

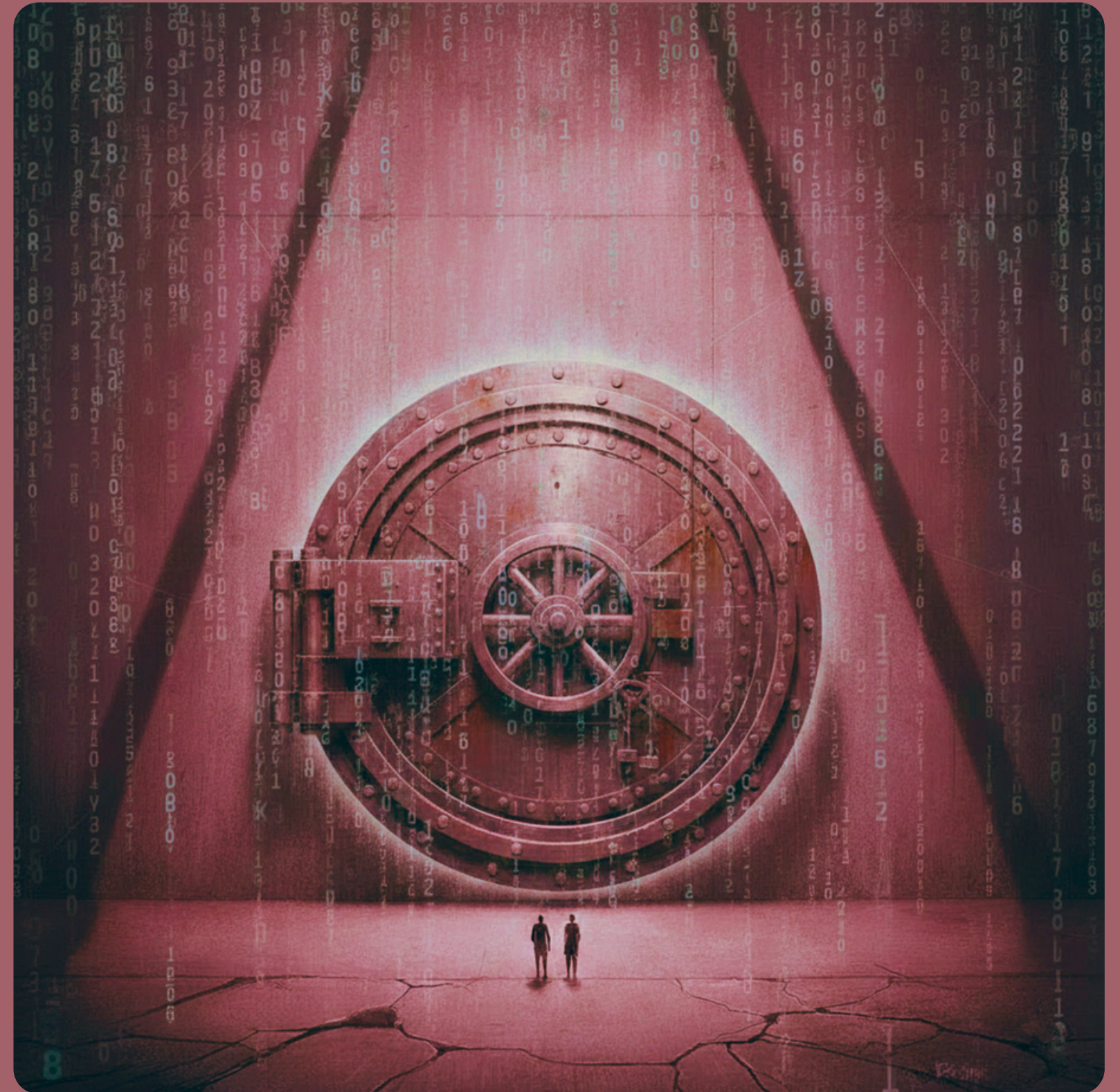
# RESOLVE

## UX Case Study: Transforming “Computer Says No” in Banking

ROLE: UX DESIGNER (RESEARCH, PROBLEM-SOLVING,

TOOLS: UX DESIGN INSTITUTE METHODS, JOURNEY MAPPING,  
FLOW DIAGRAMS, SERVICE BLUEPRINT

ROLE: UX DESIGNER (RESEARCH, PROBLEM-SOLVING, DESIGN)



# OVERVIEW/CONTEXT

**A SIMPLE BANK TRANSFER REVEALED HOW UX CAN PREVENT FRUSTRATION AND SAVE USERS WEEKS OF WASTED TIME.**

THIS PROJECT EXPLORES HOW ONLINE AND OFFLINE BANKING SYSTEMS CAN INTEGRATE SEAMLESSLY, ANTICIPATING POTENTIAL PROBLEMS BEFORE THEY OCCUR. IT HIGHLIGHTS MY APPROACH TO RESEARCH, PROBLEM-SOLVING, AND DESIGNING FOR REAL USER NEEDS.

# THE PROBLEM

**A ROUTINE MONEY TRANSFER FAILED, CREATING A THREE-WEEK ORDEAL.**

## SURFACE PROBLEM

- TRANSFER UNSUCCESSFUL.

## ROOT CAUSES

- IDENTITY VERIFICATION REQUIRED A VISIT TO A PHYSICAL BRANCH..
- OUTDATED CONTACT INFO BLOCKED REMOTE UPDATES..
- ONLINE AND OFFLINE SYSTEMS WERE DISCONNECTED, CREATING FRUSTRATING LOOPS...
- CONFLICTING CUSTOMER SERVICE GUIDANCE LEFT USERS HELPLESS..
- TECHNOLOGY WAS INFLEXIBLE AND NOT DESIGNED TO ANTICIPATE REAL-WORLD SCENARIOS...

**THE SYSTEM ITSELF WASN'T BROKEN – IT WAS DESIGNED AROUND PROCESSES, NOT PEOPLE. USERS WERE FORCED TO SPEND WEEKS RESOLVING AN ISSUE THAT COULD HAVE BEEN HANDLED IN MINUTES.**

# USER JOURNEY & RESEARCH INSIGHTS

VISUAL JOURNEY MAP



# KEY INSIGHTS FROM MAPPING THE JOURNEY

## TRAPPED IN LOOP

USERS WERE TRAPPED IN LOOPS DUE TO OUTDATED EMAIL AND RIGID VERIFICATION.

## PHYSICAL DEPENDENCY

PHYSICAL BRANCH DEPENDENCY CAUSED FRUSTRATION AND HELPLESSNESS.

## EDGE CASES IGNORED

EVERY EDGE CASE (NON-RESIDENT USERS, MULTIPLE PASSWORDS, CONFLICTING INSTRUCTIONS) NEEDED PROACTIVE CONSIDERATIONS.

## EMOTIONAL JOURNEY

### EMOTIONAL ARC:



# KEY UX INSIGHT

**THE CORE UX FAILURE WAS FORCING USERS INTO PHYSICAL PROCESSES WHEN DIGITAL SYSTEMS EXISTED.**

## **STRONG UX APPROACH SHOULD:**

- ANTICIPATE POTENTIAL PROBLEMS
- ALLOW AUTOMATIC PASSWORD RESETS
- LET USERS UPDATE CONTACT INFO IMMEDIATELY
- AVOID LOOPS
- CONSIDER OFFLINE CONSEQUENCES OF ONLINE SYSTEM DESIGN

**THIS IS WHERE RESEARCH, EMPATHY, AND SYSTEM THINKING COMBINE TO CREATE TRULY PROACTIVE UX SOLUTIONS.**

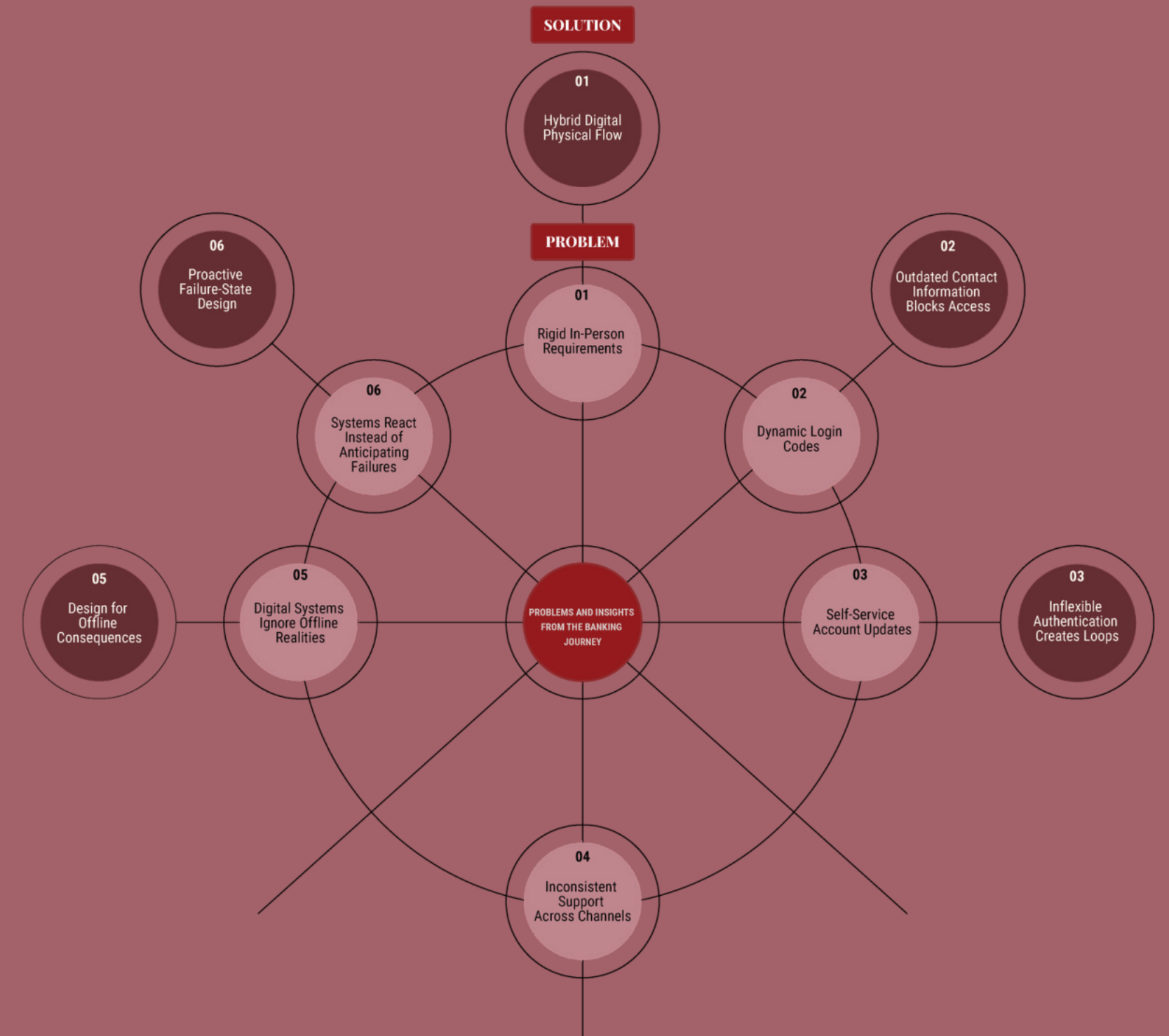
TO ADDRESS THESE ISSUES, THE REDESIGNED FLOW INCORPORATES DYNAMIC LOGIN CODES SENT TO EMAIL OR MOBILE, SIMILAR TO MODERN AUTHENTICATION PATTERNS USED BY MANY COMPANIES TODAY. THIS REDUCES FRICTION, REMOVES THE NEED TO REMEMBER MULTIPLE PASSWORDS, AND ENSURES USERS CAN SECURELY ACCESS THEIR ACCOUNTS ANYTIME, ANYWHERE – ALL WHILE AVOIDING UNNECESSARY SUPPORT CALLS OR PHYSICAL VISITS

**BY PLANNING FOR POTENTIAL EDGE CASES AND INTEGRATING ONLINE AND OFFLINE SYSTEMS, THIS SOLUTION DEMONSTRATES PROACTIVE, USER-CENTRED UX THINKING**

# KEY UX INSIGHT

## REDESIGNED FLOW & SERVICE BLUEPRINT

### journey Map



# KEY UX INSIGHT

## DETAILED SOLUTION

### DETAILED SOLUTION

CREATE A SYSTEM WHERE ESSENTIAL ACCOUNT ACTIONS CAN BE COMPLETED DIGITALLY, EVEN WHEN PHYSICAL VERIFICATION IS REQUIRED. THIS ALLOWS USERS TO RESOLVE ISSUES REMOTELY WITHOUT UNNECESSARY BRANCH VISITS, WHILE STILL MEETING SECURITY AND COMPLIANCE

### DETAILED SOLUTION

REPLACE STATIC PASSWORDS WITH ONE-TIME LOGIN CODES SENT TO EMAIL OR MOBILE. THIS ENSURES USERS CAN SECURELY ACCESS THEIR ACCOUNTS EVEN WHEN CONTACT DETAILS ARE OUTDATED, ELIMINATING LOCKOUTS AND REDUCING DEPENDENCY ON

### DETAILED SOLUTION

ALLOW USERS TO UPDATE CONTACT DETAILS IMMEDIATELY AFTER AUTHENTICATION. THIS PREVENTS CIRCULAR DEPENDENCIES BETWEEN ACCESS AND ACCOUNT UPDATES, EMPOWERING USERS TO RESOLVE ISSUES INDEPENDENTLY.

### DETAILED SOLUTION

ENSURE ALL CUSTOMER SERVICE CHANNELS - DIGITAL, PHONE, AND IN-BRANCH - FOLLOW THE SAME SYSTEM LOGIC AND RULES. THIS ELIMINATES CONFLICTING INFORMATION AND IMPROVES TRUST AND EFFICIENCY.

# KEY UX INSIGHT

## DETAILED SOLUTION

### DETAILED SOLUTION

MAP POTENTIAL BREAKDOWNS BEFORE THEY OCCUR AND DESIGN SATEGUARDS INTO THE SYSTEM. I HIS REDUCES TRICTION, PREVENTS ESCALATION, AND MINIMISES RELIANCE ON CUSTOMER SUPPORT..

### DETAILED SOLUTION

DESIGN DIGITAL JOURNEYS THAT ACCOUNT FOR REAL-WORLD CONSTRAINTS, INCLUDING TRAVEL, LOCATION, TIME, AND ACCESS. THIS ENSURES SYSTEMS WORK FOR USERS' ACTUAL LIVES, NOT JUST IDEAL SCENARIOS.

## Journey Map: From Friction to Proactive

THIS JOURNEY MAP VISUALISES HOW A SIMPLE BANKING TASK BECAME A MULTI-WEEK ORDEAL DUE TO RIGID SYSTEMS, OUTDATED AUTHENTICATION, AND A LACK OF CONSIDERATION FOR OFFLINE REALITIES. THE REDESIGN FOCUSES ON PROACTIVE UX - ANTICIPATING FAILURE POINTS, ENABLING SELF-SERVICE, AND CREATING SEAMLESS CONTINUITY BETWEEN DIGITAL AND PHYSICAL

# KEY UX INSIGHT

## PROACTIVE PROBLEM ANTICIPATION

ANTICIPATE ALL LIKELY ISSUES TO PREVENT UNNECESSARY SUPPORT CALLS.

## AUTOMATIC PASSWORD RESET, DYNAMIC LOGIN CODES

FLEXIBLE, SECURE ACCESS WITHOUT LOOPS.

## REMOTE PROFILE MANAGMENT

UPDATE EMAIL AND CONTACT INFO IMMEDIATELY.

## REMOTE IDENTITY VERIFICATION

VIDEO OR DIGITAL ID VERIFICATION FOR NON-RESIDENTS.

## UNIFIED CASE SYSTEM

ENSURE ALL DEPARTMENTS SEE CONSISTENT INFORMATION.

## CONSISTENT COMMUNICATION

ELIMINATE CONFLICTING INSTRUCTIONS.

## CONTEXT-AWARE DESIGN

ONLINE/OFFLINE INTEGRATION TAILORED TO USER SCENARIOS.

# VALIDATION APPROACH



## USABILITY TESTING

CONDUCTED USABILITY TESTING WITH NON- RESIDENT, OLDER, AND NON-TECH-SAVVY USERS.



## SERVICE WALKTHROUGHS

SERVICE WALKTHROUGHS WITH INTERNAL STAFF TO VERIFY PROCESS FEASIBILITY.



## METRICS

TIME-TO-RESOLUTION, REDUCTION IN SUPPORT CALLS, USER SATISFACTION SCORES.

## Success Metrics

- RESOLUTION REDUCED FROM WEEKS TO MINUTES.
- FEWER SUPPORT CALLS AND LOWER CUSTOMER FRUSTRATION.
- INCREASED CONFIDENCE AND TRUST IN SYSTEM USABILITY.
- REDUCED RELIANCE ON PHYSICAL BRANCH VISITS.
- FLEXIBLE SYSTEM ANTICIPATING POTENTIAL PROBLEMS BEFORE THEY OCCUR.
- FREES UP EMPLOYEE TIME TO FOCUS ON HIGHER-VALUE, COMPLEX CUSTOMER NEEDS.

# REFLECTION

THIS PROJECT REINFORCED THAT **IDENTIFYING THE REAL PROBLEM IS A SKILL IN ITSELF**. UX ISN'T JUST ABOUT SCREENS OR APPS, IT'S ABOUT **SOLVING PROBLEMS PROACTIVELY, CREATIVELY, AND HOLISTICALLY**, BRIDGING ONLINE AND OFFLINE EXPERIENCES, AND DESIGNING SYSTEMS THAT REDUCE WASTED TIME AND FRUSTRATION.

INSPIRED BY FRAME INNOVATION BY KEES DORST AND THE INMATES ARE RUNNING THE ASYLUM BY ALAN COOPER, I APPROACHED THIS CHALLENGE BY REFRAMING THE PROBLEM, CONSIDERING EDGE CASES, AND DESIGNING SOLUTIONS THAT ANTICIPATE USER NEEDS BEFORE THEY HAPPEN.

# CALL TO ACTION

THIS IS THE TYPE OF UX I BELIEVE IN AND WANT TO WORK IN. I'M PASSIONATE ABOUT **RESEARCH-DRIVEN PROBLEM SOLVING, CREATIVE LEADERSHIP, AND DESIGNING HOLISTIC EXPERIENCES**. IF YOU'D LIKE TO DISCUSS THIS PROJECT OR POTENTIAL UX OPPORTUNITIES, LET'S CONNECT.



# THANK YOU



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