

Usability Test Results



PlutoPay



JEFFREY

Moderated Remote

Age Range: 25 - 34

Occupation: Agency Consultant

Hybrid Banking - Mobile and Desktop

GENERAL NOTES

- Trial and error with the screen sharing technology. Originally did not work after just a few minutes but luckily it was at the beginning of the session.
- Enthusiastic about the process or testing using a prototype
- Confused over and questioned the scan functionality
- Never wired money before and therefore not familiar with the term "World Remittance"
- Besides the AI - mentioned that he wants to be able to access support/contact link - felt that it was too hidden
- The testing session was very conversational and less formal



P1 JEFFREY

Interview Notes

Clicked on scan button - confused on what the scan function is

Wants to have the cards ready on home page

Got confused about sensing to contact vs sending via world remittance

Wants an aggregated dashboard - no guesswork

Seamless flow - easy to follow

Likes the slide to confirm - "feels less robotic" - and it's "me" having control

Likes the Split Bill function

Asked if there's a limit on the number of people to split a bill with

Disliked location of pay - (don't want to go to multiple screens to make a payment

Thought "Accounts" is for managing it not for paying

Clicked on Send to Contact to try to send money worldwide



MARY ROSE

Moderated In-Person

Age Range: 35 - 44

Occupation: Logistics Manager

Hybrid Banking - Mobile and Desktop

GENERAL NOTES

- Confused over and questioned the scan functionality
- Have never heard of the term “World Remittance” and suggested using something a little easier to understand by the average person
- Mentioned that she liked the portability of the phone but she prefers desktop banking because she has a better eagles eye view of things because of having a larger area to work with
- Still prefers the ability to pay for purchases using a physical card
- Technical difficulties with the testing because the prototype did not size to 100 on her screen (android user) - our workaround is for me to pull up the prototype on my screen and she guided me through how she would approach the tasks I gave her.
- Mentioned that for this to be ideal that she would like the opportunity to scan checks and/or deposit funds



P2 MARY ROSE

Interview Notes

Straightforward
and linear
onboarding
process

“Surpassed” her
expectation with
the chat function -
“very satisfactory”

Scan is confusing -
what am I scanning

Assumes Accounts
is only for viewing
balance

Thought that
ability to do a
deposit seem so
hidden

Got confused
about sensing to
contact vs sending
via world
remittance

Did not know the
term World
Remittance -
“Maybe use
simpler words”

What happens
when my phone
dies or my phone is
stolen?

Confirmation fee
should be included
in world
remittance fee -
like USPS

Like that it always
show what account
you’re pulling from

Clicked on Send
to Contact to try to
send money
worldwide



NHIL

Moderated Remote

Age Range: 35 - 44

Occupation: Quality Systems Manager

Hybrid Banking - Mobile and Desktop

GENERAL NOTES

- Very descriptive with his answers
- Met a little later than scheduled time - something came up that he could not make the original session. - about an hour and a half
- Likes the AI function but would still want to contact an actual customer service representative to resolve issues and concerns.
- Confused with the scan functionality
- Confused about the difference of sending money to a person in your contact list and world remittance as mentioned on the task
- Expressed that the news and announcements are too prominent and takes up too much space where he would want to leverage that area for something else that suited his needs
- Expressed his preference for being able to customize his homepage
- Thought this was a great project and wished this is a real app
- Mentioned to keep him in mind for future testing



P4 NHIL

Interview Notes

Wants to be able to ask Luna to help connect to customer service or schedule a meeting with one

Wants a function to connect to check credit score or stocks

Asked to add method of delivery choice for confirmation. Text or email

Scan function - confusing - is it QR code - scan payment

Thought payment function was hidden - wants it more prominent

Thought "Accounts" is not for Paying

Thought News and Announcements was too big – not my first priority

Wants to be able to customize home screen

Likes the auto conversion of currency in sending money worldwide

Likes Slide to confirm – a very "conscientious" design consideration

Likes the split evenly or custom amounts for Split Bill - "Pretty Great"

"Overall pretty cool" app



NICOLE

Moderated Remote

Age Range: 35 - 44

Occupation: Bank Relationship Manager

Mostly Mobile Banking

GENERAL NOTES

- Had to reschedule initial interview because she got sick
- Very relaxed at the time of interview - Breezed through the tasks pretty easily
- Gave background and insight of what terminology to use or typical process from her banking background
- Was very excited that this app can combine several banking functions and different type of accounts - even loyalty cards
- Confused about the scan functionality
- Called me back after a few minutes that she would like the functionality to deposit money - which she never knew that it was available for this app since it was not one of her tasks (*this part of the conversation was not recorded*)



P6 NICOLE

Interview Notes

Easy onboarding

Like security codes and ability to swipe to confirm (less room for error)

World remittance - her customers mostly calls it wire transfer

Great security measures - errors "pretty slim to none"

Assumed Scan is for payment

Loves that she can pay wirelessly

Likes you can add your loyalty cards - any cards

Likes that this is one app for everything

Wants the ability to attain monthly statements records

Says you need iBan # for wire transfers (Europe)

Thinks she can also use Luna to transfer money between accounts



KYLE

Moderated In-Person

Age Range: 45 - 54

Occupation: Inside Sales Manager

Mobile Banking

GENERAL NOTES

- Had to reschedule from the day before because our schedules did not align – rescheduled for the next day
- Puts his hand on his head and plays with his hair when he does not know how to proceed
- Feels a little rushed or slightly distracted - seems to be worried his almost 3 year old might wake up
- Man of little words but nods his head through out when he is accomplishing his goal or liked a functionality
- Technical difficulty with the prototype - did not size to 100% (android user) - had to leverage a secondary navigation for the testing
- We would have to restart the screen share when his phone would go on sleep mode while he talked
- Answers are more concise and follow up questions were needed to prompt him to further elaborate



P5 KYLE

Interview Notes

Like splitting bill
function

Though there's a
function for
wireless paying, he
prefers to pay with
an actual card

Asked why is
PlutoPay the only
account option in
the front

Clicked on Send
to Contact to try to
send money
worldwide

Thinks it's "clean
and easy to
navigate"

Straight forward
onboarding
process

Wished Luna
quickly gave a
summary of where
everything is after
onboarding

Can you add a
favorite card on
the home page?

Went to Accounts
to pay for a
purchase

Wants to utilize
Face ID or a
passcode for login



VENUS

Moderated In-Person

Age Range: 55 - 64

Occupation: Registered Nurse

Hybrid Banking:

Mobile but mostly Desktop

GENERAL NOTES

- Nervous at the start if her accent is going to affect clarity of her answers
- Squinted at the navigation at the bottom
- Tilted her head to the side as she expressed her preference to have the shortcuts at the top.
- Seemed confused about having additional navigation located at the top when there's already one at the bottom
- Expressed a little frustration that the prototype is black and white - relies on colors to draw her eye on certain functions
- Struggled with splitting bill function since she never has to use that type of activity digitally.
- When in doubt, she preferred to use the Luna to point her to where she needs to be.
- After signing up for an account, she chose the function to take a tour to get acquainted with the general location of other functions



P3 VENUS

Interview Notes

Thought it was interesting to combine so many functions in one place

Have extensive experience in world remittance

Wished Navigation is at the top instead of bottom or bigger

Questioned why the stuff in the side navigation is there instead of main nav

When in a bind or stuck, solution was to go to Luna

Color of the app (lack there of) was hard for her to determine notifications

Clicked on Get a Tour after sign up - hoped it would help show where everything is (wish it worked)

When prompted to pay, she went to accounts

Ability to "pin" shortcuts on the first page

Confused on the hamburger navigation at the top (seems hidden)

Affinity Map | Errors



Affinity Map | Observations

Wants to have the cards ready on home page

World remittance - her customers mostly calls it wire transfer

Wants an aggregated dashboard - no guesswork

Wants the ability to attain monthly statements records

When in a bind or stuck, solution was to go to Luna

Asked to add method of delivery choice for confirmation. Text or email

Like that it always show what account you're pulling from

Asked if there's a limit on the number of people to split a bill with

Wants a function to connect to check credit score or stocks

Went to Accounts to pay for a purchase

Wants to utilize Face ID or a passcode for login

Ability to "pin" shortcuts on the first page

Likes the auto conversion of currency in sending money worldwide

Affinity Map | Negatives

Asked why is PlutoPay the only account option in the front

Wished Navigation is at the top instead of bottom or bigger

Thought News and Announcements was too big – not my first priority

Questioned why the stuff in the side navigation is there instead of main nav

Thought that ability to do a deposit seem so hidden

Color of the app (lack thereof) was hard for her to determine notifications

Wished Luna quickly gave a summary of where everything is after onboarding

Disliked location of pay - (don't want to go to multiple screens to make a payment

Confirmation fee should be included in world remittance fee - like USPS

Says you need iBan # for wire transfers (Europe

What happens when my phone dies or my phone is stolen?

Affinity Map | Positives

"Surpassed" her expectation with the chat function - "very satisfactory"

Thought it was interesting to combine so many functions in one place

Straight forward onboarding process

Seamless flow - easy to follow

Loves that she can pay wirelessly

Likes the Split Bill function

Likes that this is one app for everything

Great security measures - errors "pretty slim to none"

Likes you can add your loyalty cards - any cards

"Overall pretty cool" app

Likes Slide to confirm – a very "conscientious" design consideration

Tools and Learnings

The testing sessions have been very insightful. Three participants were interviewed over Google Meet and were asked to open the Adobe XD prototype on their phones. They were asked to share their screens as they narrate their observations. I interviewed two participants in their own homes and one interview was conducted in my own home. I took minimal notes on my notepad tool in my laptop to be able to focus on their findings. Two participants had an issue with their android phones in the middle of the interview so I pulled up the prototype on my computer and I had them tell me where to click and why. I mainly focused on the mobile version so that the findings from these sessions can be implemented on the desktop reiteration.

For the most part, most of the participants were interested and curious about the app. They all thought that the app being developed has a lot of potential and some were even eager to add some functionality that would greatly increase their interest or likelihood of downloading the app. Two out of the six participants are a little hesitant on having an all-in-one app due to preference of desktop banking than mobile app banking and for having larger area to accomplish their tasks. Most of the participants were easy to give answers and some were not as descriptive but seeing their actions on the screen also tells a story - even without their narration. Some needed more follow up questions so that they can open up more. I did find that I broke away from the script a little bit to make it more conversational than task-oriented since a couple of participants felt a little self-conscious and nervous being observed.

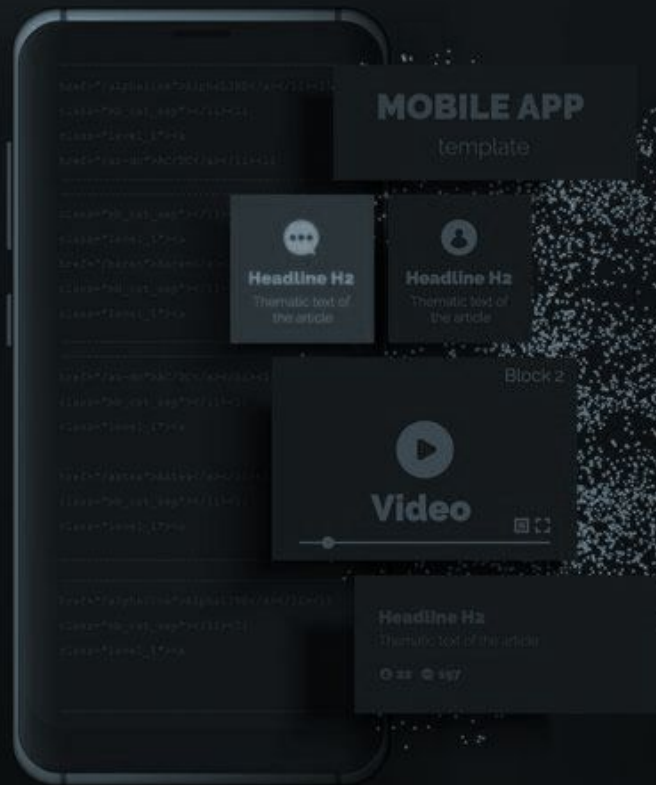
The interviews provided invaluable feedback for possible enhancements down the line as well as identified areas that need improvement now. The videos are very helpful as a reminder of what was discussed and to see the participants' raw and unfiltered reactions since this is their first encounter with this application.

Through interviewing the participants, I came to the conclusion to focus on the following:

- The homepage and main navigation need to be slightly reevaluated to avoid the confusion for Accounts, Scan and Pay.
- Hierarchy of function on the homepage - putting Pay as more prominent, pushing news and announcements
- Reevaluate Hamburger Menu sub-items as admin options than hiding other banking functions (move banking functions on home page)
- Slight adjustments need to be made to the Send Money portion to eliminate confusion between Send Contact to Contact (which is for US contacts only) vs Wire Transfers - sending money anywhere else in the world.

UX

USER
EXPERIENCE
design



THANK YOU