



JioFinance



Smart and secure financial services platform developed by Jio.

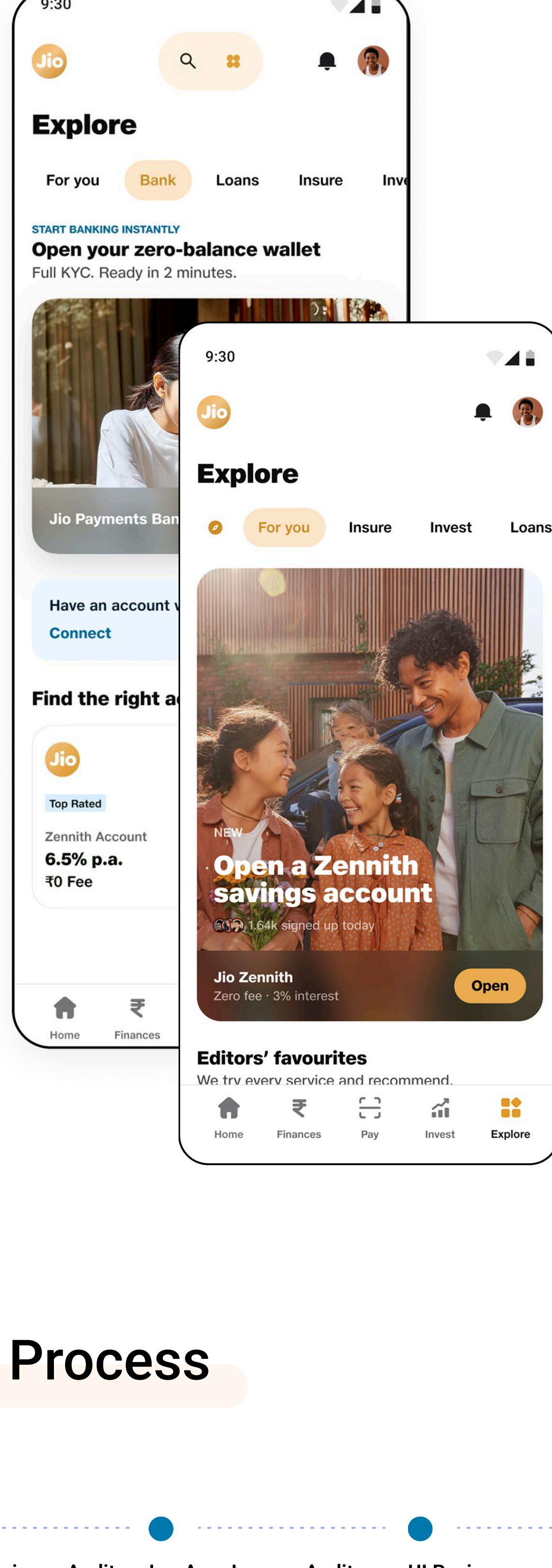
Platforms



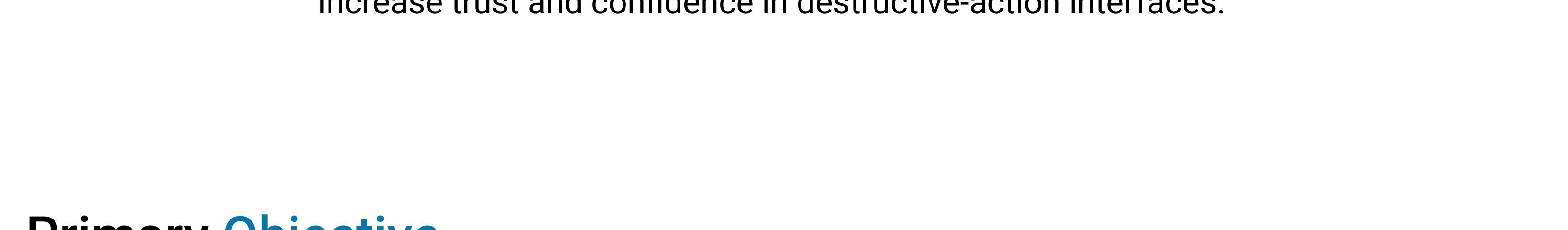
iOS



Android



## Design Process

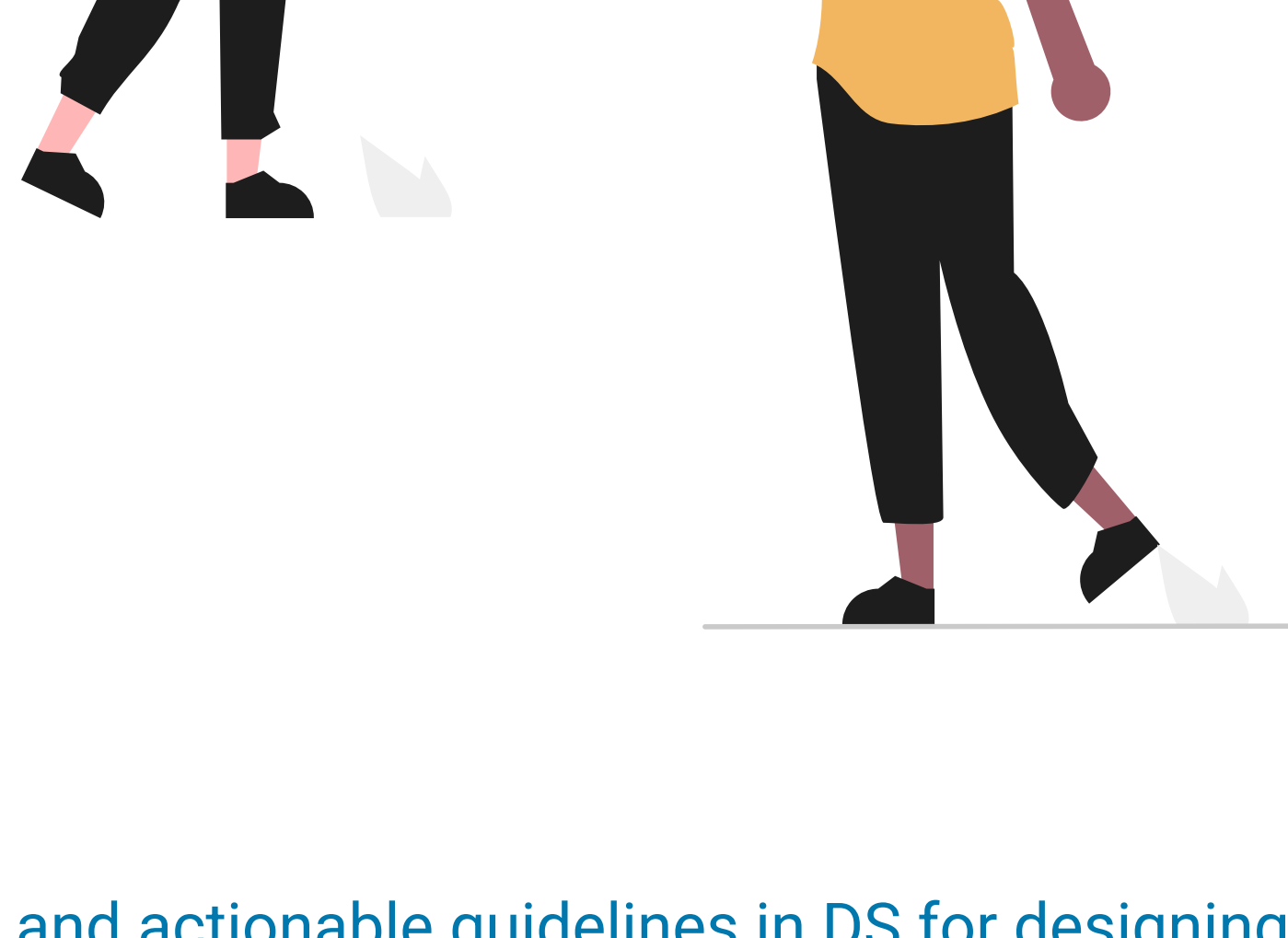


## Foundation Research

This research explores how fear affects users during high-stakes actions and defines UX guidelines to increase trust and confidence in destructive-action interfaces.

### Primary Objective

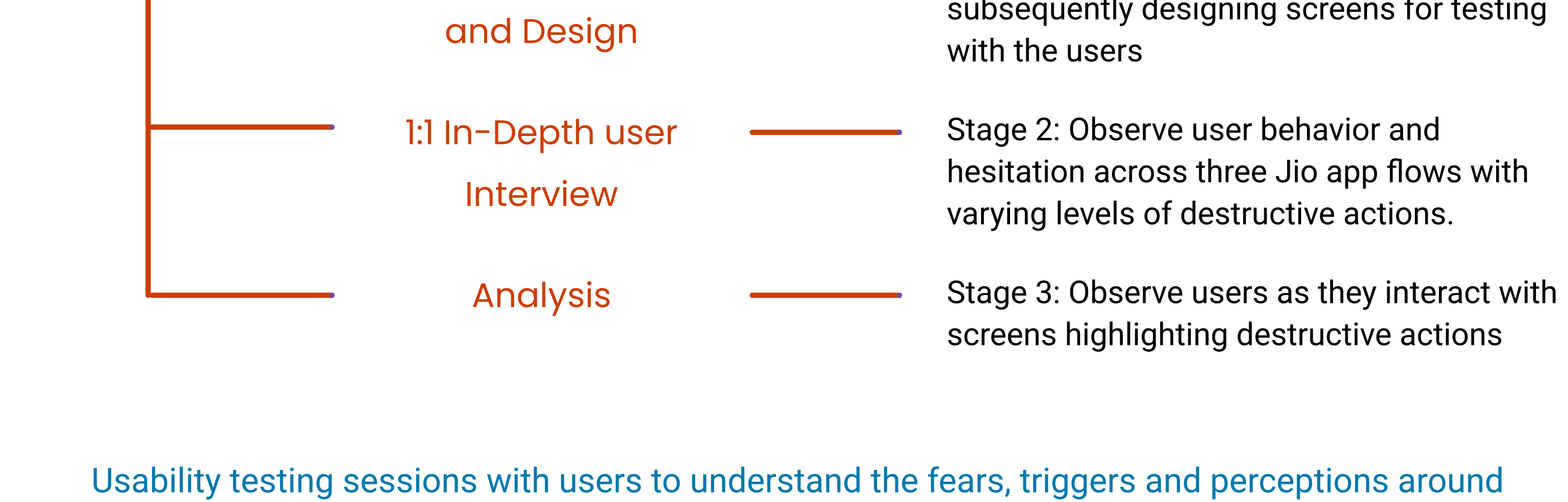
- Identify fear points in user decision-making during important actions
- Analyze the psychological triggers of fear
- Evaluate existing mitigation strategies
- Measure user trust and confidence levels
- Develop UX principles to reduce fear



### Outcome

A comprehensive set of best practices and actionable guidelines in DS for designing user-friendly and risk-aware destructive action (DA) interfaces.

## Research Methodology



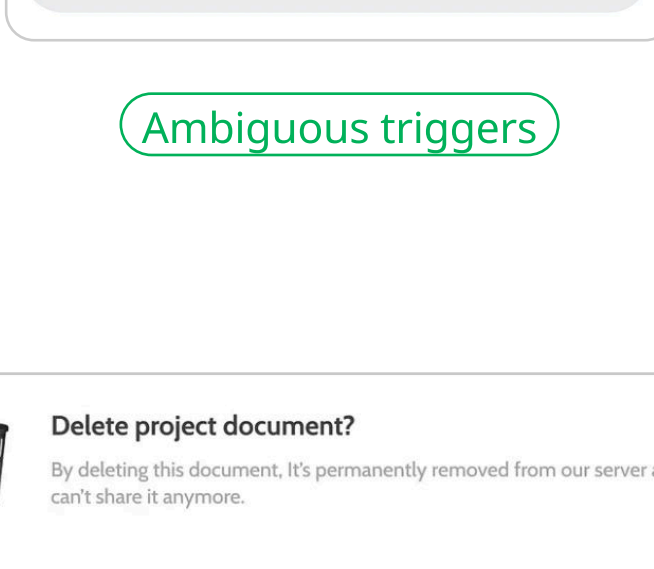
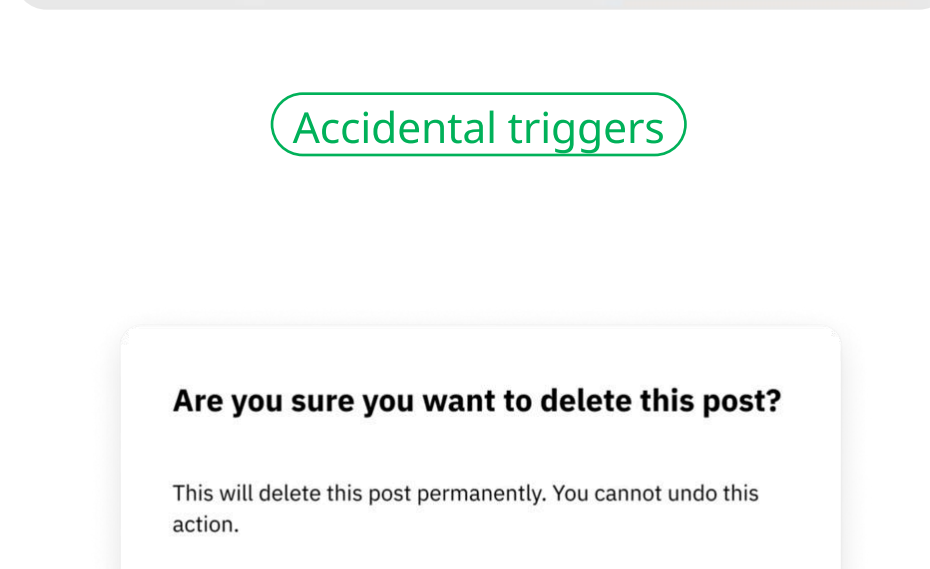
Usability testing sessions with users to understand the fears, triggers and perceptions around destructive actions.

## Secondary Research

### Types of Decision

There are 2 layers of decisions which users can encounter :

- Severity of decision ( High, Medium, Low )
- Positive or negative decision



(Accidental triggers)

(Ambiguous triggers)

### Types of actions

There are 2 types of destructive actions:

- Affirmative destructive actions: Destructive actions initiated by the user that takes the users further in their journey (for example, Save or Delete)
- Accidental destructive actions: Destructive action aren't always affirmative. In certain cases, destructive actions might be initiated accidentally by the user or by the system.



(Affirmative actions)



(Irreversible outcomes)

## Fears which exist

### Accidental triggers

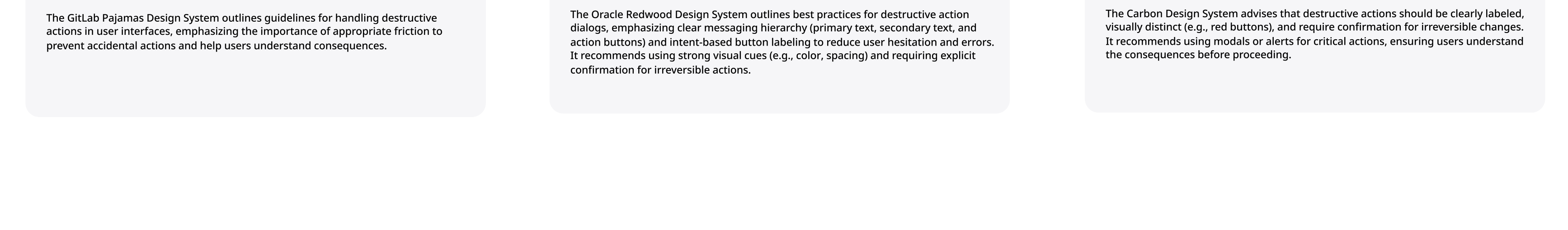
Triggered while users accidentally navigate away from a page without saving their data.

### Ambiguous Actions

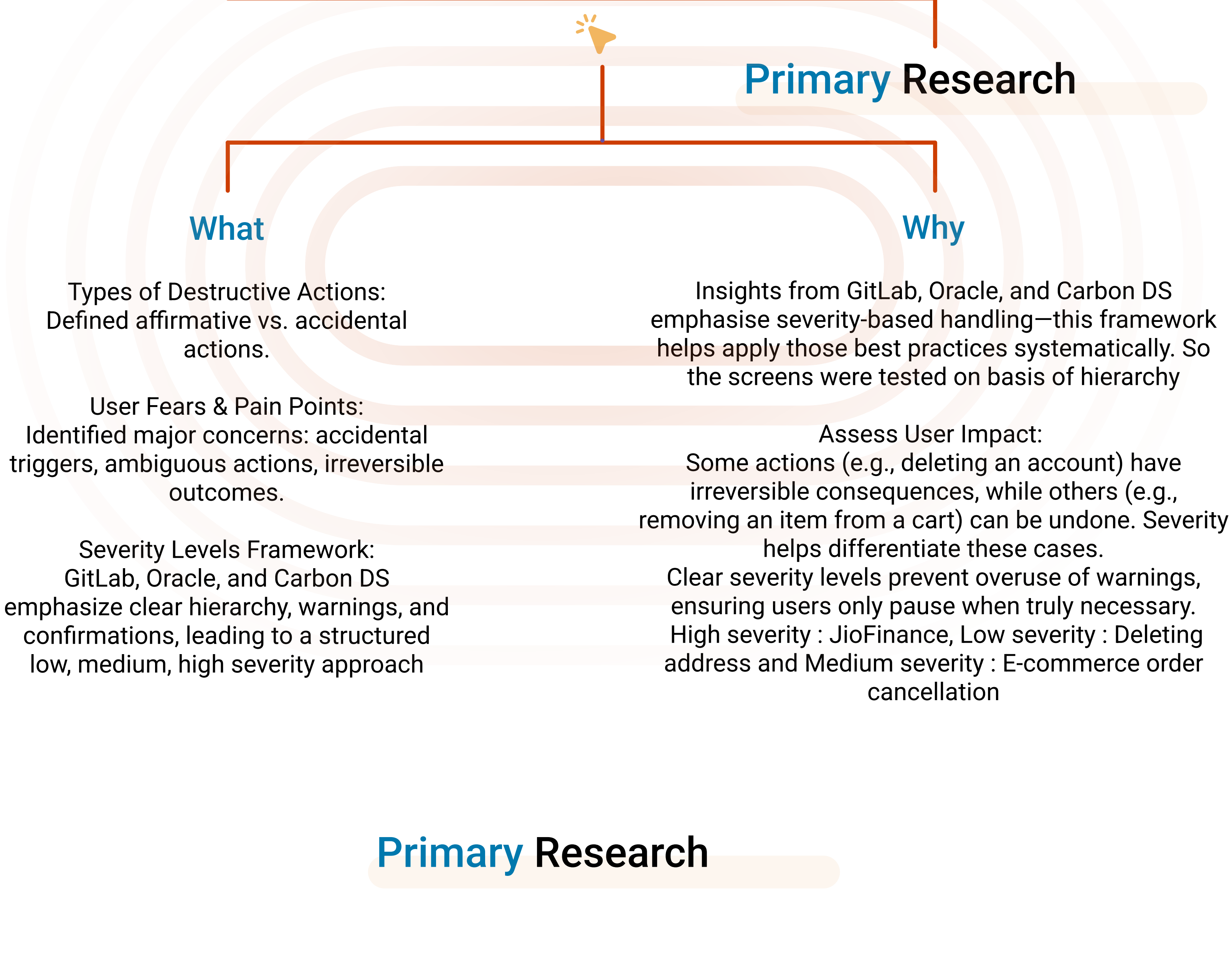
Users are uncertain about the impact, outcome, or reversibility of their decisions.

### Irreversible outcomes

Actions which lead to permanent and irreversible consequences that cannot be undone which leads to panic



## Secondary Research



## Primary Research

### Testing for Primary research

The primary research aimed to understand user hesitation and fear while performing destructive actions in Jio apps.

### Approach:

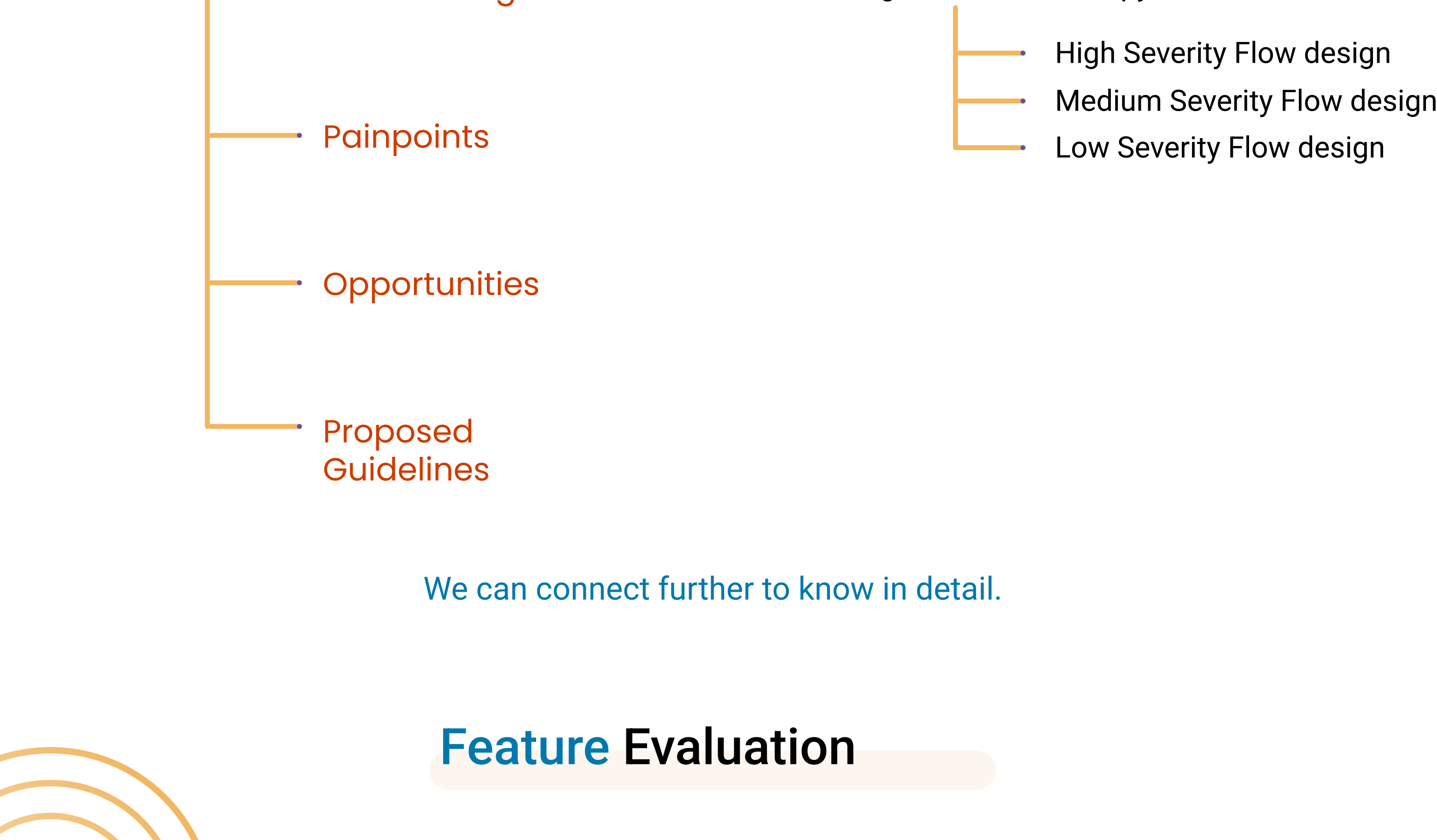
User Testing: Observing interactions with destructive actions like completing transaction in JioFinance app, Deleting address, and cancellation of Order in Jiomart

High Severity Flow

## Confidential

Testing the role of UX copy, visual cues and other UI elements in a high severity user flow of Jio Finance

## Next Step –



## Feature Evaluation

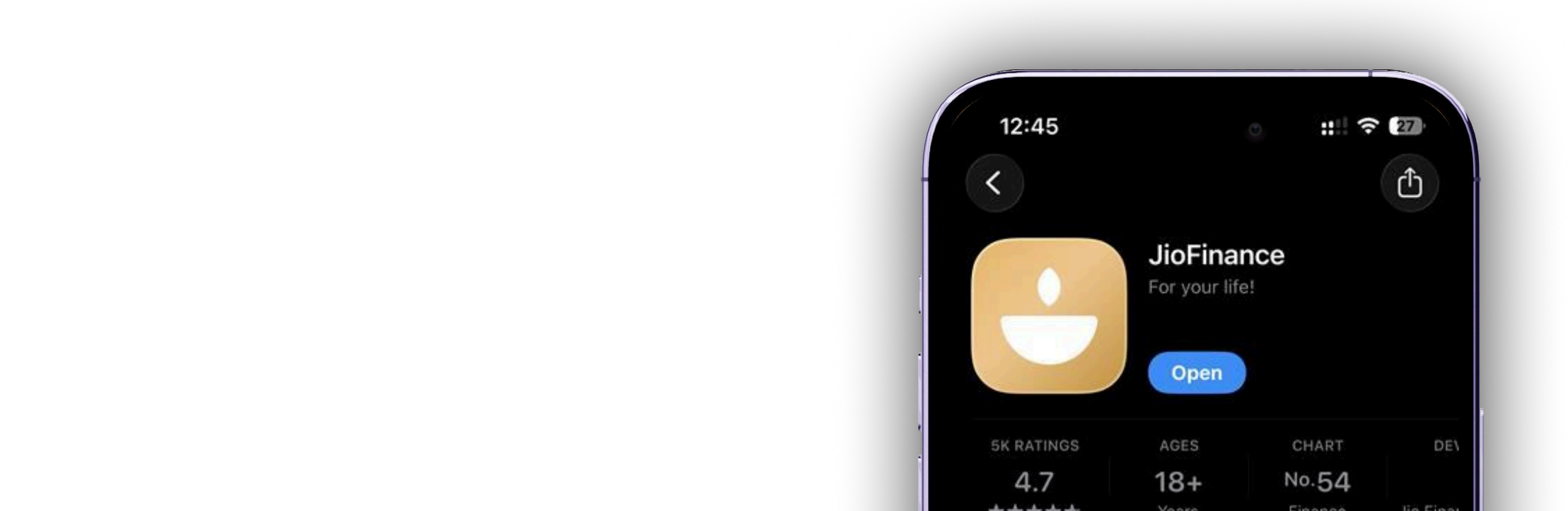
Feature and Functionality: What the Marketplace Section Offers

Personalisation journey  
Plan Invest Cards  
Pay Loans Bank and UPI  
Support & Guidance Insurance

## Experience Evaluation

Consumer Engagement  
Confidence Joy Simplicity  
Clarity Convenience  
Re-engagement  
Sense of Control Personal Connection

## Next Step



JioFinance

