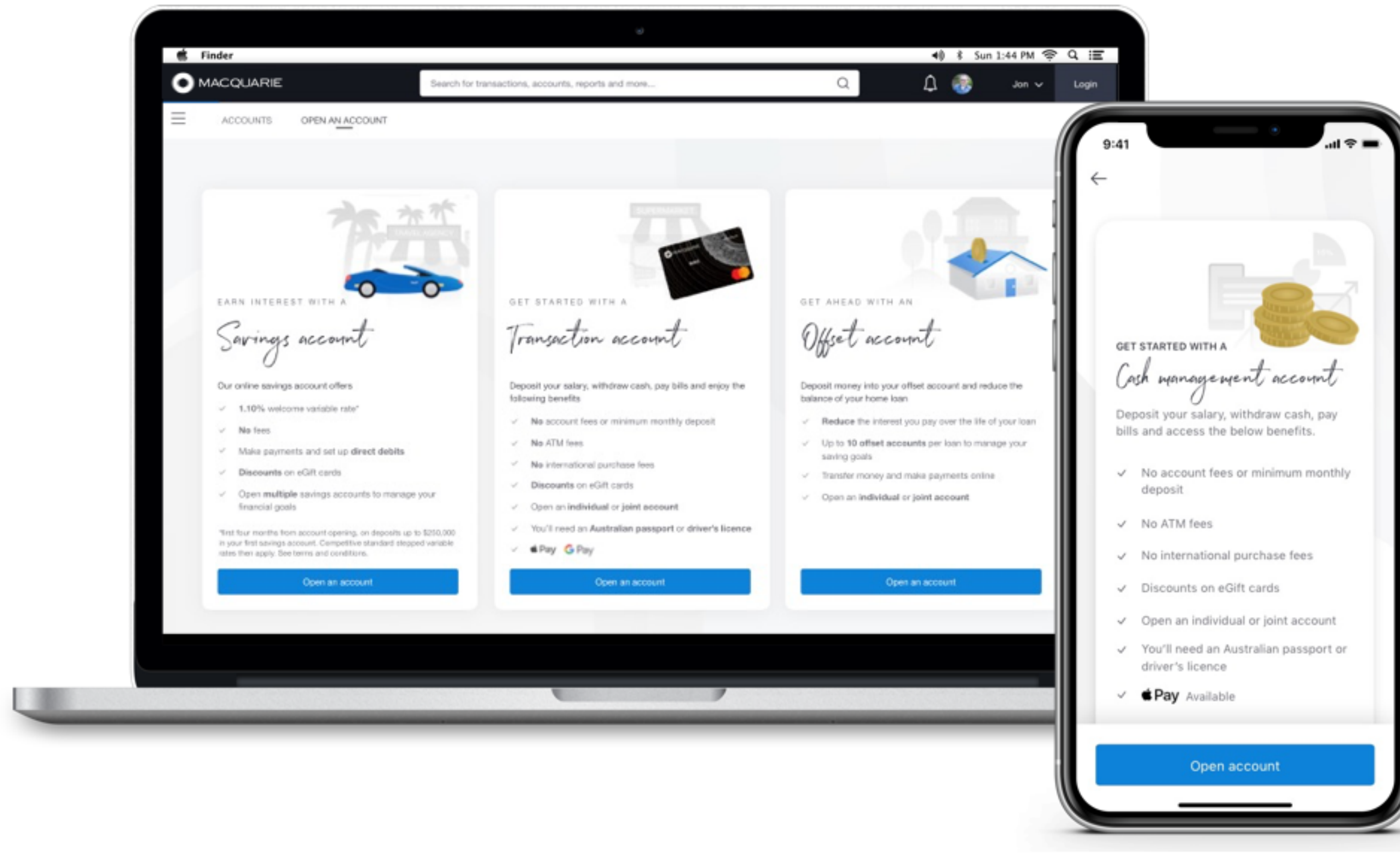


# New to bank experience



# Brief:

Create a new and improved uplifted experience to our current “Open an account” experience on the [macquarie.com.au](https://www.macquarie.com.au) website. Create a completely new experience for the mobile app. Both experiences will cater for single and joint accounts. For joint account opening, we want the ability to fill out the form either together or share the link with the other party.

# My contributions

Lead designer on this initiative. This was one of the biggest bets of the year for the strategy of Business Financial Services (BFS). I looked after both mobile and desktop, Android iOS and light and dark mode.

# The problem/s

There was a fair few problems with the current process of on-boarding.

1. The application was one tedious, old school scrollable manual form on the website.
2. We didn't have the ability to open an account through our mobile application, which most competitors did. We didn't have a mobile first approach (Volt, CBA, Up)
3. We didn't have the ability to open an account with a new customer, only existing customers and was only for Savings, not transaction.
4. Didn't have much eligibility at the beginning so there was time wasted jumping into an application they couldn't complete (i.e Australian drivers licence, certified documents supplied later on)
5. Terms and conditions caused confusion and added calls to the call centre
6. 20 minutes per case for Macquarie ID duplicates, wanted automated resolution
7. Needed a new API for blacklist clients, previously had overnight reports then manually close account
8. Clearer wording and helpful hints throughout the flow to leave no questions answered

# The goal

1. The goal was to create a swift online application which a user can open and start using in under 60 seconds
2. To onboard new to Macquarie customers directly through the mobile application
3. To lead the way with high standards above competitors
4. Future proofing for other portals to reuse the main foundations of the flow (BOS)
5. Last but not least, fix all of the major problems outlined previously

# Step 1

## Why, what and now who 🧑🧒

Start with the why! The demographics for our online banking portal range from **18-65**. There are outliers as young as 16 and up to 85. This feature was for everyone, we wanted to test the experience on the entire spectrum no matter the age, gender, salary, occupation and ethnicity. As this is an Australian only platform and users needed an **Australian passport or drivers licence** to apply, we stuck to Australia

# Step 2

## **Scope, audiences, needs**

We involve all the relevant stakeholders and gather **requirements** for kick-off. This is when I mapped out the current journey and it's problems. We filter down the feedback and find clusters of key call outs in the experience. We also find out the biggest drop off areas within the flow.

We then ask, **what can we utilise that is already existing** in terms of technical solutions and so on..

# Step 3

## **Discovery phase**

This is where we start the rapid brainstorming, ideation based off research. What are the big banks and neo banks doing? What do exceptional on boarding journeys look like? I always tend to look outside financial services when conducting competitor analysis. It **broadens the horizons** and we don't want to follow in someone else footsteps- we want to lead the way!



# Step 4



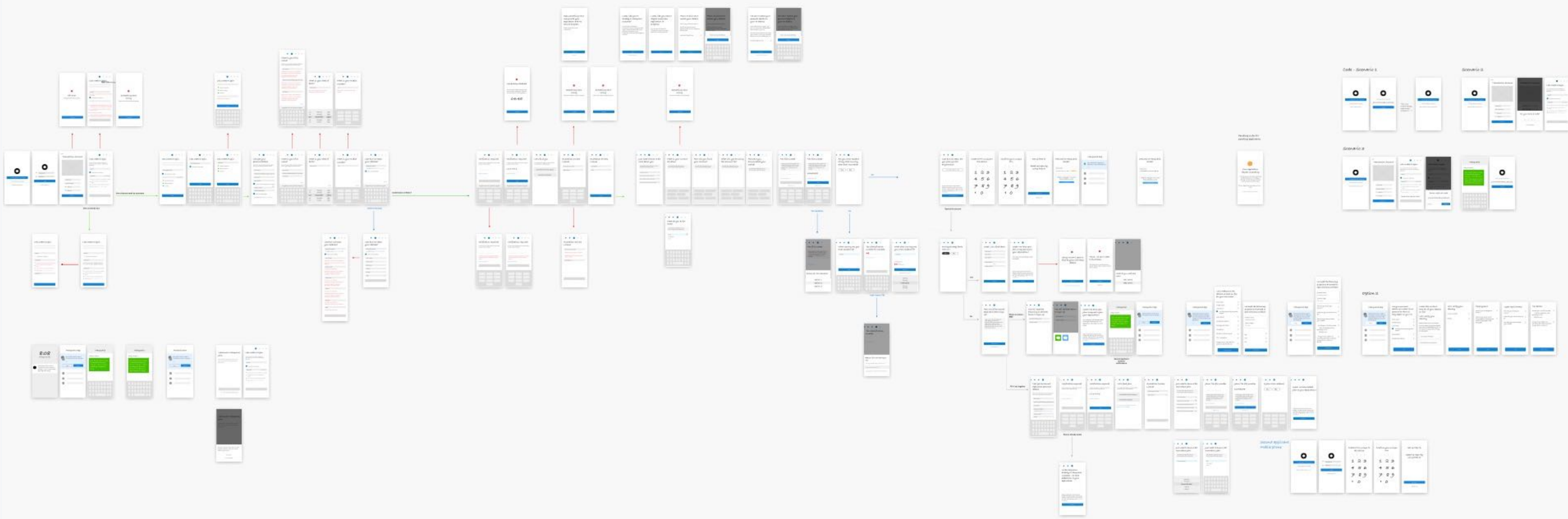
## User flows 🏔️

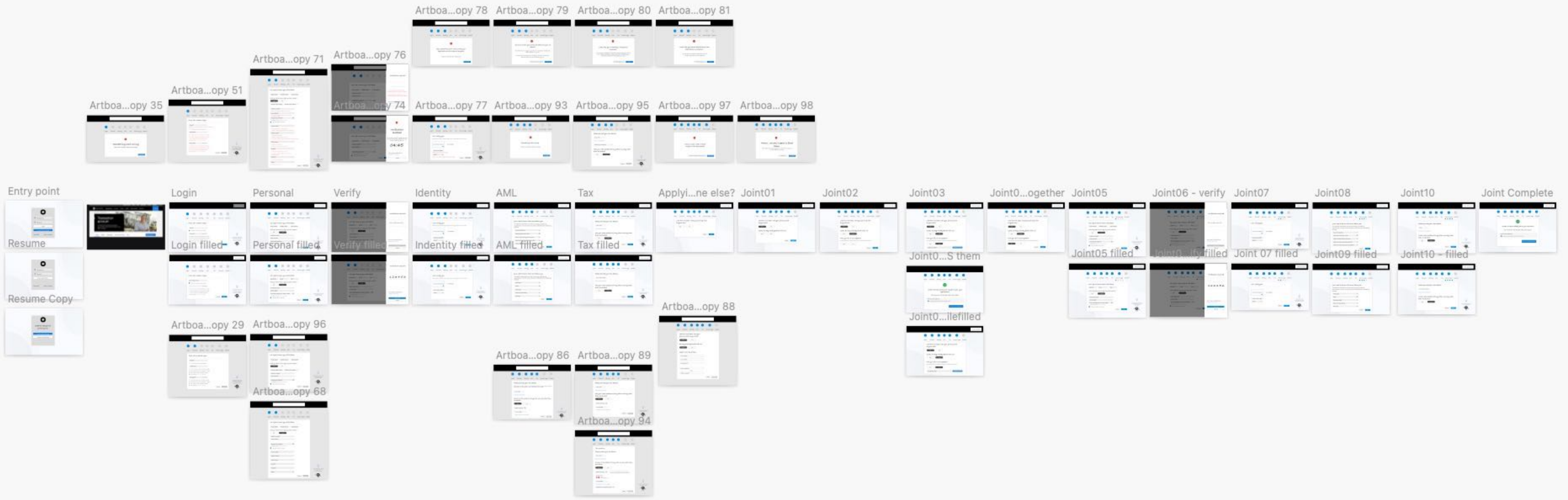
Creating the **user journeys** and birds-eye view of how this experience would look and socialise with developers. We are all very close and tight knit, so we get together frequently with any updates on the user flows. There is no point building wireframes if the back-end is not feasible!

# Step 5

## Wireframes

When we are all on the same page, we know what we can do and what we need to capture for an MVP, we can go ahead and create **concepts** to test. With these wireframes we conduct user testing (moderated and unmoderated) through various resources.





# Step 6

## — Test, learn, iterate, repeat

We did multiple rounds of testing with various people on various platforms. Guerrilla testing within the office and friends and family of our team, Farron research we conducted moderated testing user interviews and through [usertesting.com](https://www.usertesting.com) we conducted unmoderated testing with a sign up flow. On top of this we had multiple workshops with 60+ people

# New to bank - Usability testing synthesis

## Bet card

WE BELIEVE THAT providing clients the ability to open a joint account online and digitally self service will improve client sentiment

WILL ACHIEVE value for clients and call center

WE WILL KNOW THIS TO BE TRUE WHEN WE SEE Reduced calls to add a joint account holder and increased use of joint applications via mobile and E banking

ACCEPTANCE CRITERIA ?

## Hypotheses for testing

- We believe that joint applicants may or may not be with their co-applicant at the time and therefore the application should support an asynchronous application
  - Customers who are not with the co-applicant will be comfortable alerting their co-applicant via an SMS sent by Macquarie to complete their section of the app
  - Customers who are not with the co-applicant will be comfortable with an asynchronous application.
  - Requiring customers to be physically together to complete a single application will not cause friction
  - Customers will feel confident, secure and supported throughout the process and will not require phone support
- 80% of participants successfully completed the task

80% performed no critical errors

Participants gave an overall combined satisfaction rating of 4.5/5

No clients require additional phone support

**CRITERIA MET**

## Who we spoke to

3 males, 2 females, age ranges from young professionals through to middle aged

2/5 would fill some it to their partner/family member to fill out

One customer had "no idea" what it meant by "Are you joining with anyone else" and thought it meant other banks

4/5 participants are primarily mobile users

4/5 were not blocked and went through the flow quickly and intuitively

5/5 voted 80% and above for satisfaction levels



## Our participants top 3 fixes

- #1 The ability to review a summary of what has been entered
- #2 Whether the details are saved as you progress i.e. verification
- #1 Identification point was a failure because users were there to verify, later for people with other requirements.
- #2 Give information that is suitable to Macquarie as it is starting identification needed
- #1 More information - ability for support if you need it
- #1 Once submitted, more info on what to expect especially if there is a flow break on what needs to be done
- #2 There were some small issues that were difficult to find in some cases, these were mostly related to the design of the app, but not a major usability issue.

## Our participants satisfaction scores



## Interview 1/20 key insights

Participants resonated well with the tracker - they liked small digestible pages broken up.

Would rather more pages with less questions

Liked the large buttons and selector tiles

Helpful hints were a stand out - used a mascot character

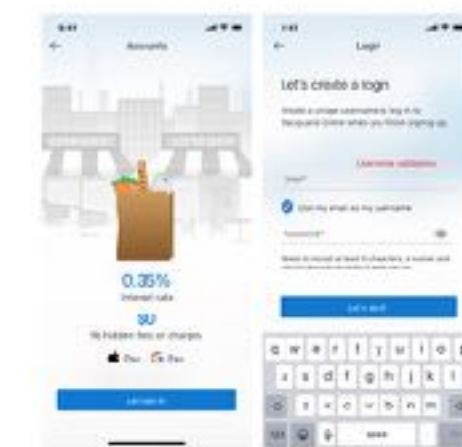
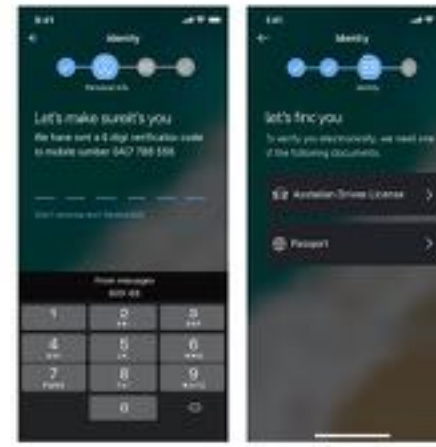
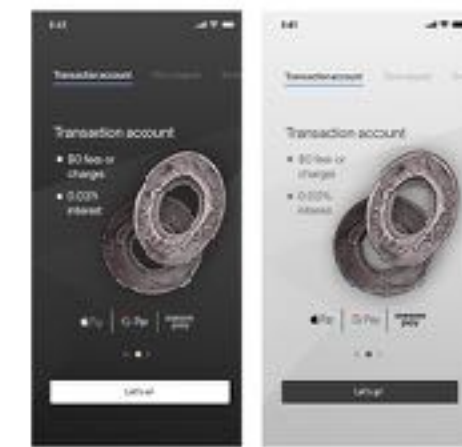
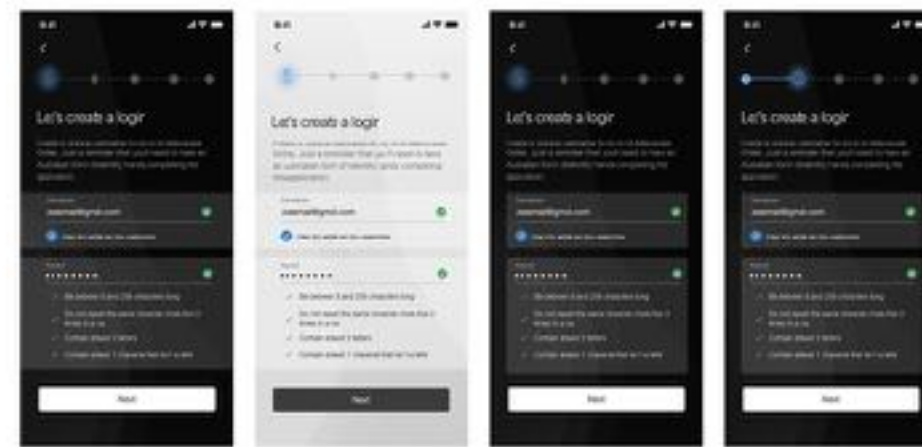
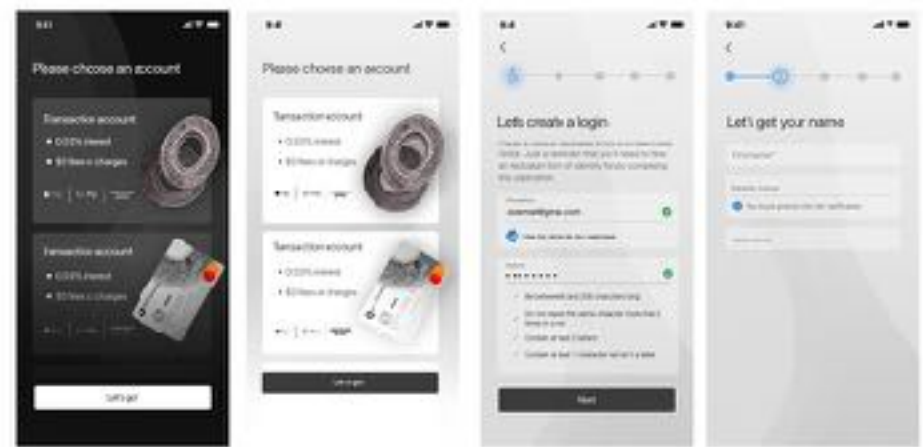
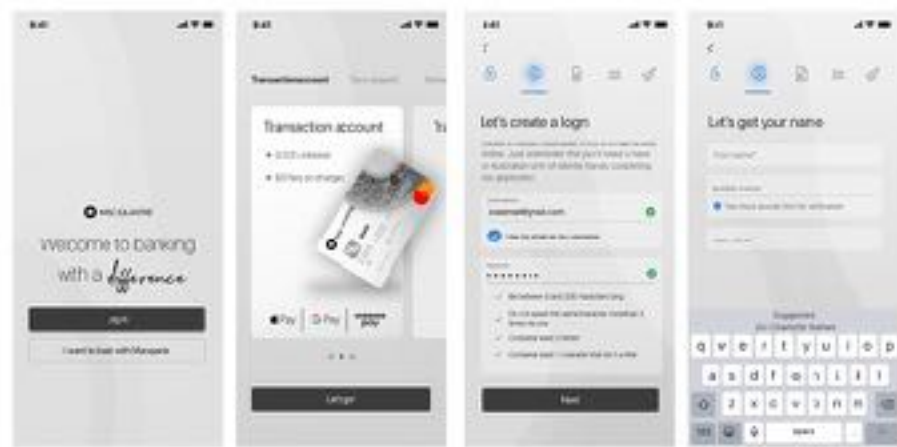
Liked the fact of skipping the TFN as they never know what it is..

# Step 7

## **Visual designs!** 🎉

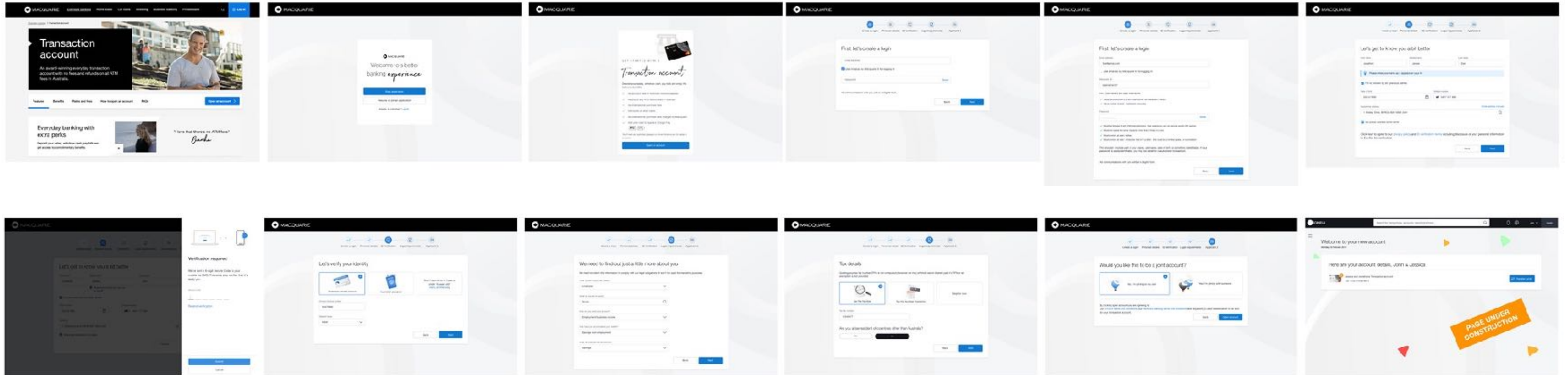
Once participants flew through the application and there was no major call outs, we jump into the high fidelity designs. Adding micro moments of delight like interactions, animations and illustrations to reduce their cognitive load and make it more “fun”.

# Concepts

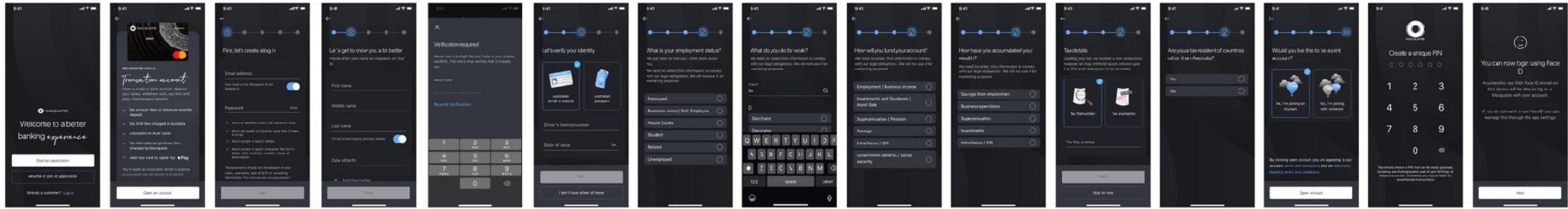




# Final - E



# Final - M





The world of dieting is overwhelming, confusing and competitive. The initial intention to eat a little healthier can spiral into a damaging cycle of restriction and excess. No one should have to live like this.



Zoe Sheehan  
Founder/Director

Product design, branding



Jessica Turton  
Director

Practising dietitian



Pranan Yoganathan  
Investor

Dr of gastrointestinal health



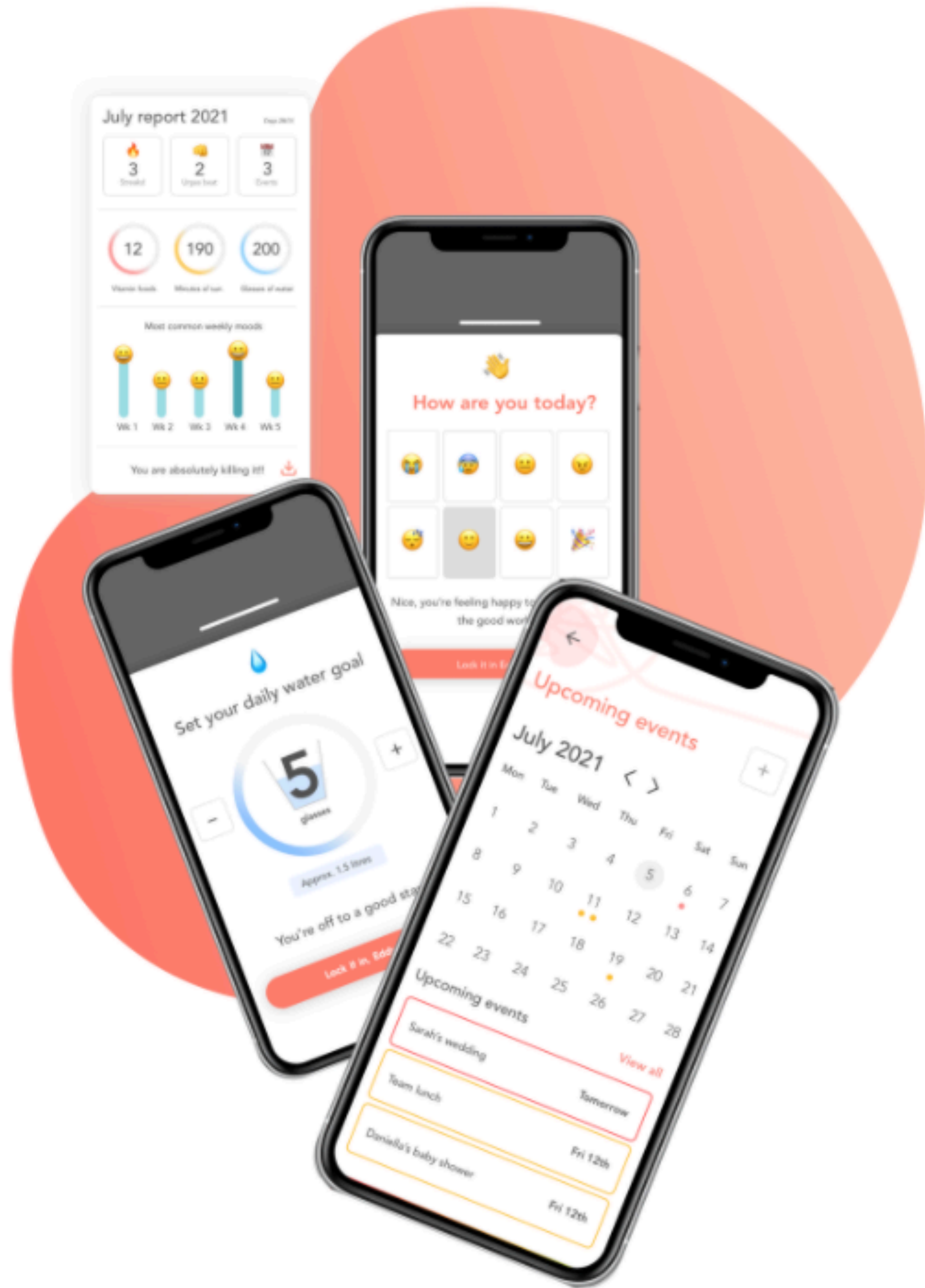
Neil King  
Investor

Professor of science & nutrition



Alan Sheehan  
Investor

Sales



# The world's first app for healing toxic food relationships

Change your behaviours into new habits and achieve food freedom

# the problem.

## Privacy

People suffering with DE or an ED hide it, they don't want to come forward and speak to someone.

The ED thrives in secrecy and brings overwhelming feelings of shame and embarrassment if anyone discovered the ED.

**"You can't drag your daughter to the psychologist forever".**

They need to want to recover themselves and public forms of recovery are invasive and intimidating.

## Cost

I pretended I was better to stop seeing the psychologist because I was ashamed and guilt ridden that my parents were spending their money on me.

"Why can't you just eat, you're costing us a fortune!". **They couldn't relate.**

Later in life when I was struggling as an adult, I couldn't rely on my parents. There was no way that I would spend \$300 a week nor could I afford it.

## Consistency

There's no consistent private place someone can go to for help and support 24/7. DE needs constant goal setting and take day by day and meal by meal!! I had 2 x 1 hour sessions per week. Sadly, as soon as I left, I felt alone. I couldn't call him, text him, I didn't have anything to support or guide me between sessions.

I needed something consistent, 24/7.

## Treatment

The goal was to make me gain 20 kilos then I was good to go. We were to keep going until I reached 55kg.

As soon as that number went up on the scales, they said I have been healed. They saw me as "better" when really, I had now gained 2 more eating disorders - binge eating and bulimia. These other disorders were not even a discussion at the time, they were solely focussed on Anorexia Nervosa.



**WHY**

**HOW**

**WHAT**

**WHY**

To help millions of people recover from eating disorders and/or mend their toxic relationship with food and start living again.

**HOW**

Getting a personalised app to recognize users habits and change behaviours alongside joining a community of fellow warriors. Your personal motivator that keeps the user inspired and accountable through daily goals, insights on habits, challenges, achievements and last but not least, help distract users.

**WHAT**

Tribe app.

The ultimate goal would be for them to recover, but helping and inspiring is an achievement.



# market validation



**65million downloads**

Over 2 million people subscribe to Headspace



**100 million downloads**

Over 4 million people subscribe to Calm



**1/2 million reviews**

Fastic app exact figure: 478,370 - download number unavail.



**Over 1 million users**

Trusted by thousands of clinicians. Used by hundreds of thousands of sufferers

# Step 1

## Who 🧑🧒

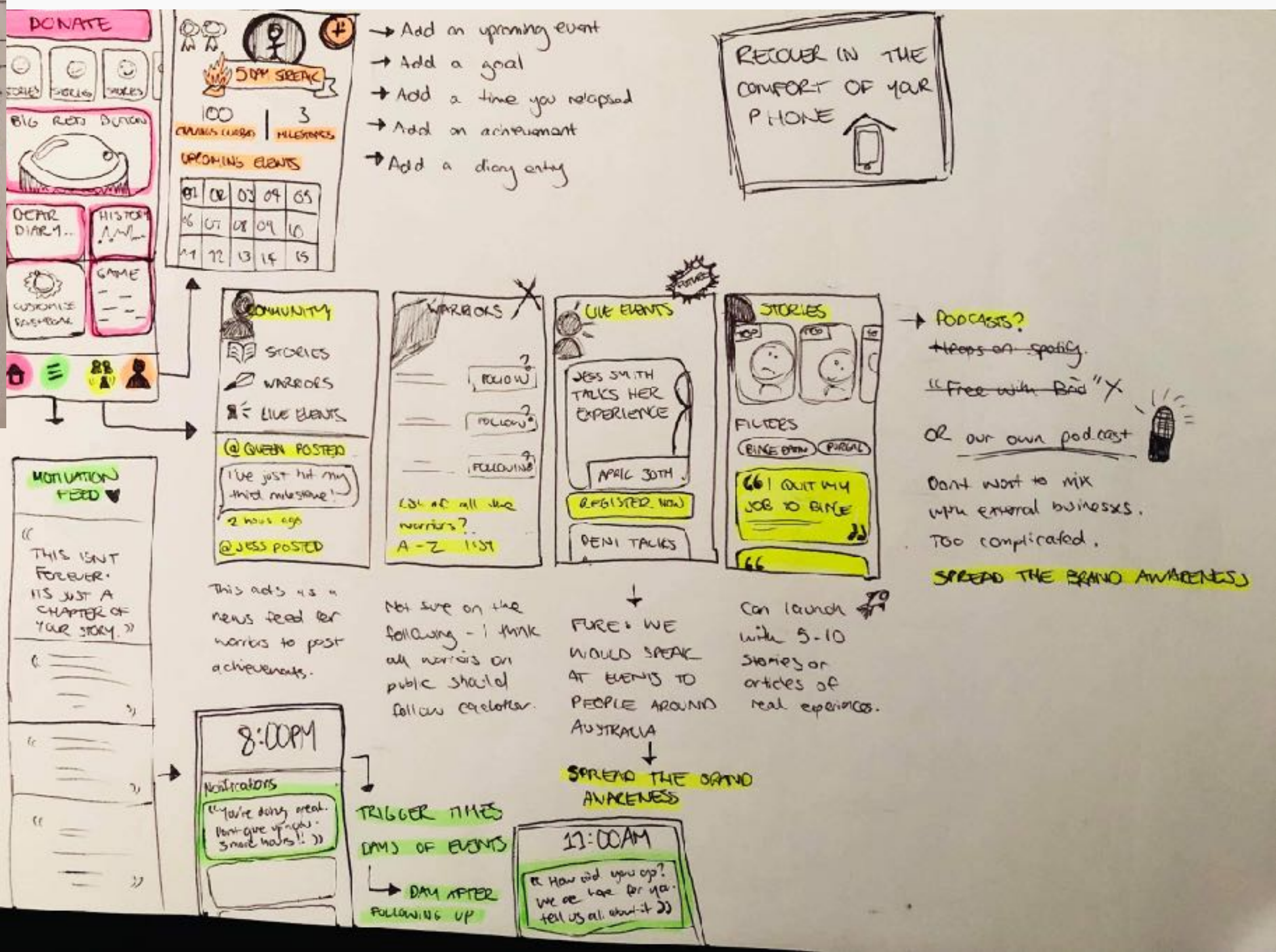
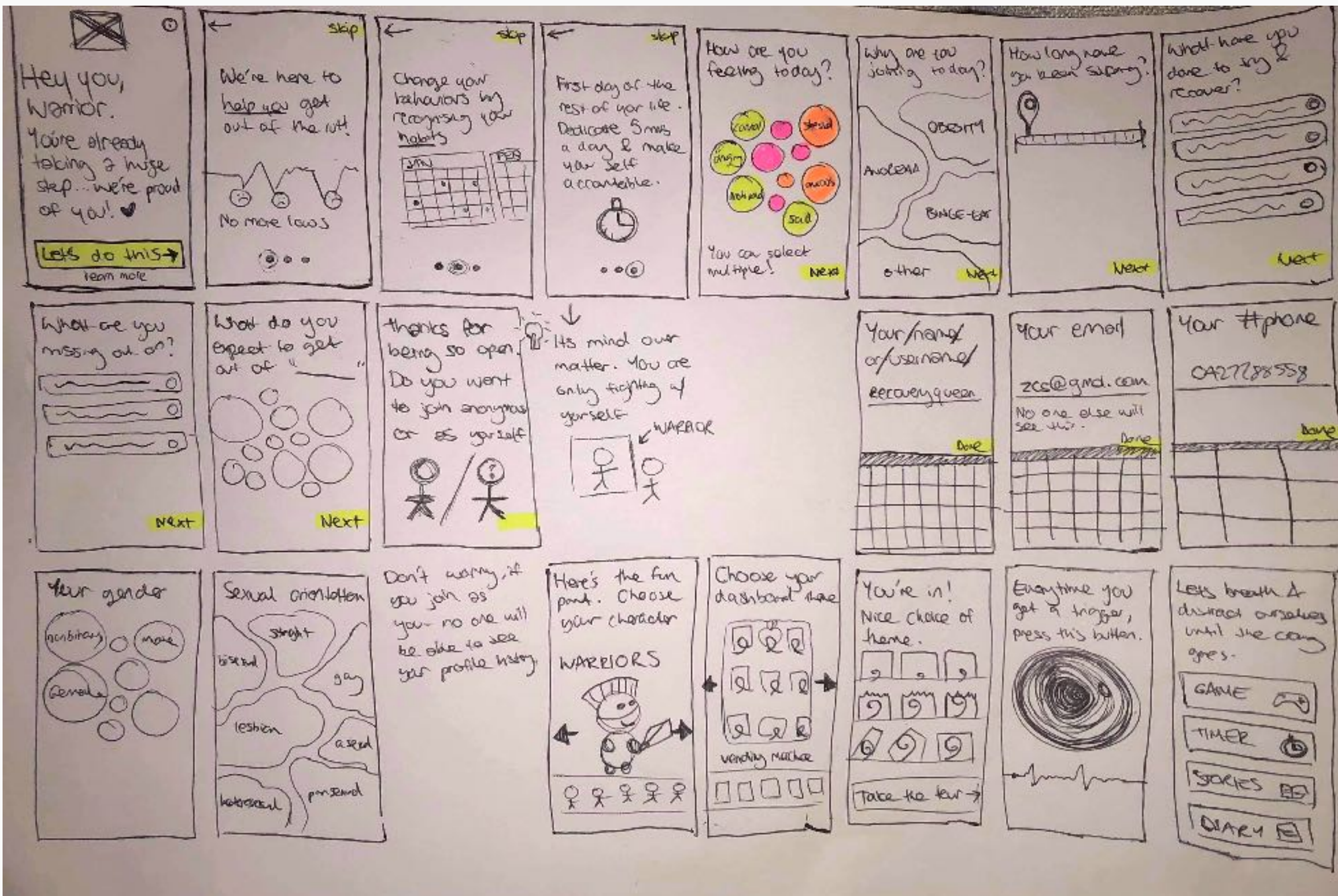
The target market for diagnosed eating disorders is primarily females between 12-25 taking up 95% of this market. General toxic relationships with food is all ages! Diet fads have been around for decades and are still on the forefront of almost all of the populations minds ranging up to 85 year olds. The most common eating disorder is binge-eating disorder taking up 47% of all diagnosis's.

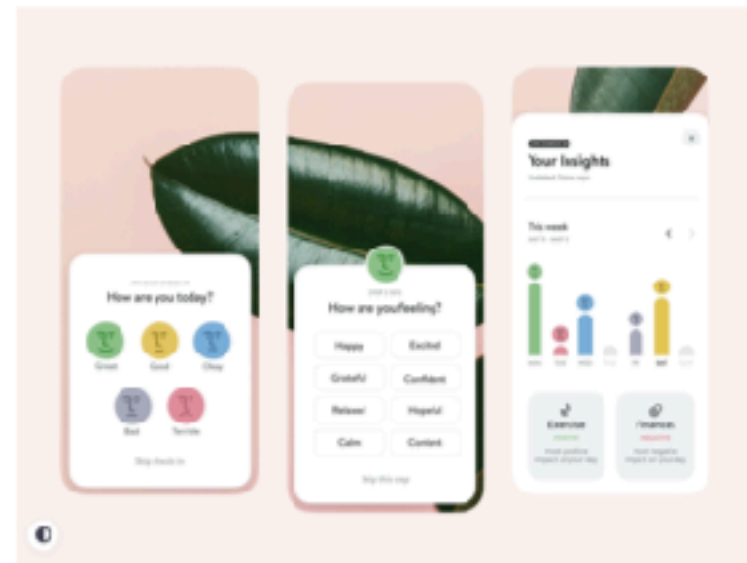
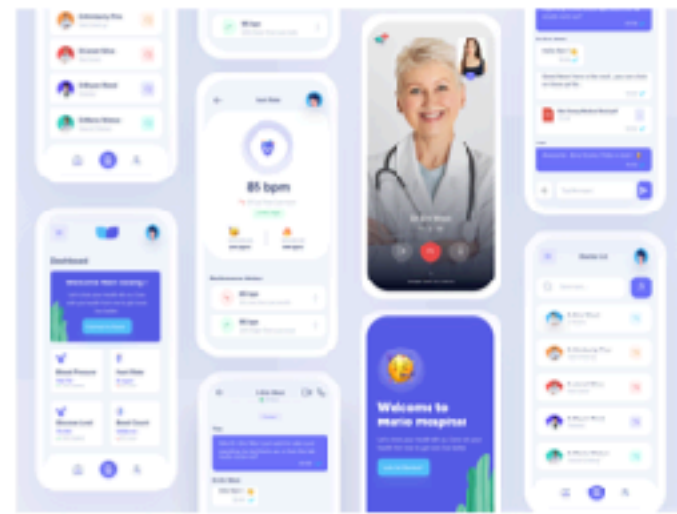
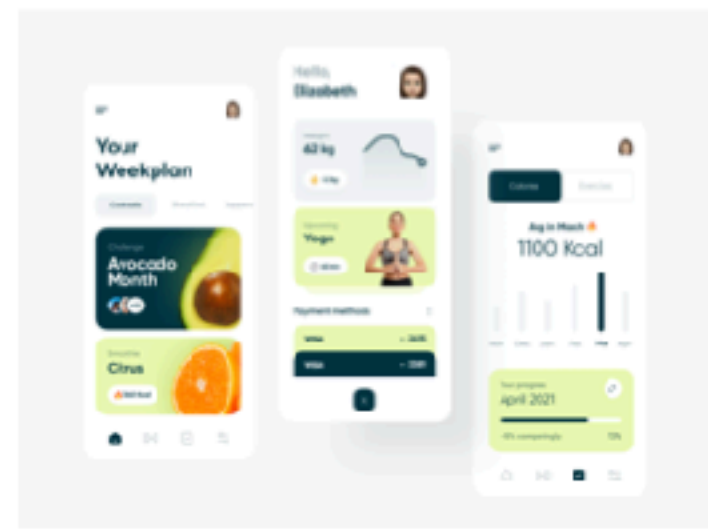
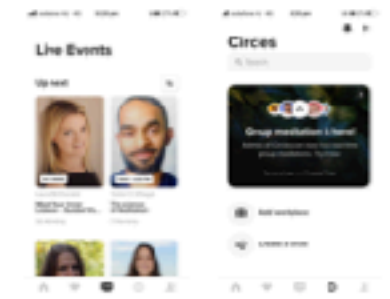
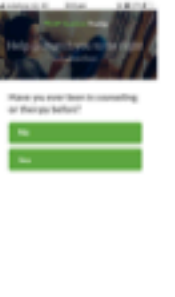
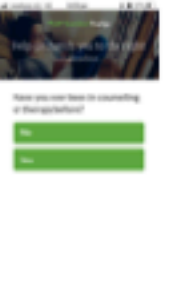
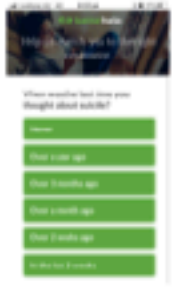
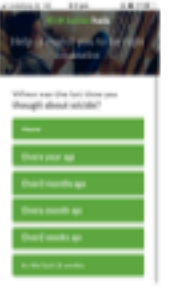
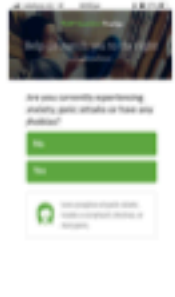
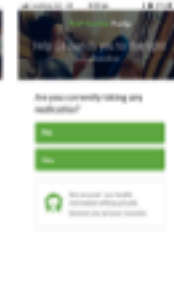
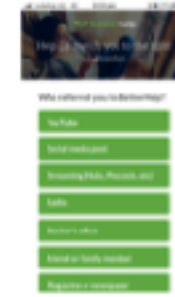
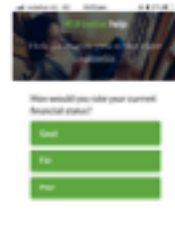
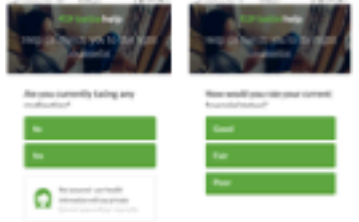
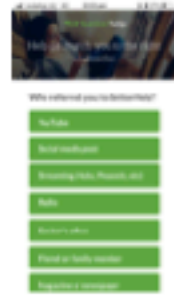
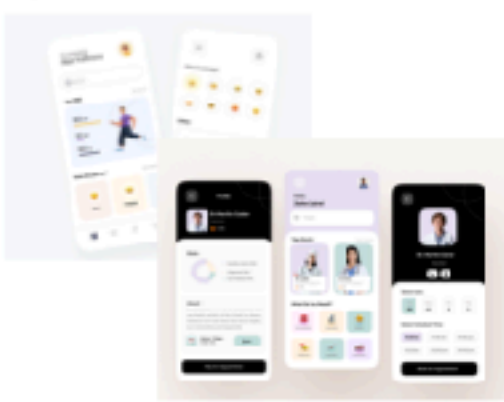
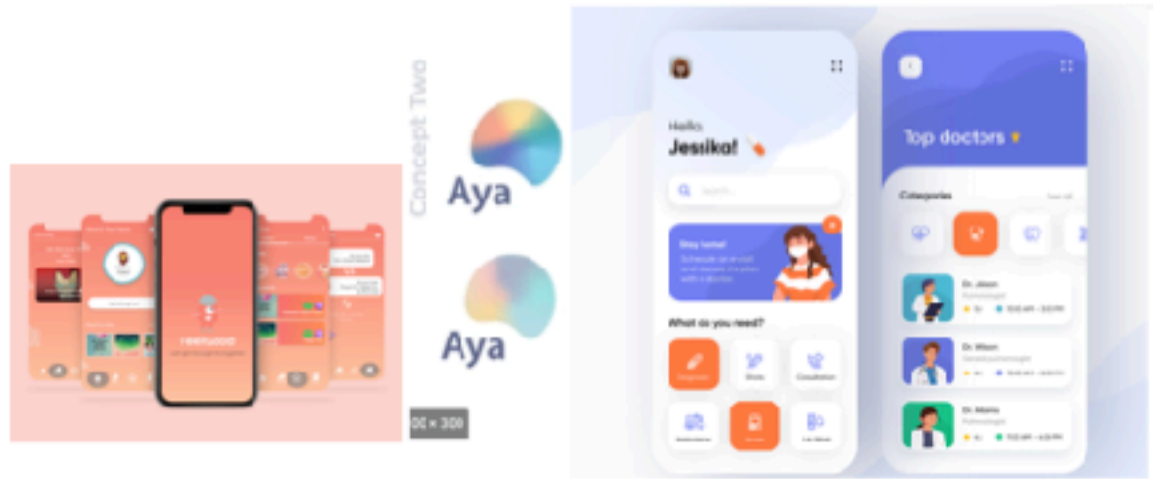
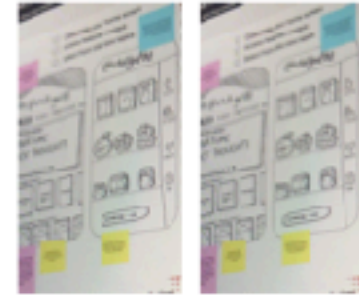
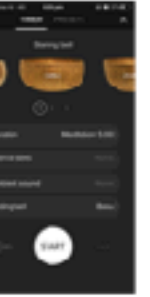
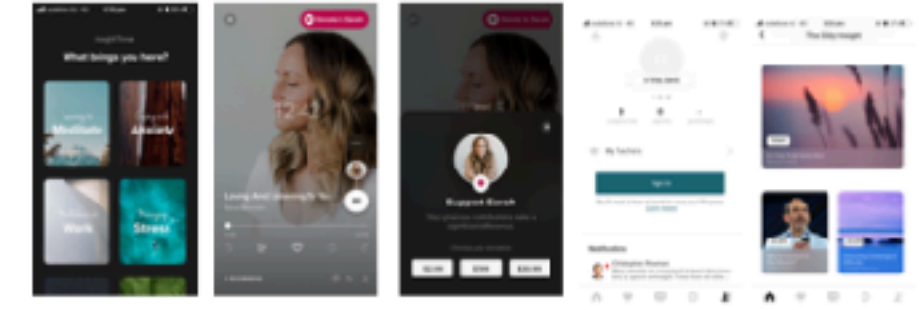
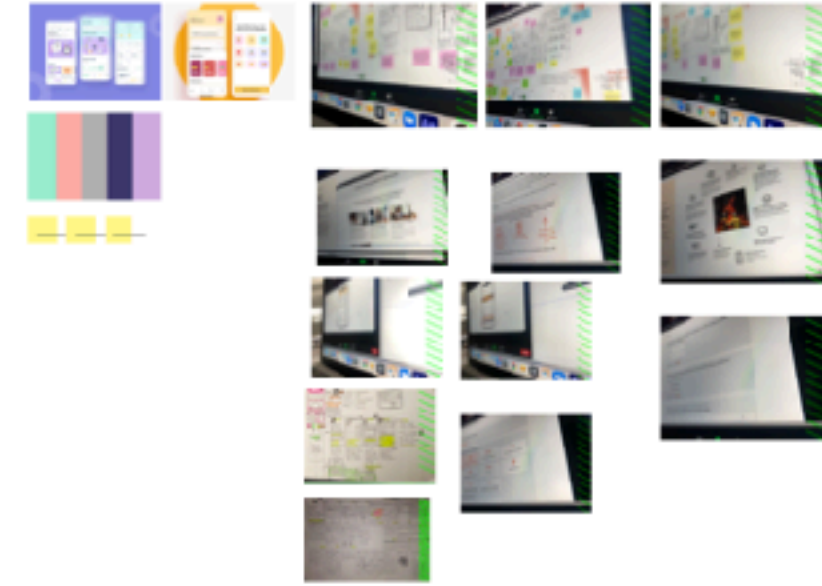
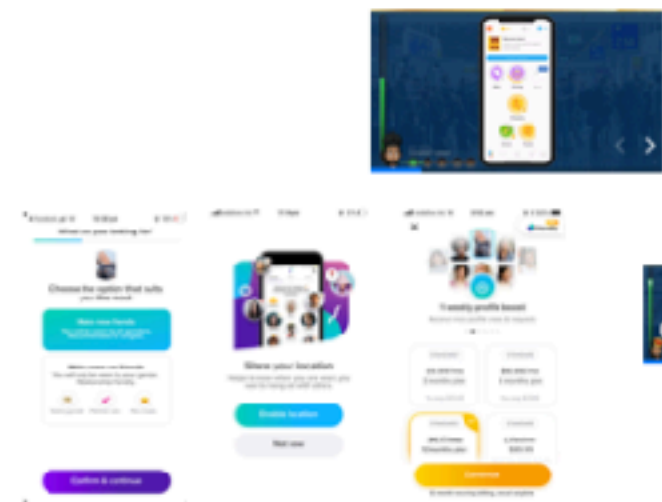
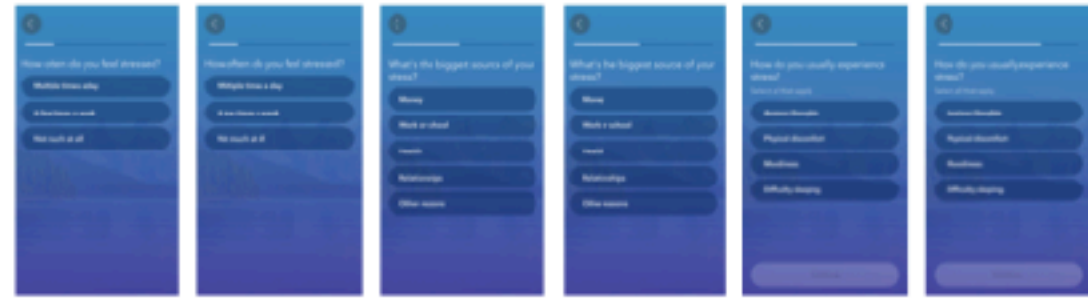
Currently, there are over 630,000,000 million people suffering with an eating disorder. Not to mention those with disordered eating behaviours that haven't been officially diagnosed!

# Step 2

## **Discovery phase**

This is where I analysed the market and figured out what they have **not** done. I drew out all those things that helped me recover personally and put it in a more gamified, digital form. This includes things like mindful eating practises in interactive challenge form with point scoring and a calendar for upcoming events and an urge button that celebrates progress, not perfection!





# Step 3

## — Scope, audiences, needs 🚩

We know this is for a global audience and for all ages. When figuring out the true needs, we wanted to drill in on the most common age bracket of teens - mid 30's.

The goal once completing the wireframes was to put this on my own social media with 8,500 followers and see how the idea resonated and if there was any other suggestions. We also had access to patients from the TCGH and Ellipse.

# Step 4

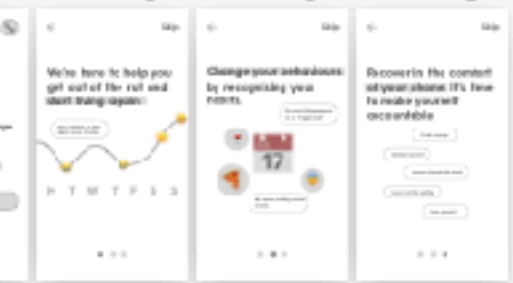
## — Wireframes

This is where I turned my drawing sketch into a digital set of wireframes consisting of challenges, games, podcasts, articles, recipes and lots of other features to help reduce cravings such as a water tracker, sunlight tracker. To assist people with getting to know food, I included food facts throughout the experience.. I wanted this to be a one-stop destination for all things food recovery.

Hom...py 10



Hom...reen Onb...ing01 Onb...ing02 Onb...ing03



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Hom...py 10



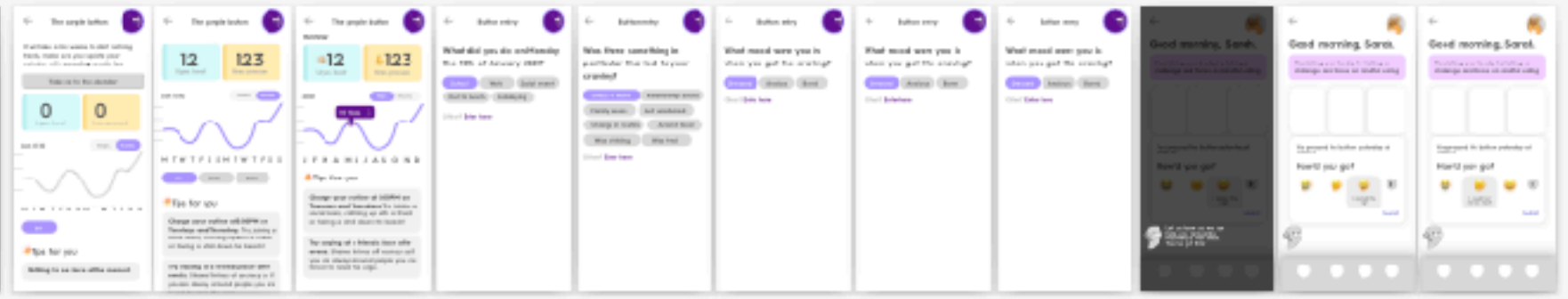
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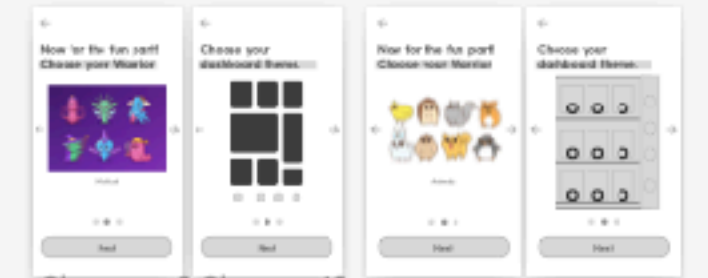
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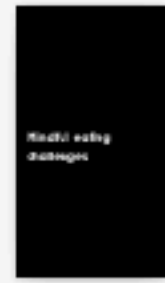
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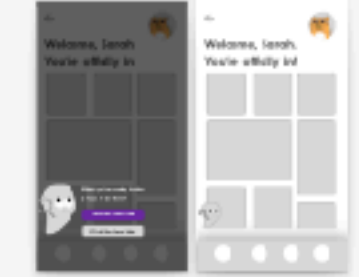
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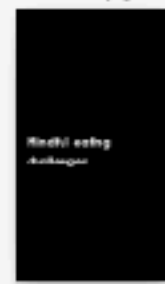
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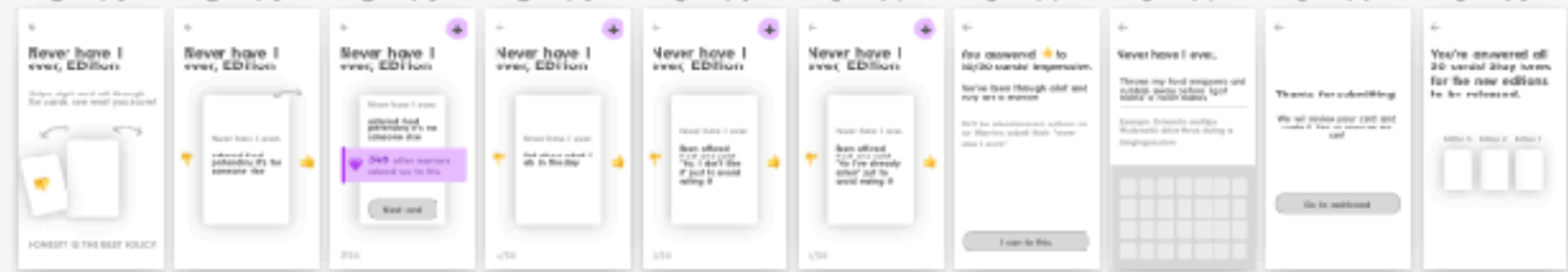
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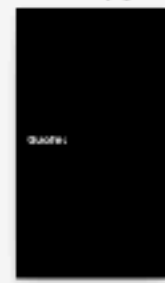
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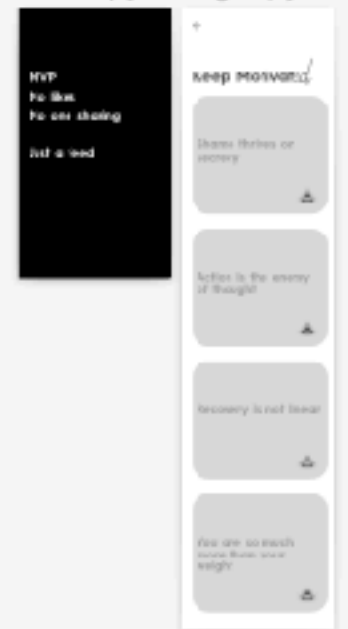
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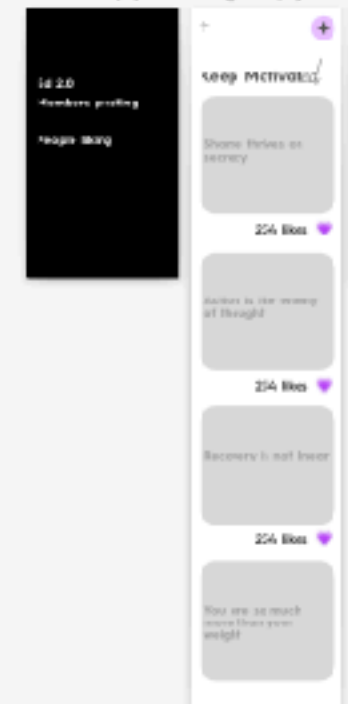
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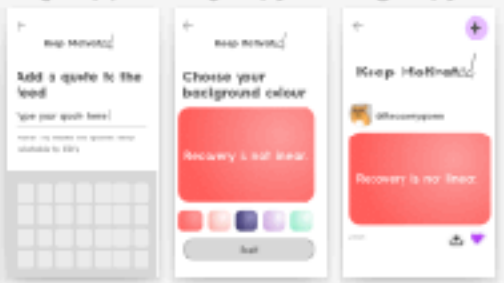
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# Step 5

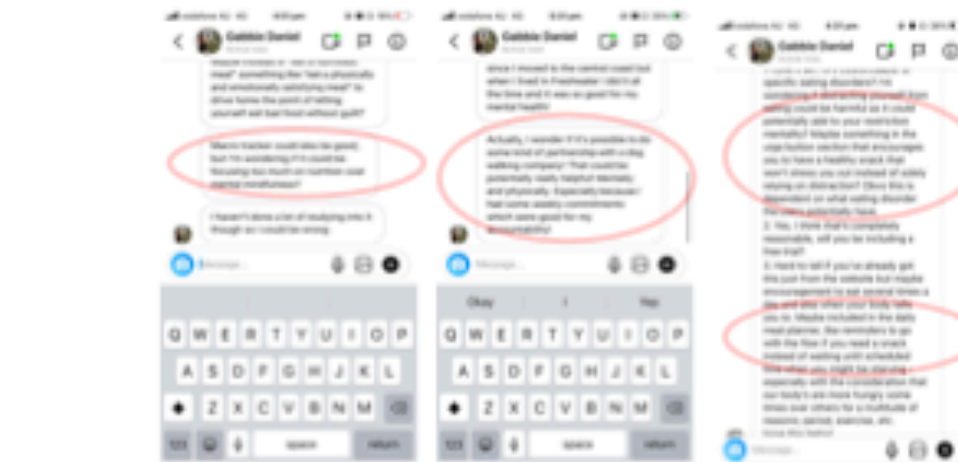
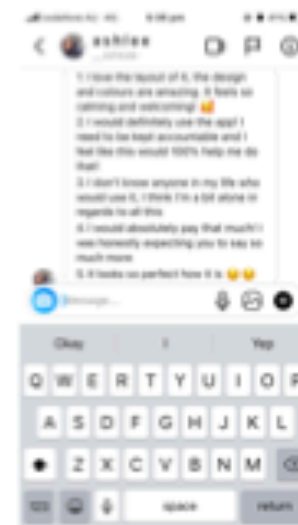
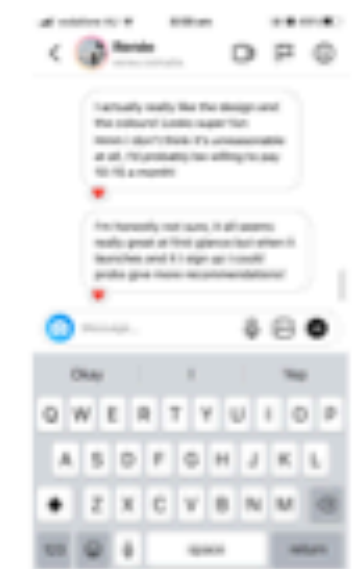
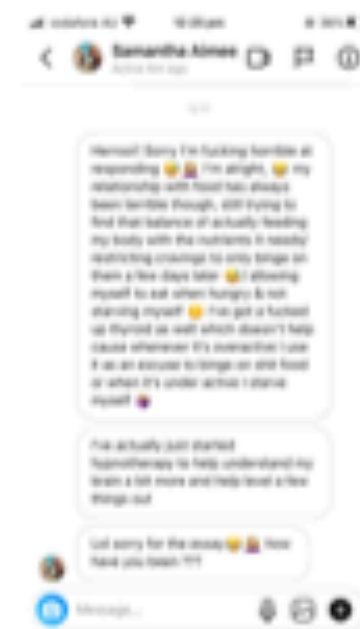
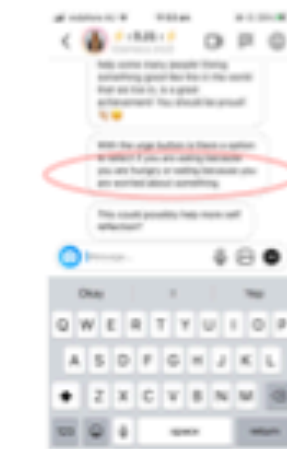
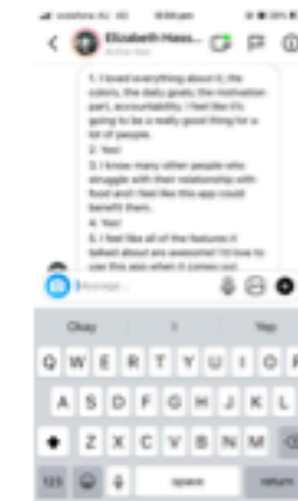
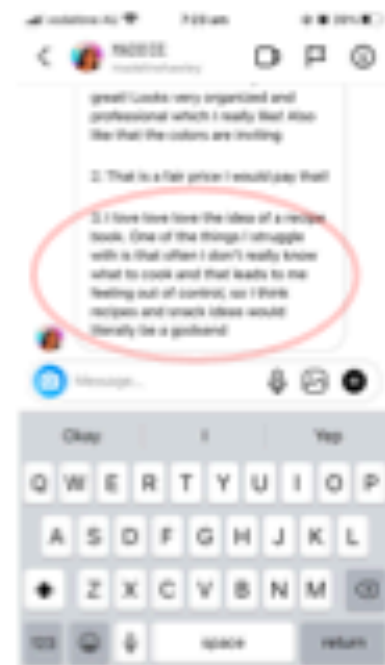
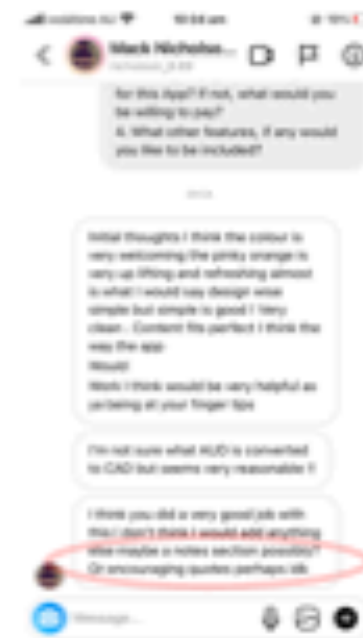
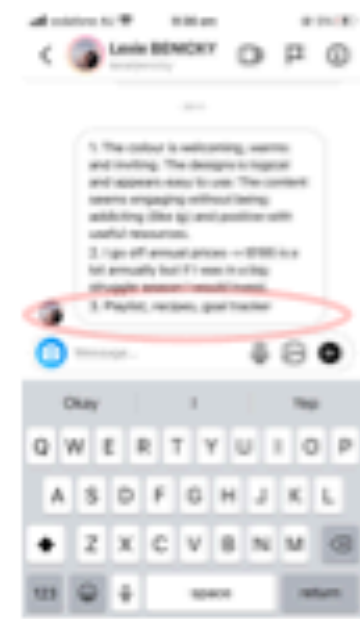
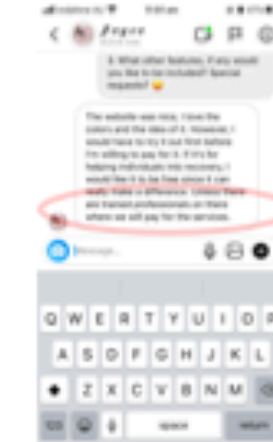
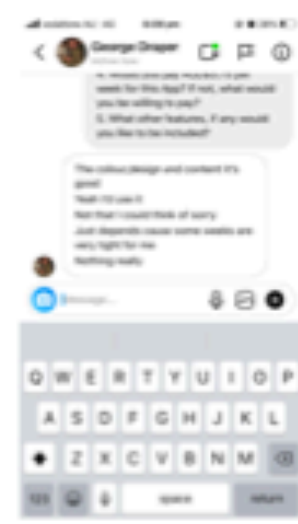
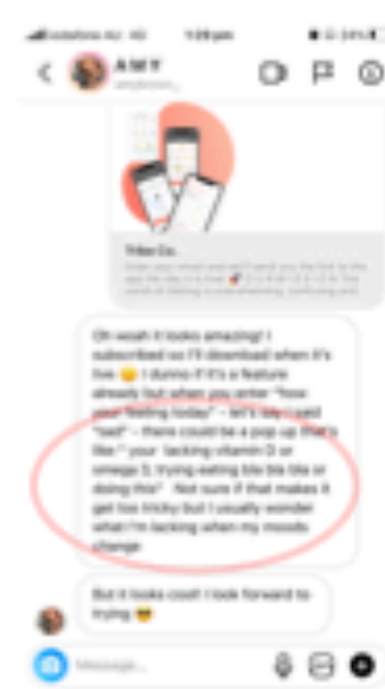
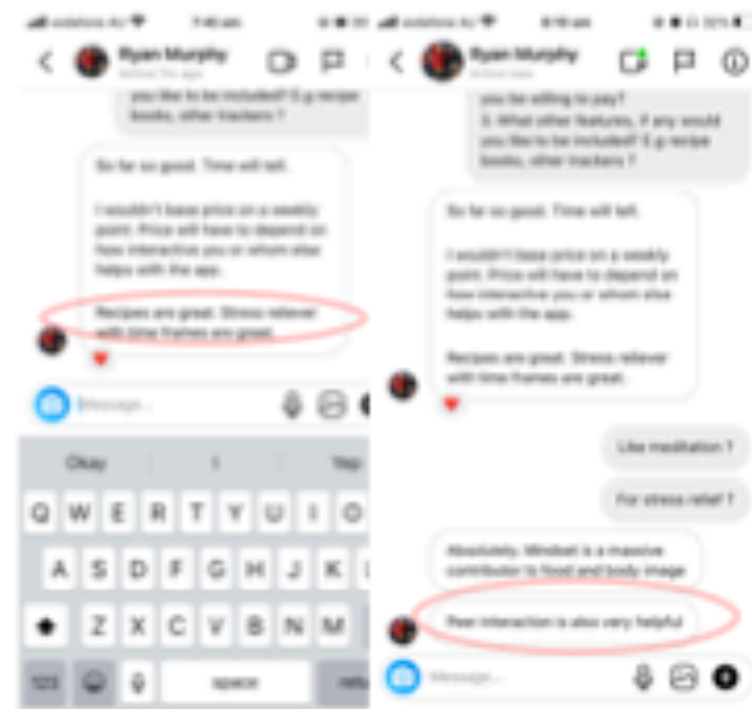
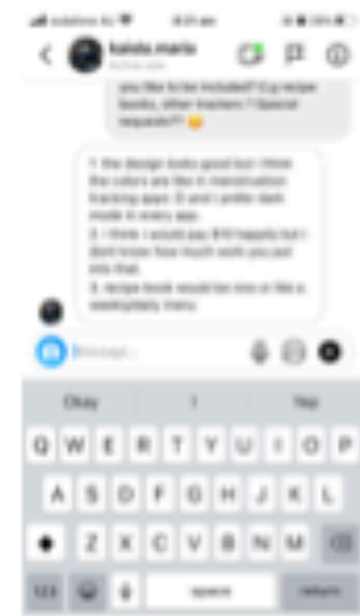
## — Developer + user flows 🏔️

Creating the user journeys and birds-eye view of how this experience would look and socialise with a well sort out developer. I needed to interview various developers and get someone that was A. Just as passionate and B. I could rely on for both iOS and Android applications. I needed someone that can communicate clearly, is driven, has proven themselves to be a developer that doesn't take shortcuts and applies sleek interaction to all components.

# Step 6

## — Test on social media

We tested with patients from Ellipse Health, the Centre of Gastrointestinal health, Jess's instagram accounts and my own social media pages (ages 20-35 primarily) with 10,000 followers. Countries reached were Canada, Australia, United Kingdom, Sweden, New Zealand, Amsterdam and United States. We originally asked a question of "Who currently suffers a toxic relationship with food" 200+ people responded yes.



Activity partnerships - accountability

When they're being unkind, ask them for their "meal diary" i.e Breakfast 7-10AM, Lunch 12-3PM Dinner 2-5PM. So we can send them friendly reminders to eat a nutritious meal at those hours and log it in their meal planner!

### The call outs

### What people loved

- Recipes - with allergies
- Trackers - sunlight!!
- Reminders to eat
- Notifications
- Meditation
- Stress relievers

### Things to consider

- Free trials
- Physical rewards
- Minors that need payment approval
- Cheaper for annual subscriptions

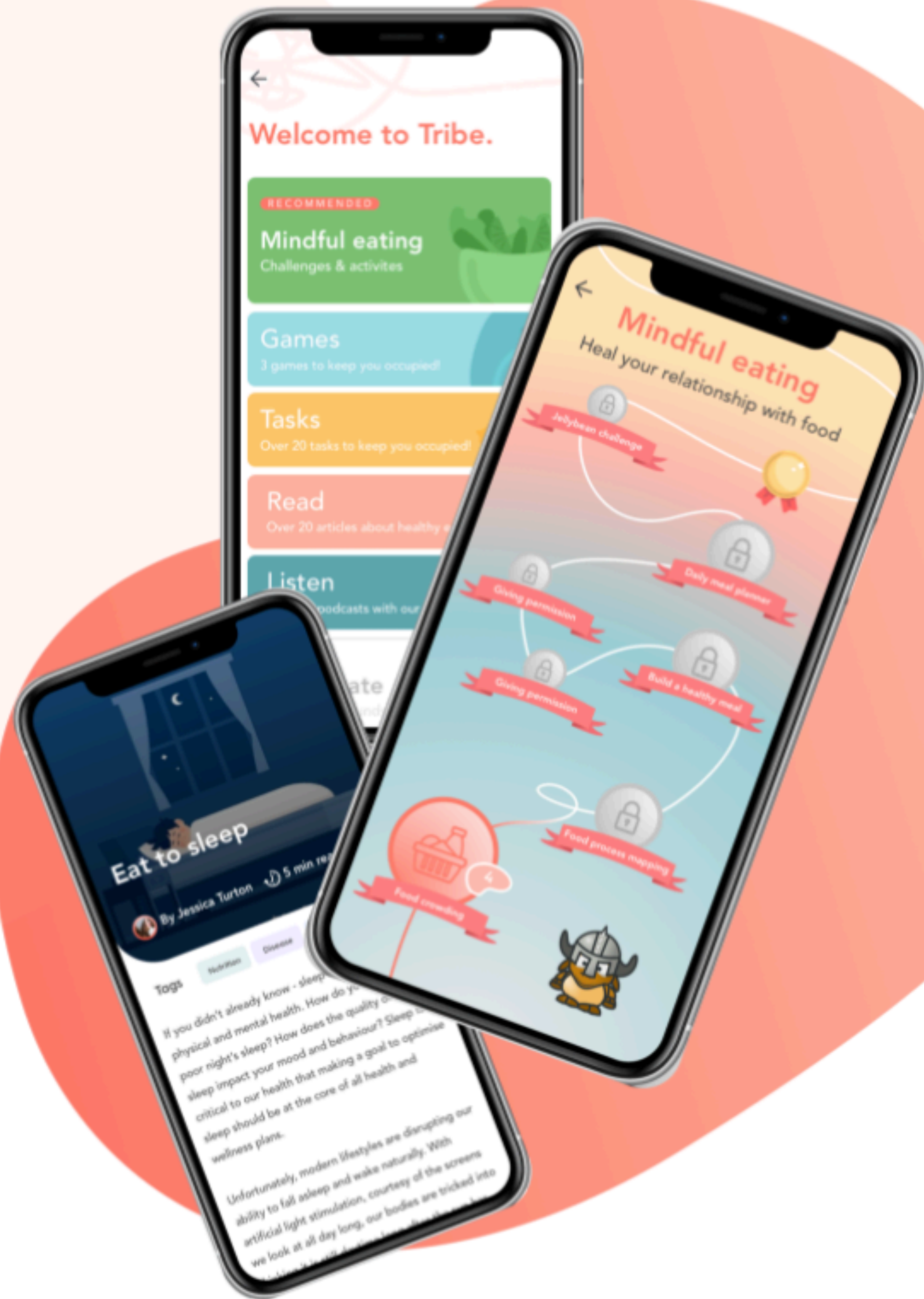
Things we need to definitely add to the app

FOOD DIARY!!!

# Step 7

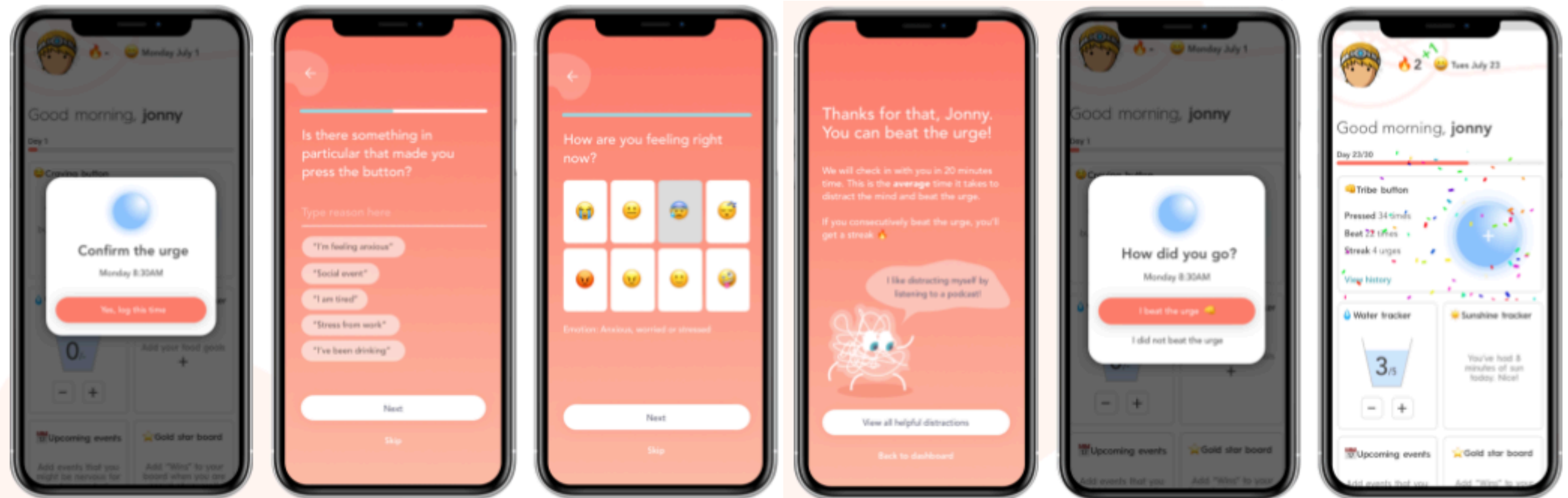
## — Visual designs! 🎉

Once we actioned the feedback from the testing, we could crack on with the visual designs. This includes dark mode, Android flows, illustrations, icons etc so the developer can kick off.

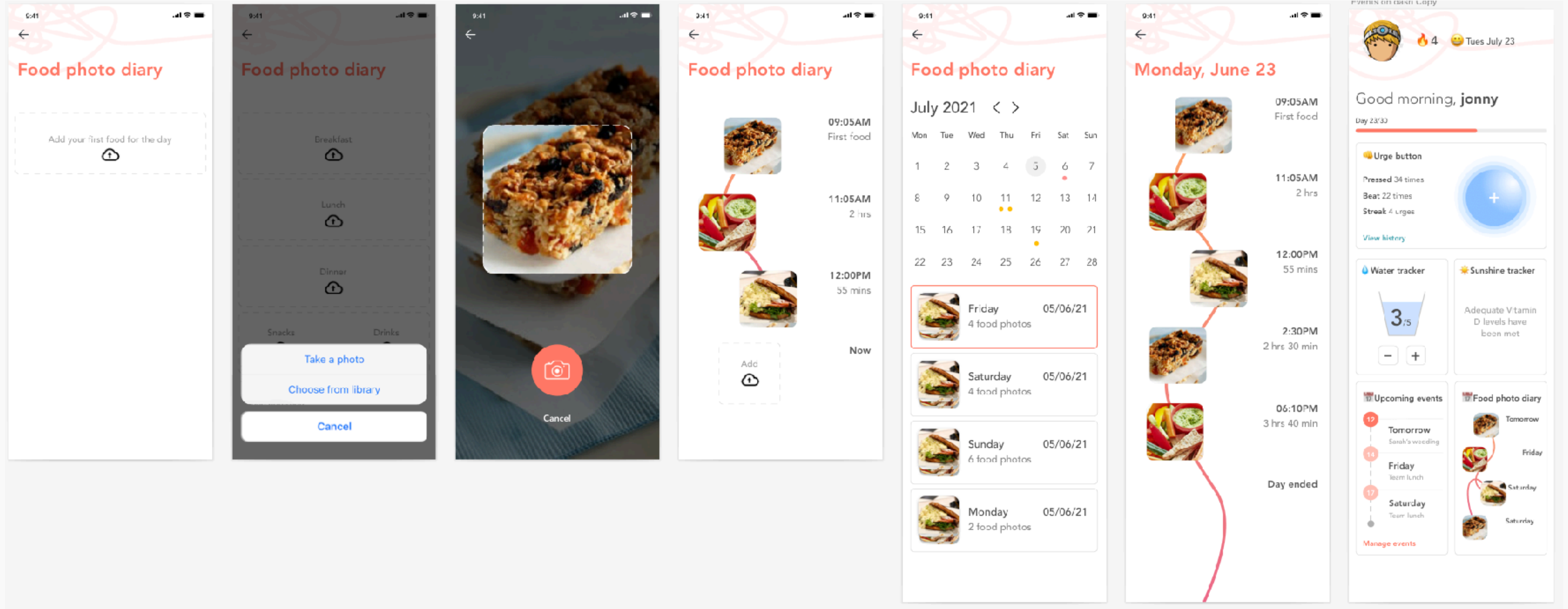


Challenges, articles, recipes, games, podcasts, tasks and more!

# Curb the cravings and beat the binge!



# Track what you've consumed with a food diary



# Get a monthly report to give to your therapist/dietitian

