EMI CALCULATOR

ACME INC. | Name changed for NDA compliance

Provide shoppers a way to better understand the ownership cost and affordability of B2B products. Empower user by making them select the best finance option in the final purchase decision.

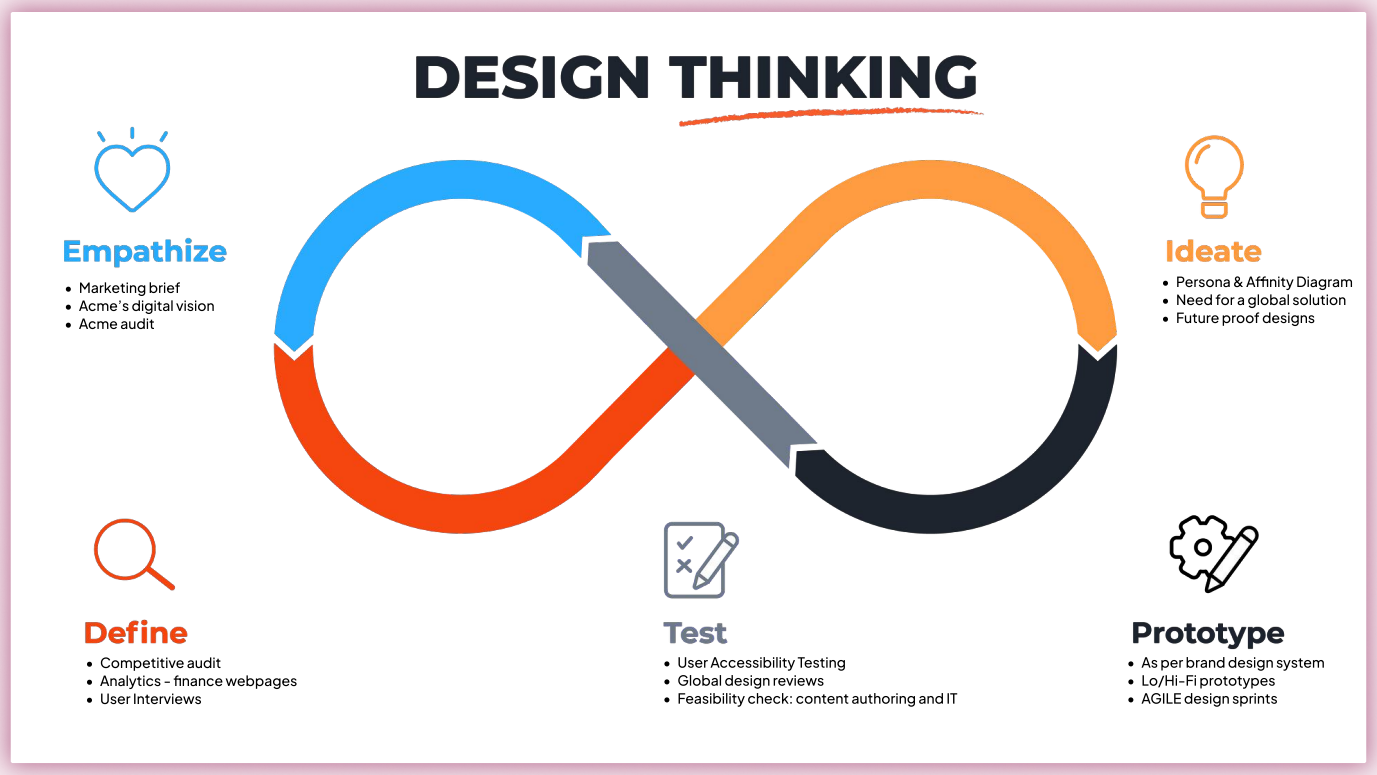
SUMMARY

Challenge: Users are confused about the existing EMI (Equated Monthly Instalment) financing options. Their expectations are varied based on their geographical locations and business needs.

Solution: Designing EMI calculator with two variants -
- Basic
- Basic + Advance

which are to be used by concerning regional sites.

My Role	Duration	Tools	Methods
UX Designer	NDA (Agile Scrum Environemnt)	Figma, Miro, Adobe Analytics, Agile Scrum	Design Thinking, Competitive Audit, Persona Generation, UAT

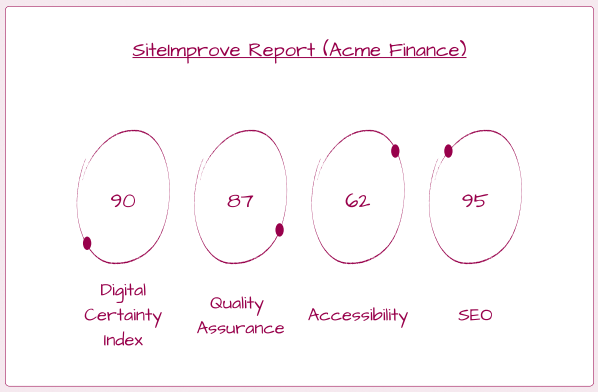


EMPATHIZE

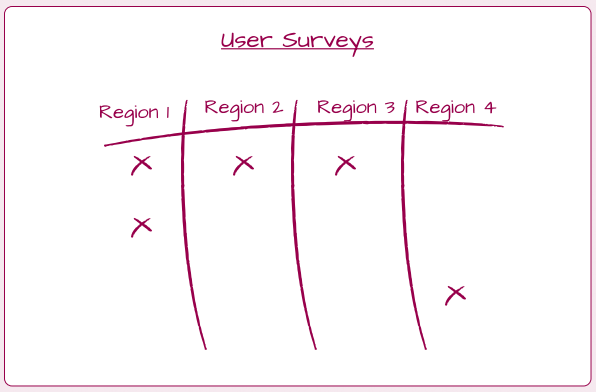
Customer prioritises affordability in purchasing decision

Financing a B2B purchase is of paramount importance to forecast the cost of ownership and life cycle of the product.

- Acme already provides a plethora of financing options to customers
- Affordability is a key factor in making the final purchase decision



Site Hygiene



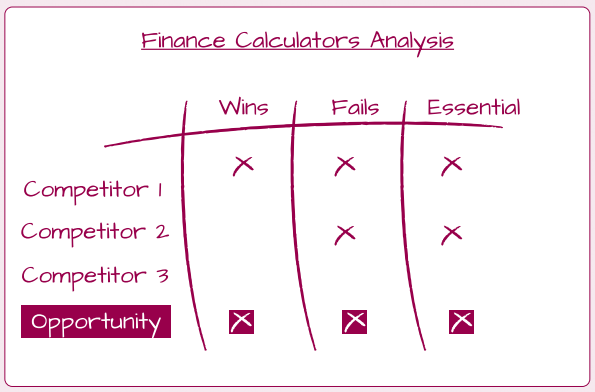
Marketing Brief

DEFINE

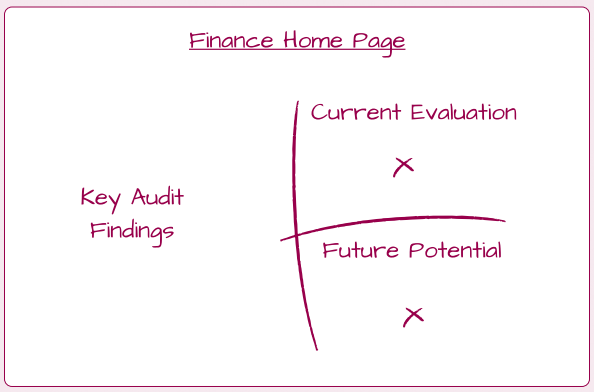
Bridging the gap between Acme Finance and Acme.com

Design a finance calculator for customers and match their loan needs with Acme finance solutions.

- Competitive audit — Graphical view is preferred for ease of understanding
- Finance Acme audit — Unclear call-to-action and negative mobile experience resulting in poor conversion rate



Competitive Audit



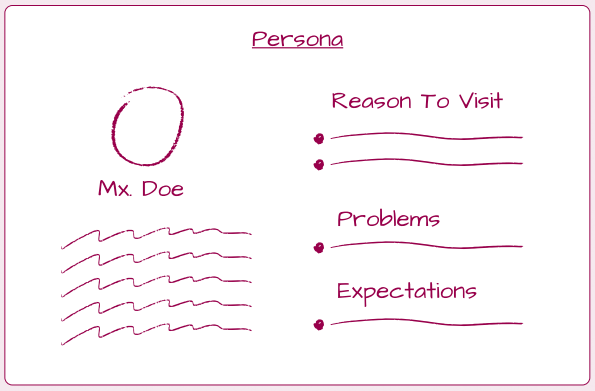
Site Audit

IDEATE

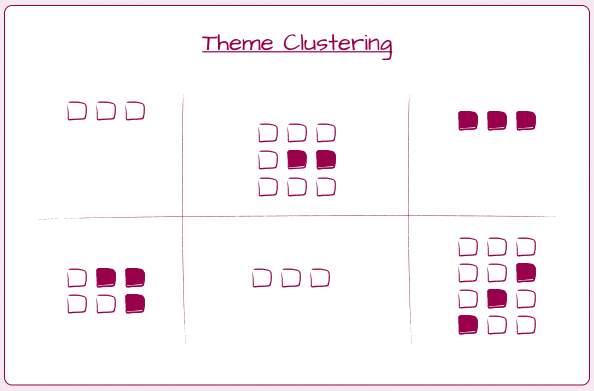
One ~~ring~~ Calculator to rule them all (regions!)

Create personas and use affinity diagrams in order to identify focus areas. Create mobile-first design in a global Agile environment.

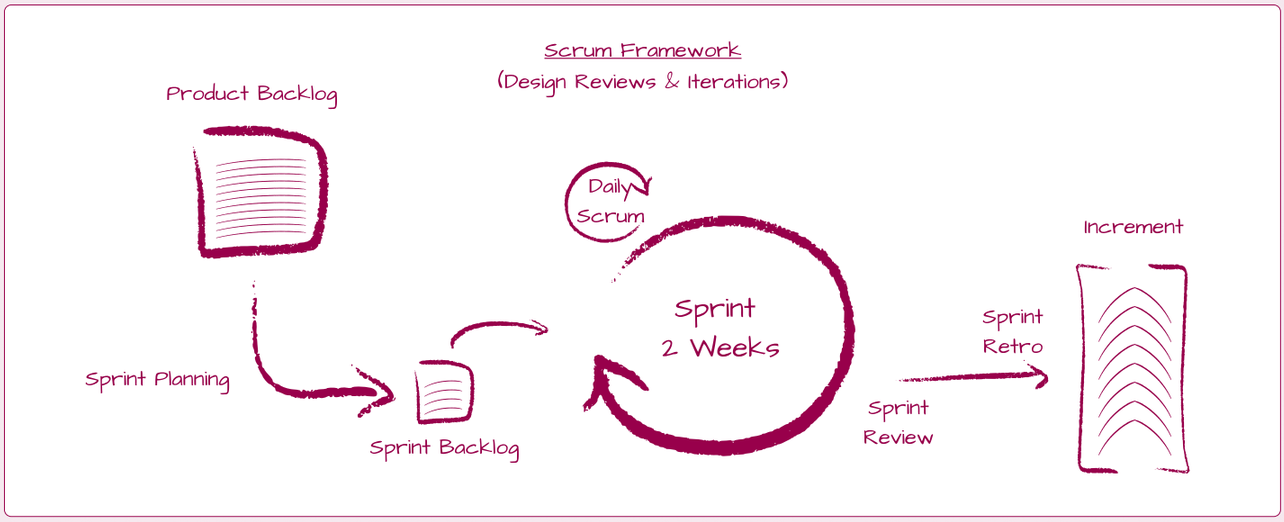
- Personas — Different personas created for their respective regions as per marketing data
- Affinity Diagramming — Affordability and sense of confidence drives purchase decision
- Agile Scrum — Daily standups, sprint planning, sprint retrospective, and design prioritization (backlog)



Multiple Personas



Affinity Diagramming



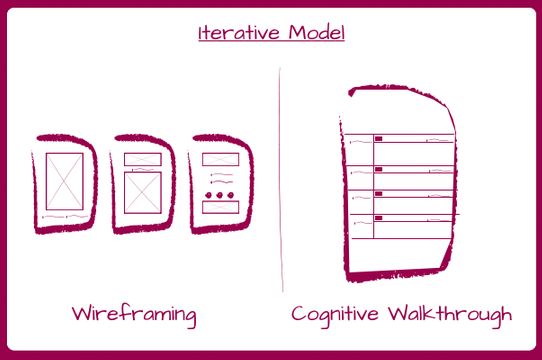
Agile Methodology

PROTOTYPE

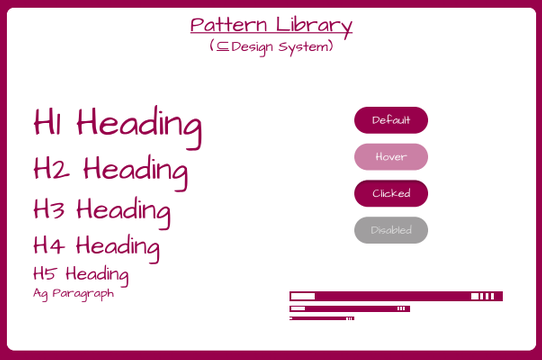
Design. Test. Repeat

Phase wise designing for different variants in accordance with IT deployment schedule and marketing vision.

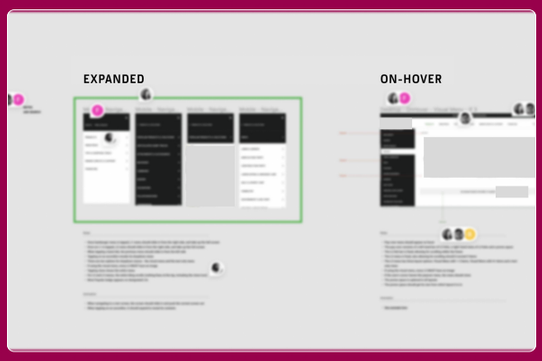
- Wireframing — Designing lo-fi frames based on iterative design evaluation and cognitive walkthroughs
- High-fidelity prototypes — Components designing with variants for all Acme websites (Accessibility - WCAG2.1 Level AA)
- Design sprints — Continous review with Product Owner, IT deployment, and Global marketing stakeholders
- Design system — Designing as per brand styling and guidelines. Also creating pattern library for scalability.



Wireframing



Design System



Design Sprints

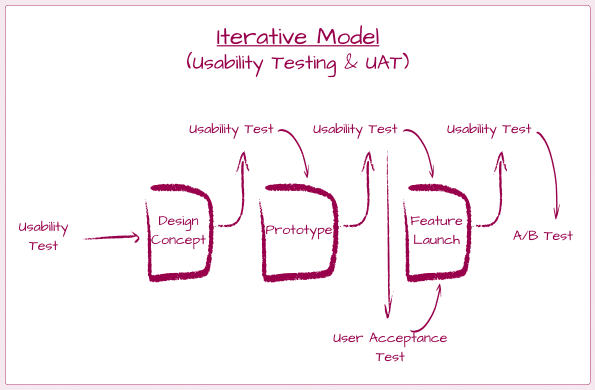
Hi-Fi Prototypes

TEST

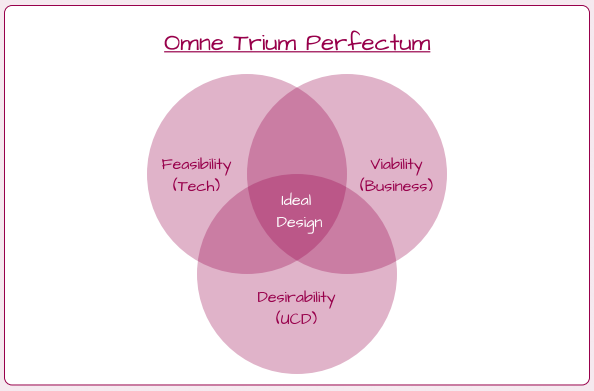
Micro-interactions : key to humanise purchase decision

Developing a design which is engaging, welcoming, and above all 'trustworthy' is most important for a financial product.

- Global design reviews — Cross-functional team of UX SMEs; sharing feedback, and recommendations
- Feasibility check — Cabal of authoring and deployment teams (internal customers) to deliver usable output



Kaizen



Ideal Design

REFLECTIONS

One-size-fits-all; a compromise on UX personalization

You can't prioritize user needs if you don't know what they are in the first place. Being a global brand comes with responsibility of catering even a diverse user base in a personalized way!

- Design — In early stage only, consideration for scalability and of cross-enterprise implementation
- Research — Avoid following competition or trends blindly, follow first-principles thinking
- Psychology — Utilization of principles like 'temptation bundling' and 'sunk cost effect' for finance products

BACK

FEEDBACK

Created with Figma

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In this visual presentation, text and images of text have a minimum contrast ratio of at least 7:1, which is in conformance with WCAG 2.1 Level AAA guidelines.

Please let me know if you encounter any accessibility barriers.

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