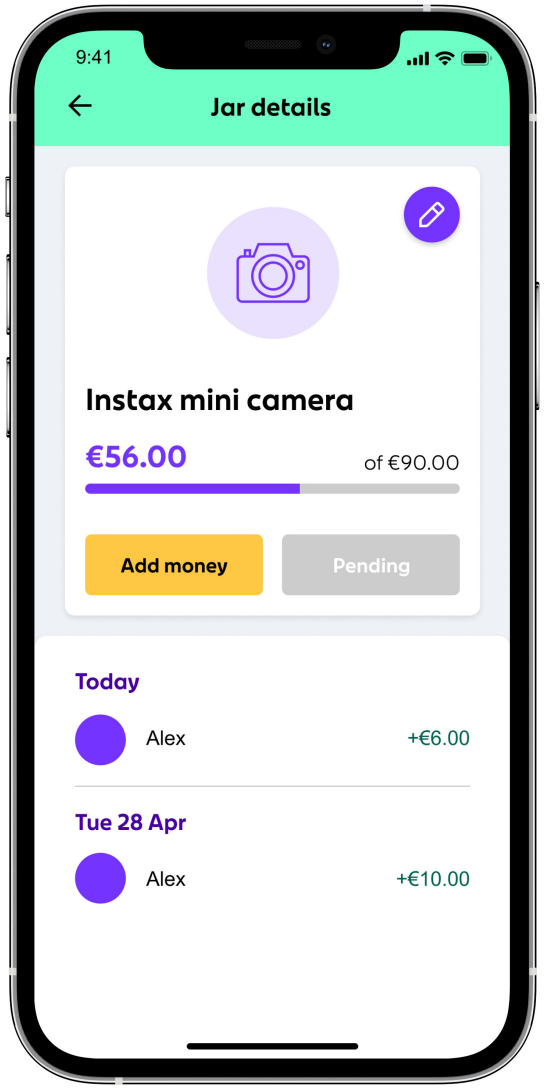
Youth profile



Account view



Jar details



Some customer quotes

I think the fact you have an app that is easy to use and has a wallet and a savings jar facility is excellent. I like the fact that I am not charged every time I tap my card is brilliant as it saves me money. Also, the fees are not too high as well.

The Savings Jars have helped us to budget for the large bills.

Very simple to open an account, lodge money and use in general.

I think both an post and the money app are very good I have never had an bad experience with them and very easy to use not difficult to understand

Its easy to use with a clear and precise layout

My favourite thing about the app are the Jars, ease of payments and how fast I can send money back and forth from main accounts to Jars or send money to friends and family.

I can also send money to my Revolut in seconds. Also, the wallets act like a vault separate from the main account which i feel is a great idea that i like so much

Customer goodwill

The app has generated high levels of recommendation based on the “An Post voice of customer report, scoring 59 from a possible 70, also meeting the design principles An Post customers expect

- Easy to navigate
- Look & feel improved
- Easy to find relevant information
- App doesn’t time out
- App is now outperforming web
- High Satisfaction level have been recorded, averaging between 85%-92%



High satisfaction

High satisfaction levels have been recorded with An Post customer using the app averaging between **85%-92%**



Recommendation

An Post customers scored a high 59 out of 70 in their NPS score report



Look and feel

An Post customers felt the new look and feel met An Posts high standards



Ease of use

An Post customers felt the app is both easy to use and understand

Final Thoughts

Placing a national post office in the centre of the financial landscape has been a huge task, but with rigorous testing with customers and users I feel the project has now set gold standard of user testing with An Post and Cognizant.

We managed to solve most of the customers main issues and their day to day pain points around banking with An Post

- Sizeable improvement around the Ease of use around for users day to day banking and needs
- Easy access to account details and balances
- Self-service sections that reduce the need to call customer services,
- Improved adding new products and onboarding experience



A word from a key product owner from An Post

Des is a pleasure to work with as he has a very engaging manner and positive approach to the UX/UI development and challenges we have faced. He has a very customer centric approach to UI development which, when linked to his experience and expertise, has delivered a great app, which is easy to use, intuitive and looks good.

His work is of the highest quality and he has delivered a huge amount of high quality work over the past 2 years, whilst keeping his sense of humour and a ‘can do’ attitude. He is skilled in knowing when to give guidance but also will stand his ground in the interest of customer experience.

Bruce Richardson (Head OF Proposition Development, Current Account product owner)

Thank you