

UI in an Agile Process

- When the Real World Comes Knocking

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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 employees worldwide
 - 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"

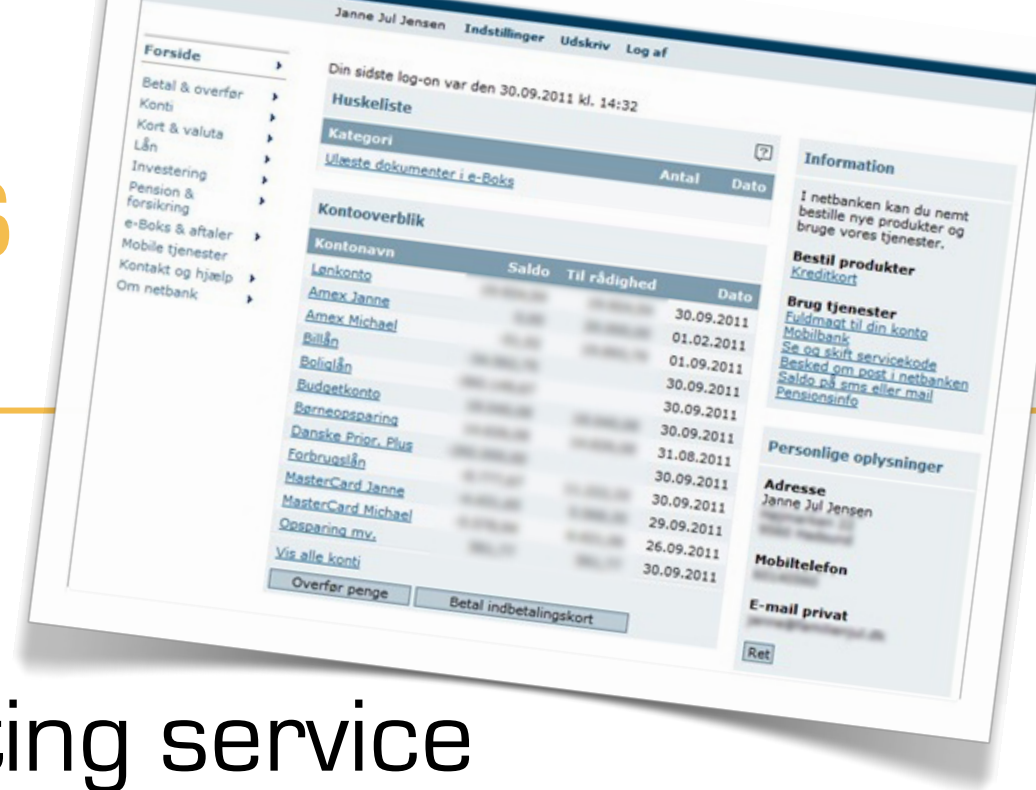
"Jeg vil kunne tilpasse det produkt, jeg køber, til mine behov"

Source: Interbrand 2010, Imediacomm 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 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



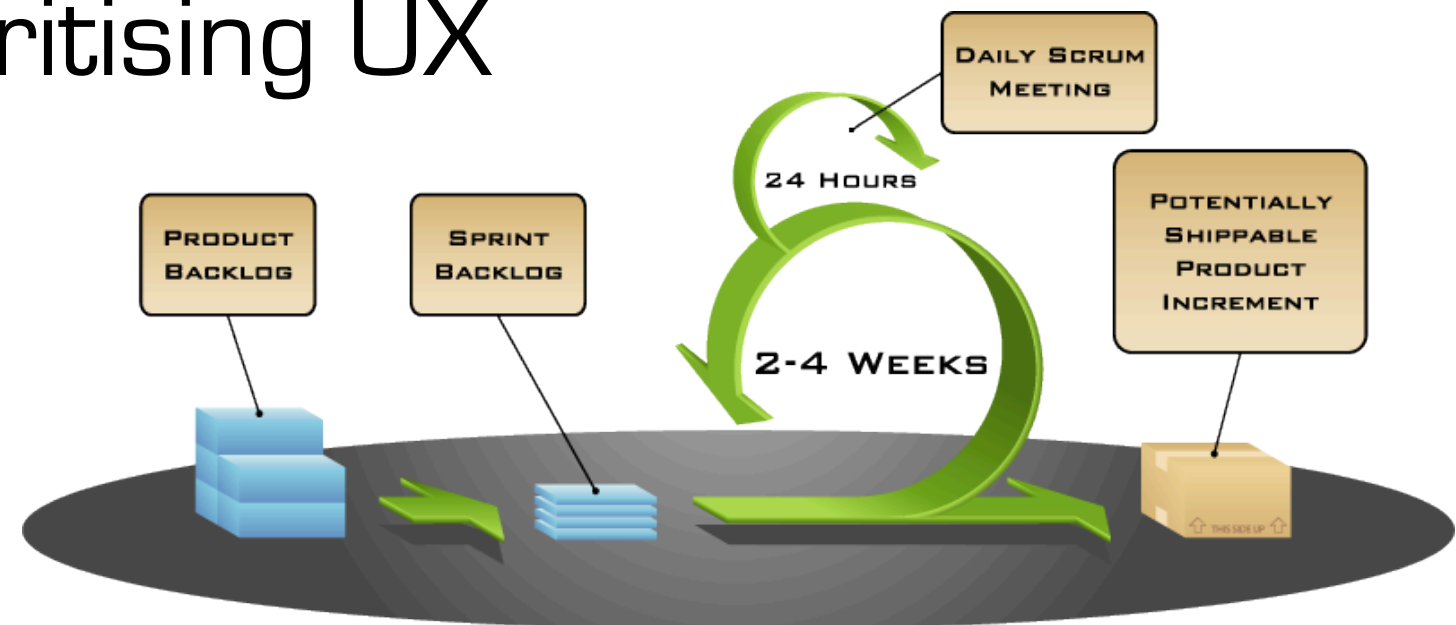
SCRUM process

1 What did you do yesterday?

2 What will you do today?

3 Is anything in your way?

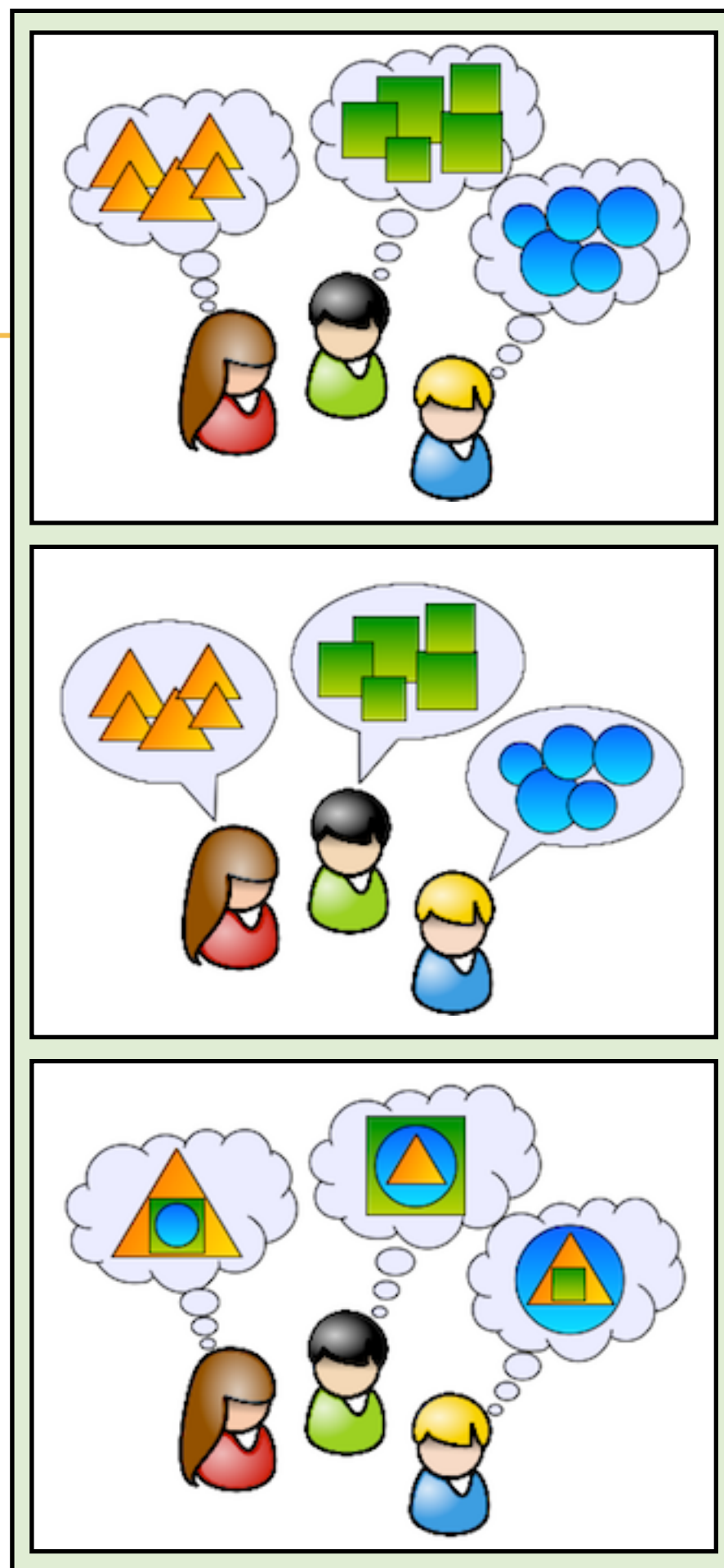
- Estimating: Proof of Concept
- Product backlog: Making it reflect UX
- Sprint: Working separately on UX
- Roles: How clear roles help UX
- Product owner: Prioritising UX
- Testing: When to start testing UX



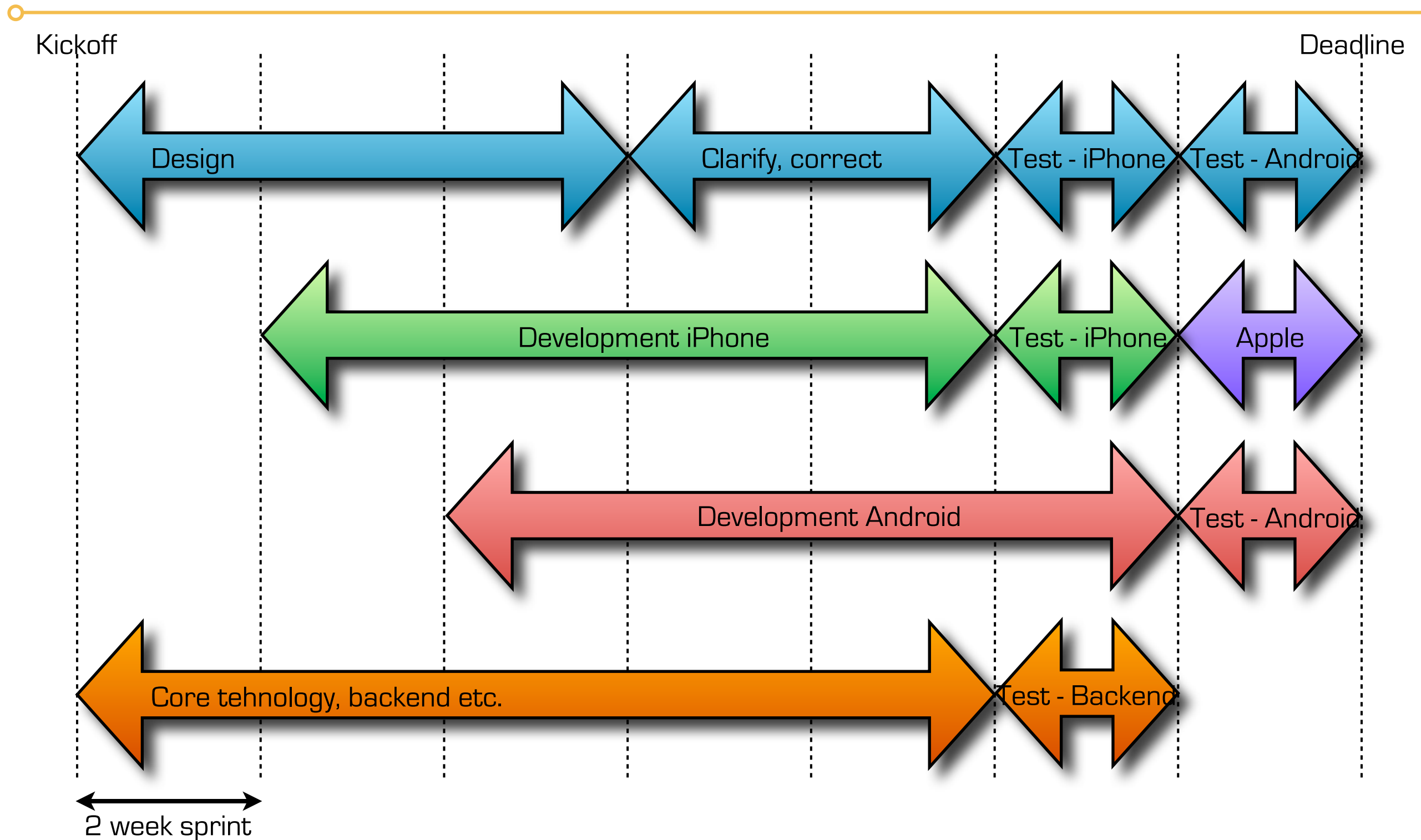
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Sprint meeting

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

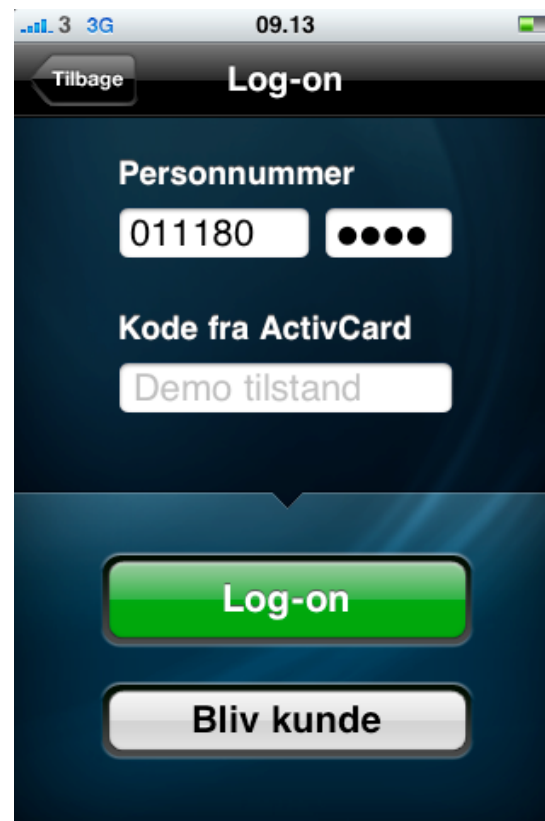
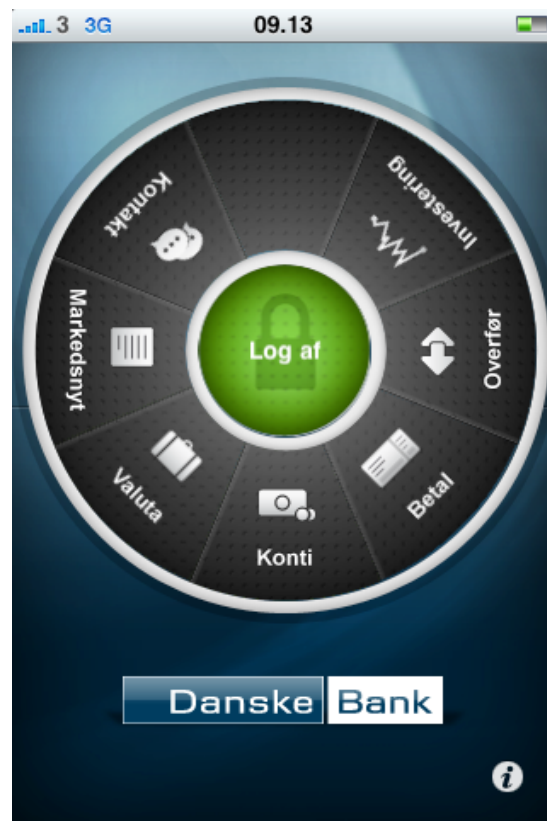


Time Planning Example

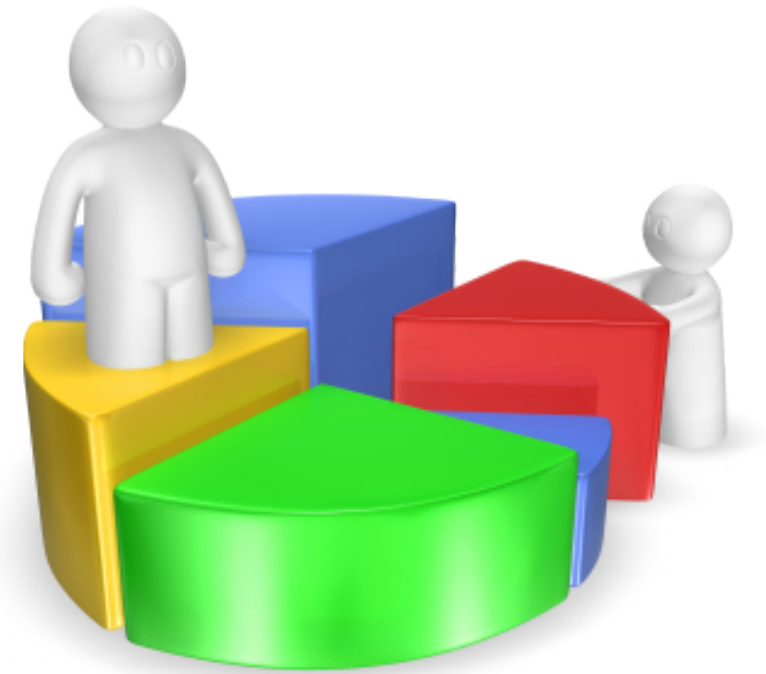


Proof of Concept (POC)

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

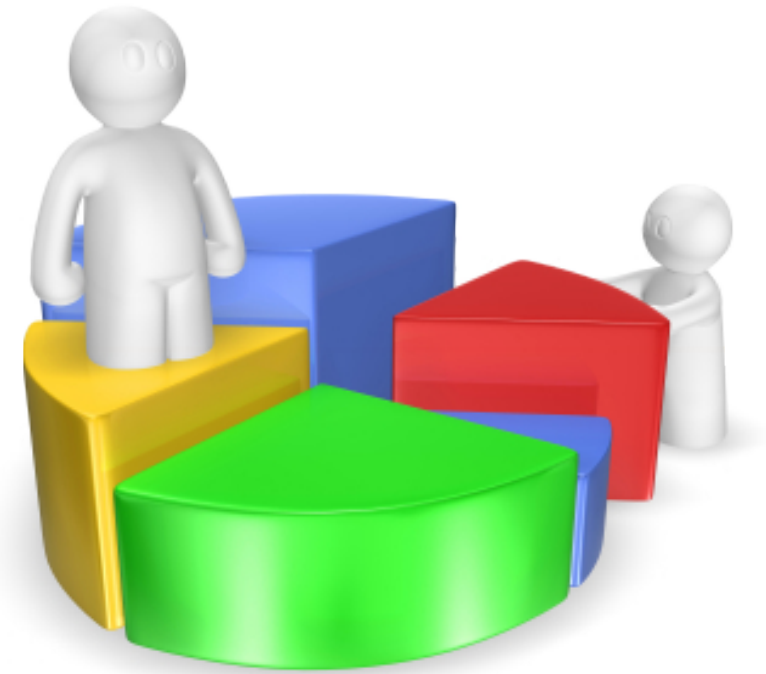


User Needs



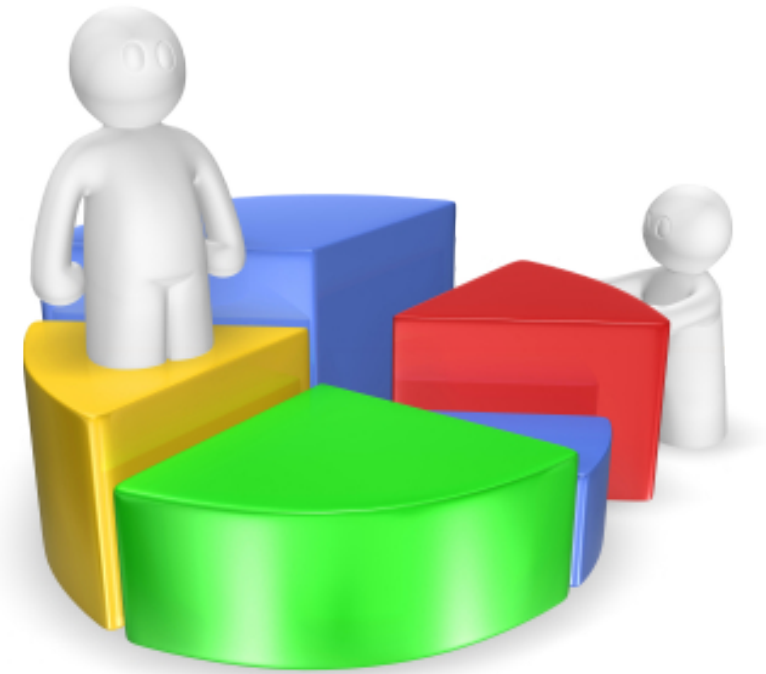
User Needs

- 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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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
- 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)

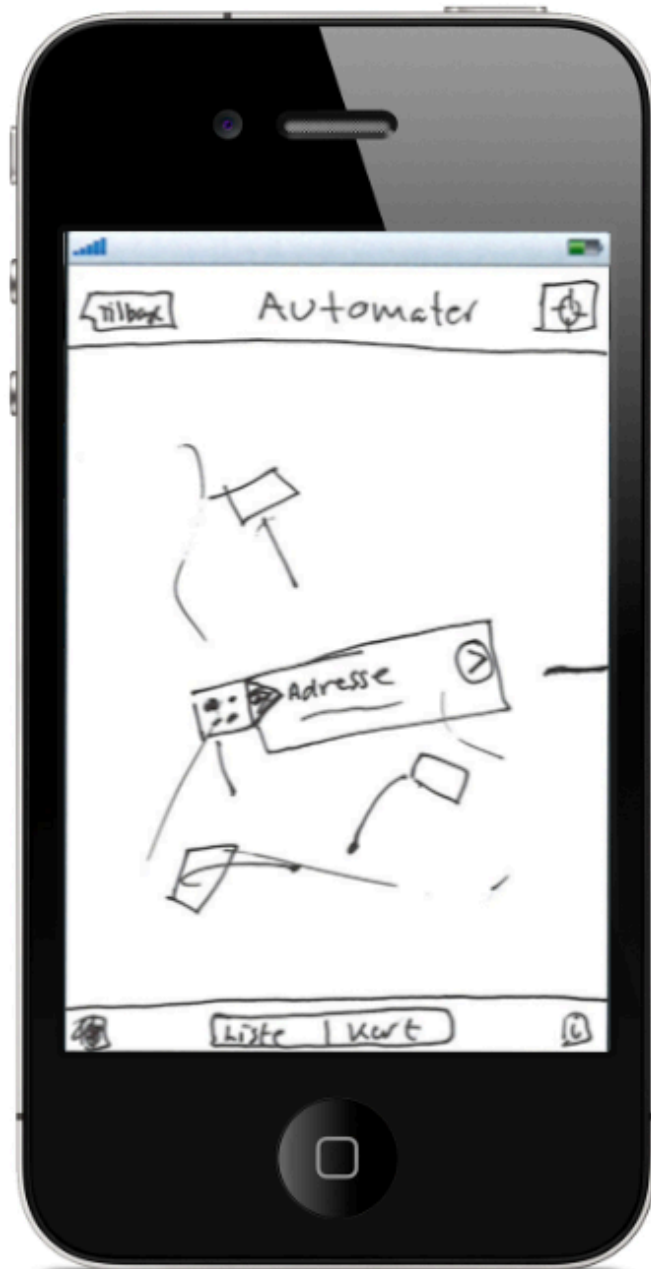
The Design Process

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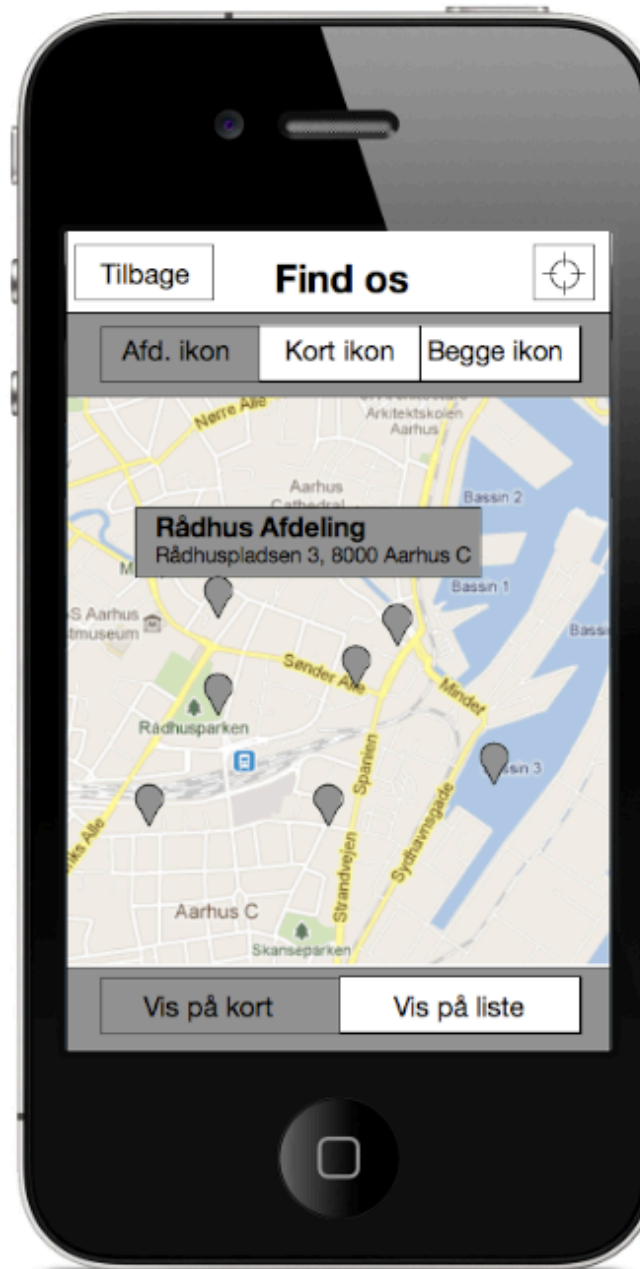


Sketching

The Design Process



Sketching

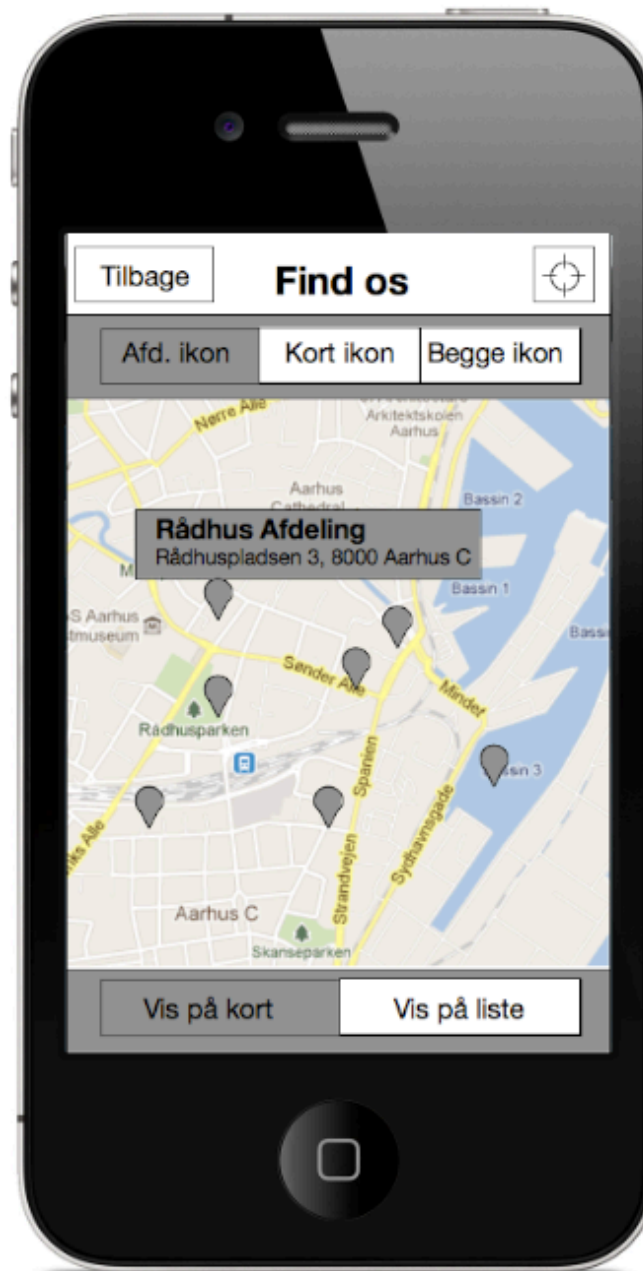


Wireframing

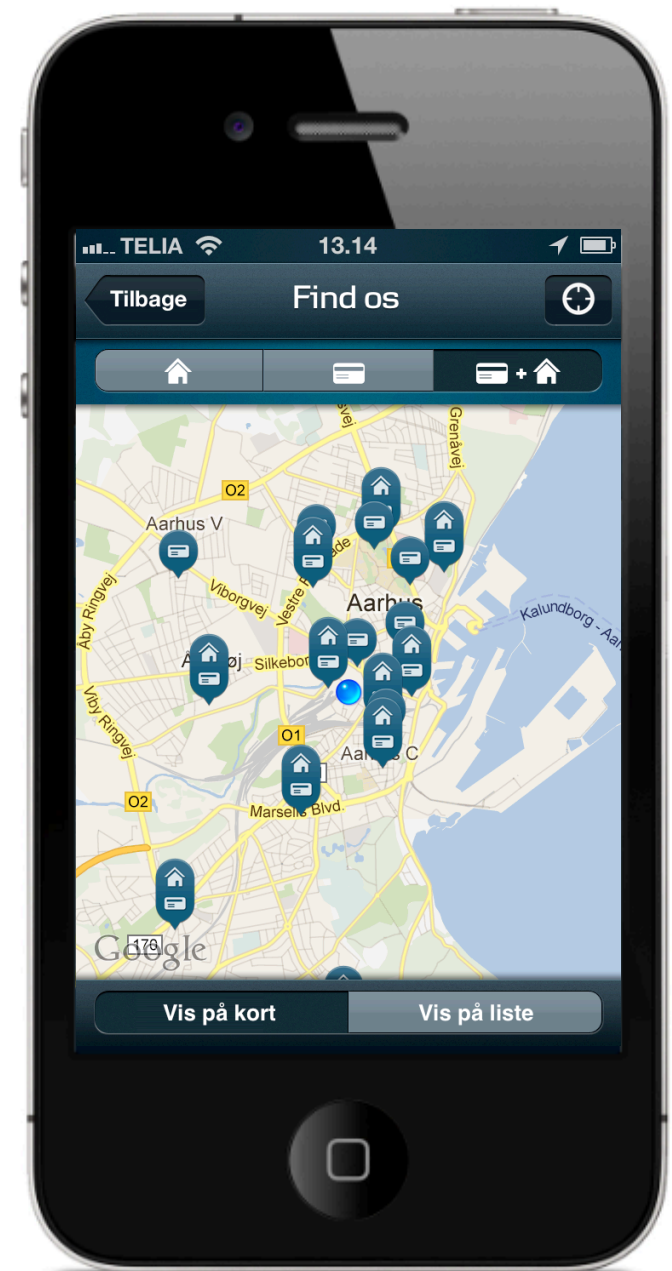
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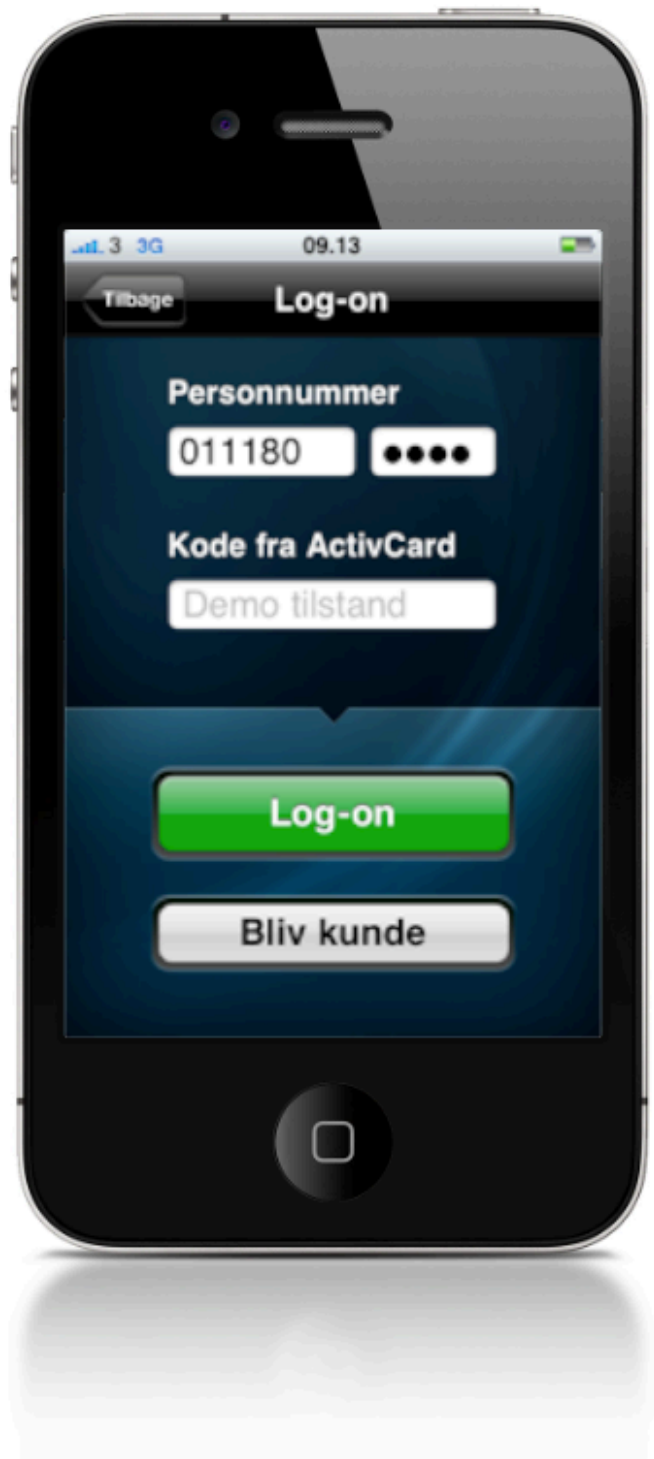
Wireframing



Graphics

Design Versions

Design Versions



Design Versions



Design Versions



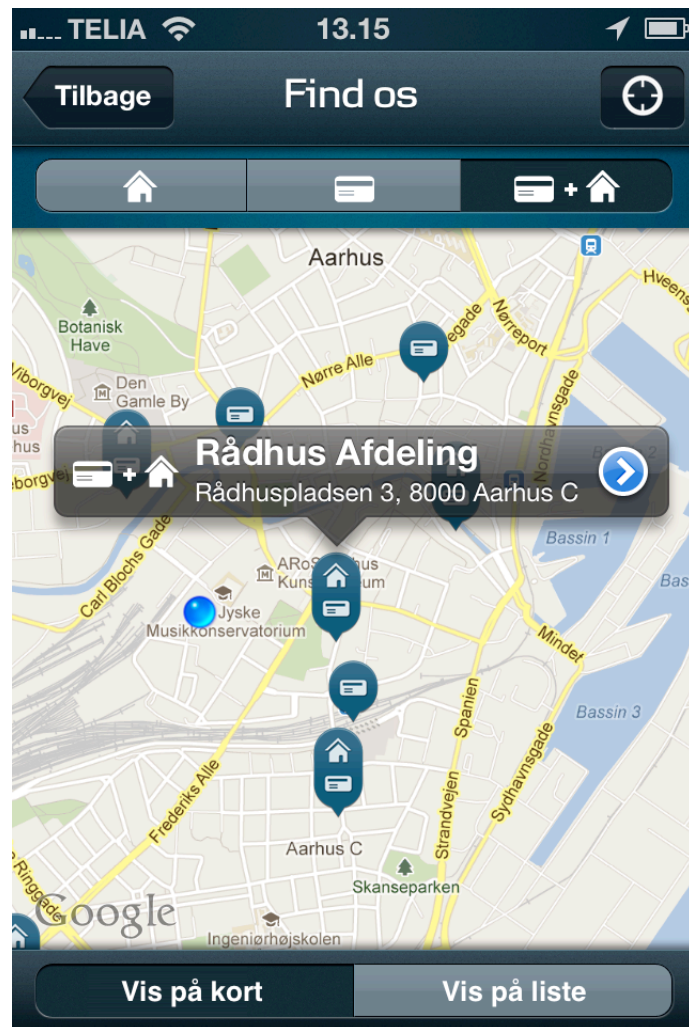
Design Versions



Making Use of the Platform

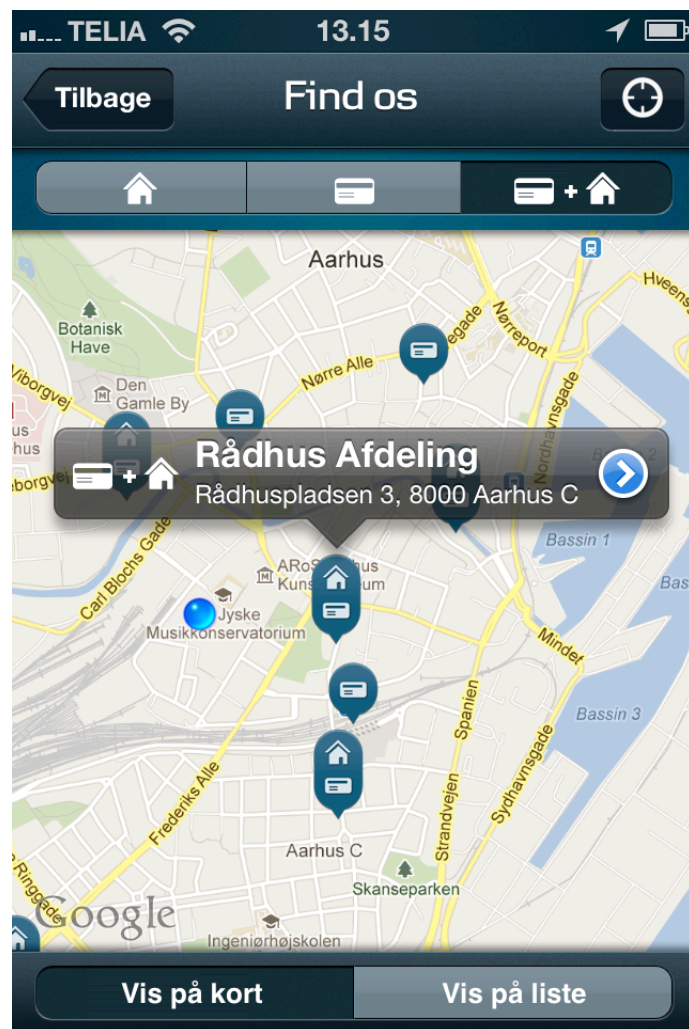
Making Use of the Platform

■ GPS



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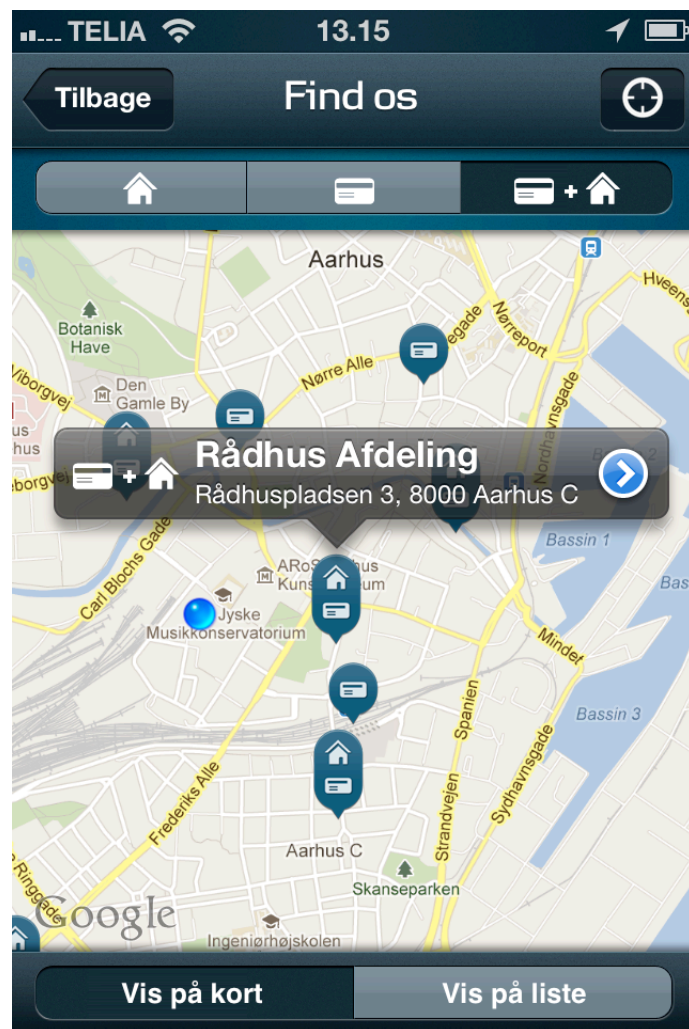


■ Camera



Making Use of the Platform

■ GPS



■ Camera



■ Mobility

A screenshot of a mobile application interface showing a list of exchange rates. The status bar at the top shows 'TELIA', signal strength, Wi-Fi, and the time '13.14'. The app header has a 'Tilbage' button and the text 'Kursliste'. Below the header is a navigation bar with three icons: a house, a card, and a card with a plus sign. The main area is a list of exchange rates for various currencies against the Danish Krone (DKK). The list includes: Danske kroner (DKK) at 100,00; Euro (EUR) at 743,33; Australske dollar (AUD) at 577,07; Brasilianske real (BRL) at 292,45; Britiske pund (GBP) at 929,16; Bulgarske leva (BGN) at 380,06; and Canadiske dollar at 575,73. At the bottom, there are two buttons: 'Valutaomregner' and 'Kursliste'.

Nationalbankens middelskurs - kurser i forhold til DKK		
	Danske kroner DKK	100,00
	Euro EUR	743,33
	Australske dollar AUD	577,07
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■ 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



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



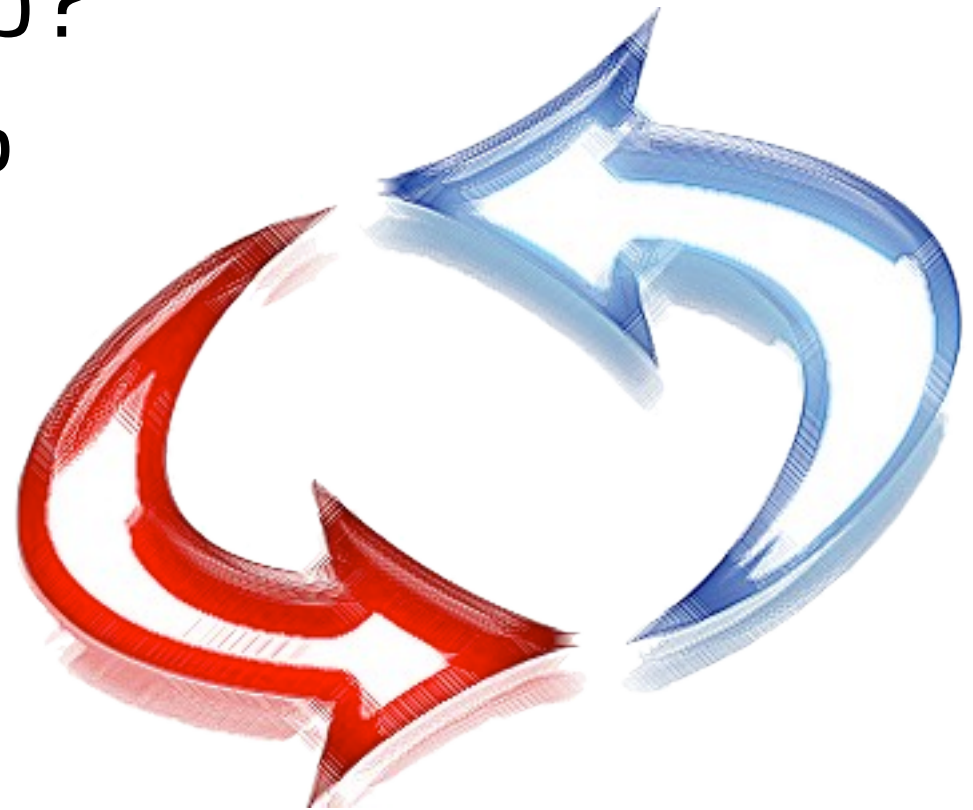
Working Around Security

- Test environment
 - Dummy data
 - Available from everywhere
- System environment
 - Real data, but not live
 - Available only in the bank and our office
- 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
- Jan - May 2012: Investment for iPad
- Jan - May 2012: New visual design for smartphone
- Mar - ??? 2012: Windows Phone 7 version





Gode...
starter på at udvikle vores...
nok holde jer opdateret. Tak for alle de mange op...

Synes ikke godt om længere · Tilføj kommentar · Del

Crowd sourcing & Social Media

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

The screenshot shows the Danske Bank Facebook page with the 'Idébank' campaign active. 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 banner asking 'Hvad skal vores mobilbank kunne?' (What should our mobile bank be able to do?) with a smartphone displaying a circular menu of icons. Below the banner, there's a section titled 'Kom med din idé under fanen Idébank' (Join with your idea under the Idébank tab). To the right, a smaller section titled 'Danske Idébank' invites users to 'Kom med din idé: Hvad skal mobilbanken kunne?' (Join with your idea: What should the mobile bank be able to do?). It includes a green button that says 'Se alle idéerne eller opret din egen' (See all ideas or create your own). Below this, a 'Top 3 idéer' (Top 3 ideas) section lists three ideas with user avatars: 'Let adgang til saldo' (Easy access to balance), 'Tilmelding til PBS' (Subscription to PBS), and 'GPS tagging af mit forbrug' (GPS tagging of my consumption). 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, an 'Information' section provides details about the bank's location and contact information. Below that, a section titled '4,485 People Like This' shows three user avatars: Sonny Widen Thybo, Stine Aagaard, and Benjoh Het Johansen.

facebook

Danske Bank

Wall Info Velkommen Idébank Book et møde Nem bank

Hvad skal vores mobilbank kunne?

Kom med din idé under fanen Idébank

Danske Idébank

Kom med din idé: Hvad skal mobilbanken kunne?

Se alle idéerne eller opret din egen

Top 3 idéer

Let adgang til saldo

Tilmelding til PBS

GPS tagging af mit forbrug

Idébanken i tal

169 Idéer
127 Kommentarer
2028 Stemmer

Information

Location:
Holmens Kanal 2- 12
København, Denmark, 1092

About:
Velkommen til Danske Banks officielle side på facebook.

Her kan du få nyheder og stille spørgsmål på vores væg.

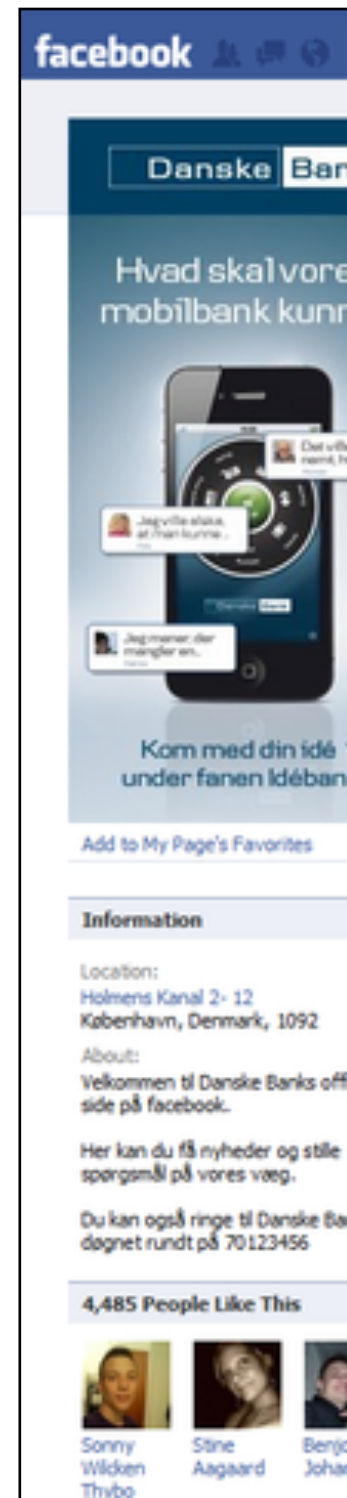
Du kan også ringe til Danske Bank døgnet rundt på 70123456

4,485 People Like This

Sonny Widen Thybo Stine Aagaard Benjoh Het Johansen

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Crowd sourcing & Social Media

■ Facebook idea bank


- 263 ideas
- 3,109 votes

■ iPad

- 165 ideas
- 4106 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

21

TRIFORK.

Crowd sourcing & Social Media

■ Facebook idea bank

- 263 ideas
- 3,109 votes

■ iPad

- 165 ideas
- 4106 votes

The screenshot shows the 'Idébank' page on the Danske Bank Facebook profile. 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 ...
- 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 ...

At the bottom of the list, there is a link '> Se flere idéer'. The footer of the page includes the 'Danske Banks Litteraturpris' logo.

User Inclusion



How Did It Go?

How Did It Go?

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

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 - 10,000 downloads
 - 5 enquiries
- Actual:
 - 400,000 downloads
 - 3000+ new customers
 - 3.6 mill logins every month
 - 375,000 transactions (9%)

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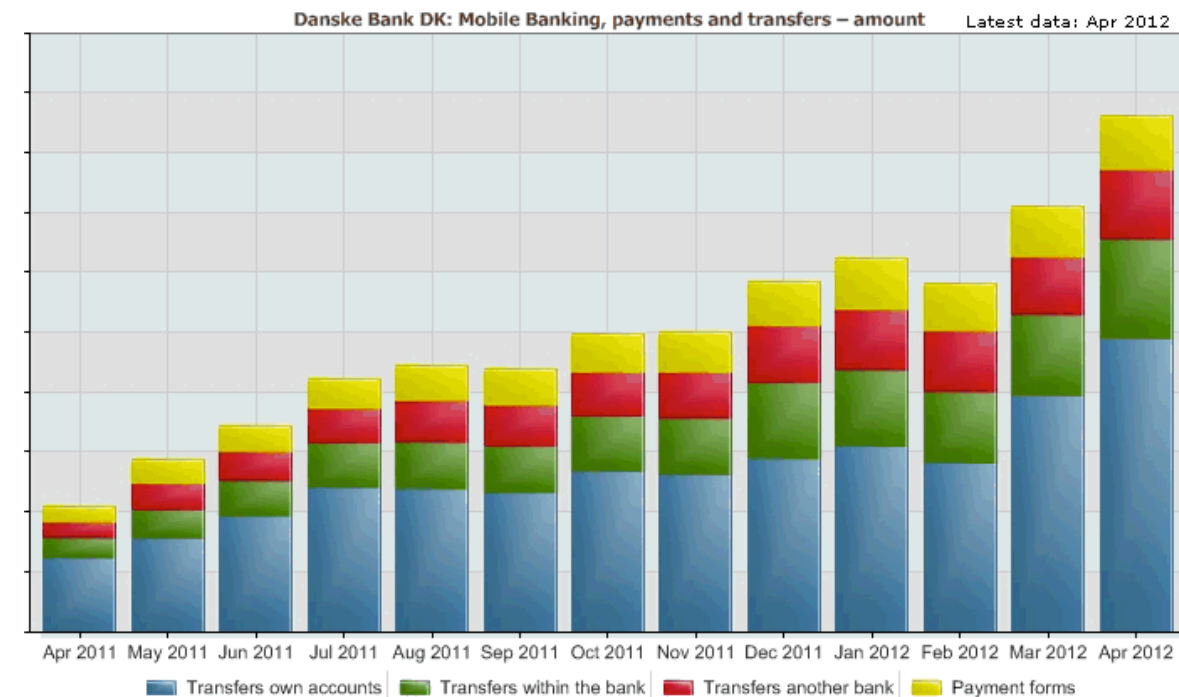
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Press and Rating

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Press and Rating



Press and Rating

The screenshot shows an iPhone screen with the Danske Mobilbank app open. The app's header displays the logo, name, and a 'GRATIS' label with a five-star rating. Below the header, there are user reviews, including one from 'Ludwig' dated 08/01/2011 and another from 'maria' dated 07/01/2012. A status bar at the top shows 'TELIA' as the carrier, a Wi-Fi signal, and the time '15.18'. A semi-transparent overlay on the right side of the screen displays a list of app ratings from the App Store. This list includes apps like 'Danske Mobilbank 2.6', 'Danske Mobilbank SE 2.6', 'Fokus Mobilbank 2.6', 'Sampo Pankin Mobiilipankki 2.6', 'National Irish Bank app 2.6', and 'Northern Bank app 2.6', each with its rating and a link to comments. At the bottom of the overlay, there are buttons for 'Søg' (Search) and 'Opdateringer' (Updates) with a red badge showing '3' updates available.

Danske Mobilbank GRATIS
Danske Bank Group

Ludwig 08/01/2011
Super program
kamerafunktion
tattoo

maria 07/01/2012
Super nemt og
kontierne i hå
fire.

Oplysninger **Anmeldelser (567)**

5. Skøn opdatering! (v2.6)
★★★★★ af Maria Jensen den 10-May-2012
Virkelig dejlig opdatering, det er skønt at man nu
meget tydeligere kan se om det er røde eller grønne
tal man kigger på. ;) Og farverne er også blevet
markant bedre. Tak!







App Name	Version	Applications: Finance	Rating	Comments
Danske Mobilbank	2.6	(2613)	★★★★★	Comments
Danske Mobilbank SE	2.6	(294)	★★★★★	Comments
Fokus Mobilbank	2.6	(312)	★★★★★	Comments
Sampo Pankin Mobiilipankki	2.6	(677)	★★★★★	Comments
National Irish Bank app	2.6	(82)	★★★★★	Comments
Northern Bank app	2.6	(194)	★★★★★	Comments

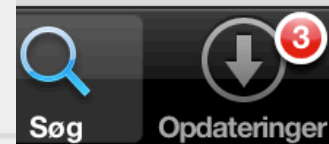
Søg Opdateringer 3

Press and Rating

Danske Bank tæver Nordea i ny mobilbank-test



	Danske Mobilbank 2.6 Applications: Finance	(2613)★★★★★ Comments
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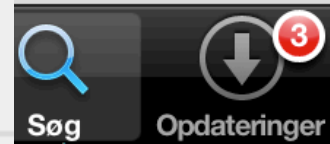
Bankkunder vilde med mobil-bank

af Sille Wulff Mortensen

Foto : Danske Bank



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Press and Rating

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Bankkunder vilde med mobil-bank







Åf Sille Wilff Mortensen



Foto : Danske Bank

Danskerne vilde med iPhone-bank



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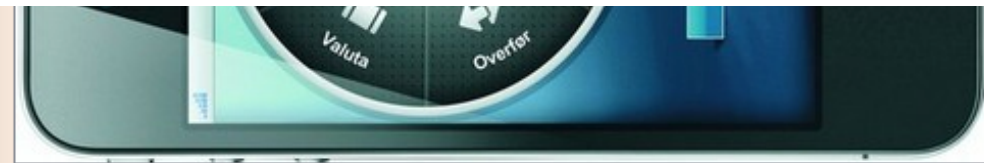


Foto : Danske Bank

Danskerne vilde med iPhone-bank

Danske høster kunder via mobilbanken

Af PIA MUNKSGAARD
Offentliggjort 18.05.11 kl. 10:12

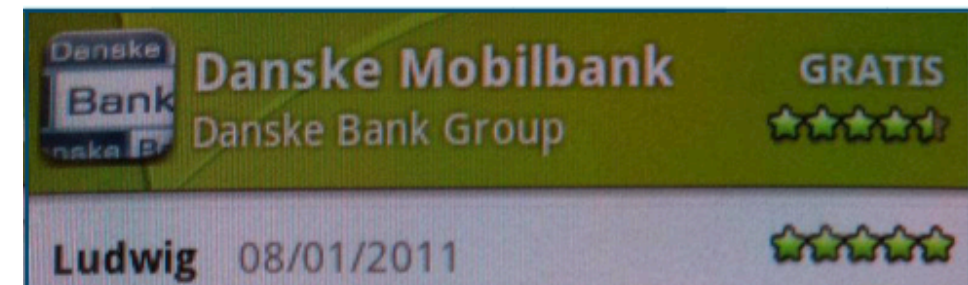
250.000 har downloadet Danske Banks mobilbank, og mindst 2.000 er blevet kunder i Danske Bank på grund af mobilbanken.



RSS Print

Del artiklen
f in Syn

Relaterede artikler



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★★★★★ af Maria Jensen den 10-May-2012
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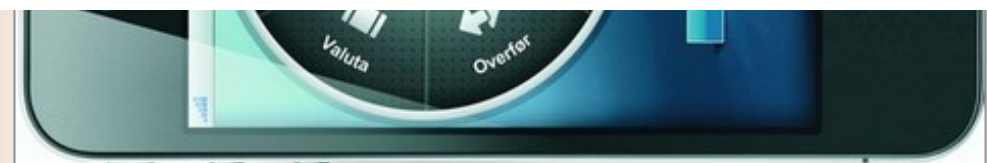


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Af PIA MUNKSGAARD
Offentliggjort 18.05.11 kl. 10:12

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



Foto : Danske Bank

Danske Bank har succes med kamera-betaling



	Danske Mobilbank 2.6 Applications: Finance	(2613)★★★★★ Comments
	Danske Mobilbank SE 2.6 Applications: Finance	(294)★★★★★ Comments
	Fokus Mobilbank 2.6 Applications: Finance	(312)★★★★★ Comments
	Sampo Pankki Mobiilpankki 2.6 Applications: Finance	(677)★★★★★ Comments
	National Irish Bank app 2.6 Applications: Finance	(82)★★★★★ Comments
	Northern Bank app 2.6 Applications: Finance	(194)★★★★★ 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

Foto : Danske



5. Skøn opdatering! (v2.6)

★★★★★ af Maria Jensen den 10-May-2012
Virkelig dejlig opdatering, det er skønt at man nu meget tydeligere kan se om det er røde eller grønne tal man kigger på. ;) Og farverne er også blevet markant bedre. Tak!

Danske Mobilbank 2.6 (2613)★★★★★
Applications: Finance
[Comments](#)

Danske Mobilbank SE 2.6 (294)★★★★★
Applications: Finance
[Comments](#)

Fokus Mobilbank 2.6 (312)★★★★★
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Sampo Pankki Mobiilipankki 2.6 (677)★★★★★
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National Irish Bank app 2.6 (82)★★★★★
Applications: Finance
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Applications: Finance
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Thank you for your attention

Questions?

