Paymare Usability Research

Steven Nguyen - April 6 2025

Name of project: Paymare

Summary of app: Paymare is a finance app that primarily deals with tracking, budgeting, and savings that also helps with subscriptions, tax filing, market charting, and financial literacy. The goal of the app is to help the user become financially conscious, organized, and smart while providing tools to help streamline specific financial processes.

Prototype link:
https://www.figma.com/proto/xijda2JQSBpCzMR591y5Ad/Paymare?page-id=1%3A3&node-id=158-449&p=f&viewport=-463%2C-923%2C0.37&t=JGkfUOrt0xyxbaYy-1&scaling=scale-down&content-scaling=fixed&starting-point-node-id=158%3A449

Executive summary

Both users found navigating the app relatively easily and had an easy time completing the tasks. Both users found completing most of the tasks to be relatively straightforward, with the exception of the fourth task which caused a little bit of confusion. The users were both confused because of the wording of the prompt and one of the users had a little bit of trouble finding the signout button on the integrated wallet. Both users were also stuck for a bit in the beginning during the first task, where they were required to add a new card and both users initially treated this task like a first time user. Both users liked the UI interface and design and both agreed that everything was easy to read and look at.

The next steps for design are to discern specific problems that the users were having and then analyzing it to reveal the root causes behind the user's problems. From there, we will gather qualitative and quantitative metrics to further prove these findings and from there we will create a decisive plan to redesign the parts of the design that need fixing. Certain problems and fixes will take priority above others but all feedback will be taken into account and changes will be made to address the confusion of the users.

Detailed findings

1. Add Card Flow and Clarity: Both users experienced difficulties during the initial stages of "adding a card". This friction could've been caused for two reasons, one being the vague prompt and two being that the user's didn't know what to do after adding a card. This

problem most likely presents an unclear pathway from account creation to adding a card which could prove to negatively impact new users. The process might feel restrictive and both of the users found navigating this specific part a bit difficult. One of the users specifically suggested a desire to link and add cards after account creation.

2. Integrated Wallet Clarity and Confusion: Both users found this step to be slightly confusing. One of the users took a bit longer to locate the button to sign out of the wallet and the other user was confused if they were doing the right thing. This could suggest a slight mismatch between user expectations and how the current UI is laid out which is leading to less efficient task completion.

3. Visual Design: Both users expressed praise for how the UI of the app was designed and that everything was easy and straightforward. They had little to no issues navigating the app and that the core structure of the app was simple yet effective.

4. Account Creation: Putting the "add card" feature aside, both users were visually having trouble trying to get through account creation because of the restrictive nature of the app layout. I think more intuitive guidance and onboarding could help to make the process of account creation and linking easier as both users approached the tasks as a new user.

Data analysis

Quantitative:

1. 2 of 2 participants found adding a card as a first time user to be awkward and a little bit confusing.
2. 2 of 2 participants found that it was a little confusing to sign out of an integrated wallet.
3. 2 of 2 participants were having a little bit of trouble navigating the account creation and getting into the app to add a card.
4. 2 of 2 participants liked the core UI structure and believed that it was good and effective (for the most part).

Qualitative:

1. "At this stage, I wish I could do this later." -Camilo when referencing the linking/adding card feature when first creating an account
2. "The fourth one I was a little bit confused on" -Chaise when referencing how to sign out of an integrated wallet
3. "Everything is easy to read and look at" -Chaise
4. "Okay awesome, the dashboard has a lot of good information" -Camilo

Design updates

<u>High priority:</u>

5. Account creation and first time user onboarding clarity for a smoother and less restrictive process. Simplify certain aspects and make the first time user experience more straightforward.
6. Remove the add card feature when first signing up and move adding a card to after account creation.
7. Make signing out of an integrated wallet a bit more intuitive by changing the format and UI layout of that specific widget.

<u>Medium priority:</u>

1. Remove the need for the setting icon on the left and instead combine its features with the profile settings for a more cohesive UI.
2. Create a confirmation screen for deleting subscriptions to provide clarity and a final auth.
3. Make information icons in the top left give clarifying information for first time users navigating the app.

<u>Low priority:</u>

1. Differentiate subscriptions to clarify that the subscriptions list isn't a transaction history but rather a list of all subscriptions that the user is subscribed to.
2. Add back arrow buttons for different screens so the user can easily return to the previous page. (subscriptions, profile page, etc)
3. Change profile icon from generic to a custom one to show that the user is signed in as an "actual" user.

Appendix

<u>Testing method</u>

This study was conducted by providing a group of selected users with a desktop prototype of the app and then providing them a series of tasks that they had to complete. In completing the tasks, each user was required to record their experience navigating the app and completing the tasks, ultimately giving their insights and feedback at the end once they were finished completing all their tasks.

<u>Screener</u>

Participants were selected by a third party (Professor)

<u>Task questions</u>

1. Add a New Card
2. Sign out of your Paymare Account
3. Delete your Paymare Account
4. Sign out of one of your integrated digital wallets
5. View your subscriptions

<u>Metrics</u>

1. Task Success Rate
2. User Error (what problems the participants ran into)
3. Design Clarity and User Ease of Use
4. Quantitative Data
5. Qualitative Data
6. How easy it was to Navigate
7. Error Frequency (how many times in total did the problems occur in total)