# NuCash App

Intro:

I was hired to write UX and UI copy and contribute to the content strategy and onboarding flows for a neobanking app for college students in the Indian market. The work also included establishing the brand voice of the service.

As the app has not launched yet, I can show some of the process of written work, but cannot show prototypes.

# Empathy mapping process

After a review of early market testing (via questionnaire), I was able to categorize the user sentiments, including pain points and needs.

# Pain points:

- Running out of money each month
  - Reliant on family or credit card for shortfall
- Don't use bank for payments
  - Too complex
  - Slow
  - Lacks features
  - Too many security steps
- Entering new credit card is a hassle
  - UPI is easy (Unified Payments Interface is an instant real-time payment system developed by National Payments Corporation of India facilitating inter-bank transactions. The interface is regulated by the Reserve Bank of India and works by instantly transferring funds between two bank accounts on a mobile platform.)

From there, I developed an empathy map to further lend insight into the persona.

Empacity hap		
Thinks	Says	
Need to cover costs	Too complex	
Bank lacks features	Slow	
Want fast and reliable	Too many security steps	
	Want options	

#### **Empathy Map**

Feels	Does
Want to avoid hassles	UPI payments
Want protections and security	QR code payments

### Persona:

- University students on a tight budget
- Top pain points: reliant on family or credit for monthly shortfalls, slow and overly complex banks
- Top desires: Fast, simple interface; easy to use; reliability; security; features and offers

Using the persona description and keywords from the open text responses in the questionnaire, I arrived at product attributes to inform voice and tone.

# Selected words from the interview:

- Successful payment
- Fast notifications
- Ease of use
  - Simple UX
- Uptime (**reliable**)
- Good experience/simple interface
- Safety
  - security
- Support bank connections
- Tracking
  - Transaction history
- Auto apply **cashback**
- **Connectivity** with other apps
- Product to **offer choices** for
  - Fixed Deposit
  - Short Term Lending
  - Customer Support
  - Vendor Integration

- Offers + Cashback
- Transaction Grouping & Tracking
- $\circ$  Dashboard
- bill splitting + Payments, Coupons, Deals, Customer Support (prefer chat bot because faster), Purchase flights + Movie Tickets
- Monthly Summary
- Customizable experience

#### NuCash Attributes (existing):

- Friendly
- Simple

#### Product attributes:

- Reliable
- Secure
- Offers and options
- Convenient
- Fast
- Interconnected (with other apps)

With this set of brand attributes, I can use them to direct the writing for all aspects of the app.