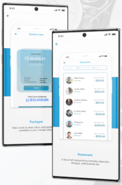
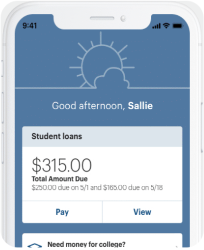
4UNCTION
DIGITAL STUDIOS



Salleimae App

# CASESTUDY

## Project Intro


9:41

Good afternoon, **Sallie**

**Student loans**

$315.00
**Total Amount Due**
$250.00 due on 5/1 and $165.00 due on 5/18

Pay
View
Need money for college?

The Sallie Mae® mobile app
Make and manage your Sallie Mae student loan payments from your iPhone®, Android™ phone, or Apple Watch®. With the Sallie Mae mobile app, you can make and manage your student loan payments at your convenience.

## Project Goal

The goal of this project is to create a product that is both functional and attractive, and that will appeal to users of all levels of expertise.

- Reduce company's carbon footprint
- Helps with customer acquisition
- Improves customer satisfaction
- Improved customer retention
- Enhances brand reputation and trust
- improve business processes

## Problem Statement

- Poor or out dated visual design with Lack of quality images.
- Low standard of written content and confusing user journey.

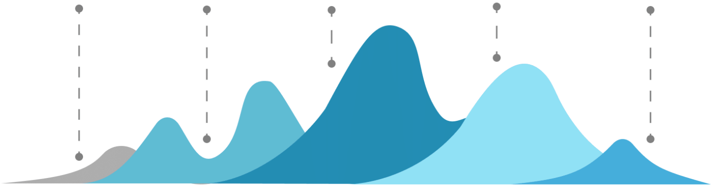
## Solution

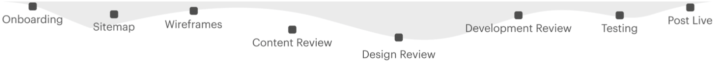
An effective app design should fulfil its intended function by conveying its particular message whilst simultaneously engaging the visitor. Several factors such as consistency, colors, typography, imagery, simplicity, and functionality contribute to good website design.

## Project Timeline

2 Months Duration

| Consultation | Project Planning | Content & Design | Development | Website Launch |
|---|---|---|---|---|
| Research | Wireframing | Content Creation | Code & Functionality | Post-Live Checks |
| Setting Goals | User Journey UX | Desktop Design | Optimisation & Performance | Publishing & Promoting |
| Scope Agreement | Sitemaps | Mobile Design | QA & Testing | Support & Maintenance |





## Usability Testing

**Improve chat capabilities:**
Most of our users complain about "Your chat feature didn't work."
Some bankers and individuals asking "Why do you have a chat support service that doesn't populate?
**Recommendation:**
Users want enhancements and reliability with chat functionality. So, It would be helpful if it worked so I wouldn't have to call in for simple fixes."

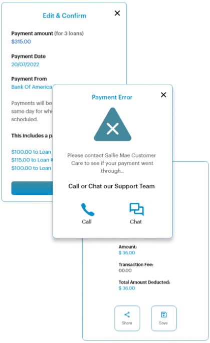
**Login Issue:**
User facing login issues on login page.
**Recommendation:**
A new login feature with biometric and passcode has been added.

**Apps Crashes:**
"User said, We are constantly being logged out and the app needs to be updated on again login."
"Some users said that the app always crashes with a "something went wrong" message."
**Recommendation:**
We are added improved code and Bug fixes on new release.

**Technical glitches:**
Some user tell about "App crashes after they submit payment every time. Leaves me uneasy if payment went through and question if app is secure."
**Recommendation:**
Users want to be reassured their payment is successful and data is secure.

**Payment education:**
Several users said, "More info on how to pay the principal. I keep paying extra but it's only going toward the next payment."
"The app is a little confusing of knowing where to click to see how payment was applied to principal and interest."
**Recommendation:**
Users want to be more informed about loan payment nuances.

**Show payoff amount:**
Most user said, "In app, it is not showing the actual display, true full-payoff amount."
Another user suggest "It would be nice that when someone is paying off a student loan that there could be an option to just pay it off."
**Recommendation:**
Users would like more transparency when it comes to paying off their loan(s).



Edit & Confirm

Payment amount (for 3 loans)
$315.00

Payment Date
20/07/2022

Payment From
Bank Of America

Payments will be
same day for whi
scheduled.

This includes a p

$100.00 to Loan
$115.00 to Loan
$100.00 to Loan

Payment Error

Please contact Sallie Mae Customer Care to see if your payment went through..

Call or Chat our Support Team

Amount:
$ 36.00

Transaction Fee:
00.00

Total Amount Deducted:
$ 36.00

## UX Audit

To understand the views of other users about our website, I've used the survey method for collecting data from the users world wide.

**Question:**
How satisfy are you with this new app design?

**Christina Said:**
We have been very happy with new app design! It looks professional and very easy to navigate. You handle things very efficiently and are available for any questions we have.

**Christina R. Dunn**
**Limnologist**
Red Maple Drive, Bellflower, CA

**Crystal F. Tilton**
**Human Resources Clerk**
Lynn Avenue, Pickerel, WI

**Question:**
What kind of device do you use the most to access app?

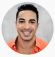
**Crystal Said:**
I have an iPhone and a Fire Tablet that I use mainly. It seems we are moving toward a future in which our smartphones will be our only connection to the internet.

**Question:**

What kind of difficulties do you face while using apps?

**Elaine Said:**
Some apps loading time is too slow, When i browse something, I am facing an irritating popups with bad color combination and designs. Unnecessary count down timer for downloading and loading of pages.

**Elaine A. Hammer**
**Sales Person**
First Baptist Church Arlington



**Albert L. Degroot**
**Director Sales**
D657 Street, Star Tower, UK

**Question:**
What are your thoughts on our app?

**Albert Said:**
I honestly wouldn't spend more than 1 minute looking at your old app structure. It doesn't seem professional or informative. But now, your new app really looks nice with relevant content.

**Question:**
What calls to action do you want on app?

**Stone Said:**
Calls to action are requests you give your audience to perform a particular action. You put all of these on a right place.

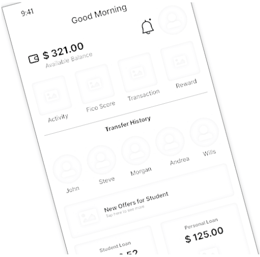
**Dravid Stone**
**Professor**
Children Education Institute, USA

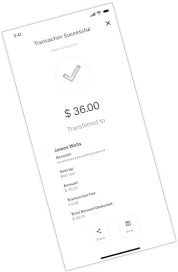
## Challenges:

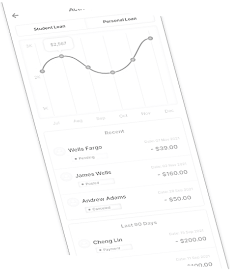
The main challenge was the redesign of the old system that was bad UX with some bugs. Our team had to identify those bugs and rewrite the legacy product.

## Our UX Research Process

We usually start the design process with low fidelity sketches. In this time, After we analysed what users got confused from, we took these insights and made some sketches on paper.
Later, we propose UI by Look & Feel pages. When our client chose the preferred one, we started to built up the high fidelity prototype using Sketch.
We iterated after every user test and that is how we got our final screens.


9:41
Good Morning
$ 321.00
Available Balance
Activity
Fico Score
Transaction
Reward
Transfer History
John
Steve
Morgan
Andrea
Wills
New Offers for Student
Personal Loan
$ 125.00
Student Loan


9:41
Transaction Successful
$ 36.00
Transferred to
James Wells
Account:
Sent by:
Amount:
Transaction Fee:
Total Amount Deducted:
Share
Save


Student Loan
Personal Loan
$2,567
Jul
Aug
Sep
Oct
Nov
Dec
Recent
Wells Fargo
- $39.00
James Wells
- $160.00
Andrew Adams
- $50.00
Last 90 Days
Cheng Lin
- $200.00

Banking customers are becoming digital-savvy. Born in the digital era, younger consumers have a high standard when it comes to mobile experience. Delivering a robust and engaging digital banking solution is essential to keep them coming back to it and even recommending it to their friends.

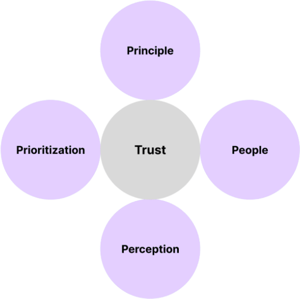
Unfortunately, many fintech apps fail at UX. According to a Bain and Company study, only 8% of consumers agree that most fintech apps deliver a great customer experience.

Here are some key UX trends that can help you achieve this. While this list is for fintech websites, it's relevant to apps as well:

- ✓ minimalism
- ✓ personalization
- ✓ voice assistants
- ✓ user reviews
- ✓ data analytics
- ✓ easy navigation
- ✓ form style
- ✓ mobile-first
- ✓ data visualization
- ✓ confidence

# Banking App Design Starts With Building Trust

Simplifying processes and operations has a "multiplier" effect on privacy and security, and helps build trust. Making the solution "simply secure" has long ago become the business mantra for every banking app.



Principle

Prioritization

Trust

People

Perception

## Stick To Minimalist Design

we don't add too many visual elements as they can distract users. Instead, provide them with relevant, essential, and indispensable data.

## We Keep It Simple And Practical

We highlights that simple actions can get you 5x or more results. This is especially true for user onboarding. So we don't overwhelm our audience from the start, we keep our onboarding as simple as we can.
**For example,** A money transfer system, customers need to have an active SIM card and an email address. To ensure security, customers are required to confirm their phone number and email. Finally, users create a 4-digit password or activate Touch ID/Face ID to log into the account. While using the app, customers should follow only 4 steps.

## Usability Heuristics

Visibility Of System Status

Match Between System & Real World

User Control And Freedom

Consistency And Standards

Error Prevention

Recognition Rather Than Recall

Flexibility And Efficiency Of Use

Aestetic And Minimalist Design

Help Users With Errors

Help And Documentation

**Visibility:** Keep users informed about system status and what's happening.

**Mapping:** User familiar concepts and language.

**Freedom:** Provide good defaults and undo options.

**Consistency:** Use the same interface and language throughout.

**Error Prevention:** Help uses avoid making mistakes.

**Recognition:** Avoid making user remember information.
Make elements and actions visible.

**Minimalism:** Provide only necessary information in an elegant way.

**Flexibility:** Provide only necessary information in an elegant way.

**Error recovery:** Help users recognize, diagnose and recover from errors.

**Help:** User proactive and in place hints to guide users.

# Current Trend

Key takeaways:

- Notifications in app
- Data visualization: real-time, charts, graphics
- Show cash back, rewards, and repayment opportunities
- Set alert preferences
- Scan & pay
- Set your language preference

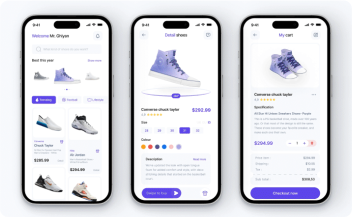
BANK OF AMERICA · PNC · earnest · Ascent · WELLS FARGO · LendKey · DISCOVER STUDENT LOANS · College AVE STUDENT LOANS · TRUIST · SoFi · credible · citi · ally Member FDIC

## Current Trend's

**Minimalistic icons:** From forward-thinking innovators in the App design space has been to take 'minimal design

**Dark Colors:** Gradients can blend or transition similar colors.

**Typography Trends:** Novelty fonts and towards type that is more honest, legible, and inclusive.


9:41
Welcome Mr. Ghiyan
What kind of shoes do you want?
Best this year
Show more
Trending
Football
Lifestyle
Converse
Chuck Taylor
$285.99
Detail
Nike
Air Jordan
$294.99
Detail
Detail shoes
360°
Converse chuck taylor
$292.99
4,9
Size
UK EU ID
28
29
30
31
32
Colour
Description
Read more
Swipe to buy
My cart
Converse chuck taylor
4,9
Specification
All Star Hi Unisex Sneakers Shoes- Purple
$294.99
1
Price item :
$294.99
Shipping :
$10.55
Tax :
$2.99
Sub total :
$308,53
Checkout now

We've updated the look with open tongue foam for added comfort and style, with deco stitching details that started on the basketball court.

This is a PG basketball shoe, made over 100 years ago. Or that most of the design is still the same. These shoes become your favorite sneaker, and make each one their own.

**Rounded Corner:** They allow our eyes to easily follow the lines as curves are better suited to the natural movement of the head and eyes.

**Shadows:** Stunning shadows for your cards, buttons and frames.

**Gradients:** The gradient trend is extremely versatile.

**Data Visualization:** Graphical representation of information and data. By using visual elements like charts, graphs, and maps.

## Usability Heuristics

**User Control & Freedom:**

User can Cancel a download before it completes.

**Consistency & Standards:**

We maintain the consistency in our all design.

Ctrl C

**Flexibility and Efficiency of Use:**

We speed up the interaction for the expert user.

**Minimalistic:**

We are Providing only necessary information in an elegant way.

**Visibility of System Status:**

Navigation menu items set to underline when a user hovers over them.

**Help Users:**

We are using toggle options to guide user.

## Jack Smith

**Organization**
2

**Location**
Washington

**Age**
28 Years

**Occupation**
Manager Sales

> “Don’t worry about how you should draw it, Just draw it the way you see it.”

## Biography

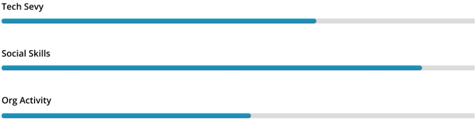
Sales Manager include hiring, training, and providing professional development for their teams and setting weekly, monthly, or quarterly goals based on the team's performance to date.

## Goals & Need

- Team should work on auto pay issues to resolve dates selection and payments.
- Improve the quick payment steps.

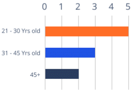
## Frustration

- SallieMae is the most difficult to request due date changes.
- App will not allow you to set up autopay until my request to change due dates on my 3 loans is requested.

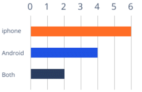


## Participant Demographics

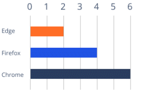
**Users Age**



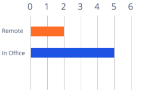
**Phone Type**



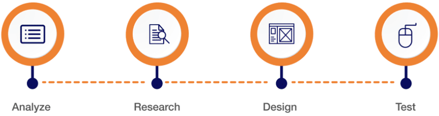
**Internet Browser**



**Workplace Type**



## Design Process


Analyze
Research
Design
Test

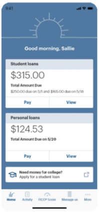
## Existing Screens

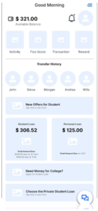
The overall design of app needs to be both functional and aesthetically pleasing. Visitors will judge how your website looks, after all. However, app design trends change relatively often. This means that if it’s been a few years since you’ve updated your site, it’s likely now outdated. The more outdated it looks, the more unprofessional your brand will appear to be. You need to update your site regularly to adhere to modern app design principles. The following are some of the common issues shared by poor or outdated app designs.

**Existing** **Improved**

**On this screen:**
An old graphical image welcoming the user. Only 2 to 3 options was displayed on screen. A lack of information is provided on screen.

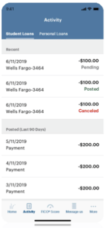
**Recommendation:**
- We distribute options into some sections.
- User can see transfer history in our new screen on front, new offers also highlighted behind.
- We add notification option on top left it ll notify users for new updates and their activity log.

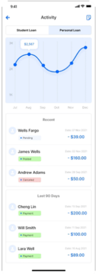

Good morning, Sallie
Student loans
$315.00
Total Amount Due
Pay
View
Personal loans
$124.53
Total Amount Due on 5/20
Pay
View
Need money for college?
Apply for a student loan
Home
Activity
FICO Score
Message us
More


Good Morning
$ 321.00
Available Balance
Activity
Fico Score
Transaction
Reward
Transfer History
John
Steve
Morgan
Andrea
Wills
New Offers for Student
Student Loan
$ 306.52
Personal Loan
$ 125.00
Need Money for College?
Choose the Private Student Loan

Existing

Improved

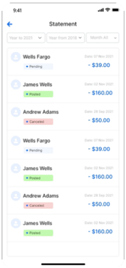

9:41
Activity
Student Loans
Personal Loans
Recent
6/11/2019
Wells Fargo-3464
-$100.00
Pending
6/11/2019
Wells Fargo-3464
-$100.00
Posted
6/11/2019
Wells Fargo-3464
-$100.00
Canceled
Posted (Last 90 Days)
5/11/2019
Payment
-$200.00
4/11/2019
Payment
-$200.00
3/11/2019
Payment
-$200.00
Home
Activity
FICO Score
Message us
More


9:41
Activity
Student Loan
Personal Loan
$2,567
Recent
Wells Fargo
- $39.00
James Wells
- $160.00
Andrew Adams
- $50.00
Last 90 Days
Cheng Lin
- $200.00
Will Smith
- $100.00
Lara Well
- $89.00

**In this activity screen:**
An old tab style was a part of this screen, no any interactive graph and statics was displayed on screen.

**Recommendation:**
- We improve the tabs response rate and design.
- we also added graph to show statics more clear.

Improved


9:41
Statement
Year to 2021
Year from 2018
Month All
Wells Fargo
Pending
- $39.00
James Wells
Posted
- $160.00
Andrew Adams
Canceled
- $50.00
Wells Fargo
Pending
- $39.00
James Wells
Posted
- $160.00
Andrew Adams
Canceled
- $50.00
James Wells
Posted
- $160.00

**In this Statement screen:**
On the existing screen there was no any filter options and the list was very congested.

**Recommendation:**
- We added filter option to check statements.
- User names and their online status ll show on every activity/.

## Typography And Colors

Graphik Regular

**Graphik Medium**

**Graphik Bold**

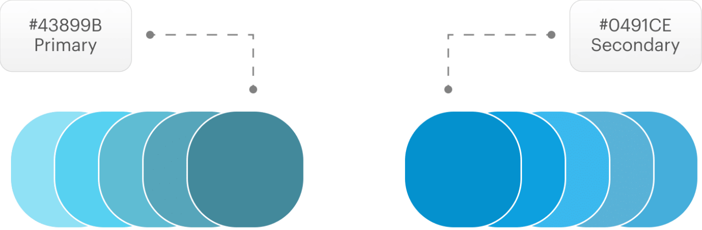
A great design system helps you design and build digital products a lot faster because they give you access to icons, typography rules, color palettes, and other design rules to follow during app or web development and the Fonts for apps play a major role in your users' experience. We have used more advanced and trending font.

Regular 1234567890 | **Medium** abcdefghijklmnopqrstuvwxyz | **Bold** ABCDEFGHIJKLMNOPQRSTUVWXYZ

| Name | Class | Font Weight | Font Size | Line Height |
|---|---|---|---|---|
| Heading 1 | H1 | Medium | 32px | 76px |
| Heading 2 | H2 | Semibold | 18px | 20px |
| Heading 3 | H3 | Medium | 15px | Auto |
| Body | H4 | Book | 18px | 20px |

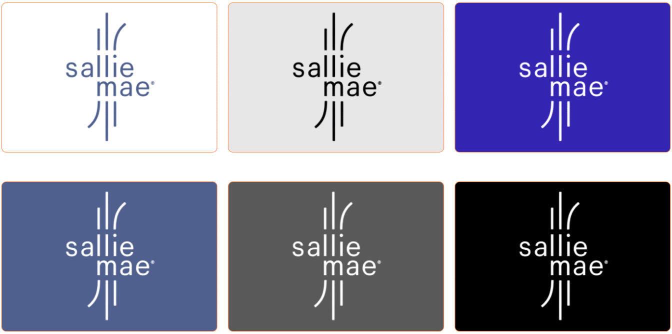
## Modern Color Palette

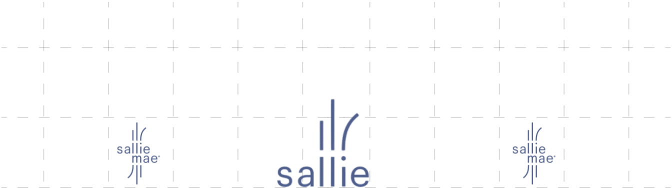
A well designed color palette can help create a memorable user experience and establish a strong brand identity.


#43899B
Primary
#0491CE
Secondary

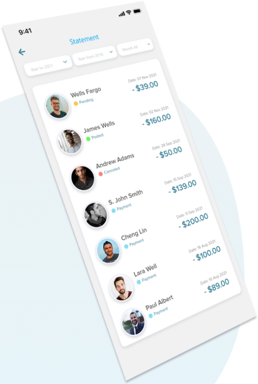
## Logo Variations

- A logo variation is a version of your primary logo, just re-arranged in a different format, sometimes referred to as your secondary logo.




sallie mae
sallie
sallie mae

mae®

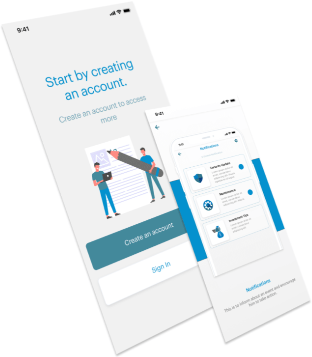

9:41
Statement
Year to 2021
Year from 2018
Month All

| | | | |
|---|---|---|---|
| Wells Fargo | Pending | Date: 07 Nov 2021 | - $39.00 |
| James Wells | Posted | Date: 02 Nov 2021 | - $160.00 |
| Andrew Adams | Canceled | Date: 28 Sep 2021 | - $50.00 |
| S. John Smith | Payment | Date: 15 Sep 2021 | - $139.00 |
| Cheng Lin | Payment | Date: 11 Sep 2021 | - $200.00 |
| Lara Well | Payment | Date: 16 Aug 2021 | - $100.00 |
| Paul Albert | Payment | Date: 10 Aug 2021 | - $89.00 |

## New Features

- Advanced Account Insights
- The Rise of Biometric Authentication
- Voice Command and Voice Recognition
- Online TransactionsWithdraw / ATM Connectivity
- Focus on Cybersecurity / Alerts Update

- Cash Back & Reward on Referral and transaction
- Intelligent AI Chatbots
- QR Code Payments
- View and share Receipts
- Focus on Cybersecurity / Alerts Update


9:41
Create an account
Sign In
9:41
Notifications
Security Update
Maintenance
Investment Tips

Start by creating an account.

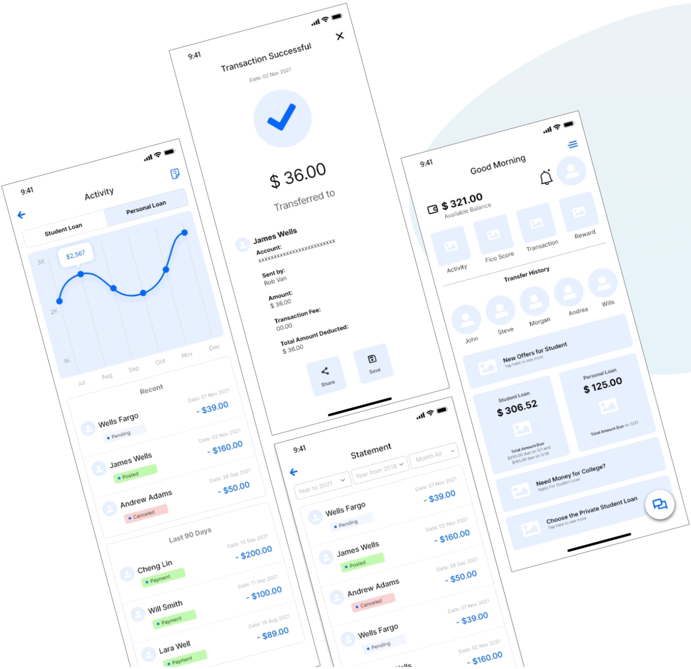
Create an account to access more

Notifications

This is to inform about an event and encourage him to take action.

# Low Fidelity Mockups

A low-fidelity mockup is intentionally basic so you can focus on design and flow rather than intricate details. These designs can be created on just about anything—a napkin, graph paper, a whiteboard, or a digital, visual workspace.



9:41
Activity
Student Loan
Personal Loan
$2,567
3K
2K
1K
Jul
Aug
Sep
Oct
Nov
Dec
Recent
Wells Fargo
Pending
Date: 07 Nov 2021
- $39.00
James Wells
Posted
Date: 02 Nov 2021
- $160.00
Andrew Adams
Canceled
Date: 28 Sep 2021
- $50.00
Last 90 Days
Cheng Lin
Payment
Date: 15 Sep 2021
- $200.00
Will Smith
Payment
Date: 11 Sep 2021
- $100.00
Lara Well
Payment
Date: 16 Aug 2021
- $89.00
9:41
Transaction Successful
Date: 02 Nov 2021
$ 36.00
Transferred to
James Wells
Share
Save
9:41
Statement
Year to 2021
Year from 2018
Month All
Wells Fargo
Pending
Date: 07 Nov 2021
- $39.00
James Wells
Posted
Date: 02 Nov 2021
- $160.00
Andrew Adams
Canceled
Date: 28 Sep 2021
- $50.00
Wells Fargo
Pending
Date: 07 Nov 2021
- $39.00
Date: 02 Nov 2021
- $160.00
9:41
Good Morning
$ 321.00
Available Balance
Activity
Fico Score
Transaction
Reward
Transfer History
John
Steve
Morgan
Andrea
Wills
New Offers for Student
Tap here to see more
Student Loan
$ 306.52
Total Amount Due
$250.00 due on 5/1 and
$165.00 due on 5/18
Personal Loan
$ 125.00
Total Amount Due on 5/21
Need Money for College?
Apply For Student Loan
Choose the Private Student Loan
Tap here to see more

Account:
xxxxxxxxxxxxxxxxxxxxxxxxxx

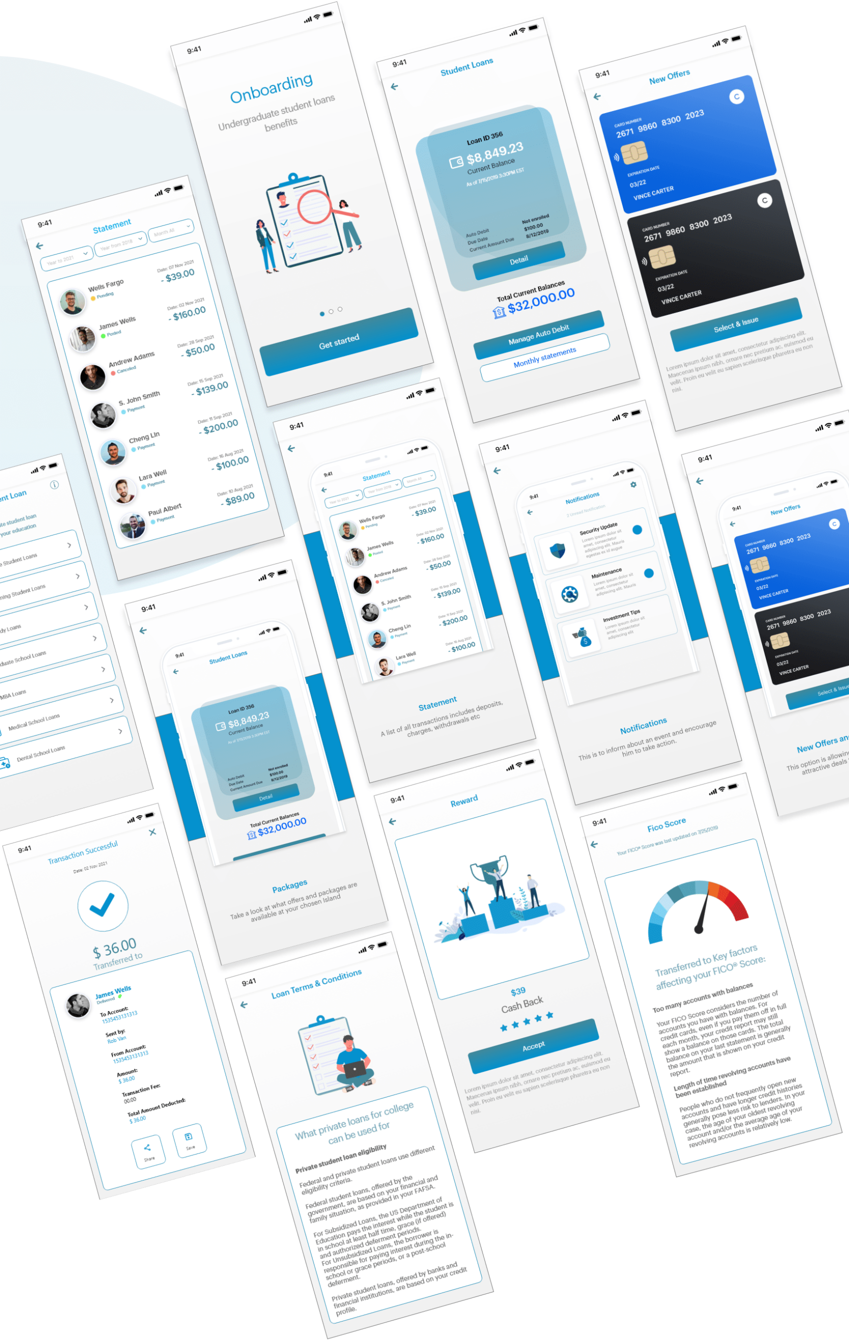
Sent by:
Rob Van

Amount:
$ 36.00

Transaction Fee:
00.00

Total Amount Deducted:
$ 36.00

# All UI Screens



9:41

## Onboarding

Undergraduate student loans benefits

Get started

---

9:41

## Student Loans

Loan ID 356

$8,849.23

Current Balance

As of 7/15/2019 3:30PM EST

| | |
|---|---|
| Auto Debit | Not enrolled |
| Due Date | $100.00 |
| Current Amount Due | 8/12/2019 |

Detail

Total Current Balances

$32,000.00

Manage Auto Debit

Monthly statements

---

9:41

## New Offers

CARD NUMBER
2671 9860 8300 2023
EXPIRATION DATE
03/22
VINCE CARTER

CARD NUMBER
2671 9860 8300 2023
EXPIRATION DATE
03/22
VINCE CARTER

Select & Issue

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Maecenas ipsum nibh, ornare nec pretium ac, euismod eu velit. Proin eu velit eu sapien scelerisque pharetra eu non nisi.

---

9:41

## Statement

Year to 2021 · Year from 2018 · Month All

| | |
|---|---|
| **Wells Fargo**<br>Pending | Date: 07 Nov 2021<br>- $39.00 |
| **James Wells**<br>Posted | Date: 02 Nov 2021<br>- $160.00 |
| **Andrew Adams**<br>Canceled | Date: 28 Sep 2021<br>- $50.00 |
| **S. John Smith**<br>Payment | Date: 15 Sep 2021<br>- $139.00 |
| **Cheng Lin**<br>Payment | Date: 11 Sep 2021<br>- $200.00 |
| **Lara Well**<br>Payment | Date: 16 Aug 2021<br>- $100.00 |
| **Paul Albert**<br>Payment | Date: 10 Aug 2021<br>- $89.00 |

---

ent Loan

ate student loan
your education

e Student Loans

ning Student Loans

dy Loans

duate School Loans

MBA Loans

Medical School Loans

Dental School Loans

---

9:41

9:41
Statement
Year to 2021 · Year from 2018 · Month All
Wells Fargo Pending Date: 07 Nov 2021 - $39.00
James Wells Posted Date: 02 Nov 2021 - $160.00
Andrew Adams Canceled Date: 28 Sep 2021 - $50.00
S. John Smith Payment Date: 15 Sep 2021 - $139.00
Cheng Lin Payment Date: 11 Sep 2021 - $200.00
Lara Well Payment Date: 16 Aug 2021 - $100.00

### Statement

A list of all transactions includes deposits, charges, withdrawals etc

---

9:41

9:41

Notifications

2 Unread Notification

**Security Update**
Lorem ipsum dolor sit amet, consectetur adipiscing elit. Mauris egestas ex id augue

**Maintenance**
Lorem ipsum dolor sit amet, consectetur adipiscing elit. Mauris

**Investment Tips**
Lorem ipsum dolor sit amet, consectetur adipiscing elit

### Notifications

This is to inform about an event and encourage him to take action.

---

9:41

9:41
New Offers
CARD NUMBER 2671 9860 8300 2023 EXPIRATION DATE 03/22 VINCE CARTER
CARD NUMBER 2671 9860 8300 2023 EXPIRATION DATE 03/22 VINCE CARTER
Select & Issue

### New Offers an

This option is allowin
attractive deals

---

9:41

9:41
Student Loans
Loan ID 356
$8,849.23
Current Balance
As of 7/15/2019 3:30PM EST
Auto Debit Not enrolled
Due Date $100.00
Current Amount Due 8/12/2019
Detail
Total Current Balances
$32,000.00

### Packages

Take a look at what offers and packages are available at your chosen Island

---

9:41

## Transaction Successful

Date: 02 Nov 2021

$ 36.00
Transferred to

**James Wells**
Delivered

To Account:
1535453131313

Sent by:
Rob Van

From Account:
1535453131313

Amount:
$ 36.00

Transaction Fee:
00.00

Total Amount Deducted:
$ 36.00

Share · Save

---

9:41

## Reward

$39

Cash Back

★ ★ ★ ★ ★

Accept

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Maecenas ipsum nibh, ornare nec pretium ac, euismod eu velit. Proin eu velit eu sapien scelerisque pharetra eu non nisi.

---

9:41

## Fico Score

Your FICO® Score was last updated on 7/25/2019

### Transferred to Key factors affecting your FICO® Score:

**Too many accounts with balances**

Your FICO Score considers the number of accounts you have with balances. For credit cards, even if you pay them off in full each month, your credit report may still show a balance on those cards. The total balance on your last statement is generally the amount that is shown on your credit report.

**Length of time revolving accounts have been established**

People who do not frequently open new accounts and have longer credit histories generally pose less risk to lenders. In your case, the age of your oldest revolving account and/or the average age of your revolving accounts is relatively low.

---

9:41

## Loan Terms & Conditions

### What private loans for college can be used for

**Private student loan eligibility**

Federal and private student loans use different eligibility criteria.

Federal student loans, offered by the government, are based on your financial and family situation, as provided in your FAFSA.

For Subsidized Loans, the US Department of Education pays the interest while the student is in school at least half time, grace (if offered) and authorized deferment periods. For Unsubsidized Loans, the borrower is responsible for paying interest during the in-school or grace periods, or a post-school deferment.

Private student loans, offered by banks and financial institutions, are based on your credit profile.