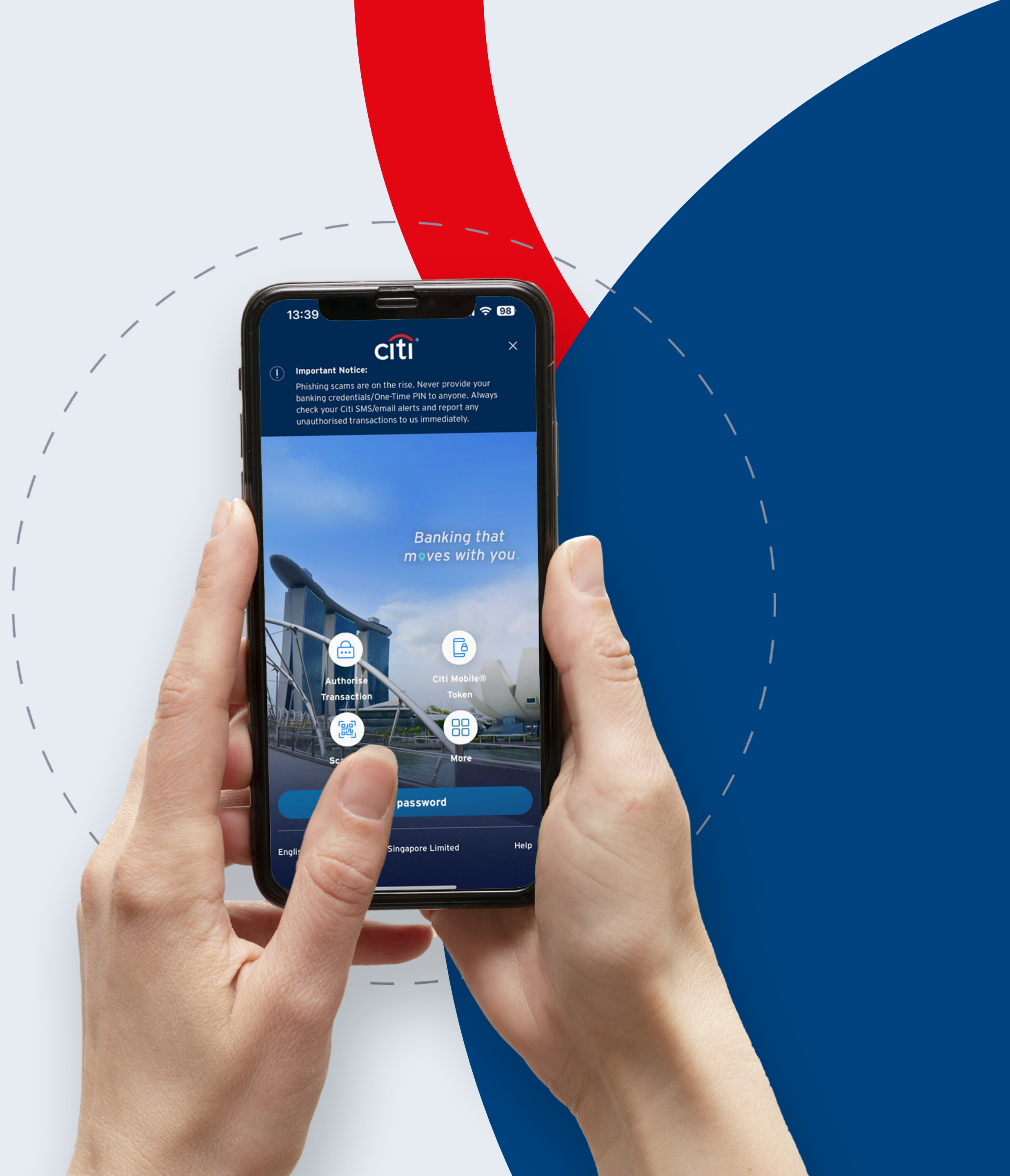


**Enhance.
Elevate.**
your mobile experience



The Process

01

Introduction

- 1.1 Project Overview
- 1.2 About Citibank
- 1.3 Challenge and Goal
- 1.4 Defining the Scope
- 1.5 Graph Plotting

02

Research

- 2.1 User Research
- 2.2 User Insights
- 2.3 User Personas
- 2.4 HMW Statement

03

Strategy

- 3.1 MoSCow
- 3.2 Current Information Architecture
- 3.3 Proposed Information Architecture
- 3.4 Current User Journey
- 3.5 Current User Journey (Emotional)
- 3.6 Proposed User Journey

04

Design

- 4.1 Lo-fi Wireframes
- 4.2 Mid-fi Prototyping
- 4.3 Hi-fi Prototyping

05

Conclusion

- 5.1 Usability Test & User Feedback
- 5.2 Conclusion

Project Overview

The intended case study seeks to improve the user experience of the Citibank mobile app by introducing enhanced features for current users.

These improvements will ***enable users to better monitor their monthly credit card spending and effectively manage their expenses.***

Disclaimer

This project suggests revamping the user interface (UI) and user experience (UX) of the Citibank app. However, it's important to note that the prototype does not reflect the final design decisions in any manner.

About Citibank

Citibank provides a wide range of banking and financial services including retail banking, corporate and investment banking, institutional client services, global markets operations, and wealth management solutions.

Challenge

Users find it challenging to efficiently monitor their monthly credit card expenditures.

Goal

To redesign a more user-friendly monitoring experience for existing users to track their credit card expenditures:

- A concise overview of monthly credit card expenses.
- A clear breakdown of spending per month

Defining the Scope

01

Challenge 1

Unable to find a concise summary of monthly credit card expenses for a defined period.

02

Challenge 2

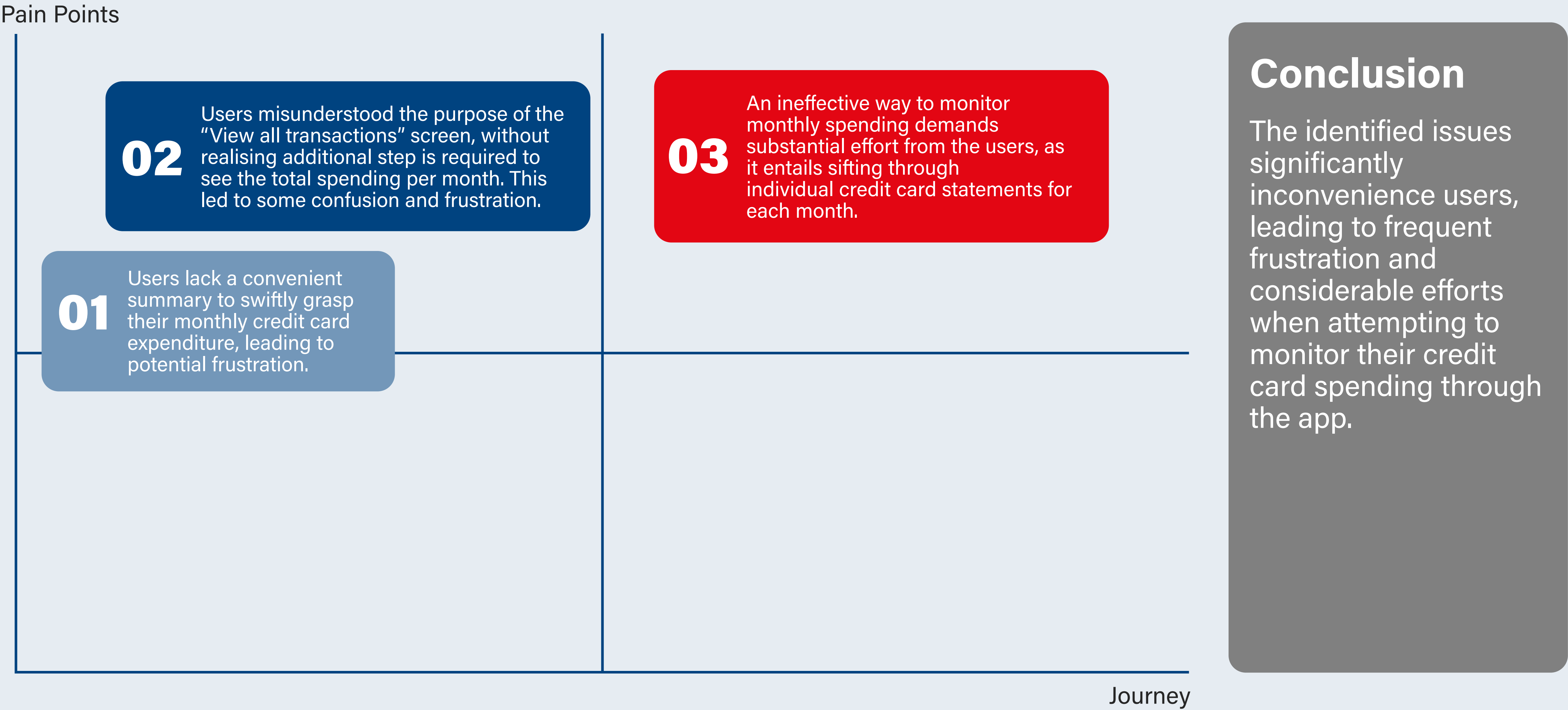
Unable to locate the monthly total expenditure for each month within the credit card transactions.

03

Challenge 3

Reviewing the monthly credit card statement for tracking spending is inefficient due to its inclusion of expenditures from both the previous and current months, which can make it challenging to isolate and monitor spending for a specific period accurately.

Graph Plotting



User Research

Interviews were undertaken with **5** individuals ranging in age from **24 to 56**, residing in Singapore.

These interviews offered insights into the experiences and challenges users encountered when utilising the app.

Questions that were asked:

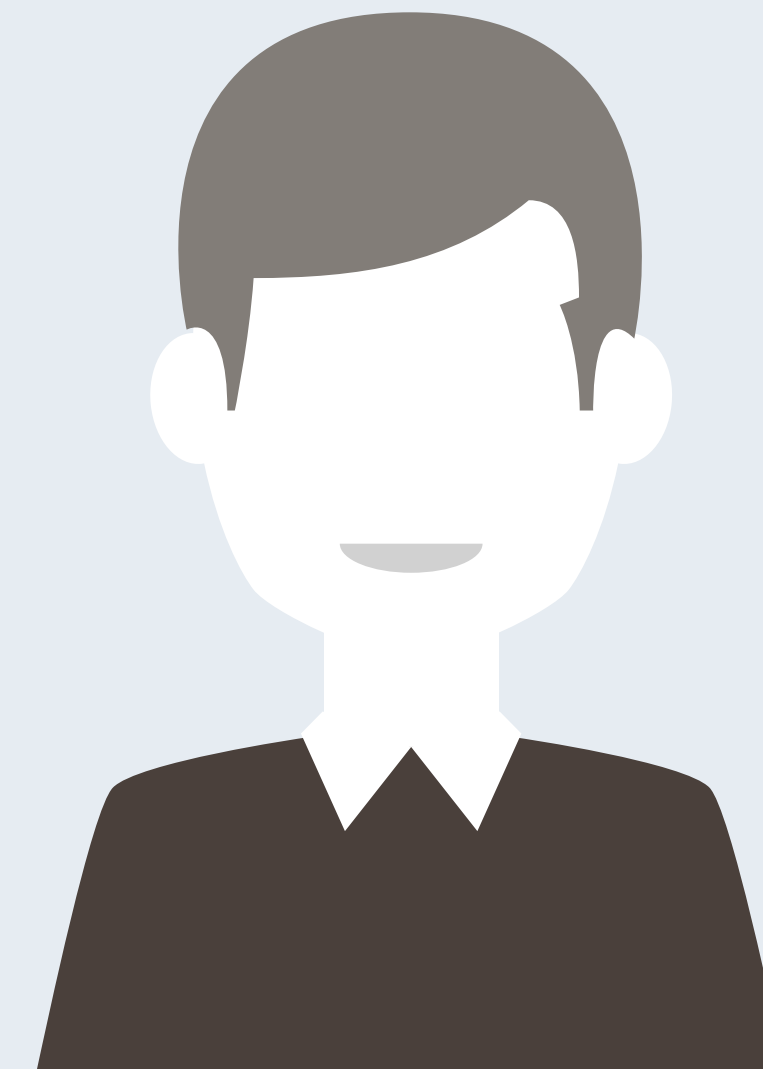
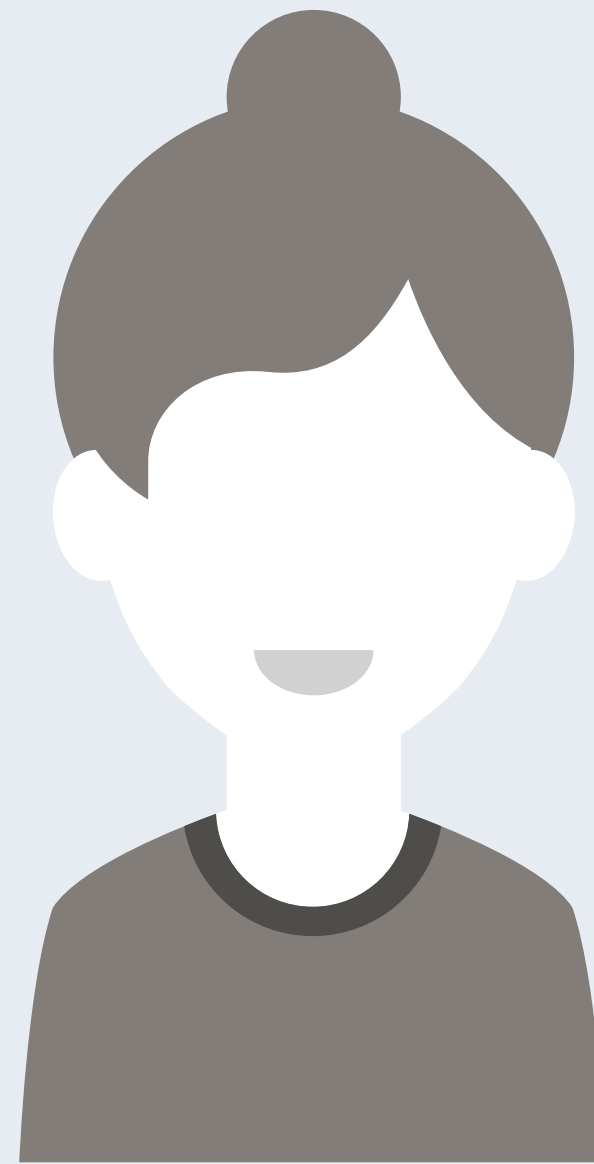
1. How do you currently keep track of your monthly credit card expenses with Citibank?
2. Could you describe the methods or tools you use to monitor your Citibank credit card spending on a monthly basis?
3. How often do you review your Citibank credit card statements to check your monthly spending?
4. Are there any challenges or difficulties you encounter when trying to track your Citibank credit card spending each month?
5. Do you use any external tools or software, aside from Citibank's provided resources, to manage or analyze your credit card transactions?
6. Are there any specific features or improvements you would like to see in Citibank's tools or services to better assist you in tracking your monthly credit card spending?
7. Can you describe a typical process or routine you follow when reviewing your Citibank credit card transactions at the end of each month?
8. How important is it for you to have a clear and accurate overview of your monthly credit card expenses with Citibank?

User Insights

I'm not tech savvy - I just want a **simple method to check my total monthly spending and breakdown** without having to navigate through various screens.

I check my credit card statement monthly to review spending and this method may not be an efficient way to track, but I'm unaware of other tracking methods. A **clear and concise breakdown for tracking expenses** would be really helpful.

I want a **clear and detailed breakdown of my spending, specifying what type of transactions were made** so I can manage my budget more effectively.



Primary Persona

Working adults aged 20 - 40s who are financially astute. Utilise the app to track their credit card expenses related to family matters, social engagements, and more.

Goals

- Clear breakdown of monthly transaction for each credit card
- A visual representation accompanies the summary of monthly credit card expenses
- Understand where money is being spent and identifying areas to potentially cut back or budget more wisely

Motivations

- Have the capability to monitor each transaction

Frustrations

- Unclear navigation
- Have a busy schedule and dislike having to navigate through multiple screens



Dros, 42
Business Development

Secondary Persona

Working adults aged 50 - 60s who have steady employment and incomes, and use the app occasionally to monitor credit card expenditures.

Goals

- Access all transactions and total monthly spending conveniently on a single screen
- Summary of monthly credit card spending

Motivations

- Be able to track each transaction easily

Frustrations

- Unclear navigation
- Dislike complex processes



Peggy, 56
Admin

HMW Statement

How might we **improve the tracking of monthly credit card spending for existing users** within the Citibank app to **manage expenses more effectively**.

MoSCoW Feature Prioritisation

Sort all the user stories using the MOSCOW method

Must Have

A user-friendly design for easy navigation and quick overview of monthly expenses.

Access all transactions and total monthly spending conveniently on a single screen.

To have the capability to see each credit card along with a breakdown of monthly transactions.

Enable the categorisation of spending into various types, such as shopping, dining, transportation, and others.

Should Have

Activate an alert for each transaction to promptly detect any unauthorised or fraudulent charges, allowing users to swiftly notify Citibank of any concerns.

To access a summary of transactions and expenditure across multiple credit cards.

Could Have

Introduce a customised budget alert system to notify user when spending surpasses the intended limit.

Implement a customised alert system to inform users when their credit card bill is approaching its payment due date.

Average spending over a specific period

Won't Have

Current Information Architecture

L0: Login

Important notice
Citibank logo
Greeting

L0.1. Authorise Transaction

L0.2 Citi Mobile Token

L0.3 Scan QR

L0.4 More

L0.5 Enter Password

Language Citibank

L0.6 Help

L1: Dashboard

Current Information Architecture

L1: Dashboard

User Name

L1.1.1 Settings & More

L1.1.2 Inbox

L1.1.3 Logout

L1.2 Cash Rebate

L1.3.1 Manage Card

L1.3.2 Add

L1.4 Current Balance/View all Transactions

L1.5 Available Credit

L1.6 Get Citi Quich Cash

L1.7 View all Statements

Current Information Architecture

L1: Dashboard (cont'd)

L1.8.1 Report Lost/Stolen

L1.8.2 Get More

Optional

L1.9 Credit Insured Gold

Last Transaction

L1.10.1 Search Transaction

L1.10.2 List of Transactions

L1.10.3 See all Transactions

More Benefits

L1.11.1 Citi PayAll

L1.11.2 AIA Protector

L1.11.3 Ready Credit

L1.12 Get Citi Quich Cash

L1.13.1 Pay Later

L1.13.2 Payments

L1.13.3 For You

Current Information Architecture

L1.4 Current Balance/View all Transactions

Current Balance

L1.4.1 Close screen

L1.4.2 Search

L1.4.3 Filter

L1.4.4 Convert to Installments

L1.4.5 List of all Transactions

Proposed Information Architecture

(Proposed features are highlighted in red)

L1: Dashboard

User Name

L1.1 Settings & More

L1.1.2 Inbox

L1.1.3 Logout

L1.2 Cash Rebate

L1.3.1 Manage Card

L1.3.2 Add

L1.4 View Summary and all Transactions

L1.5 Available Credit

L1.6 Get Citi Quich Cash

L1.7 View all Statements

Proposed Information Architecture

(Proposed features are highlighted in red)

L1.4 View Summary and all Transactions

L1.4.1 Back to Dashboard

Credit Card Number

Your Activity in these 6 Months

L1.4.2 Total Spending in current month

L1.4.3 Visual Representation of 6-month Spending

L1.4.4 Transactions in Current Month by Category

L1.4.5 Search Transaction

L1.4.6 List of all Transactions

Current User Journey

L0: Login

- Authorise Transaction
- Citi Mobile Token
- Scan QR
- More
- Enter Password
- Help

L1: Dashboard

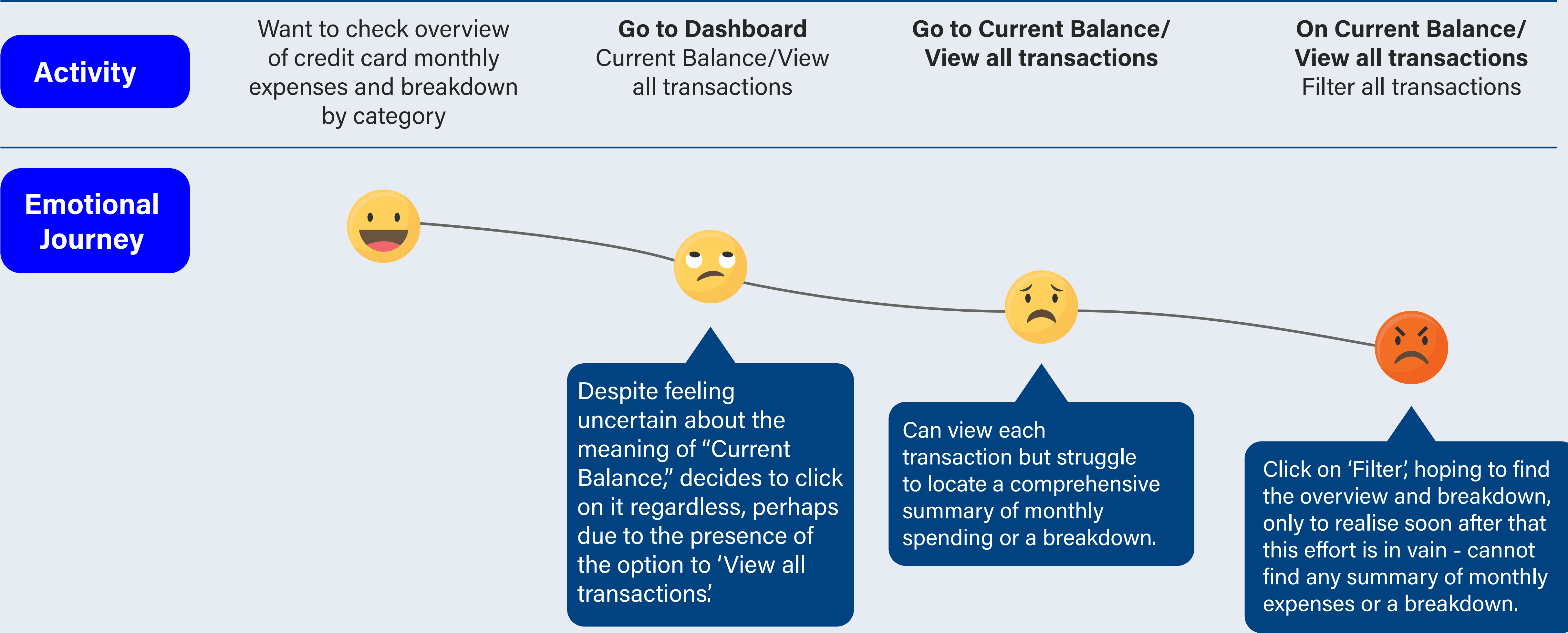
- Settings & More
- Inbox
- Logout
- Cash Rebate
- Manage Card
- Current Balance/View all Transactions
- Available Credit
- Get Citi Quick Cash
- View all statements
- Report Lost/Stolen
- Get More
- Credit Insured Gold
- More Benefits

L1.4 View Summary and all Transactions

- Current Balance
- Close Screen
- List of all transactions for all months
- Filter apply to transactions

Current User Journey

Emotional Journey



Proposed User Journey

L0: Login

- Authorise Transaction
- Citi Mobile Token
- Scan QR
- More
- Enter Password
- Help

L1: Dashboard

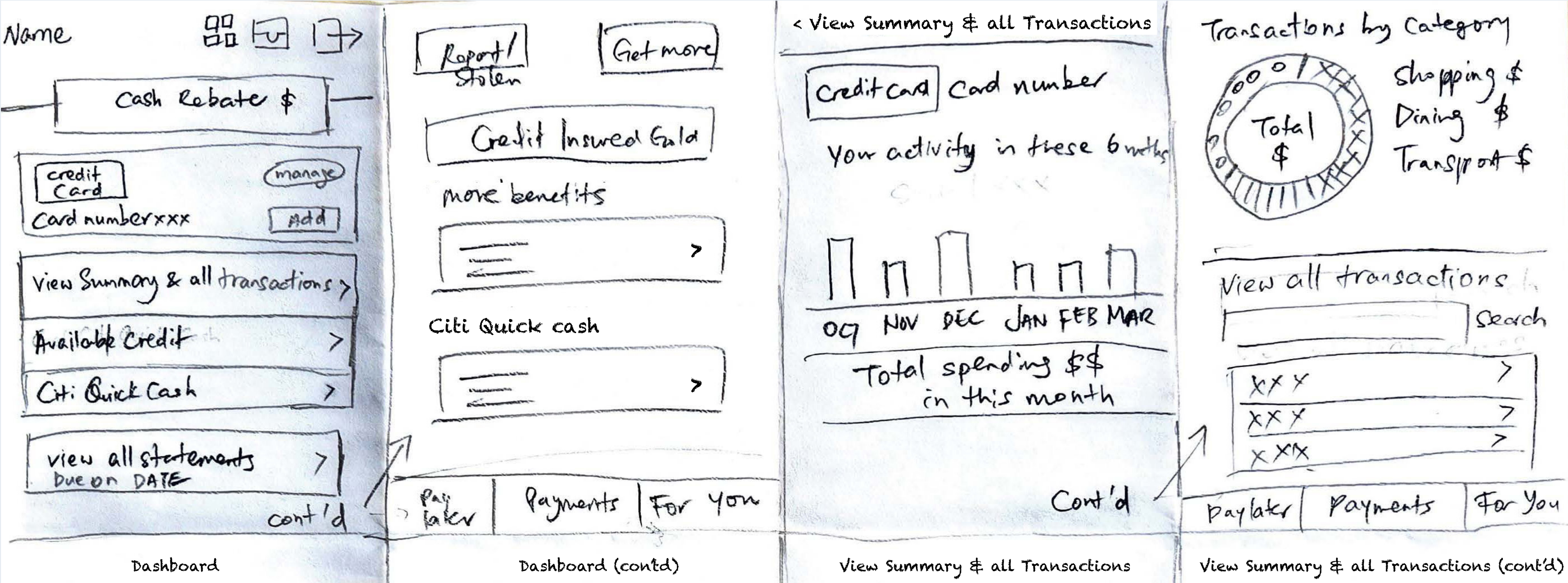
- Settings & More
- Inbox
- Logout
- Cash Rebate
- Manage Card
- View Summary & all Transactions
- Available Credit
- Get Citi Quick Cash
- View all statements
- Report Lost/Stolen
- Get More
- Credit Insured Gold
- More Benefits

L1.4 View Summary and all Transactions

- Back to Dashboard button
- Credit Card Number
- Total Spending in Current Month
- Visual Representation of 6-Month Spending
- Transactions in Current Month by Category
- Search Transactions
- List of all Transactions in Current Month

Low Fidelity

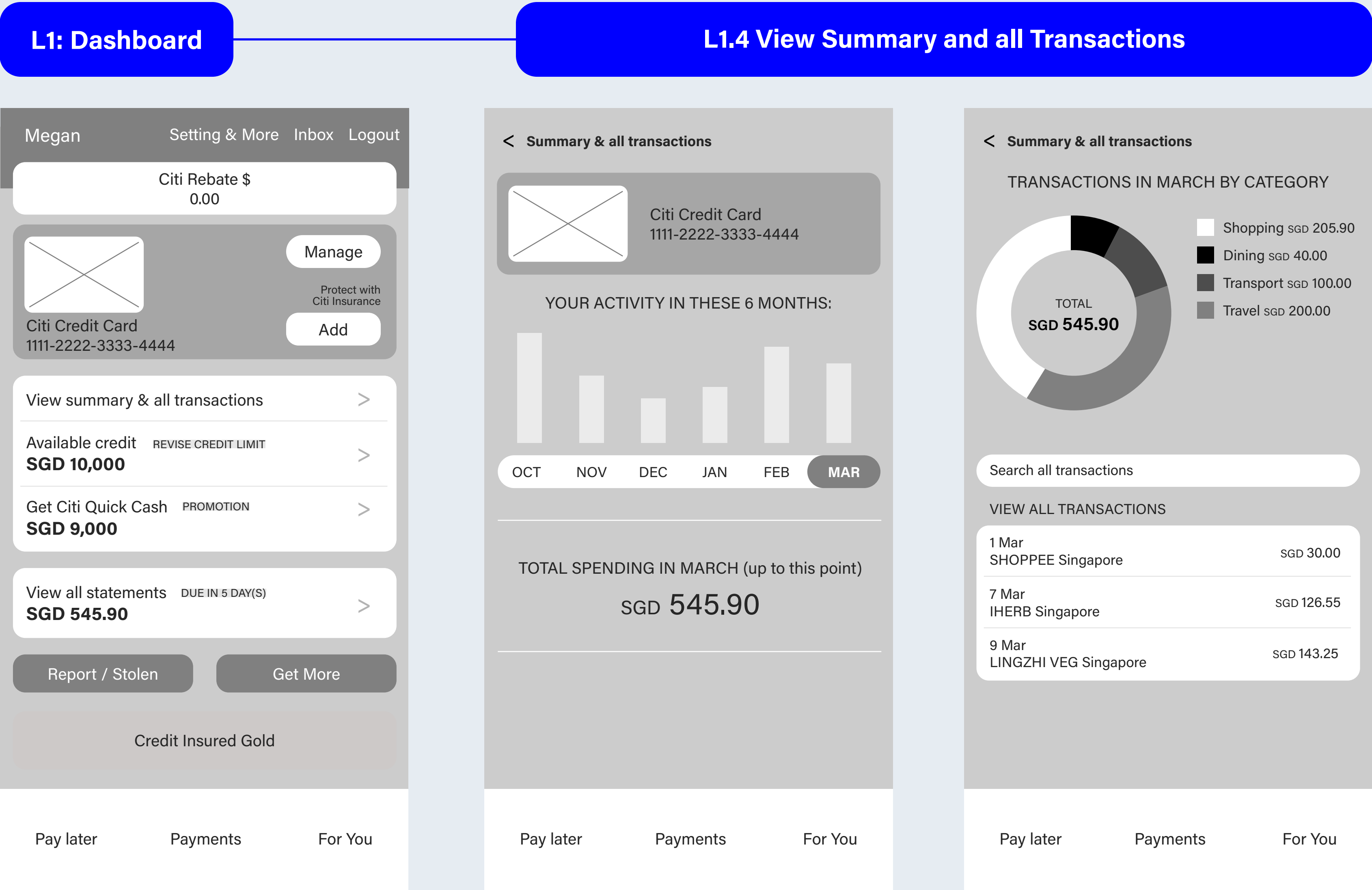
Drafts depicting the appearance of the app showcasing its latest features



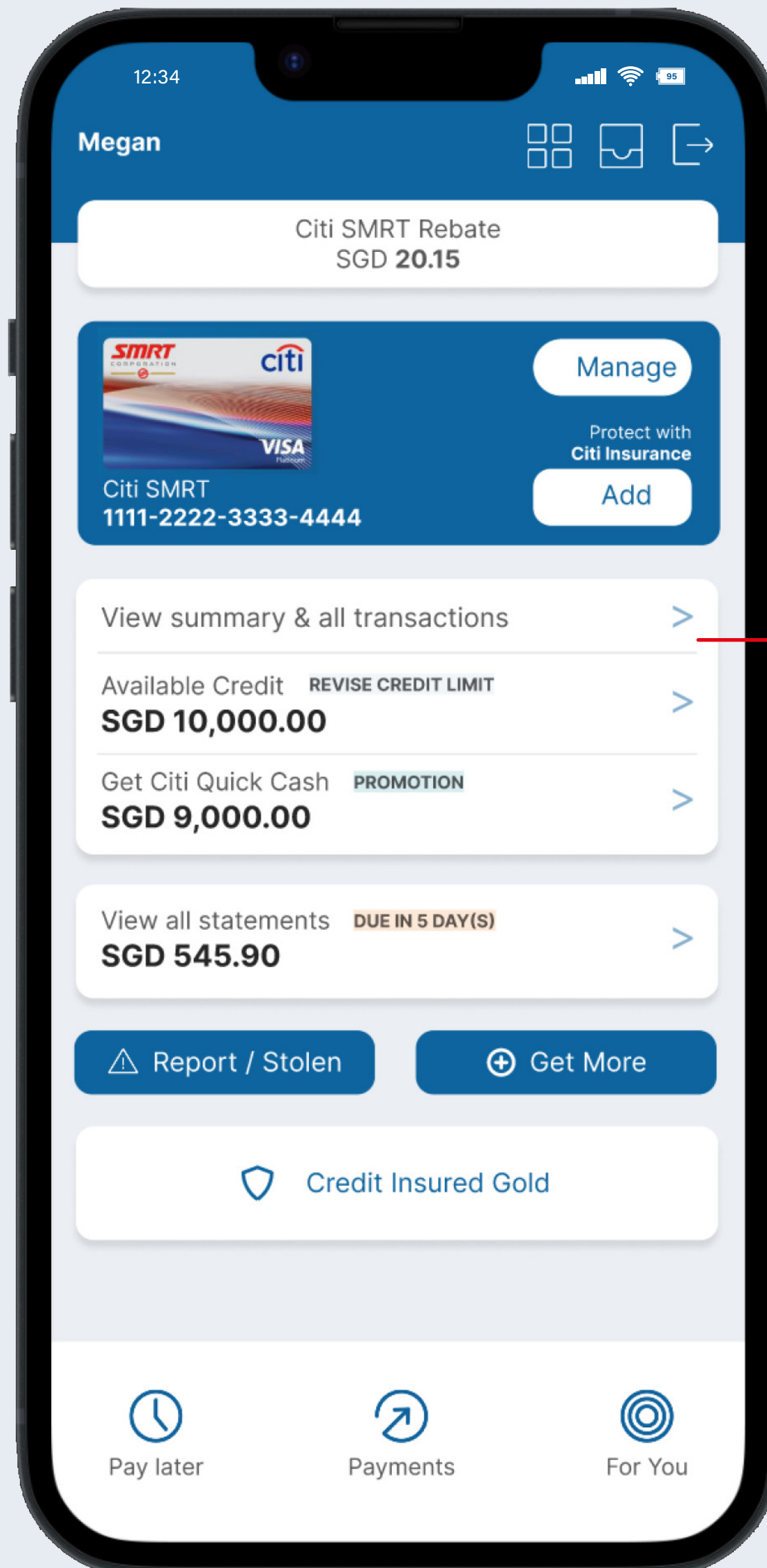
Mid Fidelity

The user will initiate their journey from the dashboard.

Upon selecting ‘View summary & all transactions’, the subsequent screen will present a six-month summary of expenses, featuring total monthly spending and a breakdown of expenditures by category.



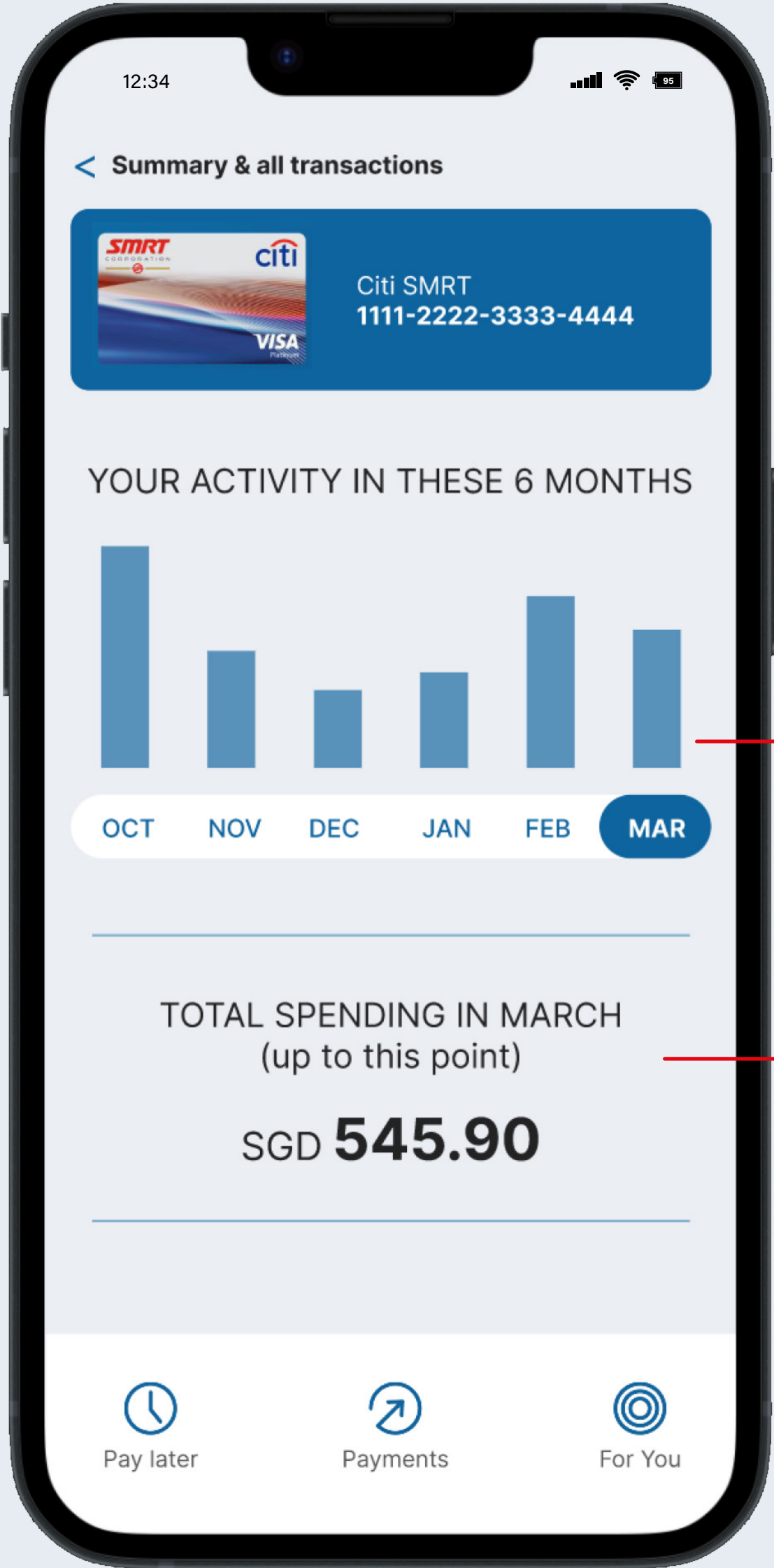
High Fidelity Prototype



Dashboard

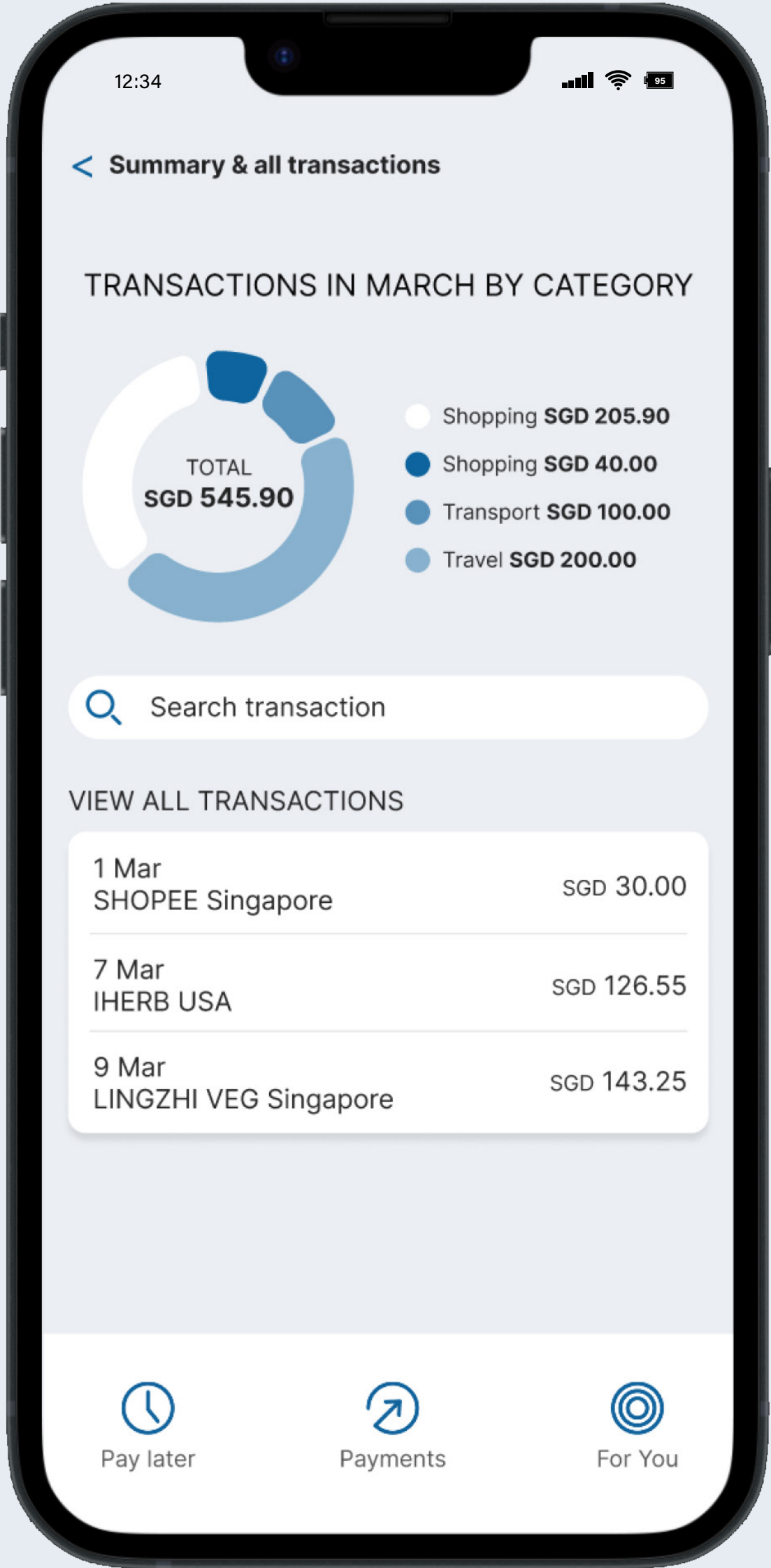
A consolidated overview of monthly credit card spending, with all transactions seamlessly combined for easy access with just one click.

High Fidelity Prototype



The overall expenditure alters as the user clicks on individual bars representing each month graphically.

Continue to the subsequent screen by scrolling downwards.



Usability Test & User Feedback

Following the completion of the High-Fidelity prototype, the subsequent actions entail identifying existing users for testing and gathering their feedback to enhance the app.

Goals involve allowing users to swiftly monitor their monthly credit card spending summaries and improving relevance by categorising expenses for more efficient expense management. This aims to help users better track their monthly credit card expenditures and effectively manage their expenses.

Users find the upgraded version to be *more efficient*, needing *fewer actions to get an overview of their monthly expenses* and *enabling them to track their spending more effectively*.

Conclusion

The Citibank app underwent a redesign aimed at tackling the challenges and issues identified through research.

The enhanced app now enables users to track expenses with greater ease, providing a simpler overview of monthly credit card spending requiring fewer steps.

The redesign journey included thorough research, employing diverse tools, and engaging in multiple rounds of design refinements, making it a challenging process. Ultimately, this experience enhanced my comprehension and admiration for the UX design process.

Links to Artwork

Link to Figma Prototype:

<https://www.figma.com/proto/tHyJRN0vs23Qqf6TuBw-CoA/UX-Design---Citibank?page-id=0%3A1&type=design&node-id=13-2&viewport=-544%2C532%2C0.5&t=Ng-qlw4kAOGxJ6Qly-1&scaling=scale-down&mode=design>

Link to Figma Artwork:

<https://www.figma.com/file/tHyJRN0vs23Qqf6TuBwCoA/UX-Design---Citibank?type=design&node-id=13%3A2&mode=design&t=b5BeofayQU1agSHd-1>

Thank You!

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