

Usability Test Interview Report: Open Savings Account

Date : September 04th to 07th 2021

Researcher : Hina Khan

Context : Quick review feedback, we are trying to understand the challenges around the Nucash savings account flow and uncover opportunities to improve the UI/UX of the flow

Objectives :

Bringing in students to test the Opening Savings account flow and observing how they are using it.

- Understand how NuCash Open Savings Account flow works and students don't get 'lost' or confused?
- Can users complete the main actions they need to?
- Students don't encounter usability issues or bugs?
- Does the experience have a functional and efficient experience?
- Notice any other usability problems?

Method : Brining in students from various back ground. 5 candidate all studying from Indian Management Institute Ghaziabad

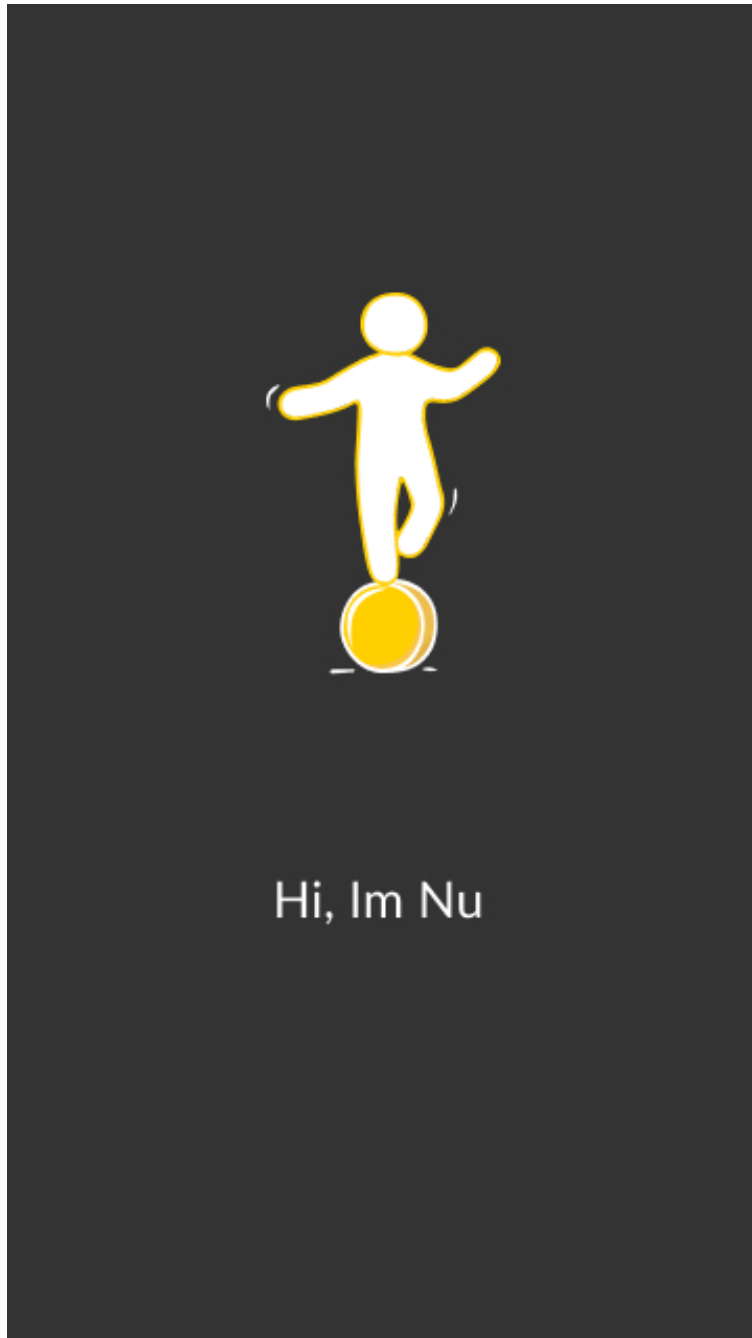
Medium : Zoom calls online Interviews

Key Insight :

- 1 student thought that it is a game by looking at splash screen and thought as it will progress she can play it to earn rewards
- It's good to have other options for registration process like email and social media accounts
- 5 out 5 students said they expect that there will be a way to reset PIN and most common way to do its by giving their mobile number which they used during registration process and receiving OTP after which they will be prompted to reset PIN
- Student 1 mentioned if there is a way where he can update his mobile number/other details on UIDAI from Nu platform then students will download and use Nu app just because they are getting this facility. It saves them from lot of hassle
- All students mentioned and agreed that physical debit card will be the key motivator to complete full KYC
- Recurring and thresh hold deposit is recommended and having this both option will make life of students and parents easy and hassle free

- All students mentioned that transaction history should be clearly visible and should be easy to find

Mobile phone devices: iPhone 12, iPhone 11 Pro, One plus 9, Vivo S1 Pro and OnePlus 7



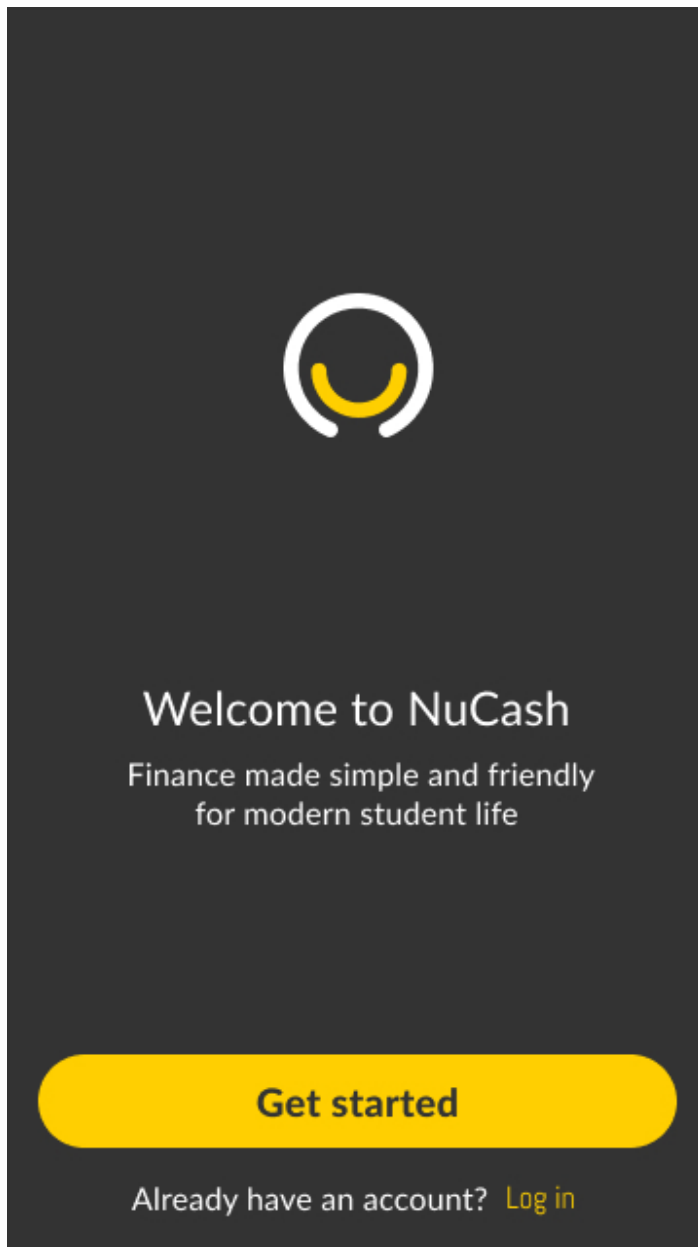
Overall Insight

- All 5 out of 5 students were able to understand and perceive that it is welcome screen and while app is loading in back ground

- 3 out of 5 students had no prior knowledge about NU and what kind of services NU will provide, 1 student had partial knowledge and 1 student had full knowledge about NU and what kind of services it will provide

Interesting Insight

- 1 student thought that it is a game by looking at splash screen and thought as it will progress she can play it to earn rewards
- 1 out of 5 student mentioned that she got happy feeling when she looked at splash screen and illustration it also made her smile

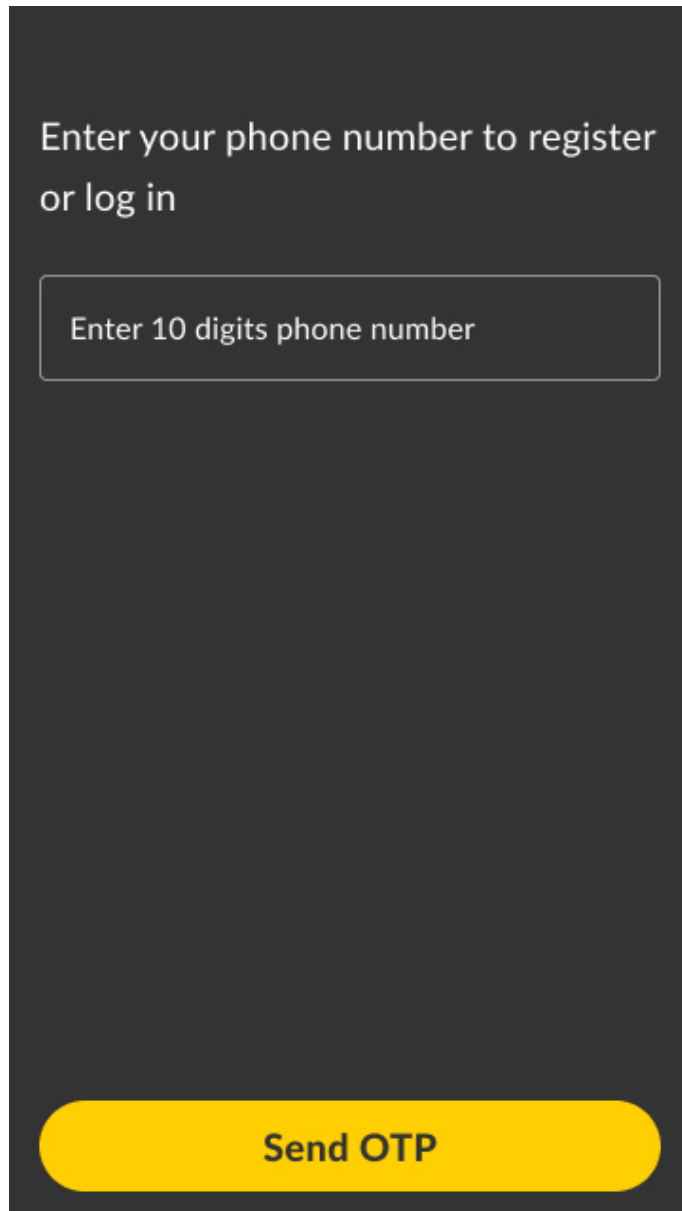


Overall Insight

- 4 out of 5 students was able to understand Get Started CTA and was fully aware on what will happen if he tap on Get Started CTA
- 1 out of 5 student thought/expected videos and tips on how you can manage your finances in better way if top on Get started CTA as student had no prior knowledge on services provided by Nu

Interesting Insights

- 1 out of 5 student also mentioned that tips on how to use app was expected

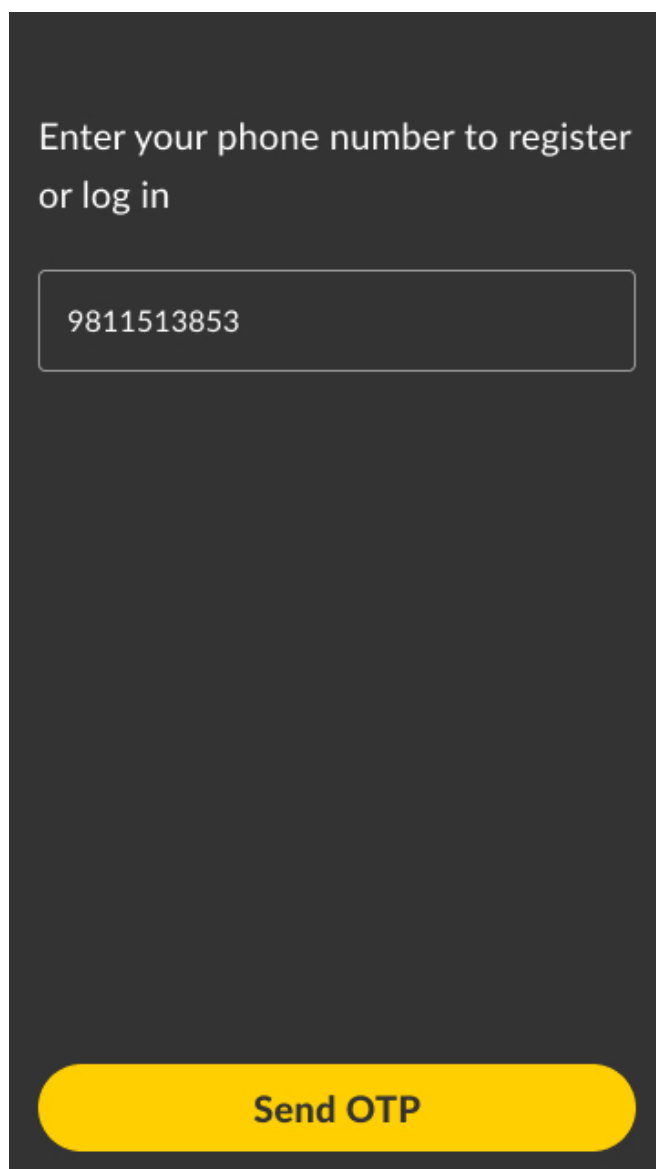


Overall Insight

- 5 out of 5 students understood by looking at the screen that he is asked to enter his mobile phone number for registration process
- 1 out of 5 student mentioned that he will prefer registering using email or social media accounts also he shared that he will only share in phone number if he trust application he is using

Interesting Insights

- All 5 out 5 students were comfortable in sharing their phone numbers for registration process and it is usually accepted practice in market
- it is good to have other options for registration process like email and social media accounts



Enter your phone number to register
or log in

9811513853

Send OTP

Send OTP screen

Overall Insight

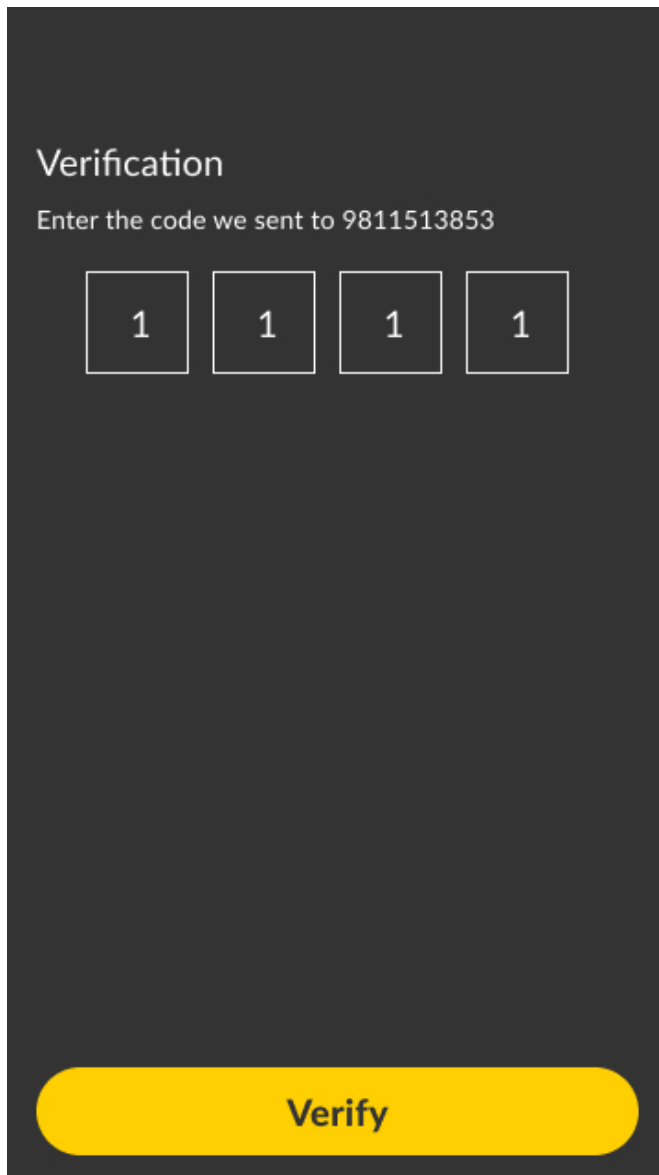
- All student were aware and expected OTP after the entered there phone number, all of them knew what OTP and they mentioned its is clearly visible on the button given at bottom which says Send OTP



Verification using OTP

Overall Insight

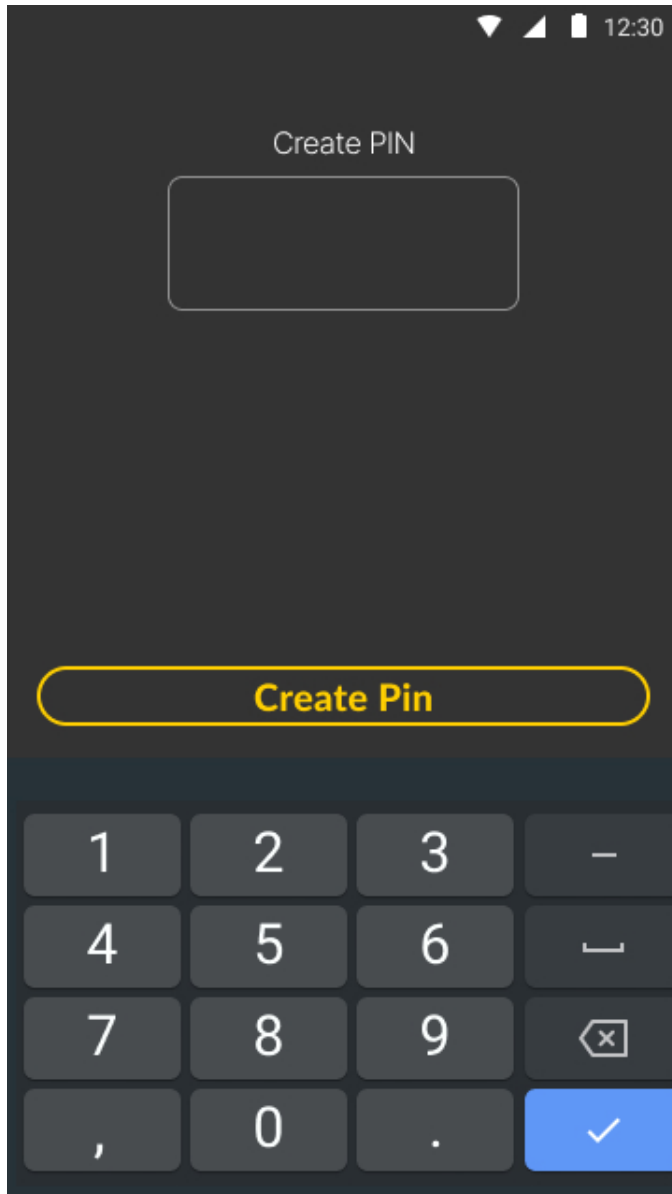
- All 5 of 5 students knew that they will receive OTP on there mobile phone number and they will have to enter it on this screen to verify that they are real person and mobile phone number given belongs to them and also they are not any robot



Enter OTP & Verify

Overall Insight

- All 5 of 5 students knew that they will receive OTP on there mobile phone number and they will have to enter it on this screen to verify that they are real person and mobile phone number given belongs to them and also they are not any robot



Create Pin

Overall Insight

- 5 out of 5 students understood that he has to create PIN which will be used to login to app while looking at create pin screen

Key Insights

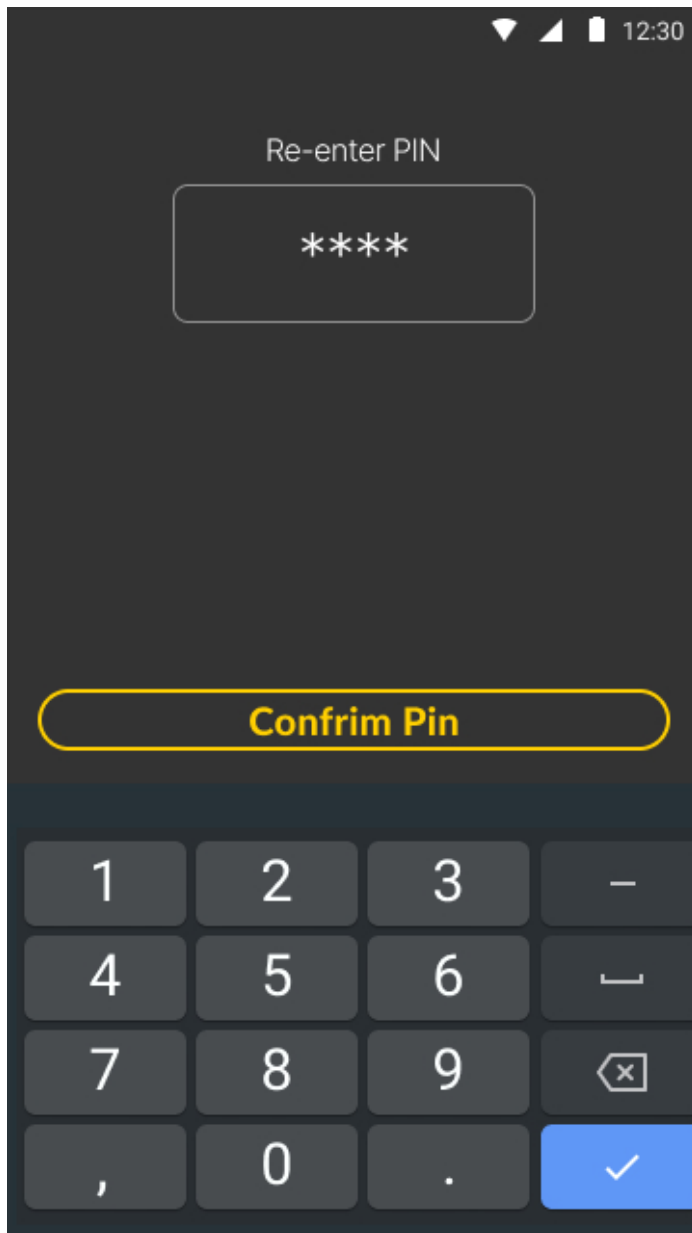
- 1 out of 5 students mentioned that it lack information on what this PIN will be used for eg will it be used only for login to app or will this PIN will also be used while doing transaction for app which will give user idea of how important this PIN is and how to

keep it secure, he also felt that sending this PIN to email or mobile as it will leave a trail and can be seen by other people if they are just browsing their phone for some purpose.

- 1 out of 5 students expected PIN to be send to his email or sms.

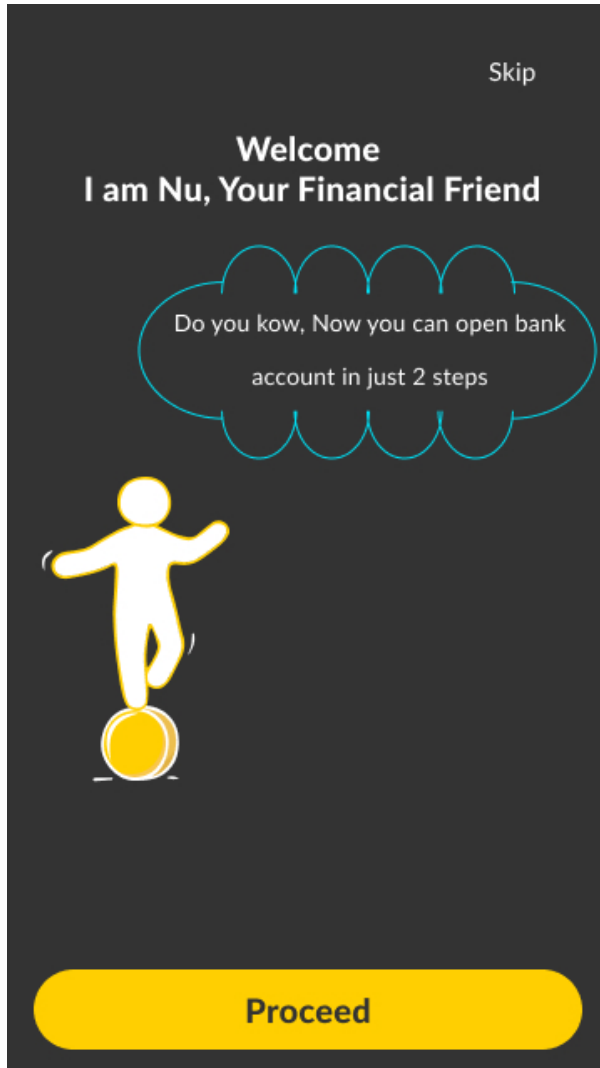
When asked what do they think what will happen in case if they forgot PIN

- 5 out 5 students said they expect that there will be a way to reset PIN and most common way to do its by giving their mobile number which they used during registration process and receiving OTP after which they will be prompted to reset PIN
- 1 student mentioned that he has combination of 2-3 PIN which he use for all his need and will try it first before opting for option to reset PIN



Confirm PIN

- All 5 of 5 students understand that they have to enter their desired PIN here and click on Confirm PIN CTA to finalise their PIN



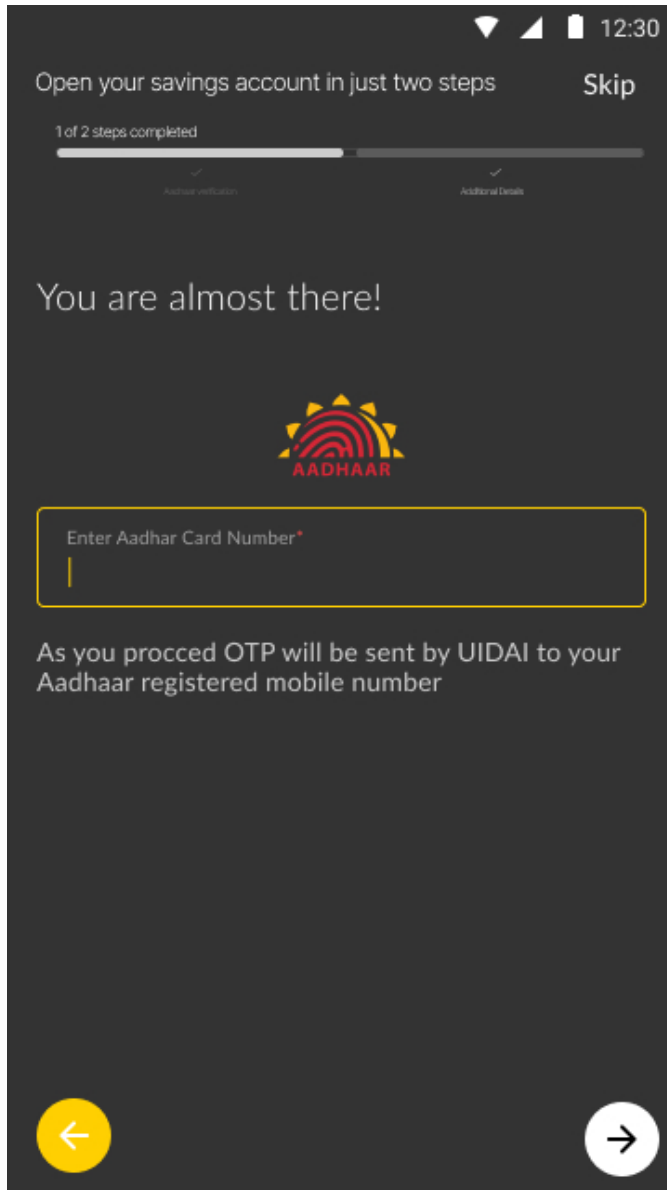
Overall Insight

- 5 out of 5 students were able to understand copy of content and what it is trying to convey he also mentioned that felt good looking at illustration and entertained
- 2 out of 5 students also mentioned that if they had prior knowledge that they are here to open savings account or were referred by friend then this frame is obsolete

Interesting Insight

- 1 out of 5 student noticed skip button and mentioned that instead of **skip** if there is bigger **Link of CTA** which says “**Skip to Nu Dashboard**” and instead of **Proceed** is should be

“Proceed to open Nu Savings Account” then it will give user clear idea on what to do next

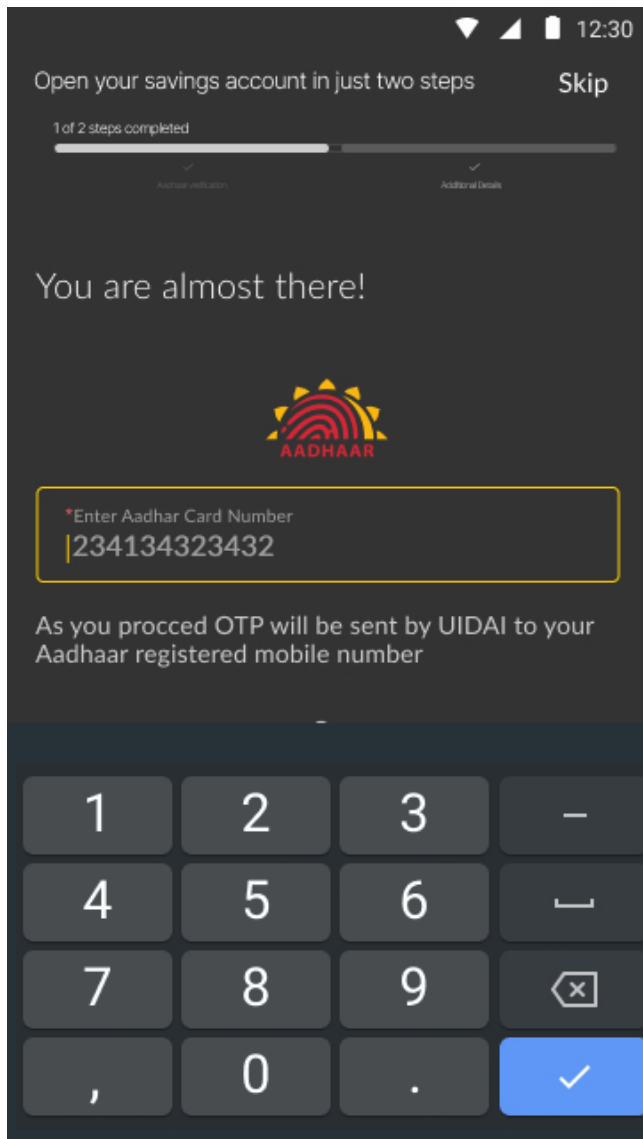


Overall Insight

- 5 out of 5 students understood by looking at frame and was already aware that some documentation will be required to open savings account.
- All 5 out of 5 students were comfortable in sharing their Aadhar details

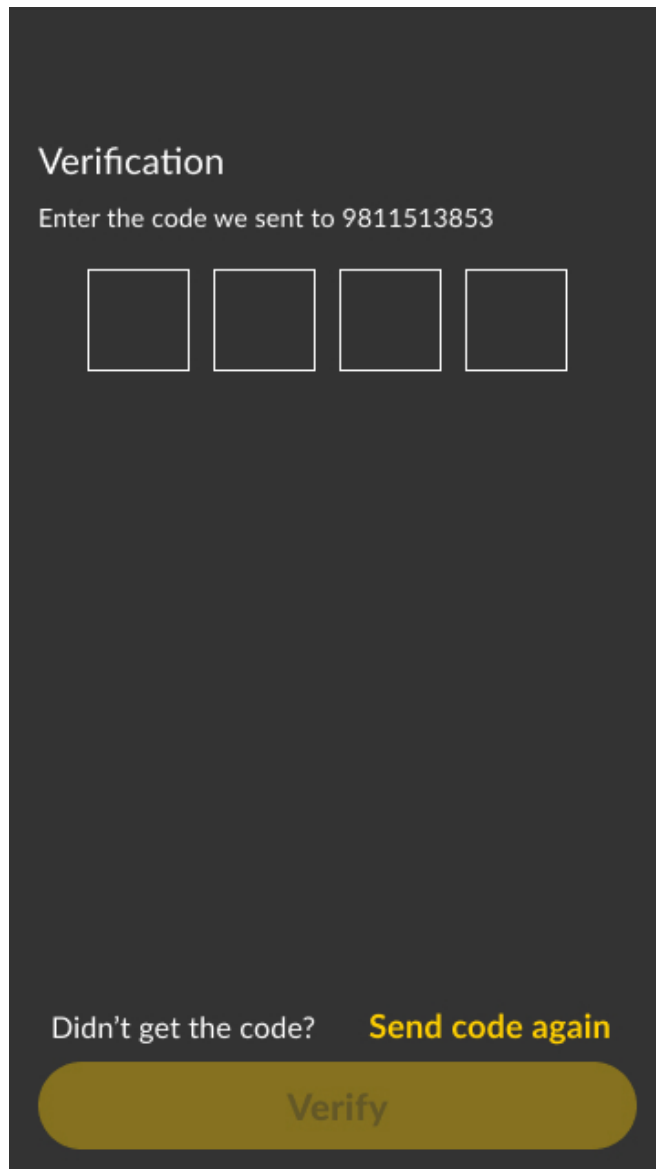
Interesting Insight

- Most students mention that it is good to have option to scan Aadhar card as many students have their Aadhar card saved in their phone but prefer to enter manually



Overall Insight

- Student 5 of 5 understood that they have to enter their Aadhaar card details here
- **Most of students agreed on that there might be mistakes in their actual names and names printed on Aadhaar**
 - All students agreed that there should be a way to edit small corrections in their name
 - If details are mis matching we can give send them OTP on there number and ask them to take selfie with Aadhaar and OTP written on paper to verify there Aadhaar card



Overall Insight

- 2 out of 5 students were not aware that he can verify his Aadhar details just by getting OTP from UDID and said it is very good to verify Aadhar with OTP to avoid frauds and this verification ensure that Aadhar number user put is correct and matches and no mistakes have been made
- 3 out of 5 students were aware of this process and highly appreciated it

Few Interesting insight about Aadhar Verification through OTP

- **Most of students agreed on they might not have same mobile phone number currently which they use for Aadhar registration**

- Student 1 replied that if there is a way where he can update his mobile number on UIDAI from Nu platform then students will download and use Nu app just because they are getting this facility. It saves them from lot of hassle
- Student 3 replied if Nu provided a link to UIDAI website along with detailed steps or video guide on how they can change their registered mobile number in return it will create goodwill among students community the Nu helped students to change their registered phone number which saved them time and hassle they have to go through to do this
- Student 4 faced this problem as her Aadhar is registered on her fathers mobile number and she will have to call and ask OTP from her father which is not viable on the go. Student 4 mentioned the whole process cost them 500-600 if they do this via agents which is quicker and 50 rs if they do it by their self in that case they have to take appointment from UIADI website and had to physically go to Aadhar office to complete this process. It is highly recommended if Nu can help students in overcoming this problem
- **Most students Agreed that they had dual sim and they do not share their primary number when registering with new App**
 - Once they enter Aadhar number and we are unable to fetch details because aadhar number does not match with number given then we should allow them to verify there Aadhar using phone number which is registered with UIADI
 - We need to find a way if user does not remember his/her Aadhar number and does not have his Aadhar card present with him/her. If we can search his aadhar number using his phone number by asking there permission then it will be the good user experience

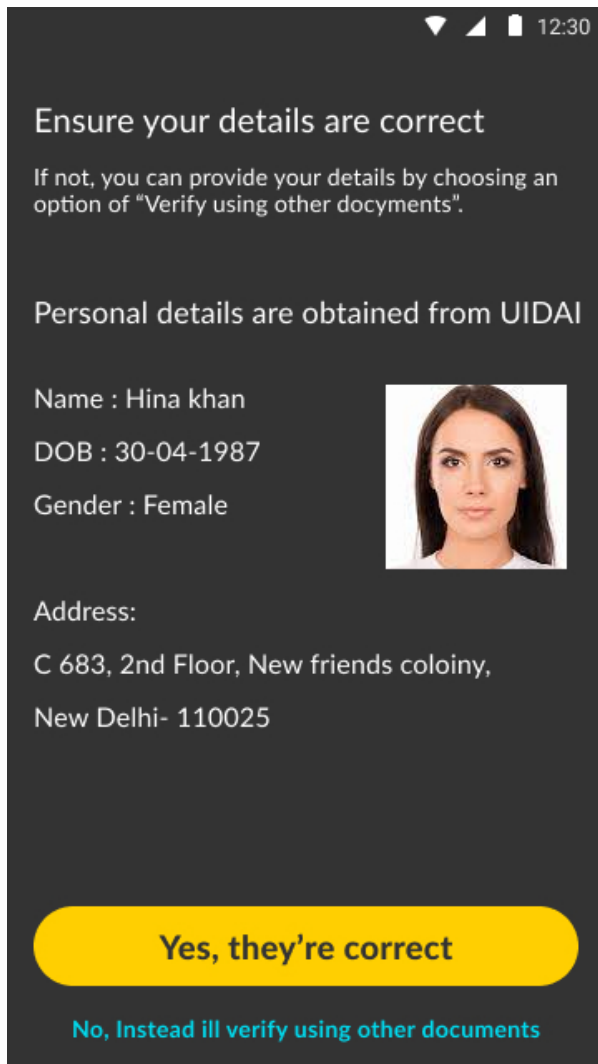
Verification

Enter the code we sent to 9811513853

1	1	1	1
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Verify

- All 5 of 5 students were able to perceive and understand that they have to enter OTP send on there mobile phone here to verify there Aadhar card number

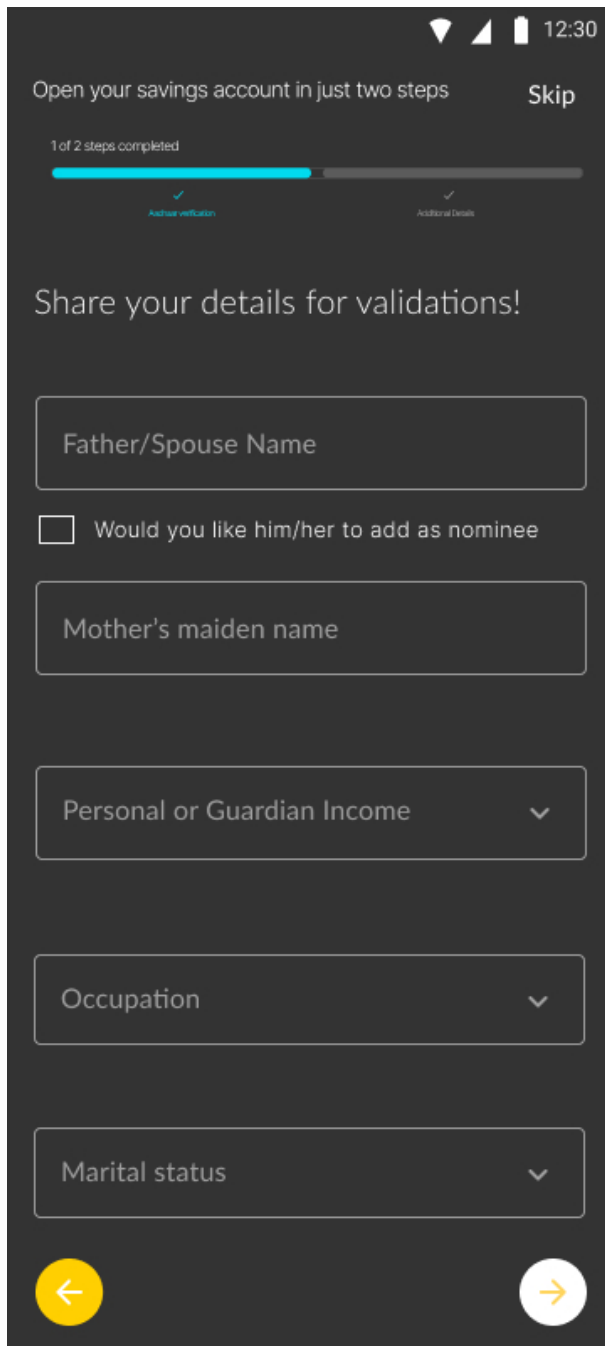


Overall Insights

- 5 out of 5 students were able to understand by looking at the screen that his details were fetched from UIADI and mentioned showing their details from Aadhar make this app more trustable, give comfort and trust that Aadhar details they put its correct and its their only and kind of give more validation

Interesting Insight

- **Most of students agreed on that there might be mistakes in their actual names and names printed on Aadhar**
 - All students agreed that there should be a way to edit small corrections in their name
 - If details are mis matching we can send them OTP on there number and ask them to take selfie with Aadhar and OTP written on paper to verify there Aadhar card
 - All 5 out of 5 students agreed that they will only verify using other documents if information here is mis matching with their info and there is no option to edit it

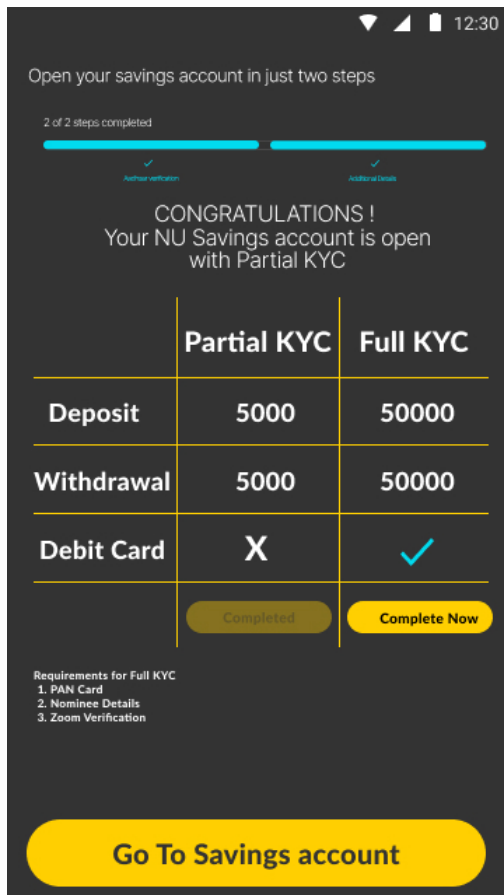


Overall Insight

- 5 out of 5 students were able to understand by looking at the screen and expected that further details were/must required to open savings account
- 5 out of 5 students were comfortable in sharing additional details however couple of students had reservation on sharing their parents income and said they will just enter a random number

Key Insight

- 1 student mentioned that instead of occupation it should be Fathers/Guardian occupation and both occupation and marital status does not matter enough
- 1 student mentioned that some of details like Fathers name can be autofilled by fetching it from Aadhar website, he also
- 5 out of 5 students loved idea of check box to add nominee as it will save time and mentioned that check box to add nominee right here is brilliant as they always have to fill different form to add nominee

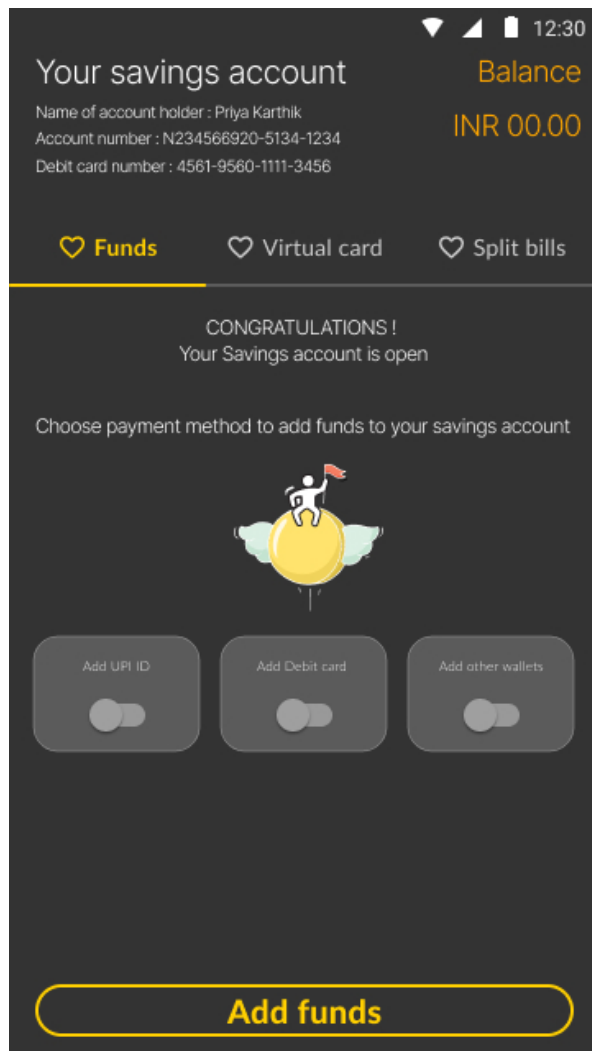


INDIVIDUAL INSIGHTS ON THIS FRAME AND OVERALL FLOW TILL NOW

- Student 1 of 5 expected to more details and steps to involved to open saving accounts and was surprise and happy to see that he can open account so fast easy and without hassle of providing documents , filling forms and lengthy process. He also had full understanding of KYC and what it meant by partial KYC and full KYC and mentioned that he will go for Full KYC as steps for full KYC is simple as well and it will give him increase limit and a physical debit card.
- Student 2 of 5 had no understanding of KYC and had difficulty to understand what is partial KYC and full KYC but was happy to see savings account open in just 2 simple steps and within minutes.
- Student 3 of 5 was surprise and happy to know that his account was open in just 2 simple steps as he was expecting to fill more details so it was surprising and helpful for him. He

knew about KYC and understood full KYC and partial KYC though he mentioned that more information in content will be helpful like limit of 5000 in partial KYC is weekly | monthly | yearly so more and clear content will be helpful. Higher limit and physical debit card will motivate users to complete full KYC.

- Student 4 of 5 had complete understanding of KYC and was aware of full KYC and partial KYC however she mentioned more details would give here more understanding as she thought that she has to maintain minimum balance of 5000. She also said she will be motivated to complete full KYC if any rewards is given along with physical debit card she also mentioned that she prefer physical debit card over virtual debit card
- Student 5 of 5 was surprise to see his savings account being opened in just 2 steps with minimal details as process to open bank account in another banks and app are lengthy. Student 5 had complete understanding of KYC and knew what full KYC and partial KYC meant and understood limits on partial KYC, he said physical debit card will motivate him to complete full KYC after taking tour of savings account with partial KYC



INDIVIDUAL INSIGHTS ON DASHBOARD

- Student 1 of 5 mentioned that option to complete full KYC on dashboard, split bill is strongly advised.
- Student 2 of 5 mentioned it will be good to have application in regional languages as well, also she had difficulty understanding overall UI of savings account dashboard and was confuse about why to add other wallets and upi id.
- Student 3 of 5 mentioned that transaction history on dashboard is needed , had understanding of option provided to add funds and compared it with paypal, he mentioned it is good to have option to add parents upi id/debit card which will save their parents hassle to deposit money every month and user can receive money on time and also recommended to make it recurring with option to select date on when to make it recurring and thresh hold where funds can be added if reached thresh hold automatically, split bill is highly recommended. He mentioned that he only saw options to add funds and not any options to spend fund which gave him feeling like his money is trapped
- Student 4 of 5 had different understanding by looking at savings account dashboard, and by looking at Add UPI id she thought whether she want UPI id or not instead of adding UPI id to add funds only after looking carefully at screen she was able to understand that add UPI id is for adding funds also she preferred adding here UPI id instead of her parents as she receives cash from her parents every month. Split bill is highly recommended.
- User 5 of 5 was able to get idea when looking at savings account dashboard, he was all able to understand option to add funds, he said there should be option to create pin in debit card section and if pin created in beginning can be used as pin for debit card and transaction pin then its perfect, adding other wallets to add funds is a good and viable option, Split bill is hight recommended. Offer, rewards, coupons, payback points, cash back will motivate user to add funds, was in agreement to add parents account to add funds and said it will save time and trouble to go to bank to deposit money. Recurring and thresh hold deposit is recommended and having this option will make their parents life easier, transaction history is really important

Student 1

- Had PAN card and savings account with debit card
- Recommended to have option to apply for PAN card directly from app
- Really loved simple 2 basic steps to open savings account
- Appreciated process where he was only asked to share minimal personal information
- Loved illustrations

Student 2

- Has savings account which was opened by her father
- Used Paytm and Phone pay and added fund from her bank account opened by her father

Student 3

- Android user
- Has savings account in 1st year of collage also have PAN card

- App is minimalistic
- Tour of app is requested
- Providing more user centric services like to pay for xerox bill, mess bill, hostel rent and education bill will encourage students use app
- user should not feel that money is trapped so options to make payments at more places with merchants and also showing in app will encourage user to add funds

Student 4

- Have savings account with 10k minimum balance and is supported by parents for expenses
- Phone pay and prefer using online mode of payment, use phone pay for convenience though it gives rewards and cash back, can pay odd amounts
- Iphone user
- Have Pan Card
- Cash back, rewards and coupons that make sense and useful will encourage her to add funds and use Nu account

Student 5

- Have bank account and PAN card
- Really smooth and quick flow
- Transaction history is really important
- Option to check balance of other wallets from NU
- If app is useful user will recommend to near and dear ones without referral reward and if reward is given along with useful app then user will share it with everyone
- 50 rs of signup bonus and referral award is recommended
- It was simple decent and clean prototype
- Not comfortable in sharing parents income if its personal then no problem

Video recordings can be found here:

[Rohan Arora.mp4](#) [Ahana.mp4](#) [Abhay.mp4](#) [Muskan.mp4](#) [Shobjhit.mp4](#)