

UI in an Agile Process

- The Quick'n'Dirty Approach in the Real World

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Interaction Designer

Trifork A/S

The Case: Danske Bank

- Biggest bank in Denmark:
 - Founded in 1871
 - 2.2 mill customers
 - 300 branches
 - 6,000 employees in DK
 - 20,000 in Northern Europe
 - Operating in 15 countries



Goals of the Project

- Make the first and best mobile bank in Denmark
- Success criteria:
 - 10,000 downloads
 - 5 enquiries
- Core values:
 - Expertise
 - Integrity
 - Value creation
 - Commitment
 - **Availability**



User demands

Danske Bank

Kunderne bliver stadig mere krævende og efterspørger mere service



“Jeg vil selv bestemme, hvordan jeg kontakter min bank”

“Jeg vil kunne gå i banken når det passer mig - døgnet rundt”

“Min bank skal være tilgængelig, lige meget hvor jeg befinder mig”

“Jeg foretrækker den personlige kontakt”

“Mine venner er mit ekspertpanel nu”

“Det skal virke hele tiden”

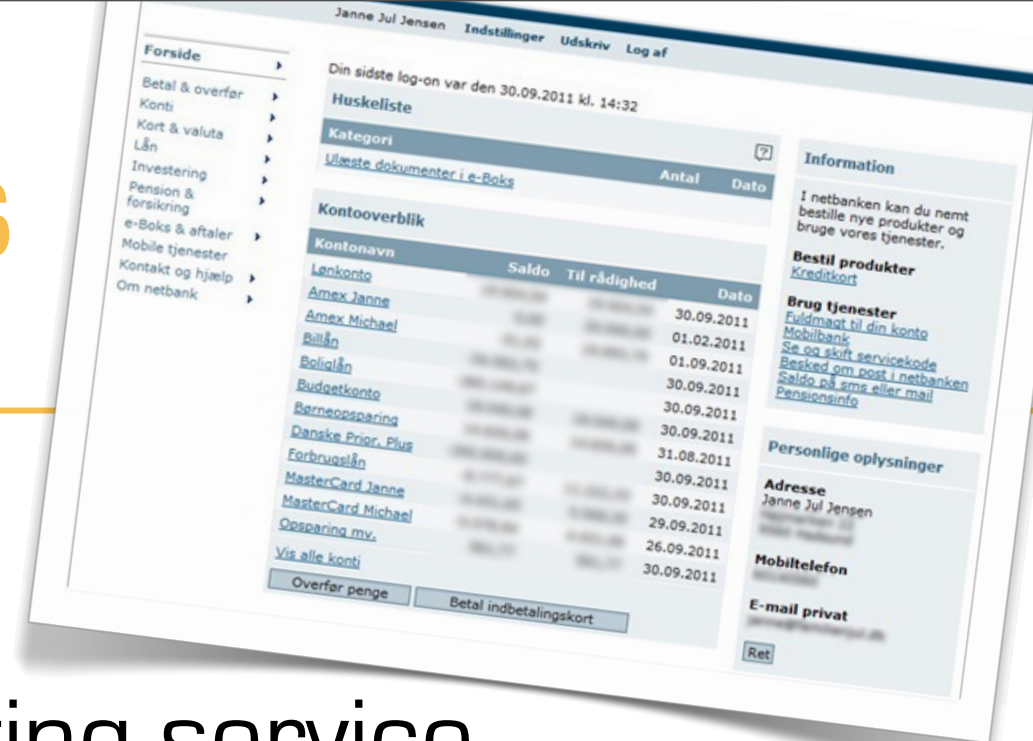
“Jeg vil kunne tilpasse det produkt, jeg køber, til mine behov”

Source: Interbrand 2010, Imediareaction 2010

14

Case Characteristics

- Well known topic
 - Private basic banking
 - 4 mill. do online banking
- Functionality well defined
 - View accounts
 - View transactions
 - Pay bills
 - Transfer money
 - Contact
 - Currency
- Existing service
 - Online banking (2000)
 - Mobile banking (2003)
- Two platforms
 - iPhone
 - Android
- Agile development
 - SCRUM



Challenges



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- Are use patterns and user needs the same on a different platform?



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- How do we test when we can't test "live"?



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- How to avoid designers delaying developers?
- How do we test under an NDA?
- How do we test when we can't test "live"?
- Fixed release date



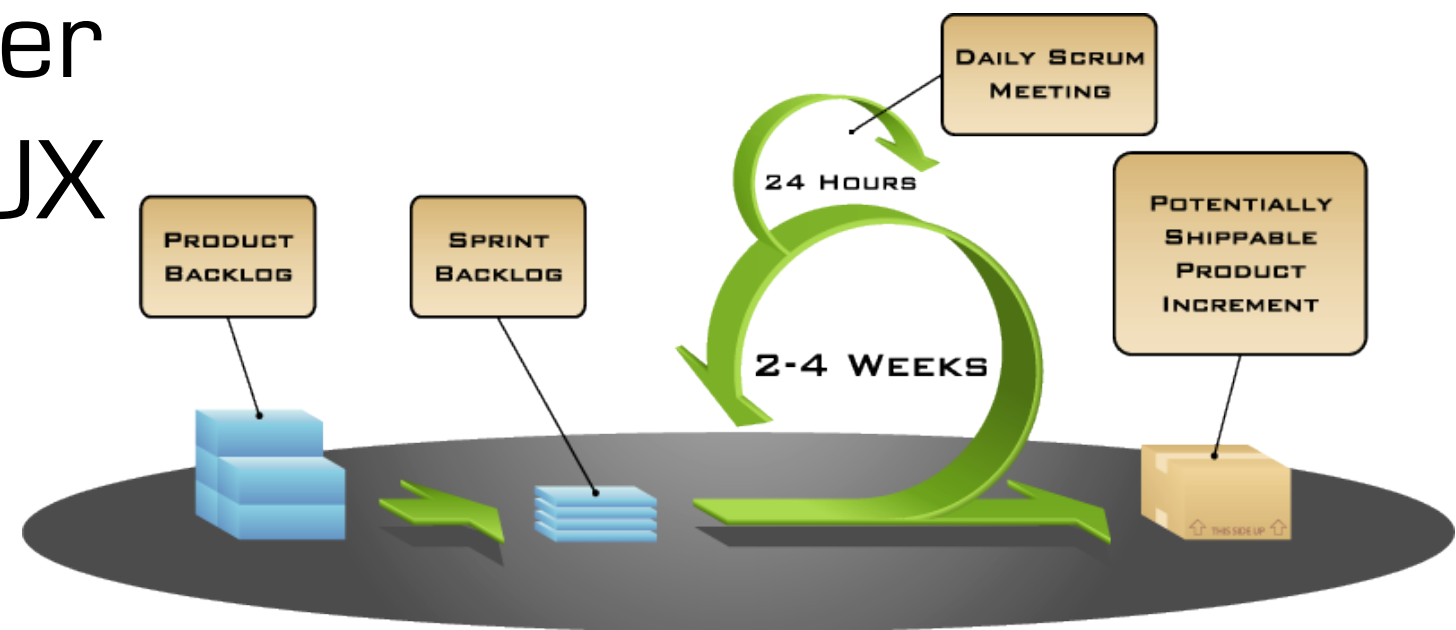
SCRUM process

1 What did you do yesterday?

2 What will you do today?

3 Is anything in your way?

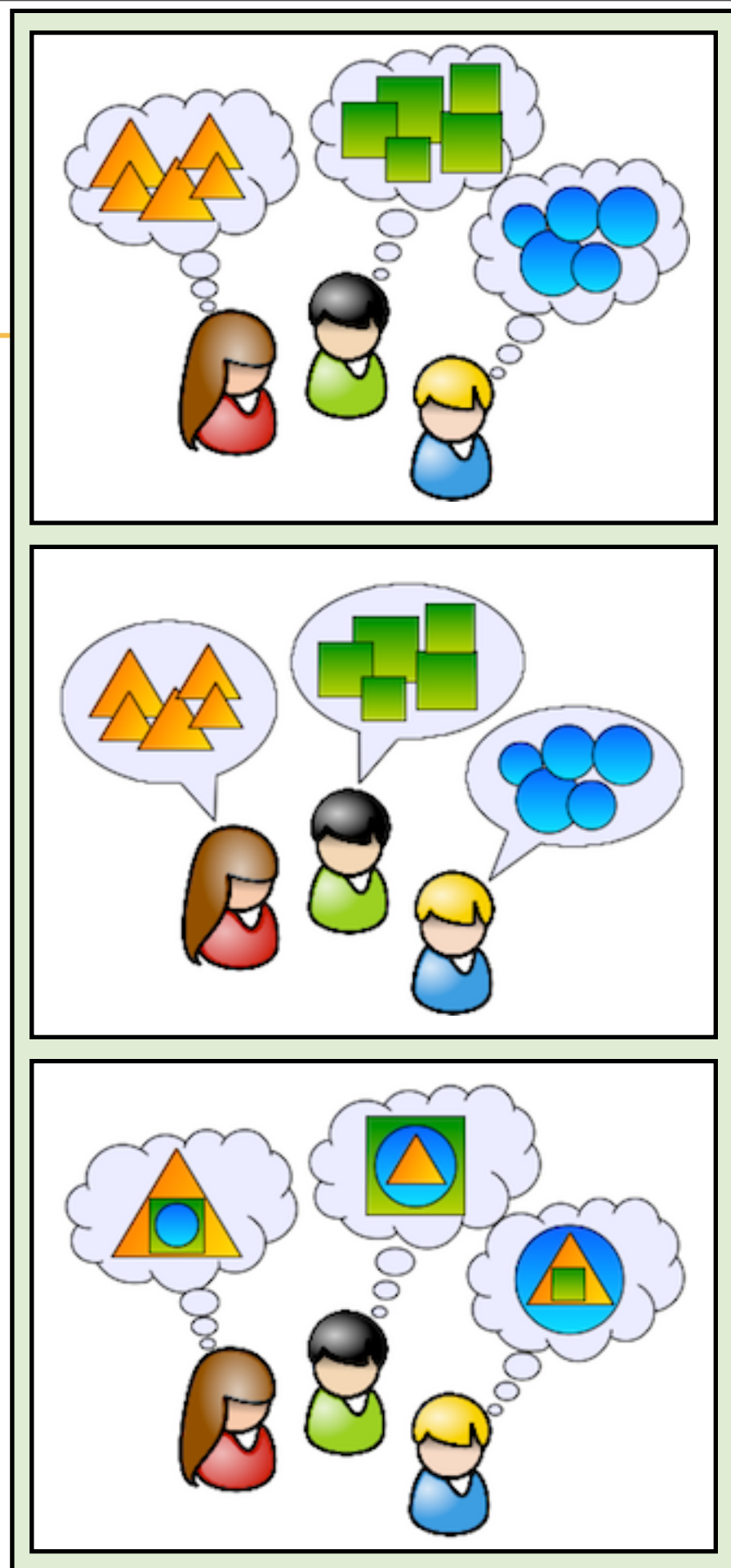
- Estimating: Proof of Concept
- Product backlog: Making it reflect UX
- Sprint: Working separately on UX
- Roles: How clear roles help UX
- Product owner & user stories: Prioritising UX
- Testing: When to start testing UX



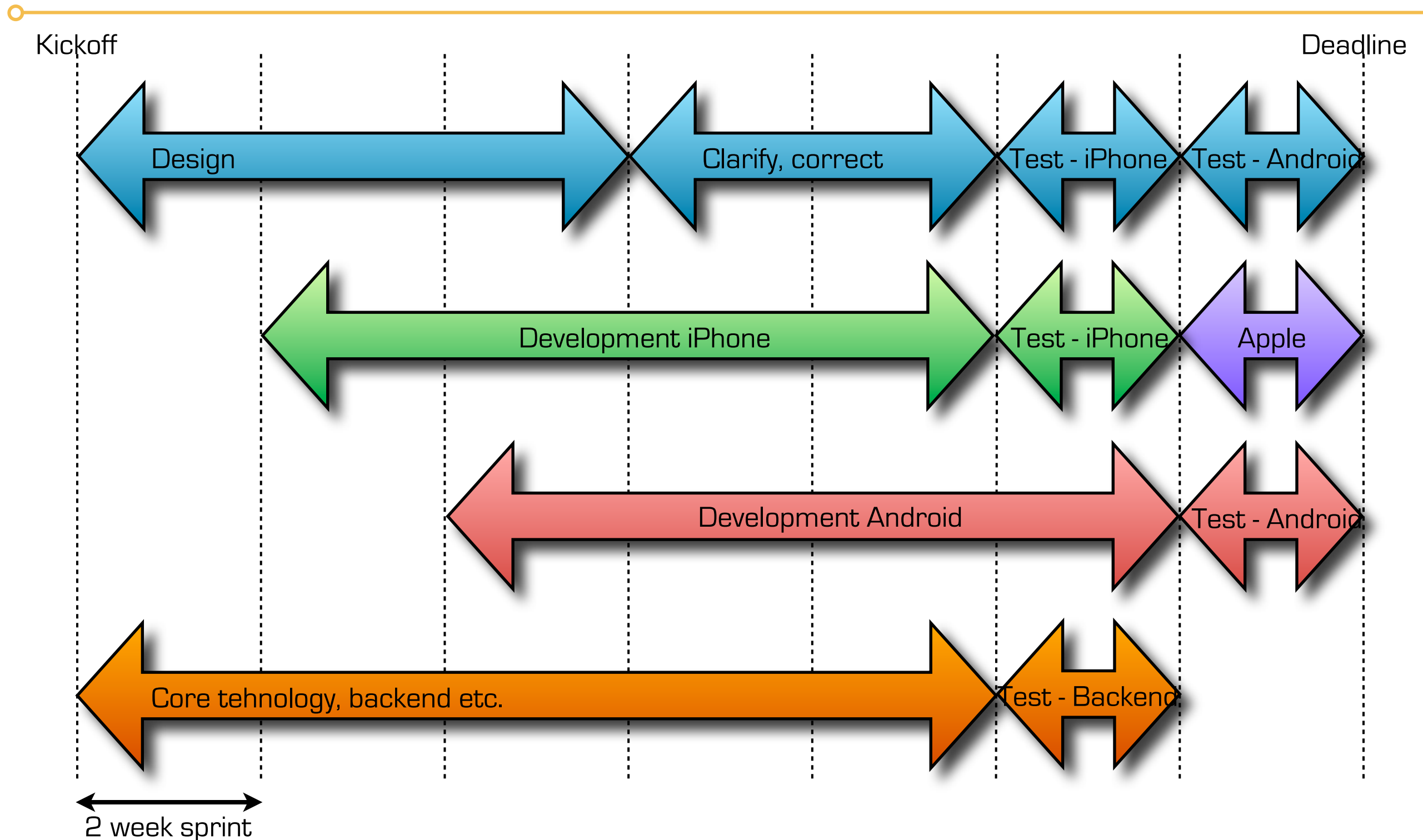
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Sprint meeting

- Sprint review:
 - Review the work done
 - Demo
- Clarifications and alignment
- Sprint retrospective
- Sprint Planning:
 - Decide the work to be done
 - Make a sprint backlog

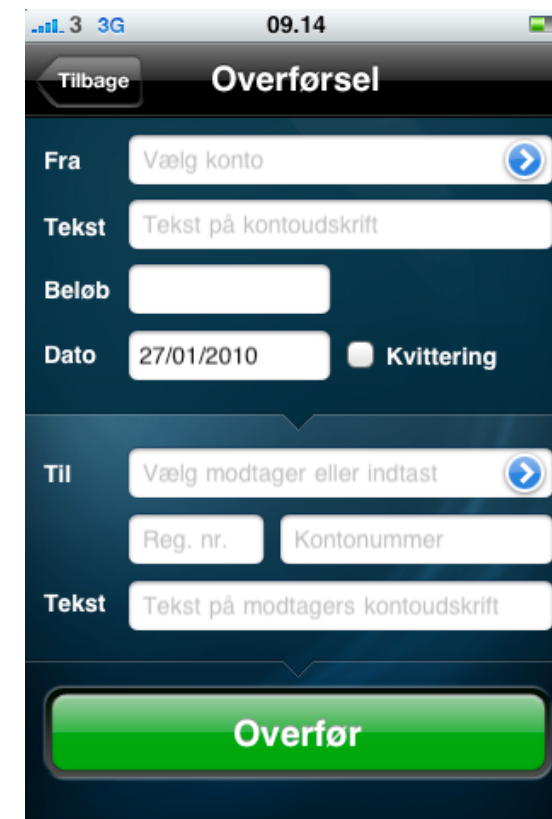
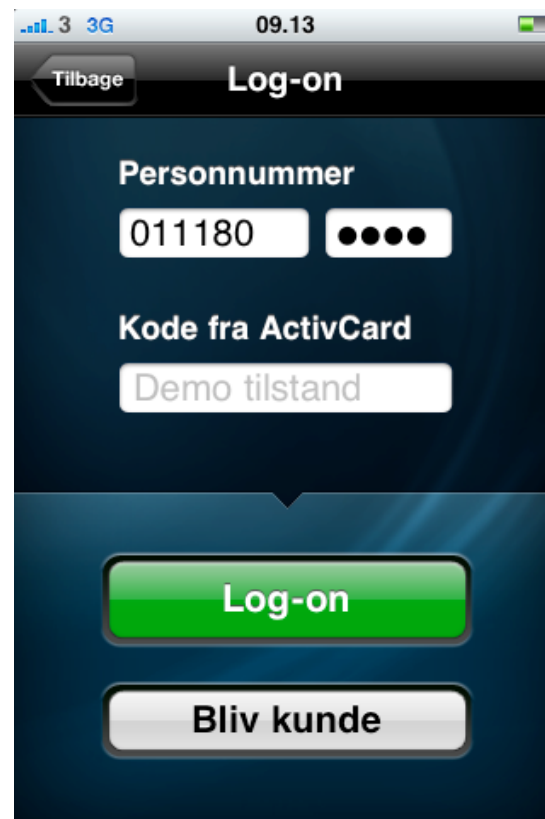
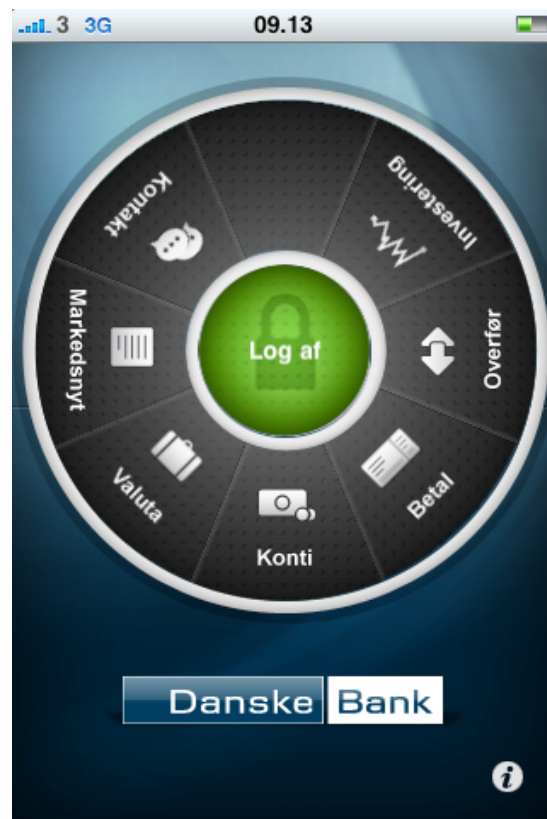


Time Planning Example

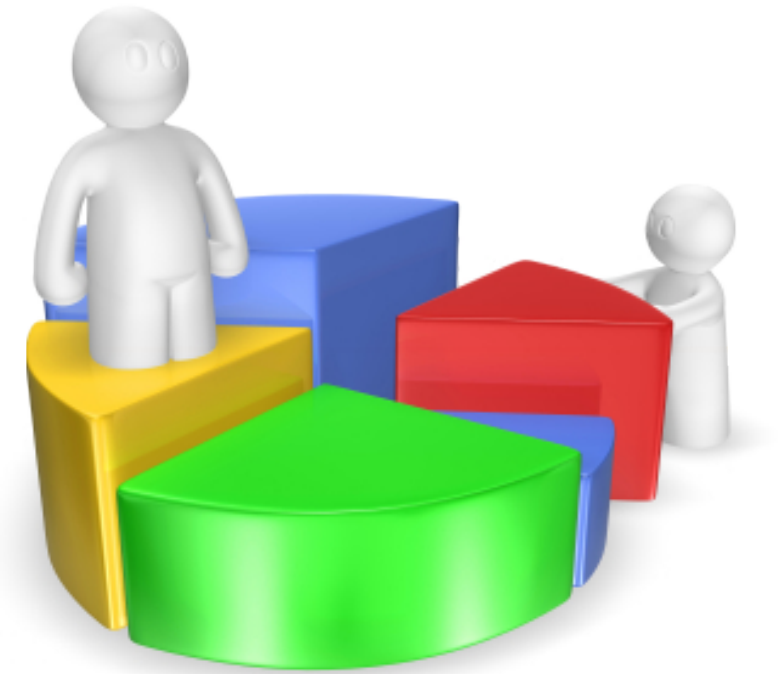


Proof of Concept (POC)

- Three basic work flows
 - Log on
 - Account overview
 - Currency calculator
- 2,5 months
- Timeboxed
- Design included



User Needs



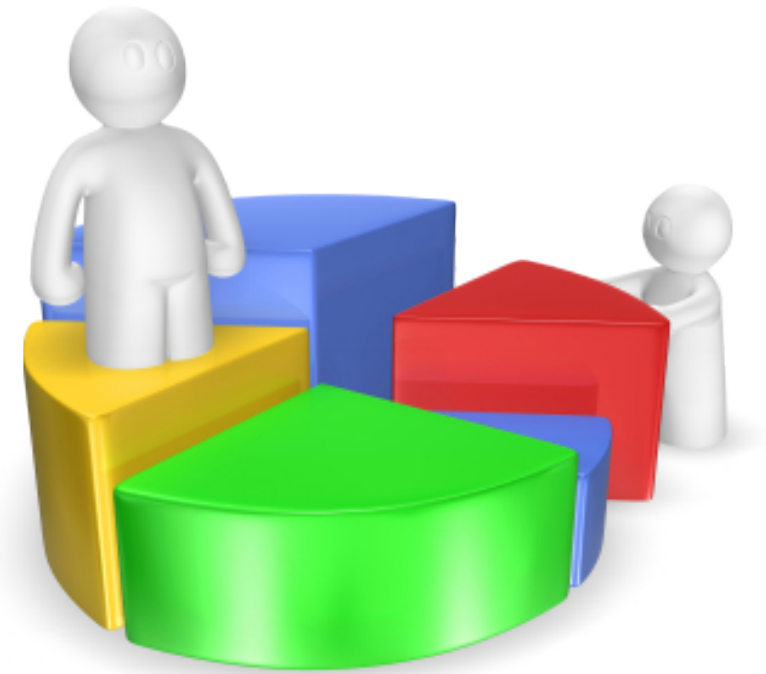
User Needs

- Use patterns (online & mobile)
 - 1.2 mill customers on online banking
 - 7.5 mill logons per month
 - Loads of detailed numbers on actual use



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 - 7.5 mill logons per month
 - Loads of detailed numbers on actual use
- Survey: 70+⁰% want to use mobile banking daily
 - 51% to view account balance
 - 40% to transfer money
 - 32% to pay bills
 - 31% to see transactions



User Hindrances



“But what about security??”



- 37% worry about the security of a mobile bank app
- Two factor login based on:
 - Social security
 - 4-digit service code
 - NemID (Danish paper based security solution)

The Design Process

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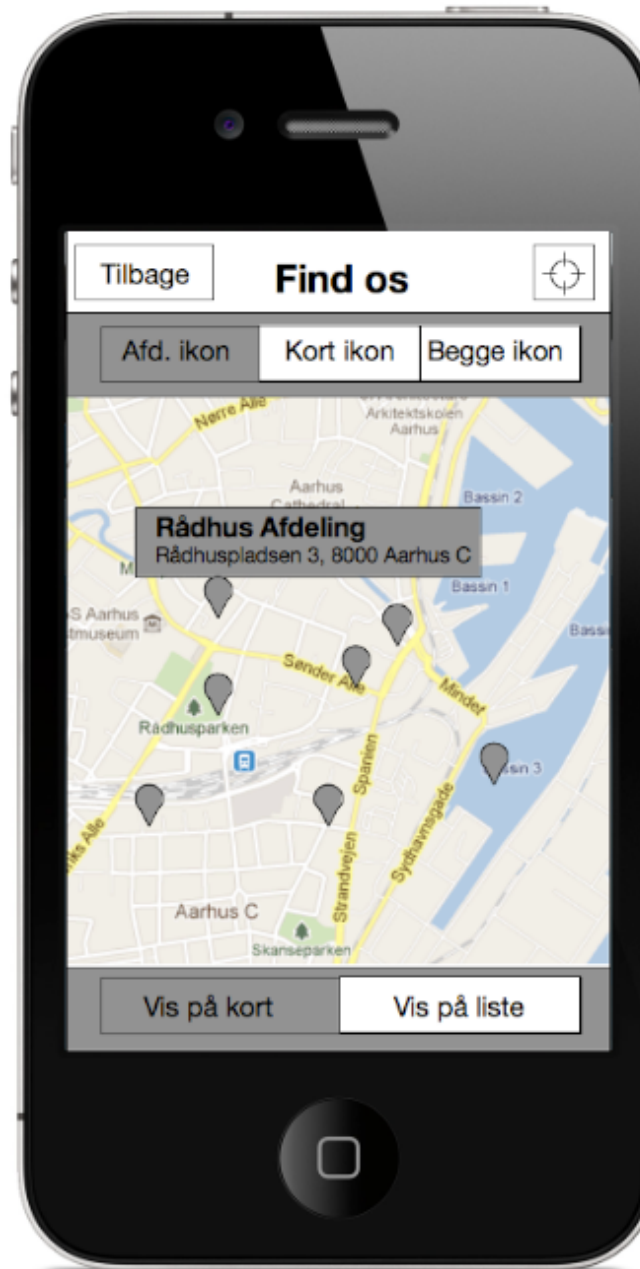


Sketching

The Design Process



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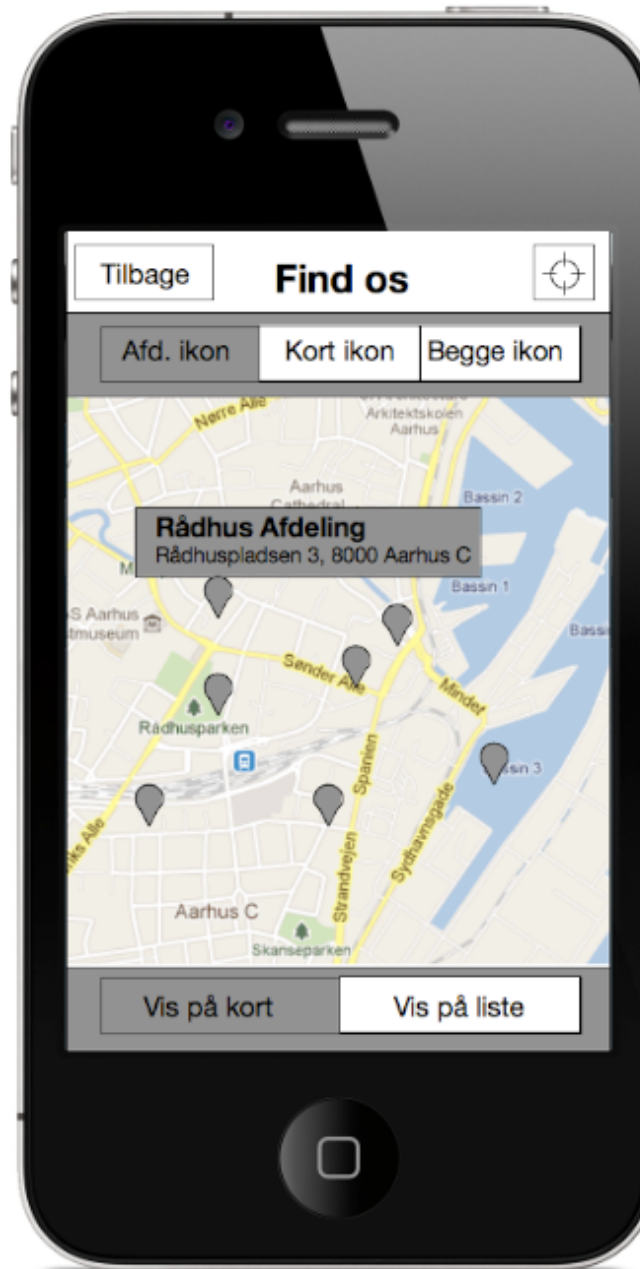


Wireframing

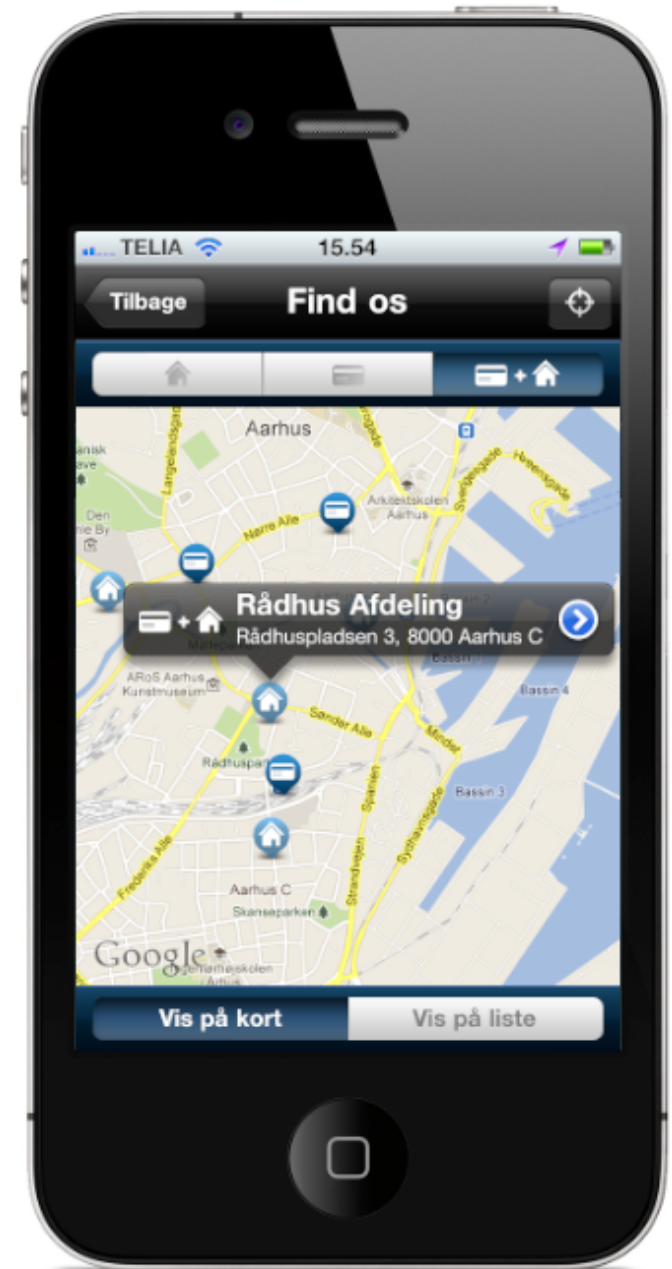
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Sketching



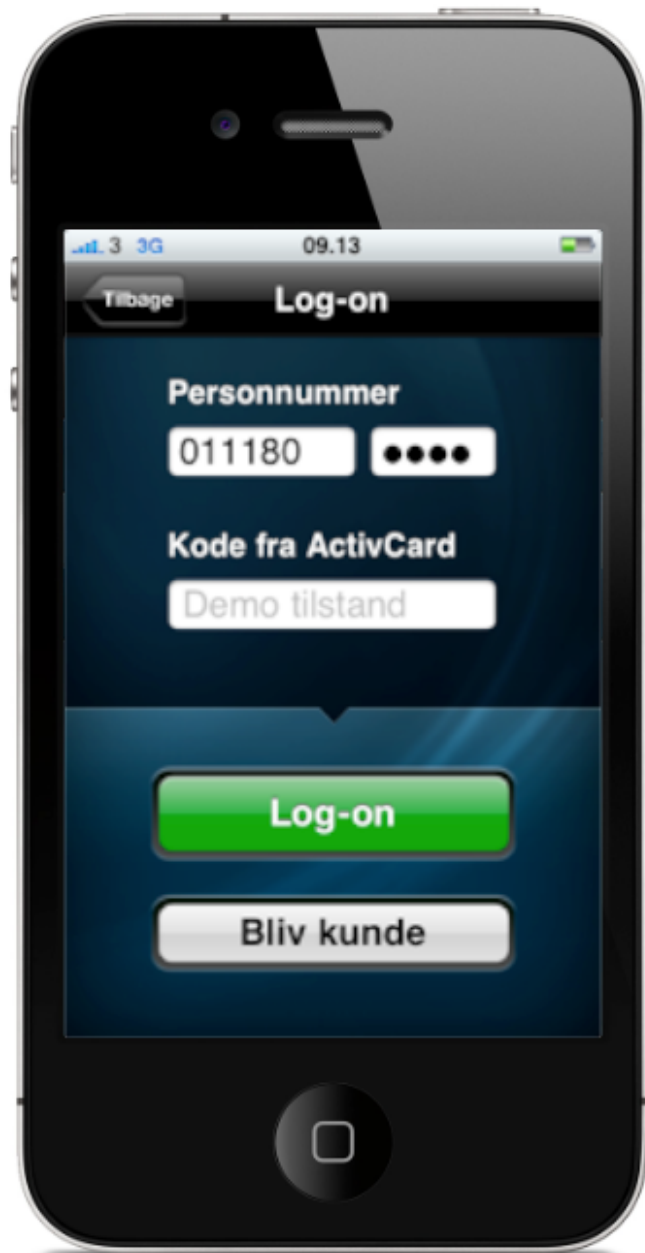
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Graphics

Design Versions

Design Versions



Design Versions



Design Versions



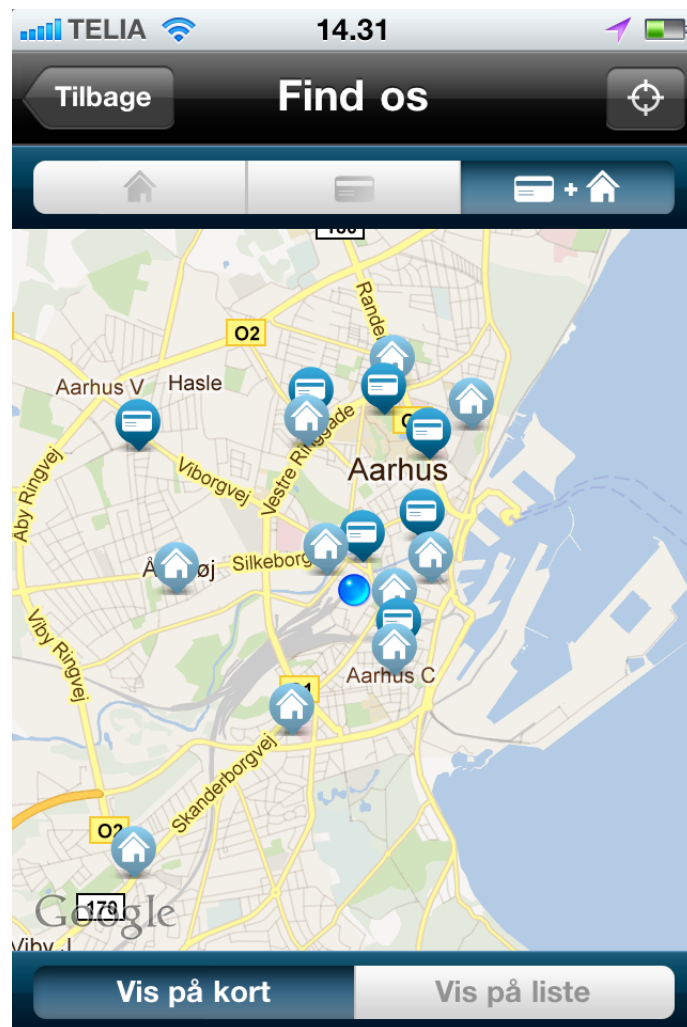
Design Versions



Making Use of the Platform

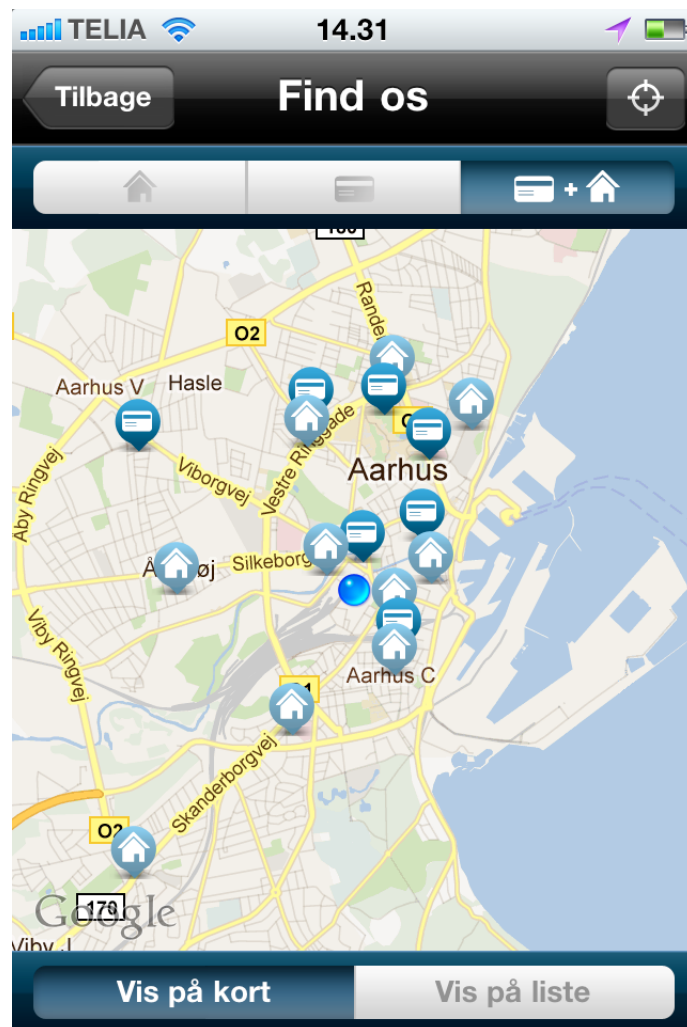
Making Use of the Platform

■ GPS



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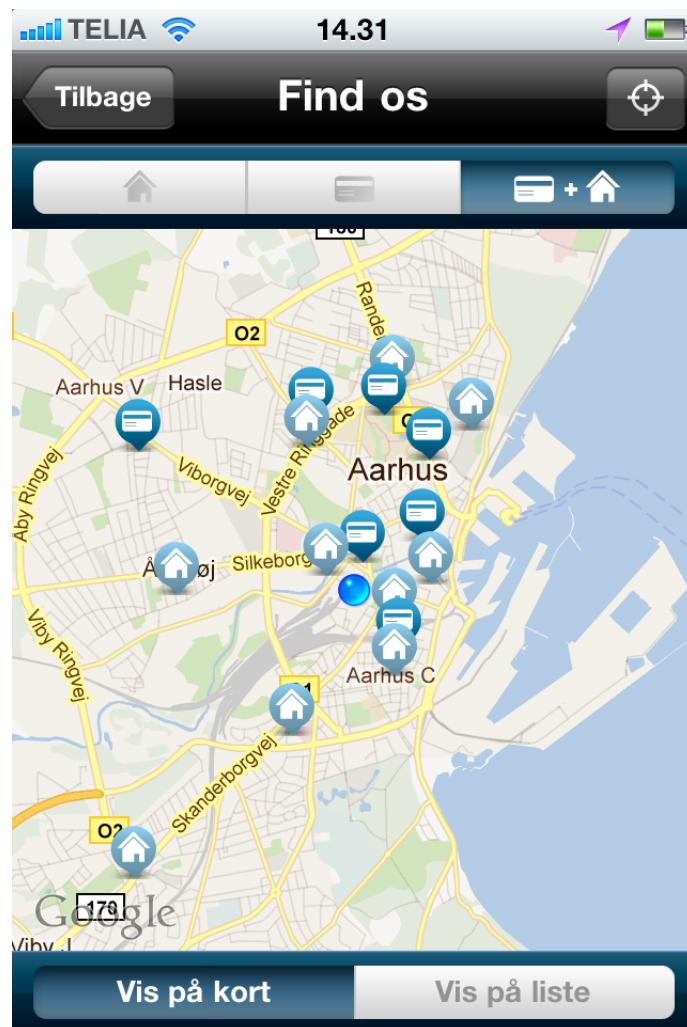


■ Camera



Making Use of the Platform

■ GPS



■ Camera



■ Mobility

A screenshot of a mobile application interface. At the top, the status bar shows 'TELIA', signal strength, Wi-Fi, and the time '14.30'. Below the status bar is a navigation bar with a 'Tilbage' button, the text 'Kursliste', and a 'Sorter' button. Underneath is a tab bar with three icons: a house, a folder, and a plus sign with a house. The main area displays a list of currency exchange rates. The title is 'Nationalbankens middelskurs - kurser i forhold til DKK'. The list includes: Danske kroner (DKK) at 100,00; Brasilianske real (BRL) at 310,86; Euro (EUR) at 744,39; Australske dollar (AUD) at 542,32; Britiske pund (GBP) at 860,77; Bulgarske leva (BGN) at 380,61; and Canadiske dollar at 535,11. At the bottom, there are two buttons: 'Valutaomregner' and 'Kursliste'.

Nationalbankens middelskurs - kurser i forhold til DKK		
	Danske kroner DKK	100,00
	Brasilianske real BRL	310,86
	Euro EUR	744,39
	Australske dollar AUD	542,32
	Britiske pund GBP	860,77
	Bulgarske leva BGN	380,61
	Canadiske dollar	535,11

Testing Challenges

■ NDAs

- Secret due to competition
- The surprise element
- Control the publication

■ Security issues

- Live data not possible
- Jeopardising customers finances
- Risking the business's economy and reputation

[illegible]

But how do we test then??

Working Around the NDA

- Continuous testing every sprint
- Internal testers (app. 50)
- Time dedicated to testing
- Test cases
- Automatic tests
- Heuristic inspection



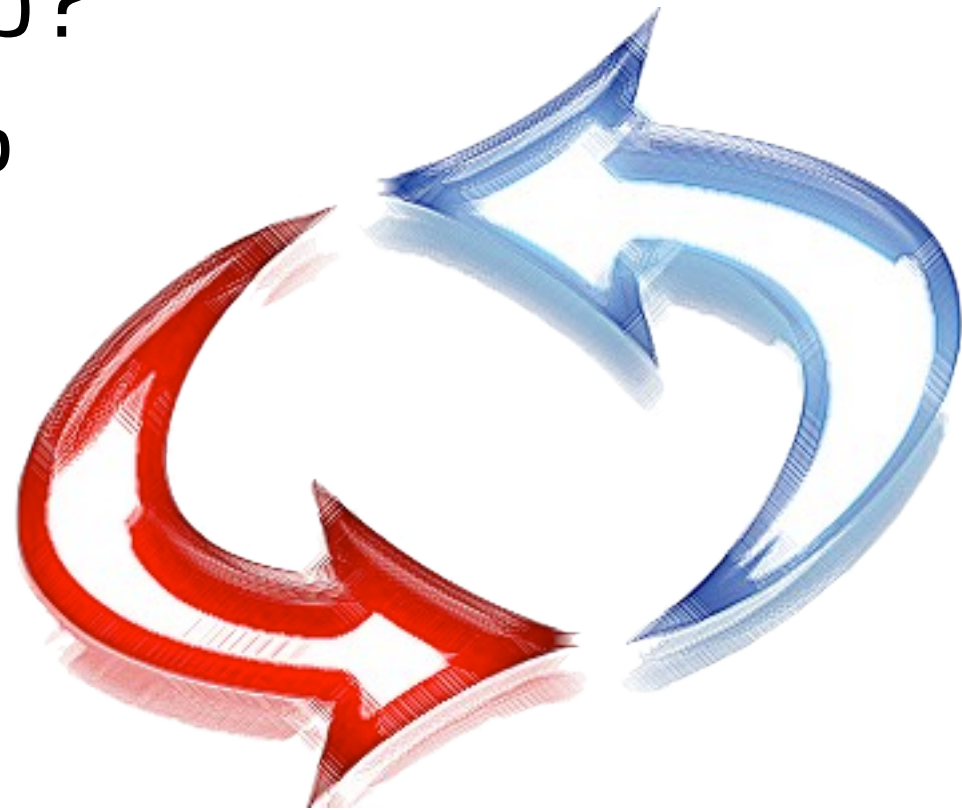
Working Around Security

- Test environment
 - Dummy data
 - Available from everywhere
- System environment
 - Real data, but not live
 - Available only in the bank
- Production environment
 - Real live data
 - Available everywhere, **to everyone!**



Feedback system

- What (headline)?
- Which platform?
- Which version of the app?
- Who should deal with it?
- Description
 - Screens
 - Pictures
 - Documents
- Attachments



Timeline

- Jan - Mar 2010: Proof of Concept
- May - Sept 2010: Basic banking
- Sept - Dec 2010: Pay bills by camera
- Jan - May 2011: Investment
- June - Nov 2011: iPad banking





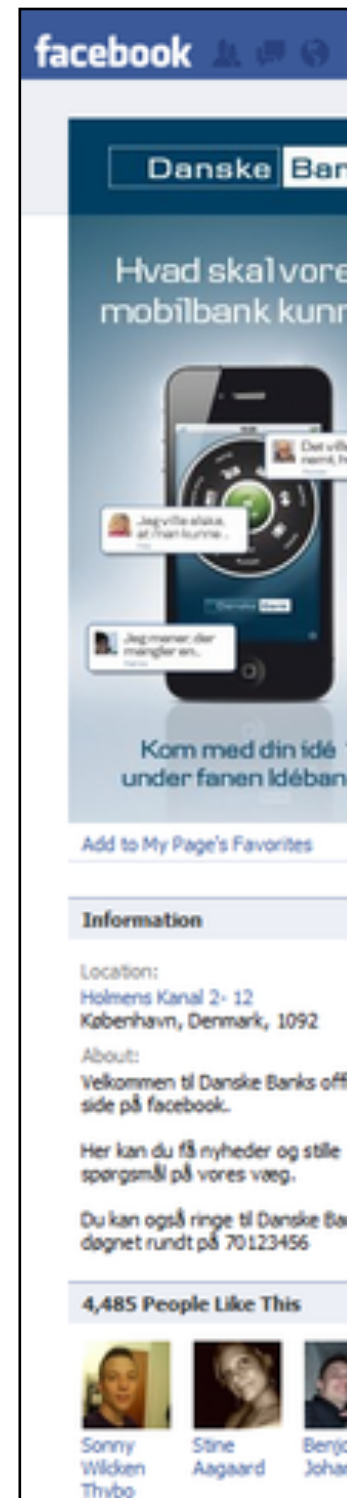
Crowd sourcing & Social Media

- Facebook idea bank
 - 263 ideas
 - 3,109 votes

The screenshot shows the Danske Bank Facebook page with the 'Idébank' campaign. The page header includes the Facebook logo, search bar, and navigation tabs: Wall, Info, Velkommen, Idébank, Book et møde, and Nem bank. The main content area features a large graphic with the text 'Hvad skal vores mobilbank kunne?' (What should our mobile bank be able to do?) and an image of a smartphone displaying a mobile banking interface. Below this, it says 'Kom med din idé under fanen Idébank' (Join with your idea under the Idébank tab). A green button says 'Se alle idéerne eller opret din egen' (See all ideas or create your own). To the right, a section titled 'Danske Idébank' explains the campaign: 'Kom med din idé: Hvad skal mobilbanken kunne?' (Join with your idea: What should the mobile bank be able to do?). It states: 'Danske Idébank er din mulighed for at komme med gode idéer til forbedringer af vores mobilbank. Er der noget, vi kan gøre bedre, eller savner du en bestemt funktion?' (Danske Idébank is your chance to come up with good ideas for improvements to our mobile bank. Is there something we can do better, or do you miss a specific function?). Below this, a section titled 'Top 3 idéer' (Top 3 ideas) lists three ideas: 1. 'Let adgang til saldo' (Easy access to balance) by a user, describing the need to see the balance without logging in. 2. 'Tilmelding til PBS' (Sign up for PBS) by a user, describing the need to use the camera to pay bills. 3. 'GPS tagging af mit forbrug' (GPS tagging of my spending) by a user, describing the need to see where money is spent. To the right of the top 3 ideas, a box titled 'Idébanken i tal' (Idébank in numbers) shows: 169 Idéer, 127 Kommentarer, and 2028 Stemmer. At the bottom left, there is an 'Information' section with location (Holmens Kanal 2-12, Copenhagen, Denmark, 1092) and a note about the official Facebook page. Below that, it says '4,485 People Like This' and shows three profile pictures of users: Sonny Widen Thybo, Stine Aagaard, and Benjoh Het Johansen.

Crowd sourcing & Social Media

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Crowd sourcing & Social Media

■ Facebook idea bank

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■ iPad

- 105 ideas
- 897 votes



Danske Bank

Vær med til at gøre den færdig

Del din ide, og se hvad vi arbejder på i Idébanken

Væg
Oplysninger
Venneaktivitet
Idébank
Velkommen
Meningsmålinger
Begivenheder
Video
Nem Bank
Billeder
FÆRRE

7.524
personer synes godt om dette

56
personer har været her.

Synes godt om-tilkendegivelser

Danske Banks Litteraturpris

Danske Bank ▶ Idébank
Bank/Finansiell institution · København

Danske Idébank [Mere om Danske Idébank](#) · [Se video](#)

Fortæl os, hvordan du vil have Danske Bank til din iPad

Til november kommer Danske Bank til din iPad. Vi er godt i gang med at udvikle app'en, men der er stadig plads til dine gode ideer og input.

Kom med dit input eller opret din egen ide

Top 3 idéer

 **budget oversigt**
Jeg kunne godt tænke mig en funktionalitet i iPad app'en hvor man kan få et overblik over hvad jeg bruger mine penge på. Lavet på en ove ...

 **Hjælp e-boks**
Jeg er stærkt tilfreds med at kunne gå direkte fra netbank (pc/mac) til e-boks, for at se kontoudtog og andre skrivelser fra bank m.v. Hv ...

 **bevar mobillogin**
Overfør muligheden for mobillogin fra iPhone-udgaven, så man ikke behøver rode rundt efter nemid-kortet før man skal foretage en økonom ...

[> Se flere idéer](#)

Idébanken i tal

29 Idéer
15 Kommentarer
140 Stemmer

Crowd sourcing & Social Media

■ Facebook idea bank

- 263 ideas
- 3,109 votes

■ iPad

- 105 ideas
- 897 votes

The screenshot shows the 'Idébank' (Idea Bank) page on Facebook, part of the Danske Bank campaign. The page header includes the Danske Bank logo and the text 'Danske Bank ▶ Idébank' and 'Bank/Finansiell institution · København'. A sidebar on the left lists navigation options: Væg, Oplysninger, Venneaktivitet, Idébank (highlighted), Velkommen, Meningsmålinger, Begivenheder, Video, Nem Bank, and Billeder. Below the sidebar, it shows '7.524 personer synes godt om' and '56 personer har været her'. The main content area is titled 'Top 3 idéer' and lists three ideas:

- Regnskab mellem venner / del regning**: En nem måde at kalkulere hvor meget man skylder sine venner når man skiftevis lægger ud, når ferien/mdr er færdig kan regnskabet nemt g ...
- budget oversigt**: Jeg kunne godt tænke mig en funktionalitet i iPad app'en hvor man kan få et overblik over hvad jeg bruger mine penge på. Lavet på en ove ...
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At the bottom of the list, there is a link '> Se flere idéer'. The footer of the page mentions 'Danske Banks Litteraturpris'.

How Did It Go?

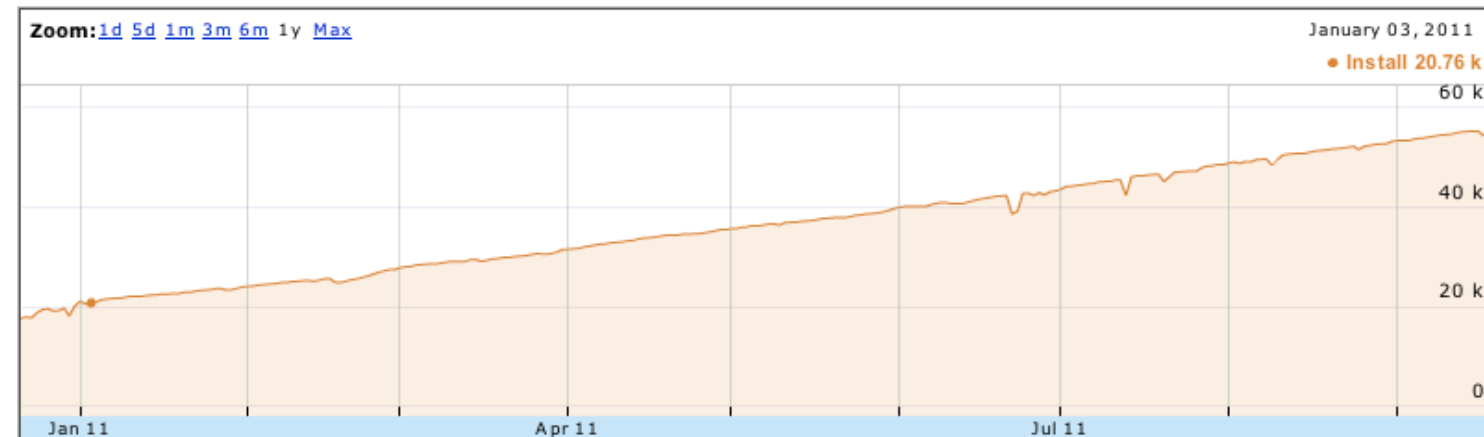
How Did It Go?

- Success Criteria:
 - 10,000 downloads
 - 5 enquiries

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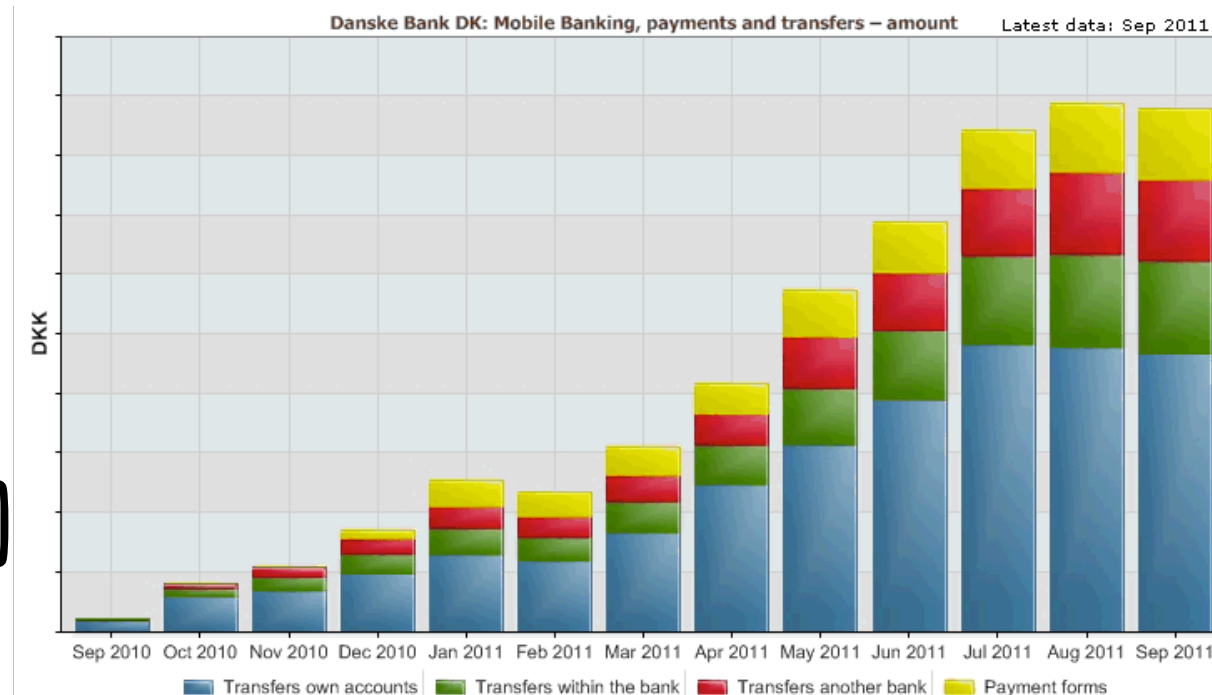
■ Success Criteria:

- 10,000 downloads
- 5 enquiries



■ Actual:

- 335,000 downloads
- 3000+ new customers
- 50,000 daily users (14%)
- 200,000 transactions (5%)



Press and Rating

Press and Rating



Press and Rating



Press and Rating



	Danske Mobilbank 2.1 Applications: Finance	(1782) 	Comments
	Danske Mobilbank SE 2.1 Applications: Finance	(140) 	Comments
	Fokus Mobilbank 2.1 Applications: Finance	(153) 	Comments
	National Irish Bank app 2.2 Applications: Finance	(25) 	Comments
	Northern Bank app 2.2 Applications: Finance	(68) 	Comments
	Sampo Pankin Mobiilipankki 2.1 Applications: Finance	(406) 	Comments

Press and Rating

Danske Bank tæver Nordea i ny mobilbank-test



	Danske Mobilbank 2.1 Applications: Finance	(1782) ★★★★★ Comments
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Bankkunder vilde med mobil-bank

Åf Sille Wulff Mortensen

Foto : Danske Bank



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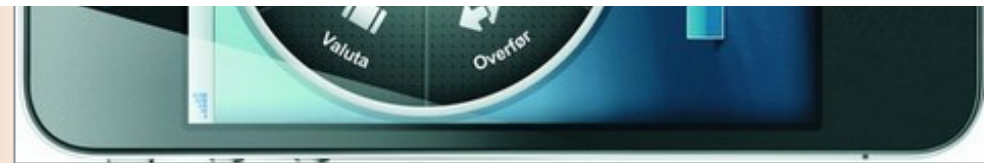


Foto : Danske Bank

Danskerne vilde med iPhone-bank



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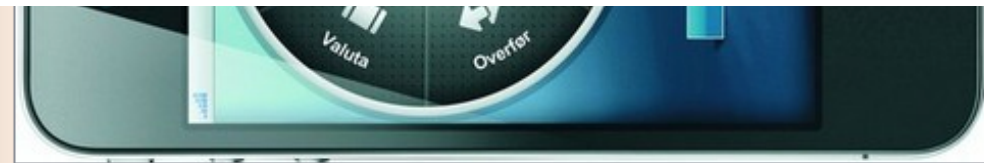


Foto : Danske Bank

Danskerne vilde med iPhone-bank

Danske høster kunder via mobilbanken

Af PIA MUNKSGAARD
Offentliggjort 18.05.11 kl. 10:12

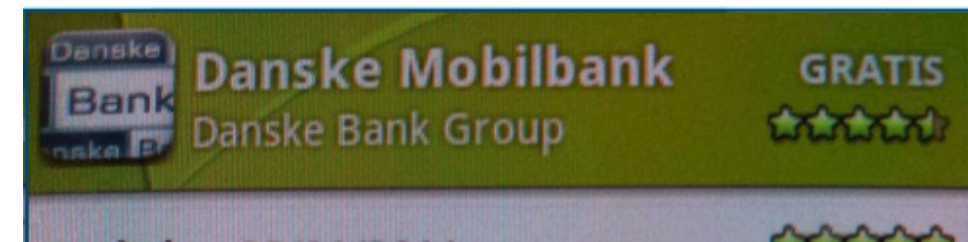
250.000 har downloadet Danske Banks mobilbank, og mindst 2.000 er blevet kunder i Danske Bank på grund af mobilbanken.



RSS Print

Del artiklen
f in Syn

Relaterede artikler



Ludwig 08/01/2011

Super program
kamerafunktion
tattoo

maria 07/01/2011

Super nemt og
kontierne i hå
fire.

tanja 07/01/2011

TELIA 15.04

Info

Reviews (440)

259. Det hele virker bare :) (v1.0.1)

★★★★★ af Martin Madsen on 18-Nov-2010
B - e - a - utifull som Bruce ville sige det. Nok min mest nyttige app jeg har på min iPhone :) det hele spiller bare super godt sammen - 5.

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Med den her
n.

gebyrer og

(v1.0.1)
-2010
virker som det

Søg
Opdateringer 8

Press and Rating

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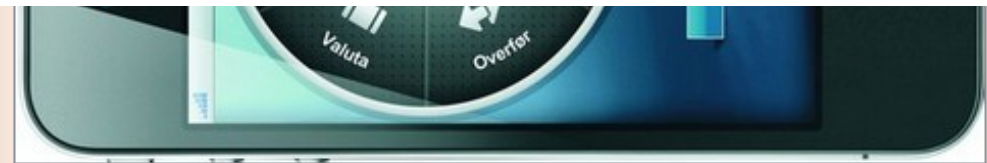


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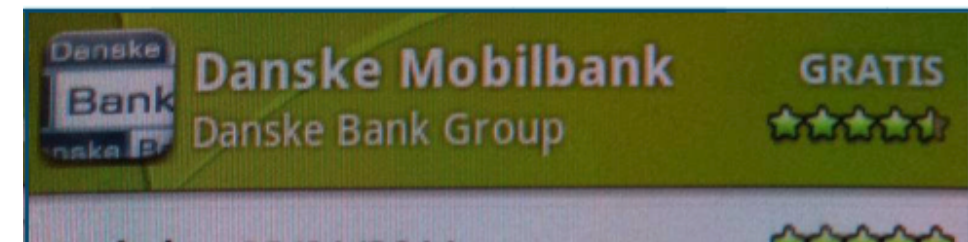
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Foto : Danske Bank

Danske Bank har succes med kamera-betaling



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Applications: Finance [Comments](#)

Press and Rating

Vi tjekker

› Danske Bank styrer som mobilbank

Sorteret efter karakter

► Danske Bank  TESTVINDER

► Nykredit 

► Nordea 

› Sammenlign alle produkt detaljer

› Se alle tjek

Danske Bank har succes med kamera-betaling



The image shows a screenshot of the Danske Mobilbank app interface. At the top, it says "Danske Mobilbank GRATIS" and "Danske Bank Group". Below this, there are several reviews from users. The first review is from "Ludwig" dated 08/01, with a rating of 5 stars, saying "Super program kamerafunktion tattoo". The second review is from "maria" dated 07/01, with a rating of 5 stars, saying "Super nemt og kontierne i hå fire.". The third review is from "tanja" dated 07/01, with a rating of 5 stars, saying "Hver mange gange har man ikke ville se".

Below the reviews, there is a section titled "Reviews (440)" with an "Info" button. It shows two specific reviews:

- 259. Det hele virker bare :) (v1.0.1)** by Martin Madsen on 18-Nov-2010. Rating: 5 stars. Text: "B - e - a - utifull som Bruce ville sige det. Nok min mest nyttige app jeg har på min iPhone :) det hele spiller bare super godt sammen - 5."
- 260. Simpel, overskuelig - Genial! (v1.0.1)** by Martin Petersen on 18-Nov-2010. Rating: 5 stars. Text: "Hver mange gange har man ikke ville se"

Below the reviews, there is a list of similar apps:

- Danske Mobilbank 2.1** Applications: Finance (1782)  [Comments](#)
- Danske Mobilbank SE 2.1** Applications: Finance (140)  [Comments](#)
- Fokus Mobilbank 2.1** Applications: Finance (153)  [Comments](#)
- National Irish Bank app 2.2** Applications: Finance (25)  [Comments](#)
- Northern Bank app 2.2** Applications: Finance (68)  [Comments](#)
- Sampo Pankin Mobiilipankki 2.1** Applications: Finance (406)  [Comments](#)

Thank You for Your Attention!

