



USE CASE

Adding functionality

Project details

- ✦ Project: Wallet app / Apple Pay
- ✦ Client: Personal project
- ✦ Date: October xx 2020
- ✦ My role: UX designer
- ✦ Capacity: Private case



Challenges / improvements

How to attack them

In Norway the Apple Pay service are growing day by day as more and more banks are facilitating the solution for their customers.

By face recognition or simply pushing a button you have made your purchase.

Convenient?

- **Absolutely!**

Still, there are some improvements and add-ons to look into, making the service even more user friendly for the users - In all ages and levels of technical understanding.

Recently my own bank opened up for the use of Apple Pay and I started to use it immediately.

Quickly I started to see the simplicity by making purchases with the service, and further on (As a UX designer) I found some possible improvements and add-ons.

Many households are in possession of several payment cards, including my own household. One private account and one joint account being used interchangeably.

So I decided to take the freedom in creating a private use case. In this presentation I will guide you through the steps I took and the outcome including high definition mockups.

User research

Online survey

Note: Due to the current Covid-19 pandemic, and further on with limited access to personal interviewing my solution was to make an online questionnaire in Google Forms.


To further look into my own experience of use and assumptions using Apple Pay I started to formulate questions that would give me a good overview of the use, and provide me with a good foundation on how to define the challenges.

The survey was posted as a link on my Facebook account together with a self made one-minute video of myself explaining about the survey.

The survey is in Norwegian language.

Link to survey:

<https://forms.gle/NXctnHL7jVoS1WDx9>



Spørreundersøkelse - Apple Pay

Denne undersøkelsen omhandler dere som har en iPhone og samtidig bruker betalingstjenesten Apple Pay.

I forbindelse med en privat use case som jeg holder på med så ønsker jeg å få et innblikk i hvordan dine erfaringer er med tjenesten.

Det tar bare noen minutter å gjennomføre spørreundersøkelsen og er helt anonym, så jeg håper at du kan ta deg tid til å hjelpe til slik at jeg kan fullføre prosjektet mitt :)

Kjønn *

Kvinne

Mann

Alder *

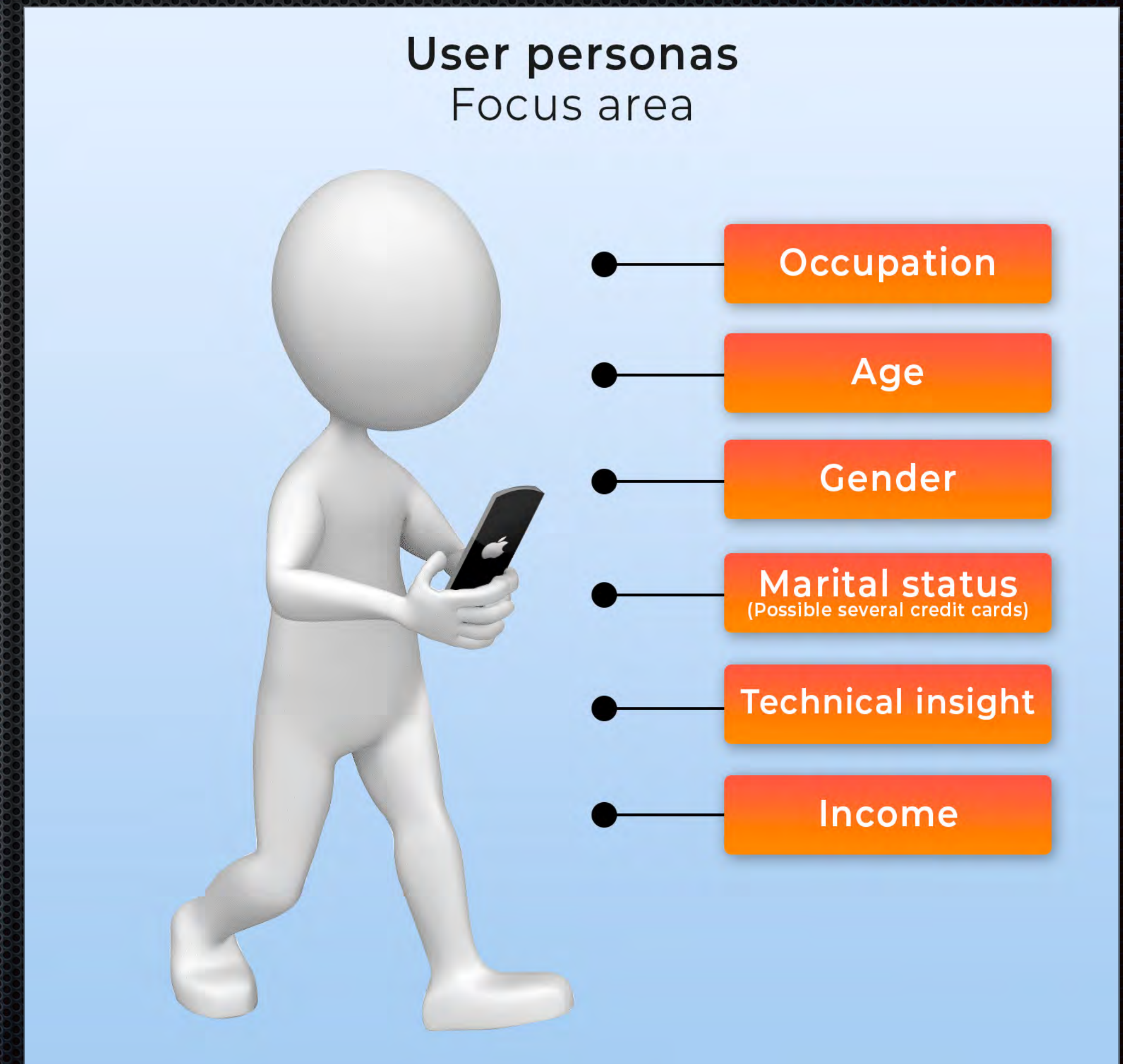
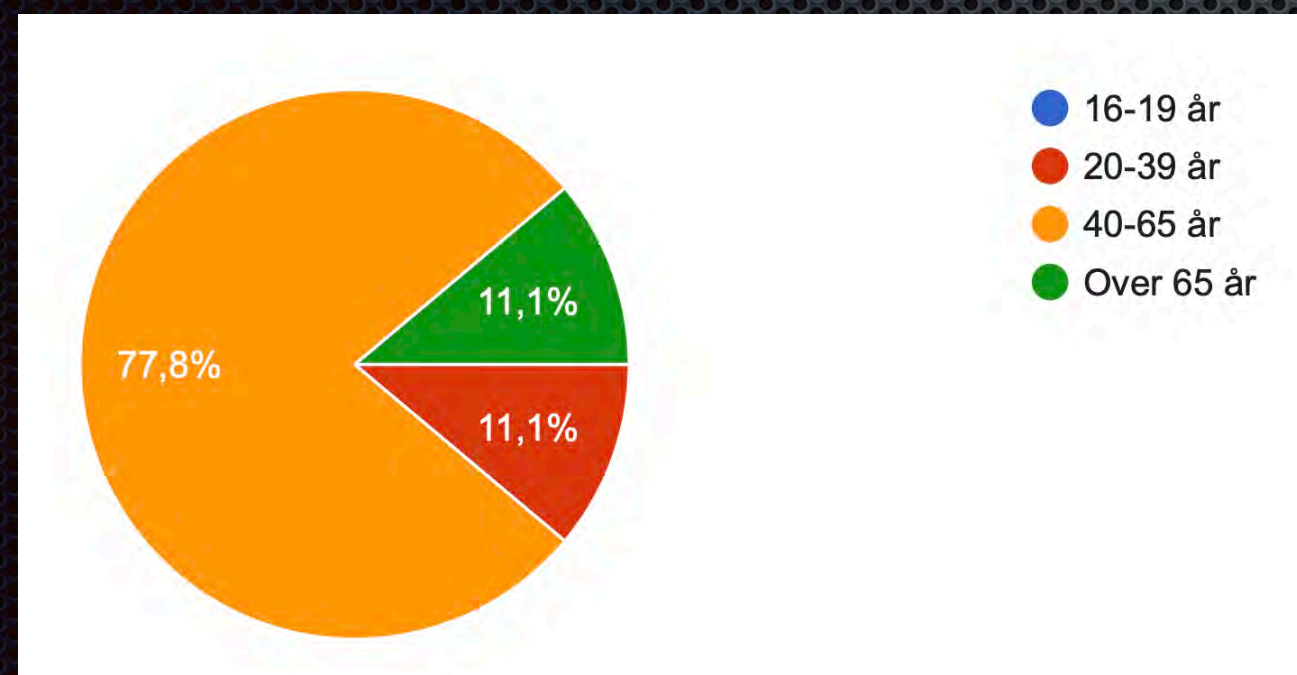
16-19 år

User personas

Based on the collected answers from the user survey I started to create user personas.

It was interesting that almost 80% of the people attended in the survey was at the age of 40-65 years old. But this can also be connected with the average age using Facebook as a social media.

But on the positive side I think this is a good age-range to focus on, being in a family household situation, with a good chance of using several payment cards.



Persona 1

Philip Johnsen



Occupation: Sales agent - Shipping
Age: 60
Gender: Male
Marital status: Married with two older children
Income: 600.000 NOK / year
Several payment cards: Yes

Technical insight



Interests

Computers, cars, tech, football, fishing

Motivations

Safe income, social status, traveling

Pains/habits

Tends to use a bit more than he likes on tech and clothes. Dont want to «blow» the monthly budget. He likes to have the latest model of iPhone and to use the smartphone as a tool in everyday situations

Persona 2

Mary Olsen



Occupation: Teacher
Age: 45
Gender: Female
Marital status: Married with two children. 14 and 16 years old
Income: 500.000 NOK / year
Several payment cards: Yes

Technical insight



Interests

Interior, cooking, being with good friends and family

Motivations

To be happily married, shopping for good offers, traveling

Pains/habits

Finding new tech (Apps etc) less intuitive sometimes. Asks her children for help when all she really wants is to find the solutions herself
Feels it is challenging when using Apple Pay when she has several credit cards that is used interchangeably. Dont want to «hold up» the queue standing at the counter in the store.

Persona 3

Alexander Nilsen



Occupation: Electrician
Age: 25
Gender: Male
Marital status: Single
Income: 650.000 NOK / year
Several payment cards: No

Technical insight



Interests

Tech, Youtube, gaming

Motivations

Installing new IoT solutions in houses. Likes to drive his Tesla S

Pains/habits

Uses only mobile device for things like house, car, payment etc. Feels that he has to bring his payment card with him when shopping if mobile payment is not accepted at certain places.

Persona 4

Tina Hansen

«Extreme user»



Occupation: Backend developer
Age: 34
Gender: Female
Marital status: Married, one child
Income: 800.000 NOK / year
Several payment cards: Yes

Technical insight



Interests

New tech solutions, Apple devices, knitting, stock trading

Motivations

Loves to be a part of developing new products, curious of new tech.

Pains/habits

Always hopes that the store uses mobile payment so that she can do payment in a convenient way. Loves to think out new solutions when being in public space.

Storyboarding - User persona: Mary Olsen

Image 1:

Standing at the counter at a grocery store. Putting all groceries at the counter with smartphone ready for Apple Pay

Image 2:

Getting ready to conduct the payment but wants to use another payment card which is used for household purchases. Its Friday and the queue is way back in the store

Image 3:

Deciding to pay with the first payment card presented in Apple Pay just to finish and get all the groceries in the bag to leave the store

Image 4:


Thinks that it was a bit unpleasant having to think of making a decision at the counter when she was in a bit of a hurry. She needed the receipt for transferring correct amount back.

Image 5:

At home she enters the mobile app of the bank the family is using, and then she can transfer the used amount from the account of the household back to her private account.



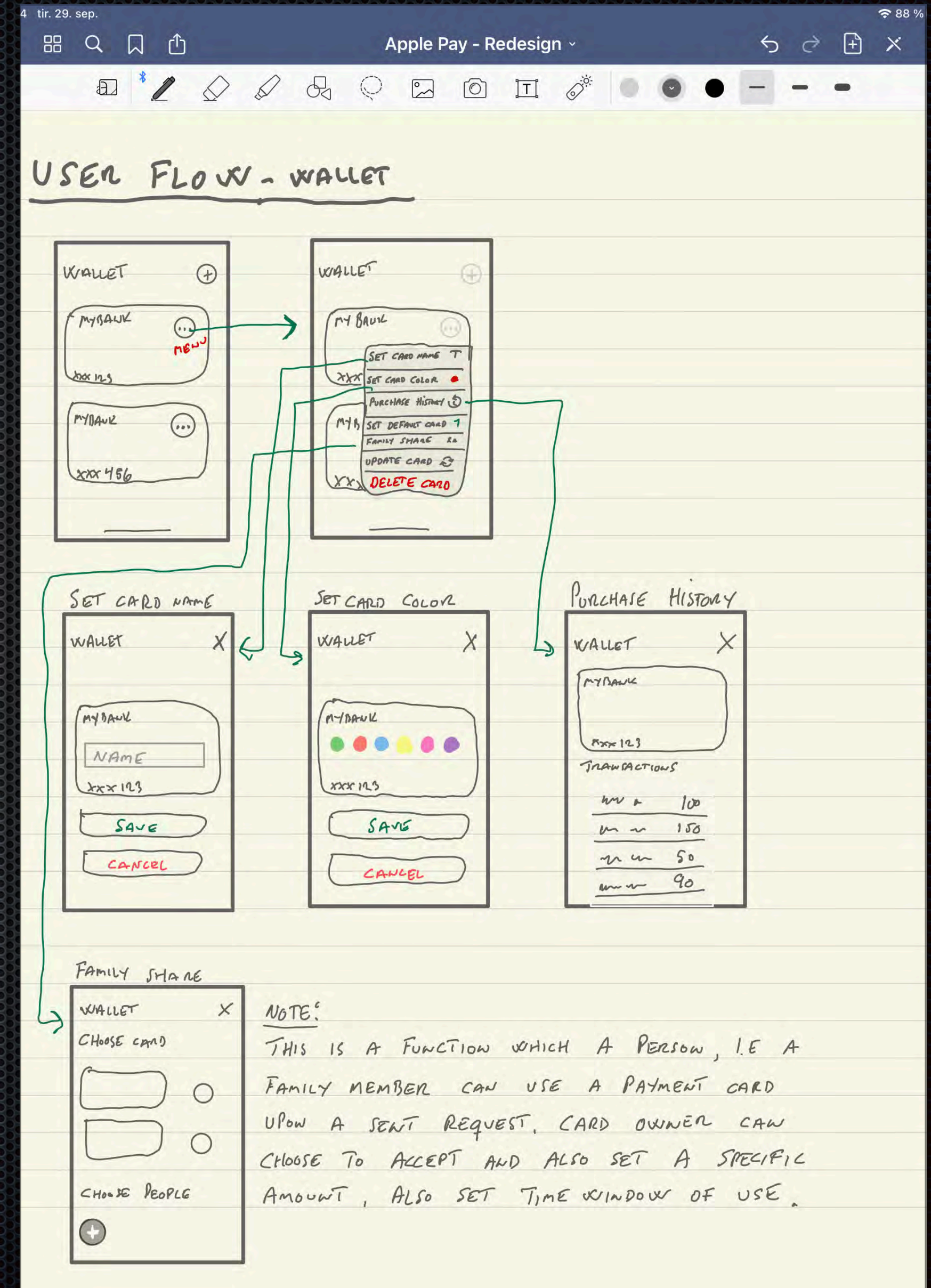
Customer journey map - User persona: Mary Olsen

CUSTOMER JOURNEY MAP Apple Pay									
Stage	Awareness	Consideration	Decision		Use			Loyalty	
CUSTOMER ACTIVITIES	Hear from friends, announcement from bank, SoMe, shops	Compare and evaluate alternatives	Add payment card to Wallet app on iPhone device	Go to grocery store	Standing at the counter - Picking up the phone	Toggle between payment cards to use	Transaction complete but with different payment card then planned	Use upon next visit to grocery store	Share experience but with discovered challenge
CUSTOMER GOALS	No goals at this point	Shop for groceries and make a payment without a physical payment card	Putting away physical payment cards and preparing to use phone	Make a payment effortlessly	Make the payment by selecting the preferred card as quickly as possible	Ask person behind the counter if any problem appear	Leave grocery store with a good feeling after payment	Leaving with a good customer experience	Share feelings and good feedback
TOUCHPOINTS	Word of mouth, IOS updates Social media	Word of mouth, web, bank information, friends and family	Adding payment card or getting help adding card from friend / familymember	Figure out the steps in making the payment at the counter	At the counter, picking up the smartphone and execute function on phone	Want to switch payment card during payment - No help from counter person	Payment done - Leaving store with a mixed feeling	Overall, happy with the simplicity of making a payment from Apple Pay	Word of mouth, SoMe 
EXPERIENCE	3	3	4	4	4	1	3	4	2
	Interested and curious	Requires some effort, but excited	Requires some effort, but excited	Excited	Requires some effort, but still excited	Frustrated	Happy, but a bit disappointed	"This was easy"	"I would really like to use a different card"
BUSINESS GOAL	Increase awareness and interest, preferred payment solution	Increase iPhone users due to easy payment solution	Increase number of bank providers using Apple Pay	Adding functions to the solution based on customer feedback	Create small overlay tutorials inside Wallet app	Make switching of payment card easy and intuitive in purchase mode	Make "previous card used" and purchase history more accesible "post-purchase"	Turn users in to the strongest "word of mouth" for the company	Turn users into their own "bosses" and turn negative experience to positive
KPI	Number of people converted from opening app to adding a payment card	New Apple Pay users	Value of solution and conversion rate	Usage of solution and conversion rate	A safe and intuitive experience for the user	Onsite customer competence and service	In purchase mode - Add a step for the user that makes them "decision-makers"	The value of use	User satisfaction
ORGANISATIONAL ACTIVITIES	Marketing campaigns	Increase awareness and add small user guides on various media	Optimize mobile payment experience	Optimize the step from physical card to mobile payment	Give the Wallet app a more psychological feel of a wallet, storing cards	Give the ability to name the cards in free-text	Make a clear visible action button when selecting a preferred payment card	Make the re-use process as the most natural thing to do	Create positive user testimonials

User flow

(Low fid sketching)

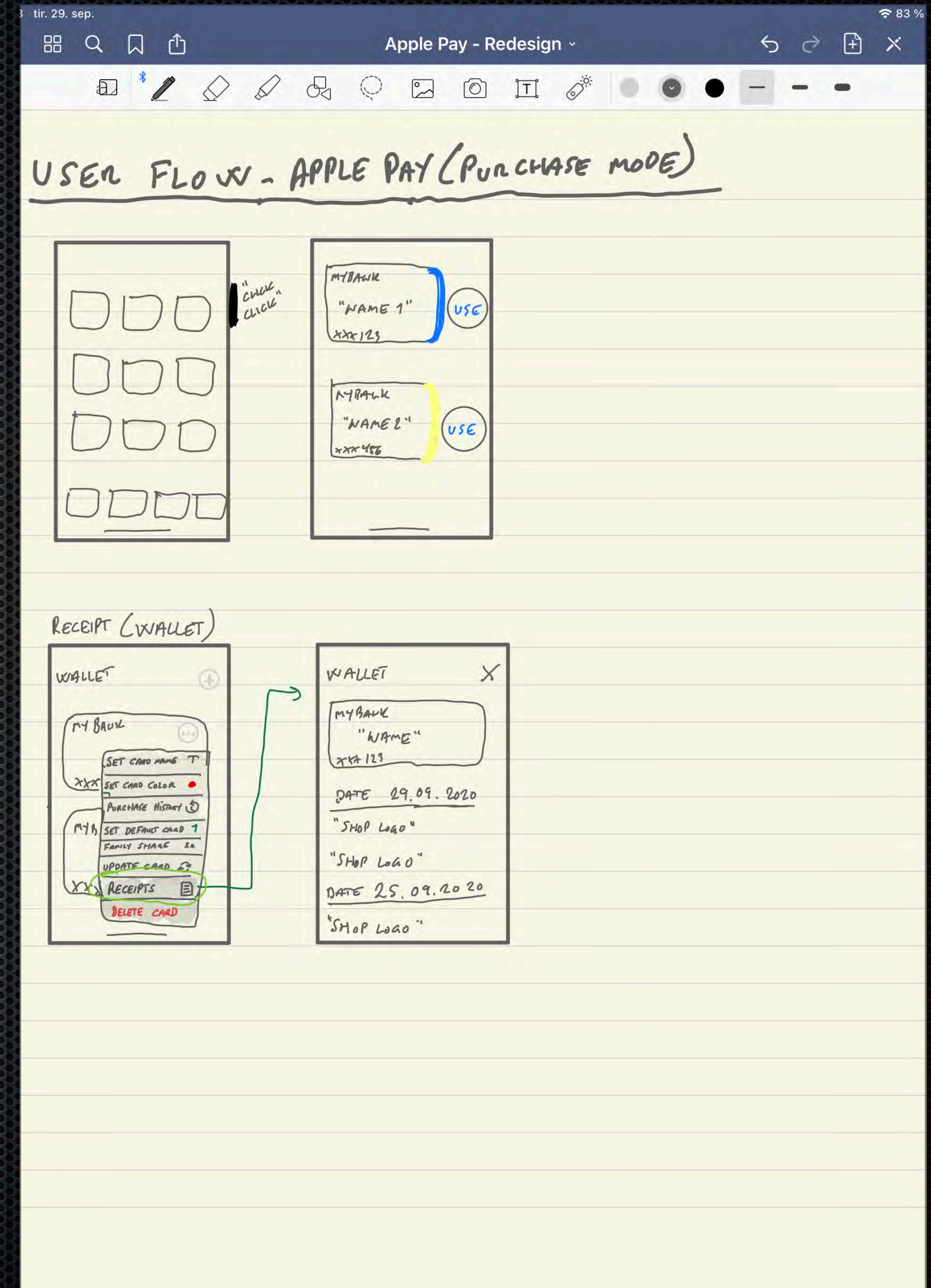
Wallet app



User flow

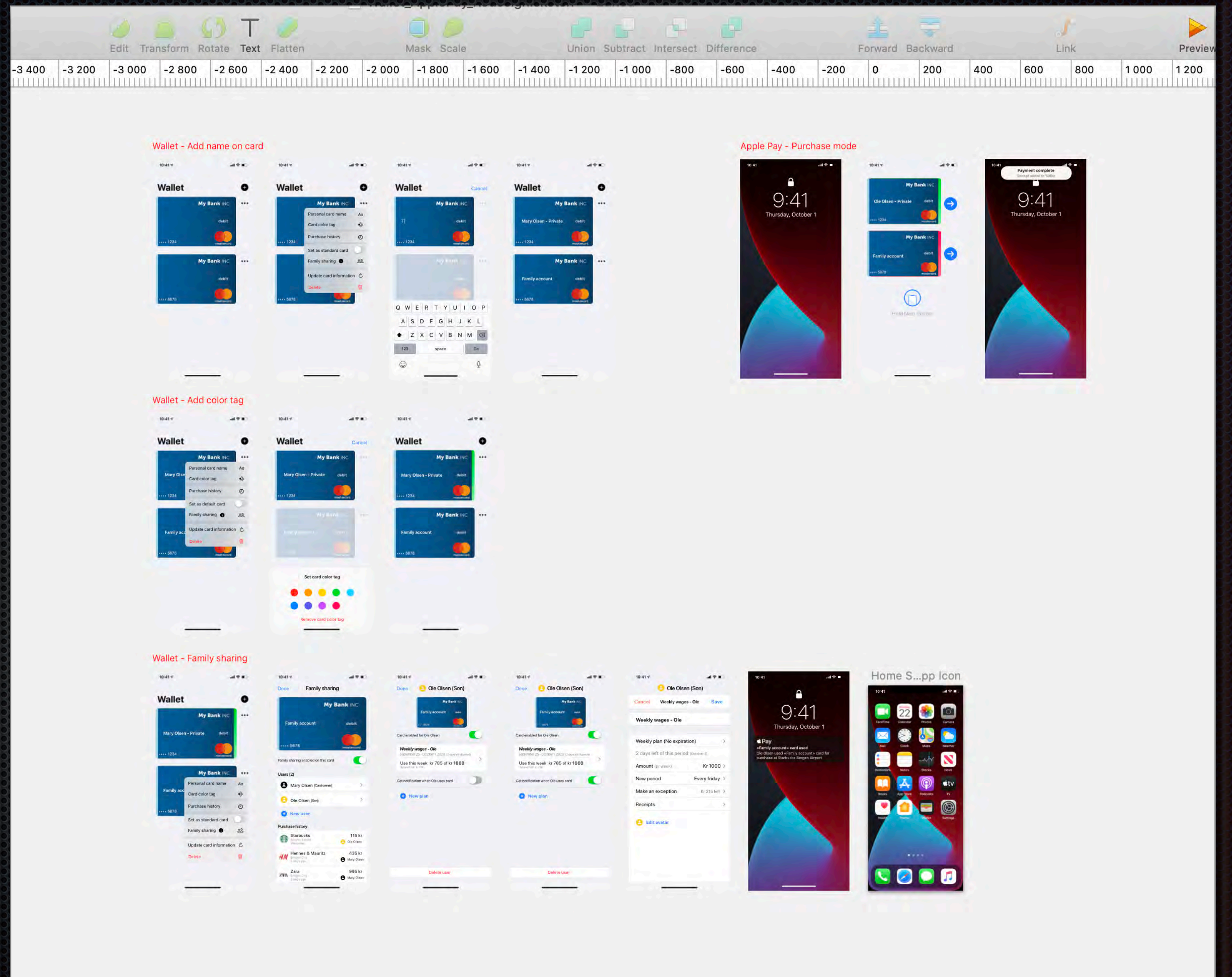
(Low fid sketching)

Apple Pay



High fidelity wire framing and mockups

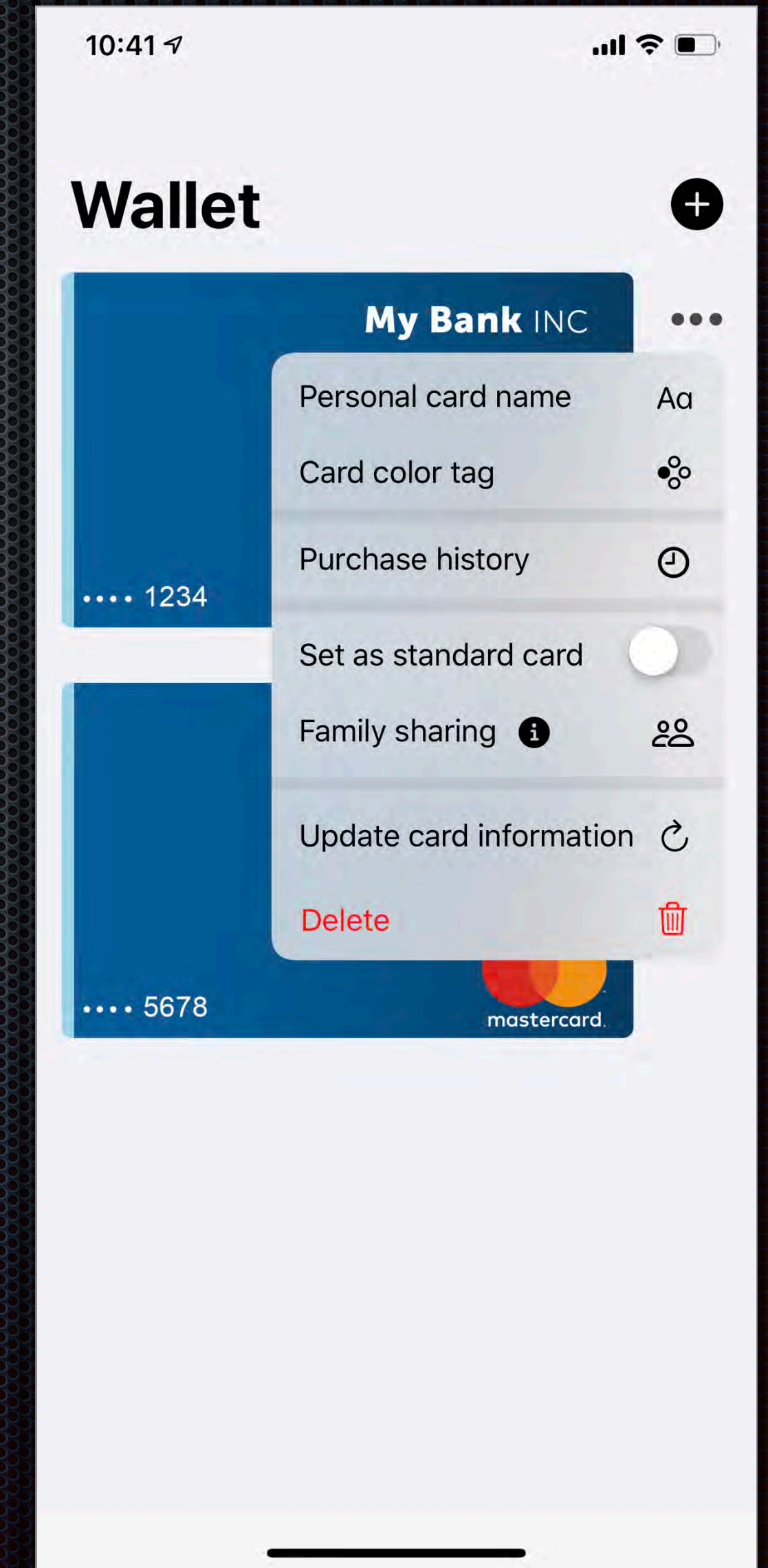
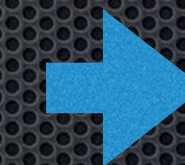
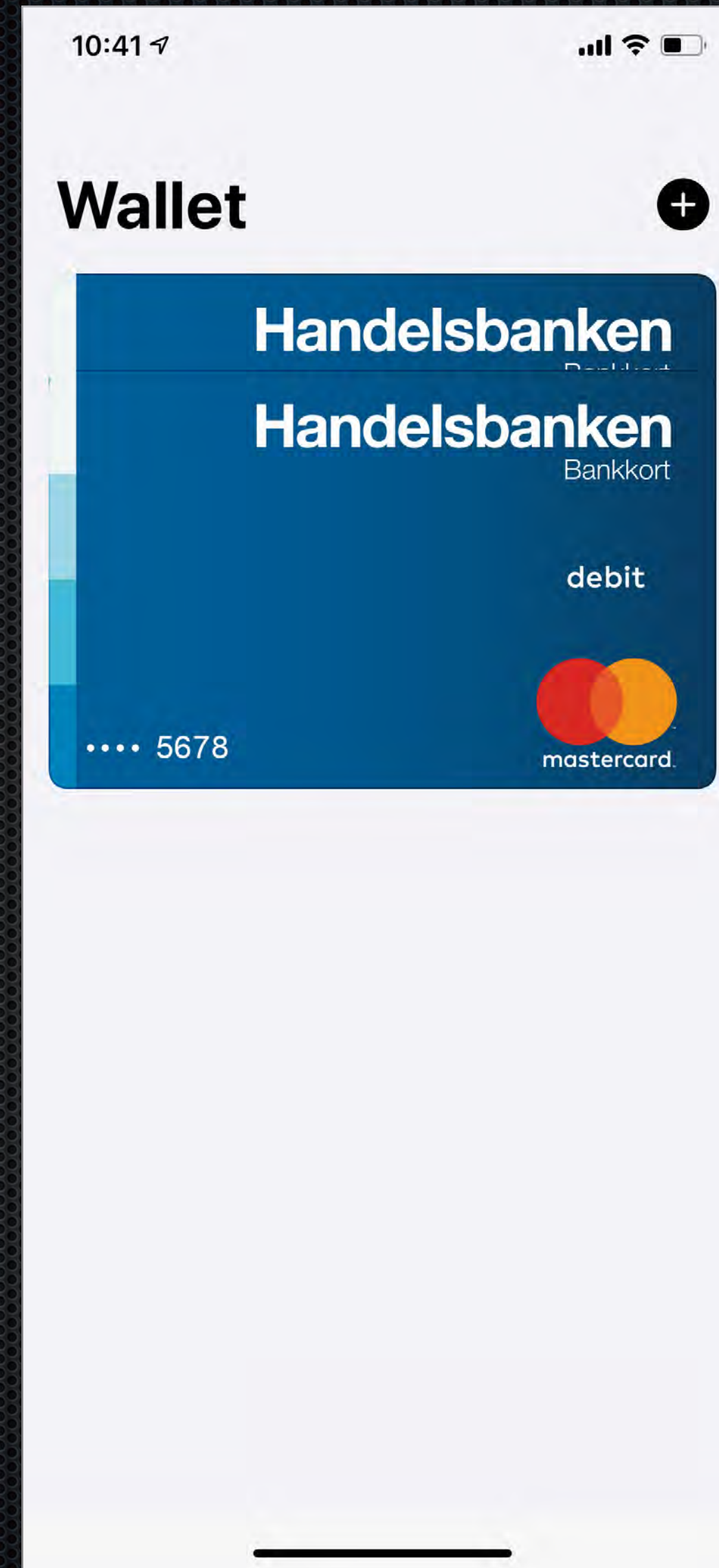
The overall simplicity and design of the Wallet app is good, so my focus was to add the functions to the solution



Main design changes

1

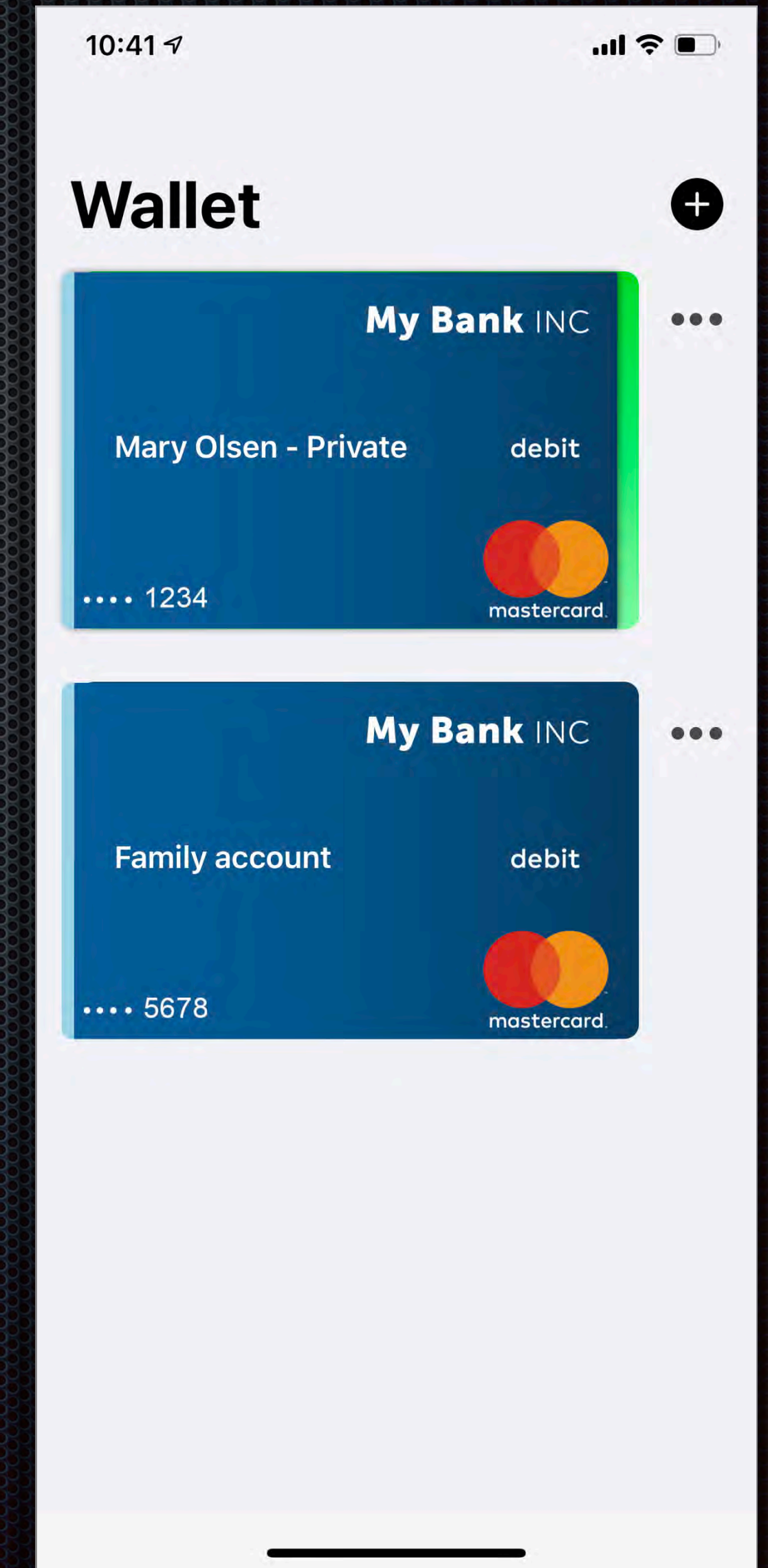
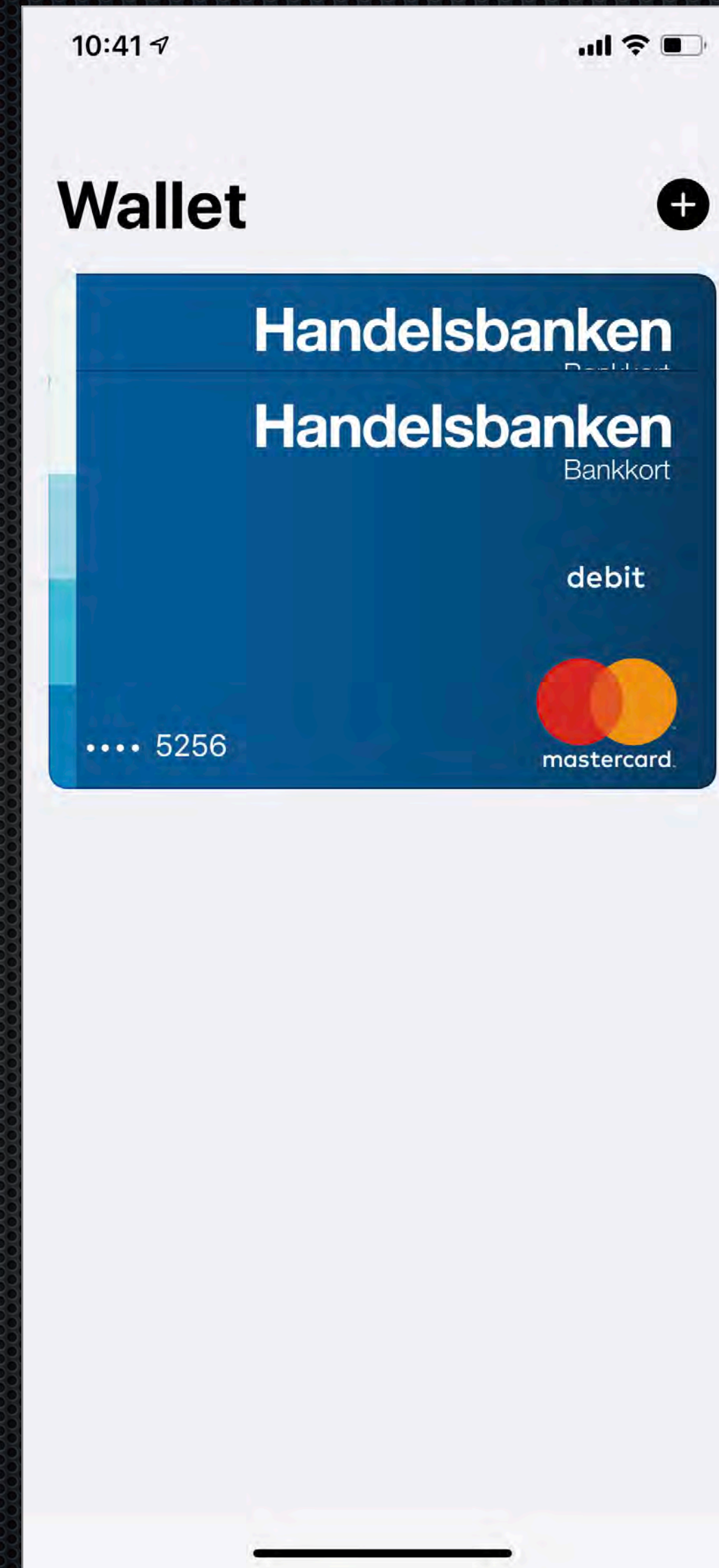
Separated cards and adding a menu to each card in Wallet



Main design changes

2

Giving the option to create a personal name on the cards, and set a color code for easy recognition during a quick peek at the screen.

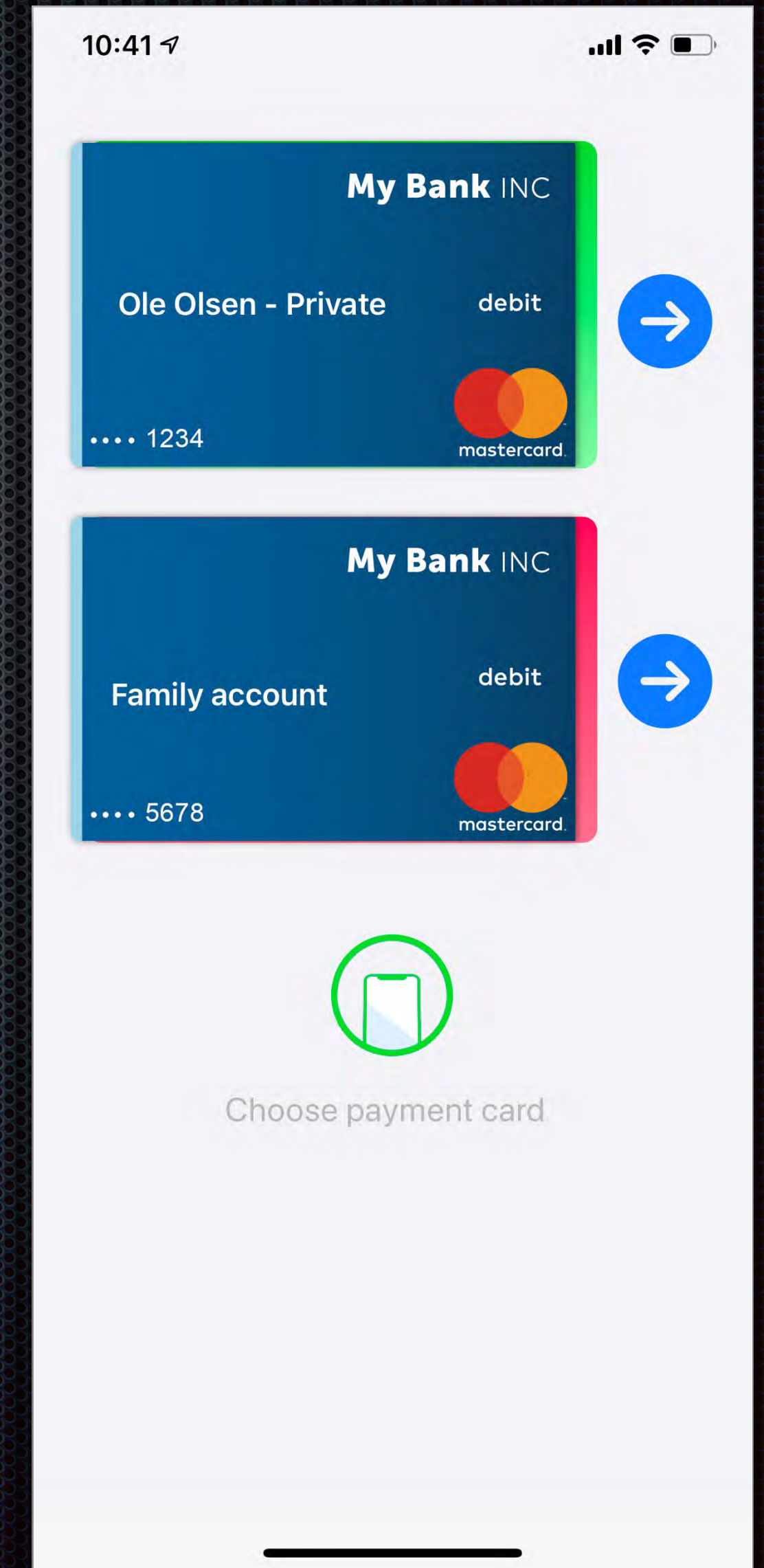
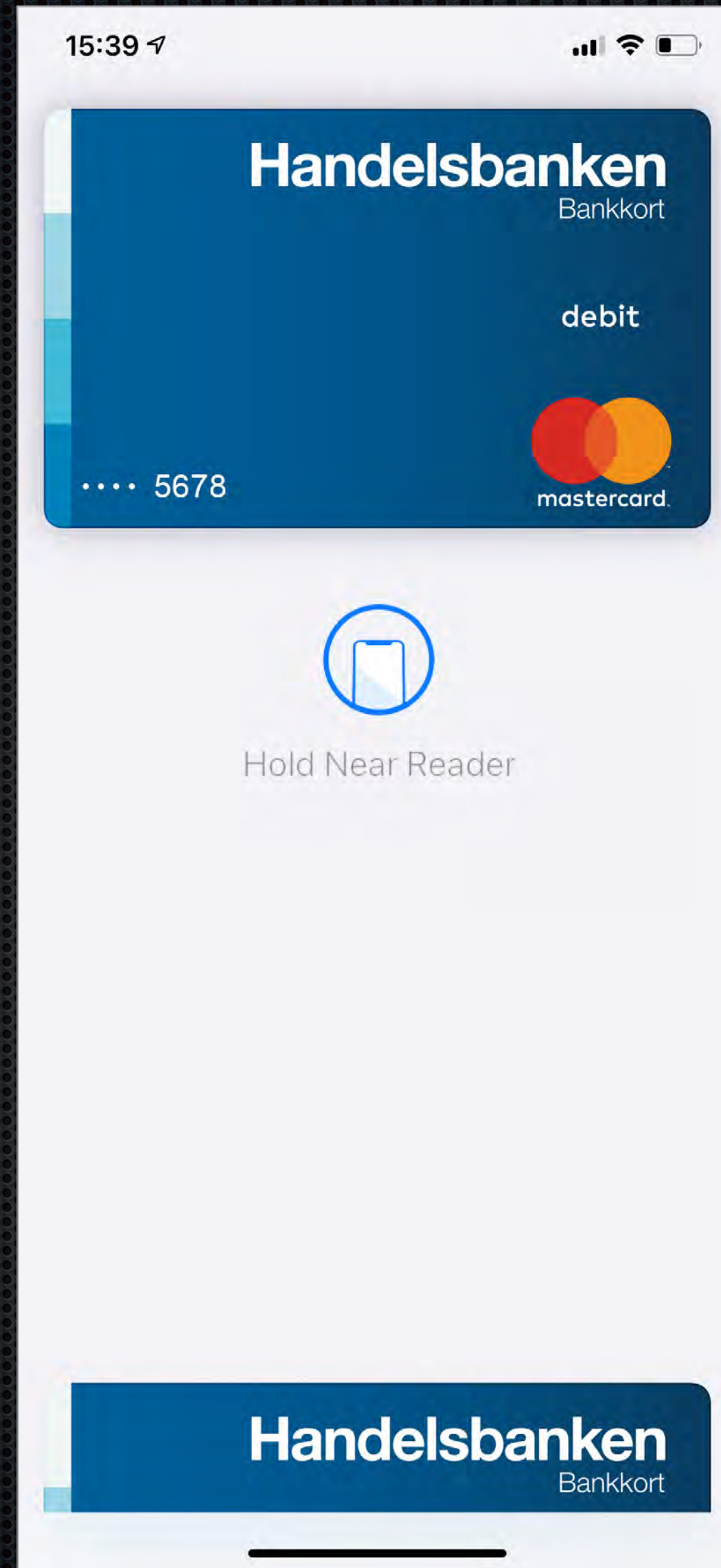


Main design changes

3

In purchase:

Adding an extra step to choose payment card in censoring mode.



New thinking

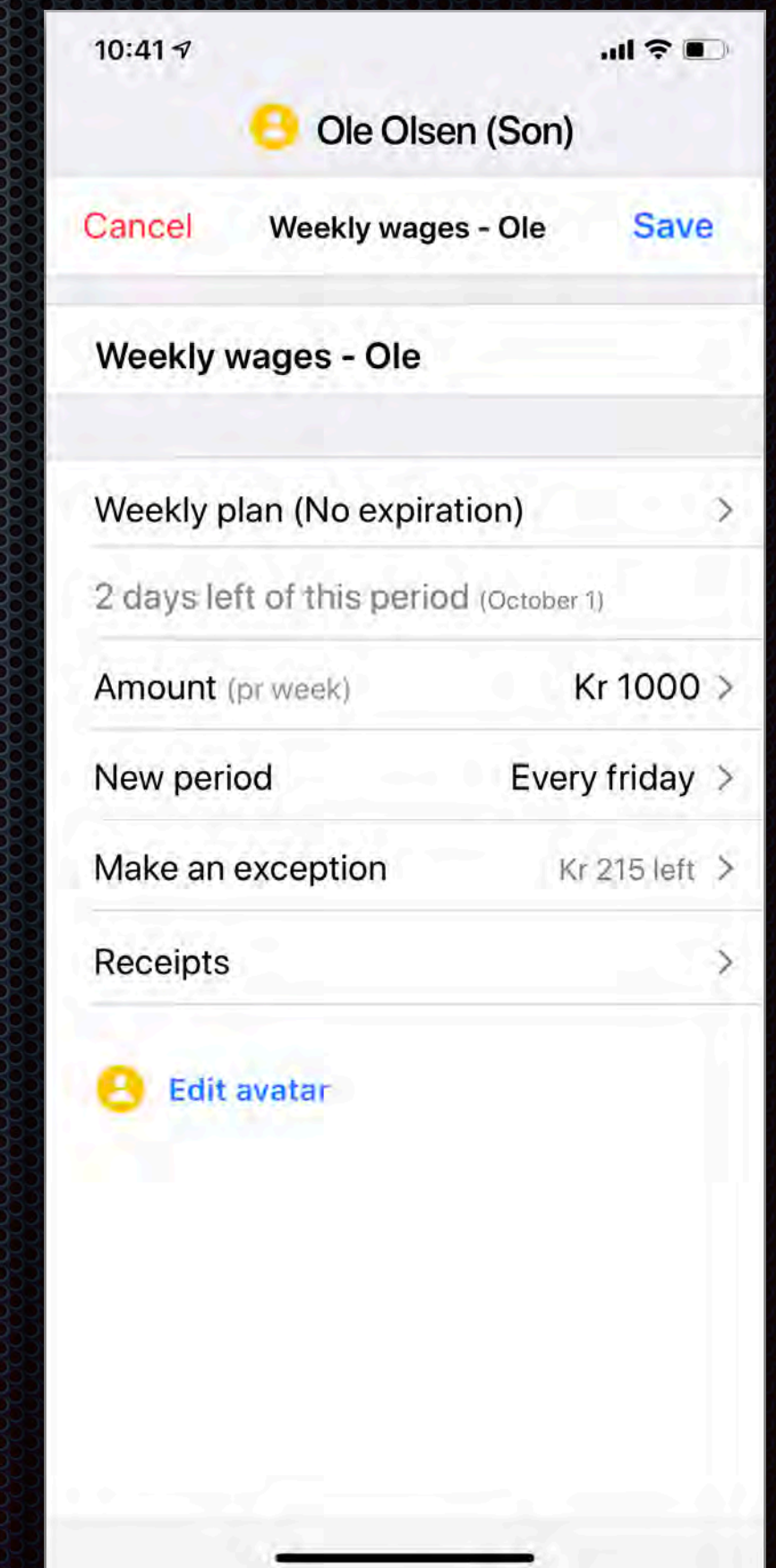
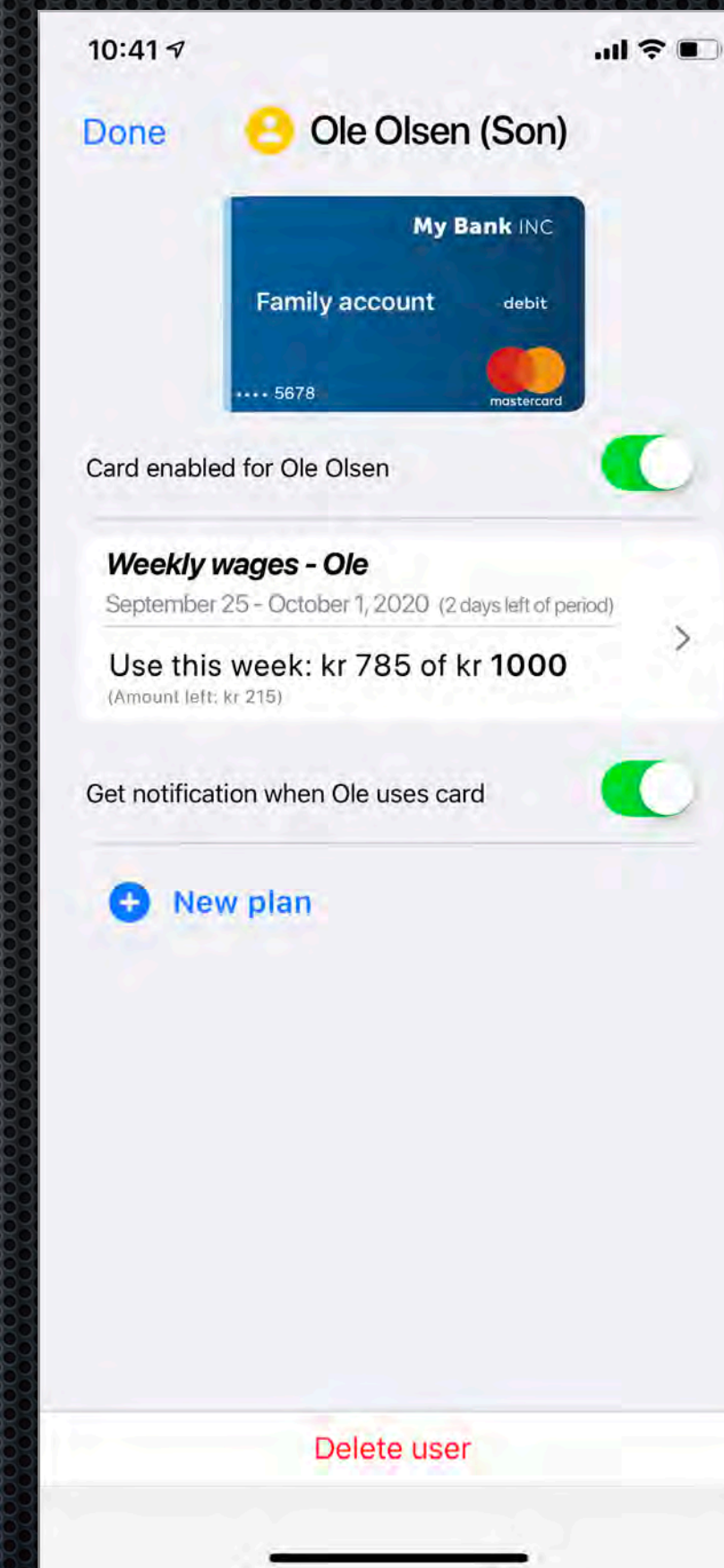
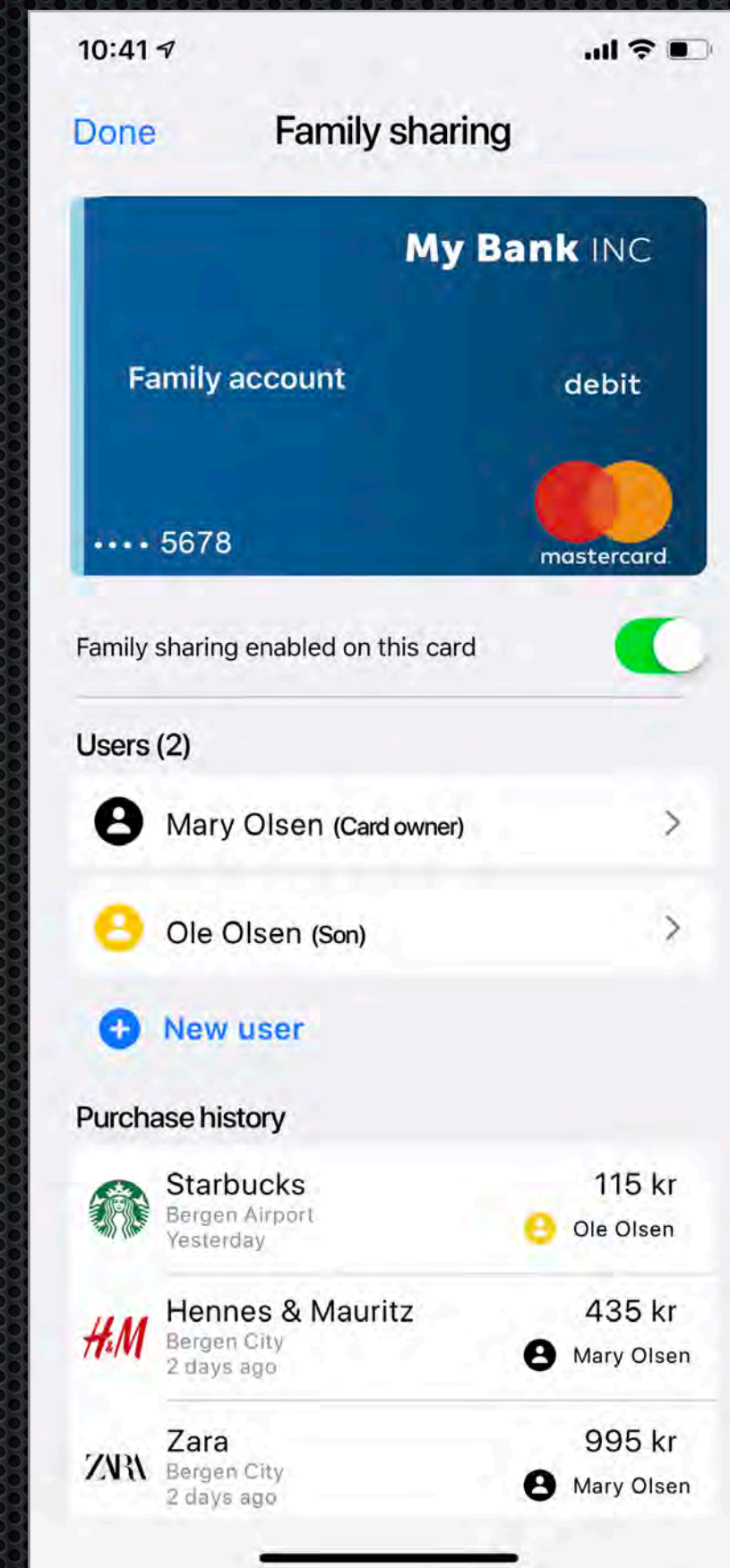
Some thoughts of new functionality..

New thinking

1

Family sharing:

Let other family members use a payment card from their own smartphone, and at the same time have total control of their usage and spending

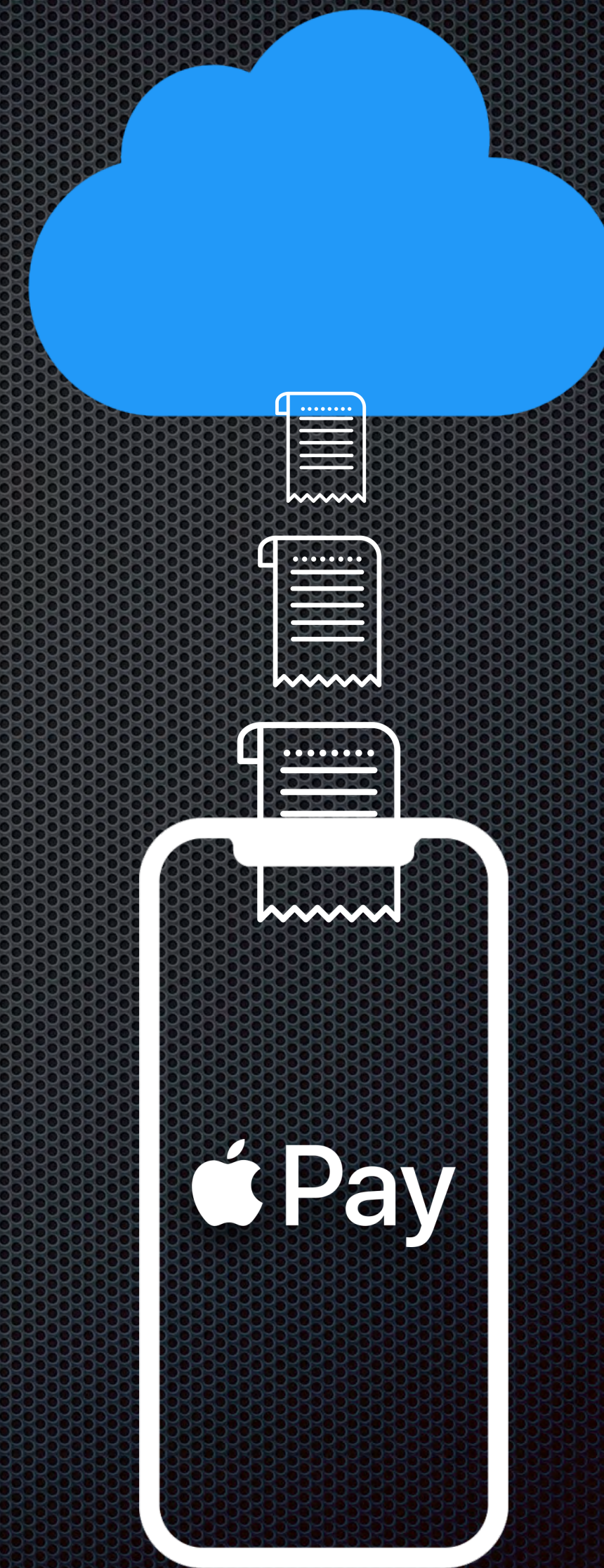


New thinking

2

Digital receipts:

Future solution of storing receipts after purchase digitally in the cloud for a certain amount of time.



The take away

A good product like Apple Pay can be a bit scary trying to improve. Personally I love using it at a daily basis. At the same time all products worldwide have possible improvements, and its our job to look for these improvements.

I wanted to take on this task due to some improvements and functions I thought about that maybe could take Apple Pay even further.

From a user research phase empathising with other users with various technical skills, to comparing my own assumptions with these answers which resulted in building wireframes and high fidelity mockups, it has been a fun ride!

Working all alone on this project I haven't had the resources to discuss technical challenges with backend or frontend developers so this has to be taken into consideration. Also I don't have any idea what strategic plans Apple have regarding the solution.

Personally I think that Apple Pay have potential to be even better, and in Norway we are «up there» with tech. Norwegians love to use digital devices as a tool.

The payment service «Vipps» (www.vipps.no) has a large market share in Norway, but as far as I know all users need to have a bank account.

If a thought function like Family Sharing («New thinking 1» - Slide 17) is possible technically and legally, then a payment card can be shared with l.e family members without the other members having to be in possession of a personal payment card. And card owner can still be in total control.

Maybe an ambitious idea but I really wanted to add it to my case.

Linkedin



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Personal portfolio



www.belilleskare.com