

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"

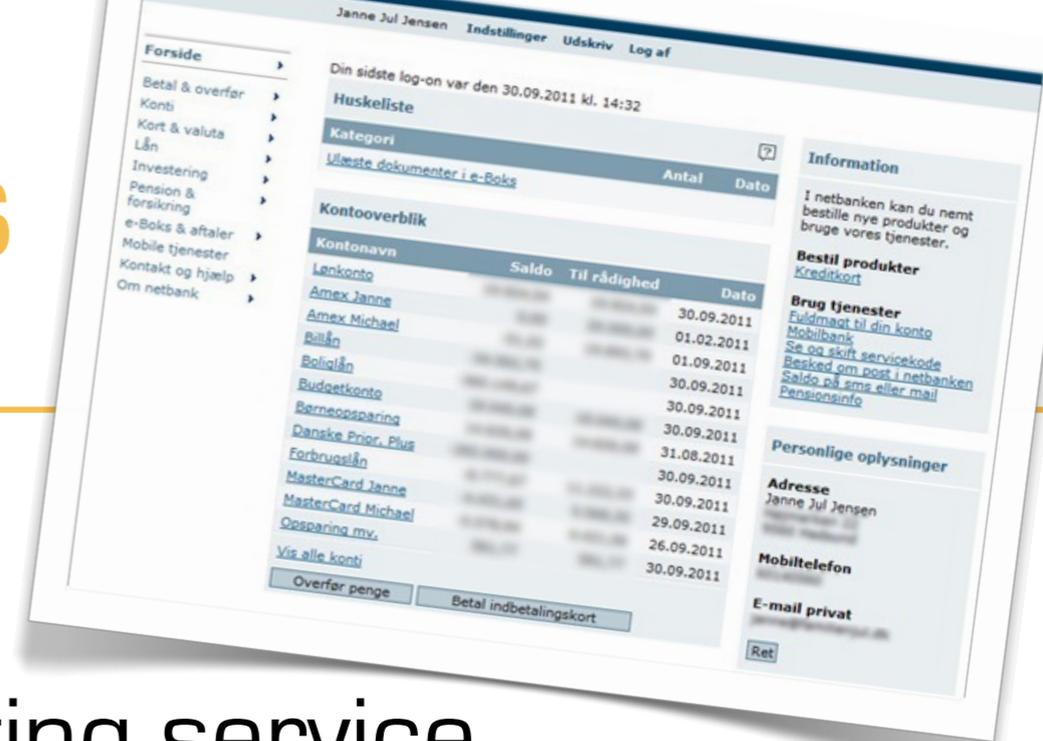
Source: Interbrand 2010, Imediacorrection 2010

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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



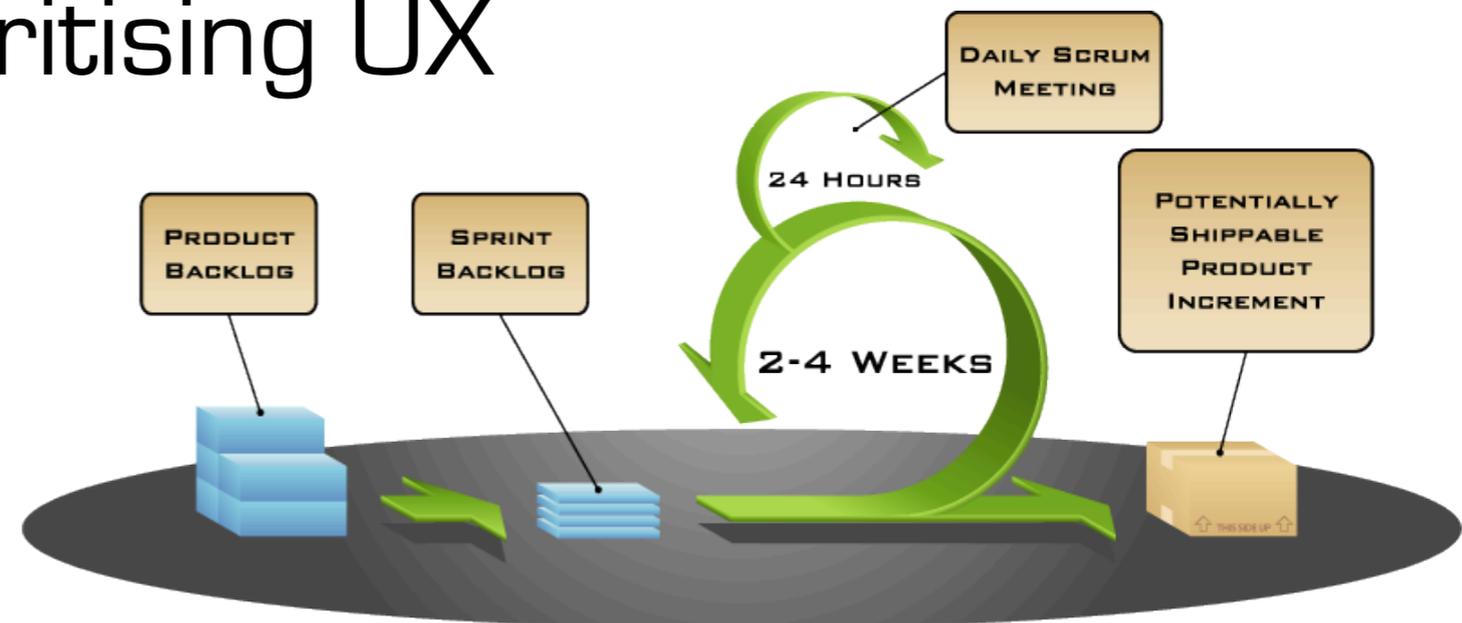
SCRUM process

1 What did you do yesterday?

2 What will you do today?

3 Is anything in your way?

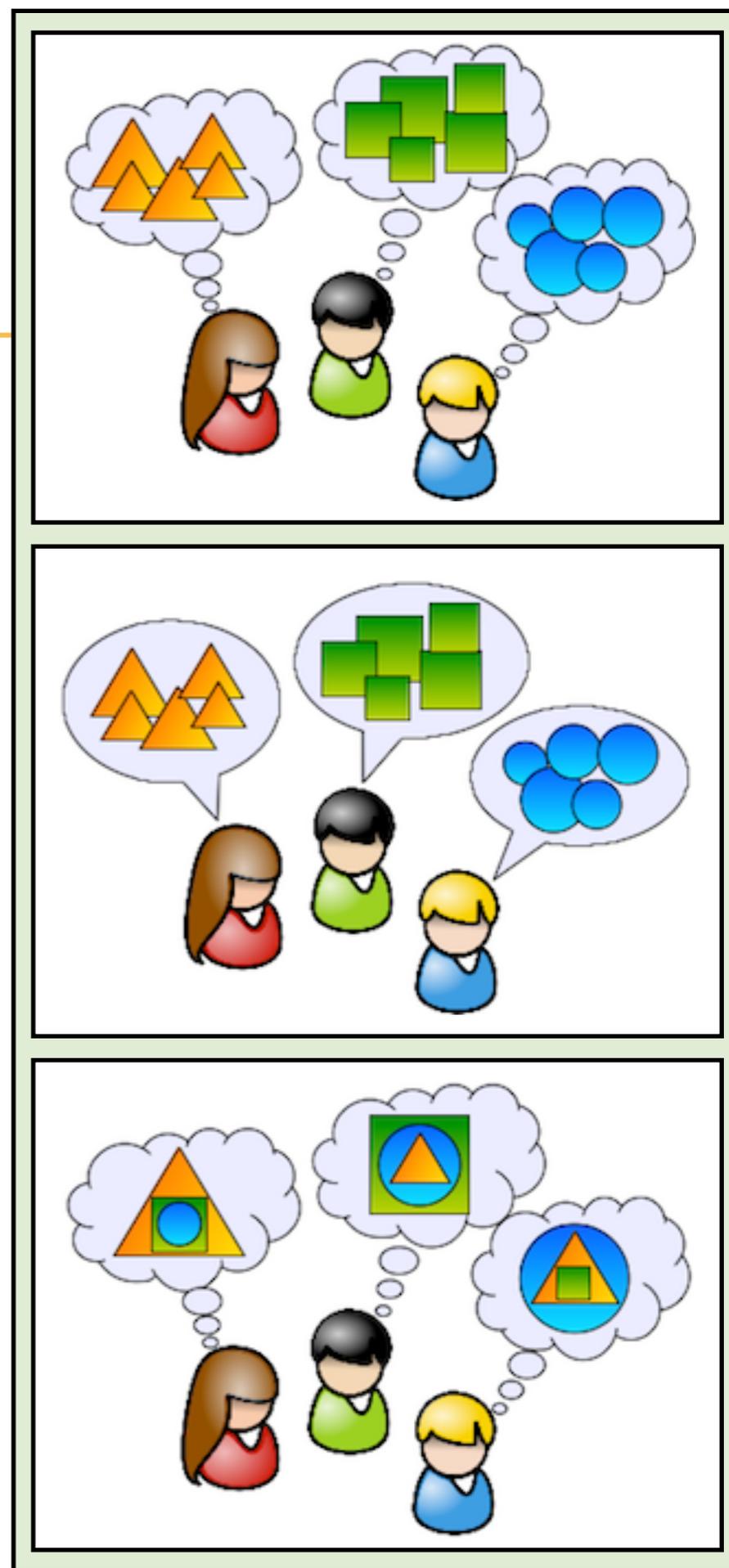
- Estimating: Proof of Concept
- Product backlog: Making it reflect UX
- Sprint: Working separately on UX
- Roles: How clear roles help UX
- Product owner: Prioritising UX
- Testing: When to start testing UX



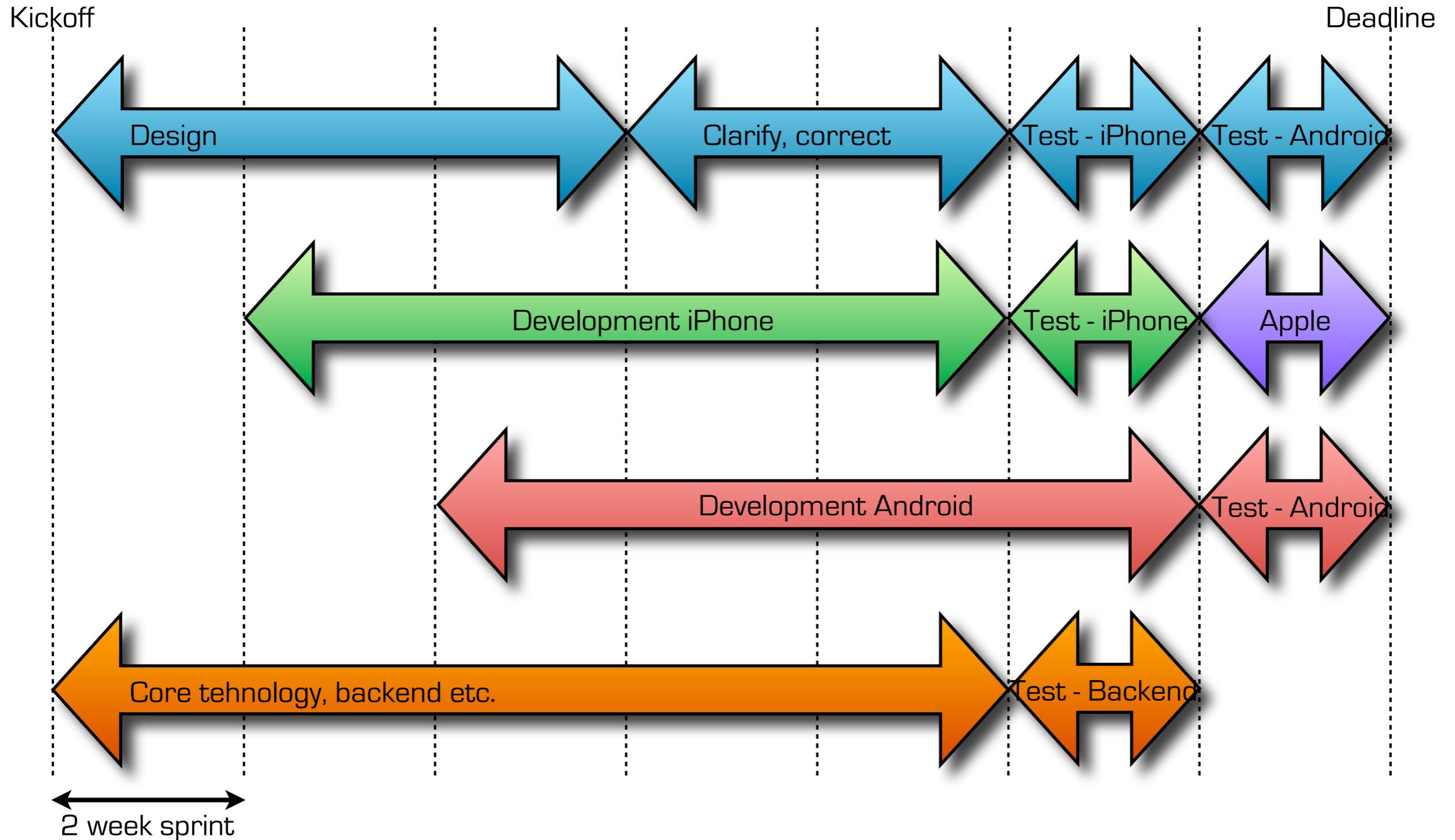
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Sprint meeting

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

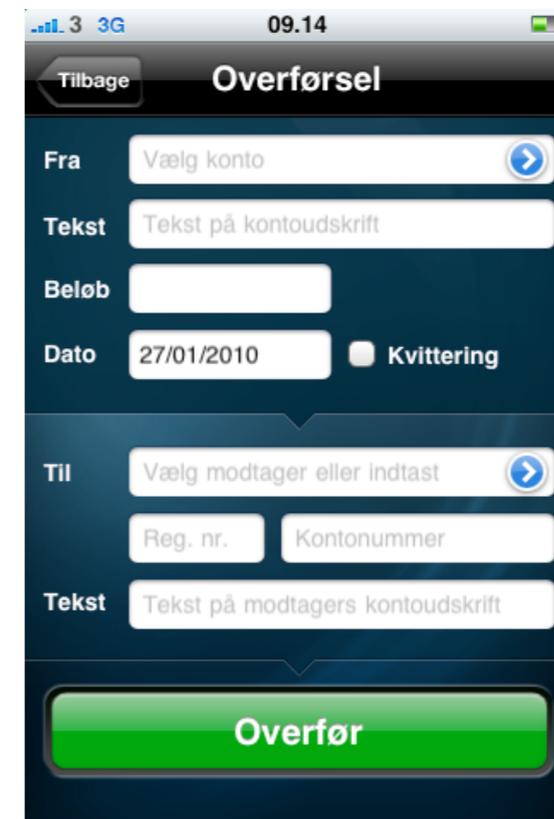
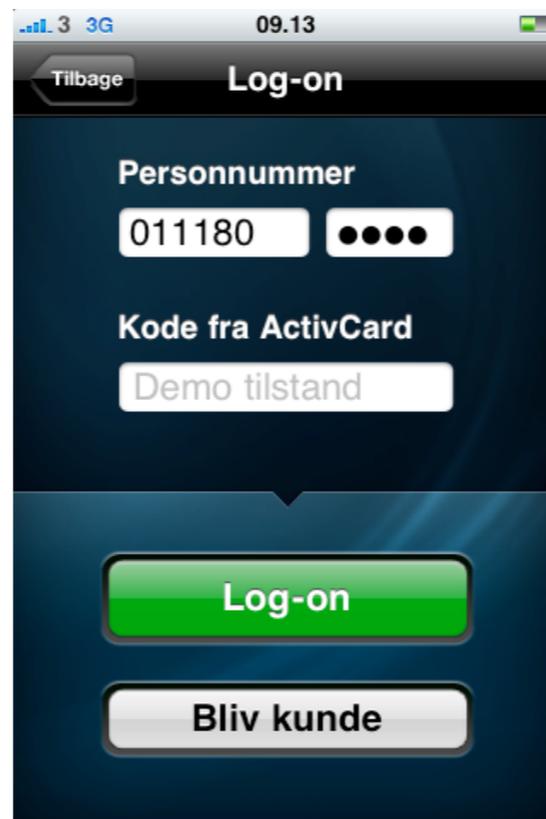
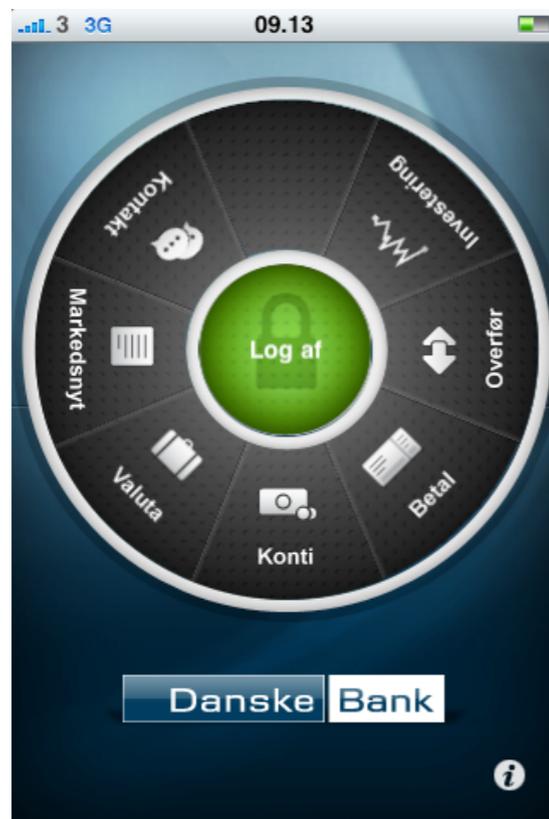


Time Planning Example



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+% 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



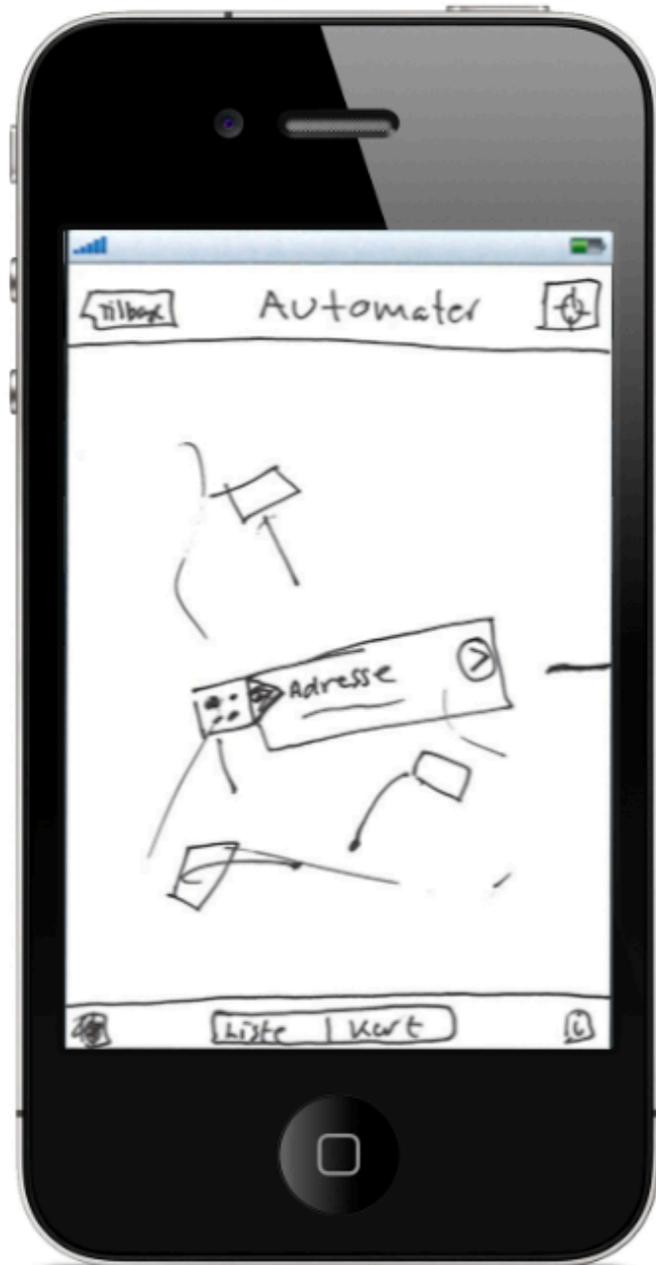
“But what about security??”



- 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

The Design Process

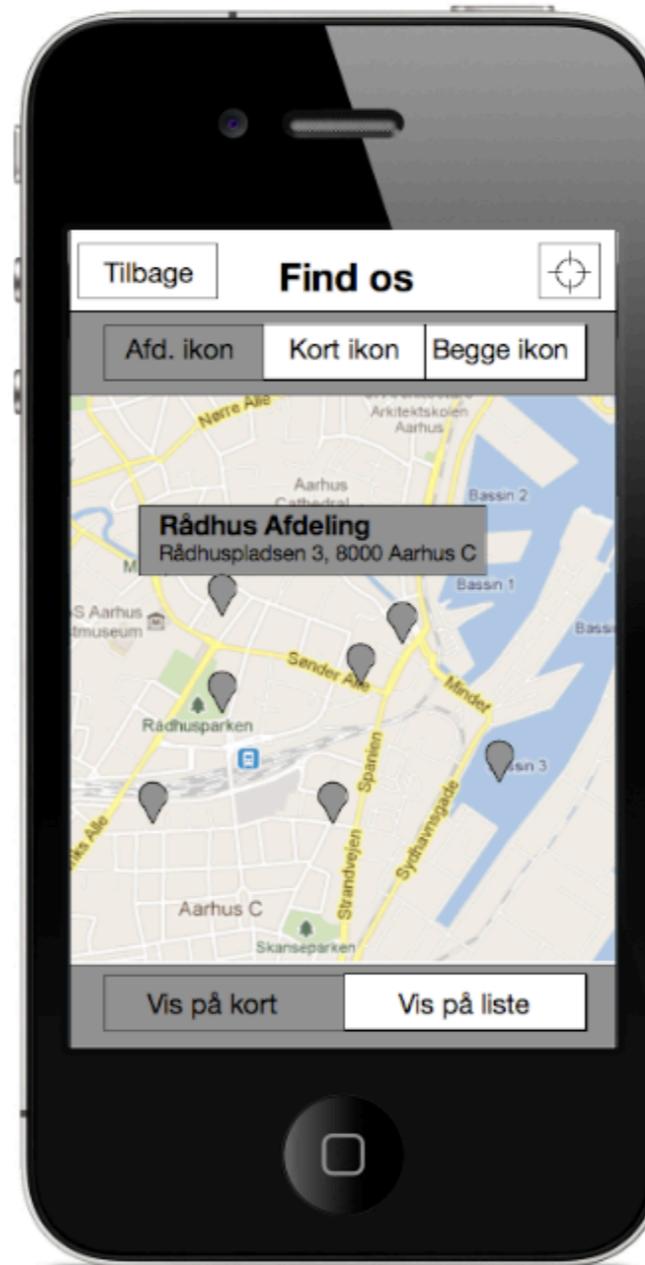


Sketching

The Design Process

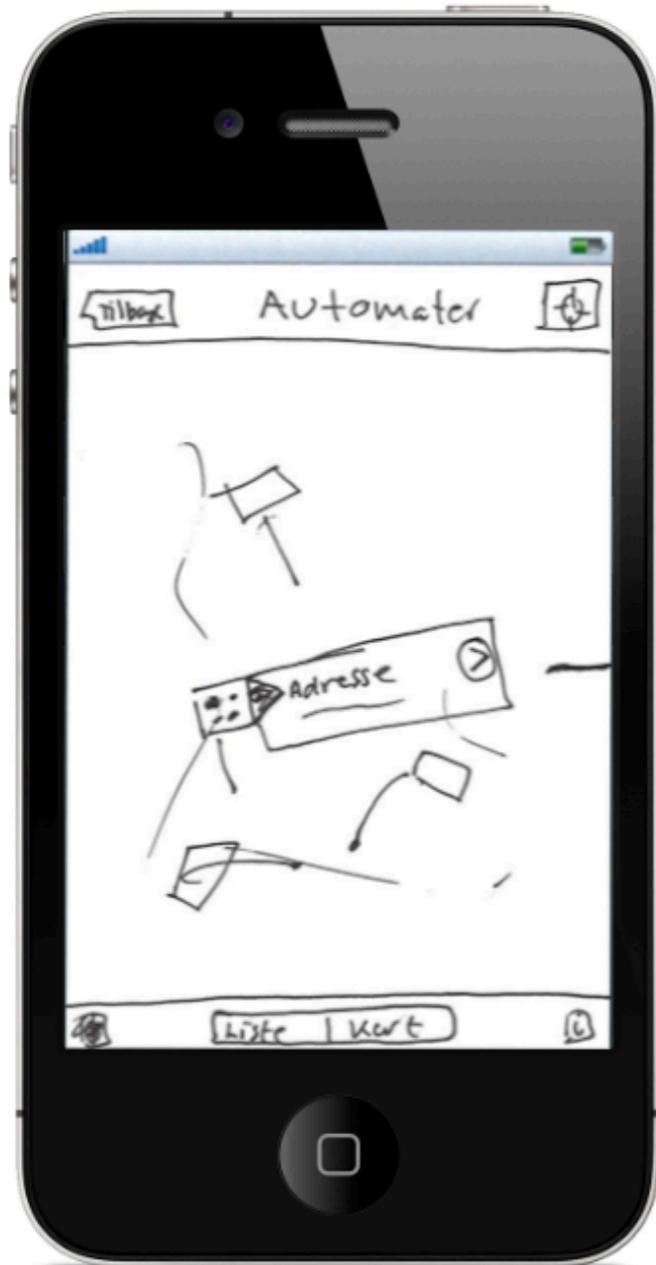


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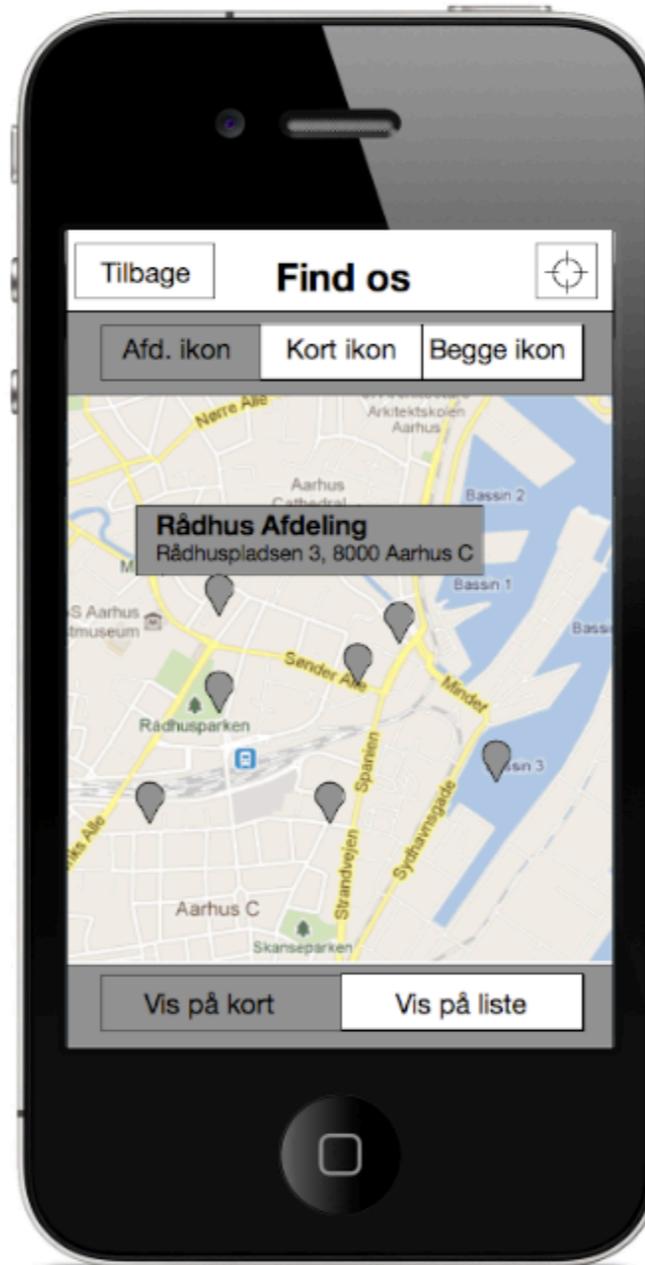


Wireframing

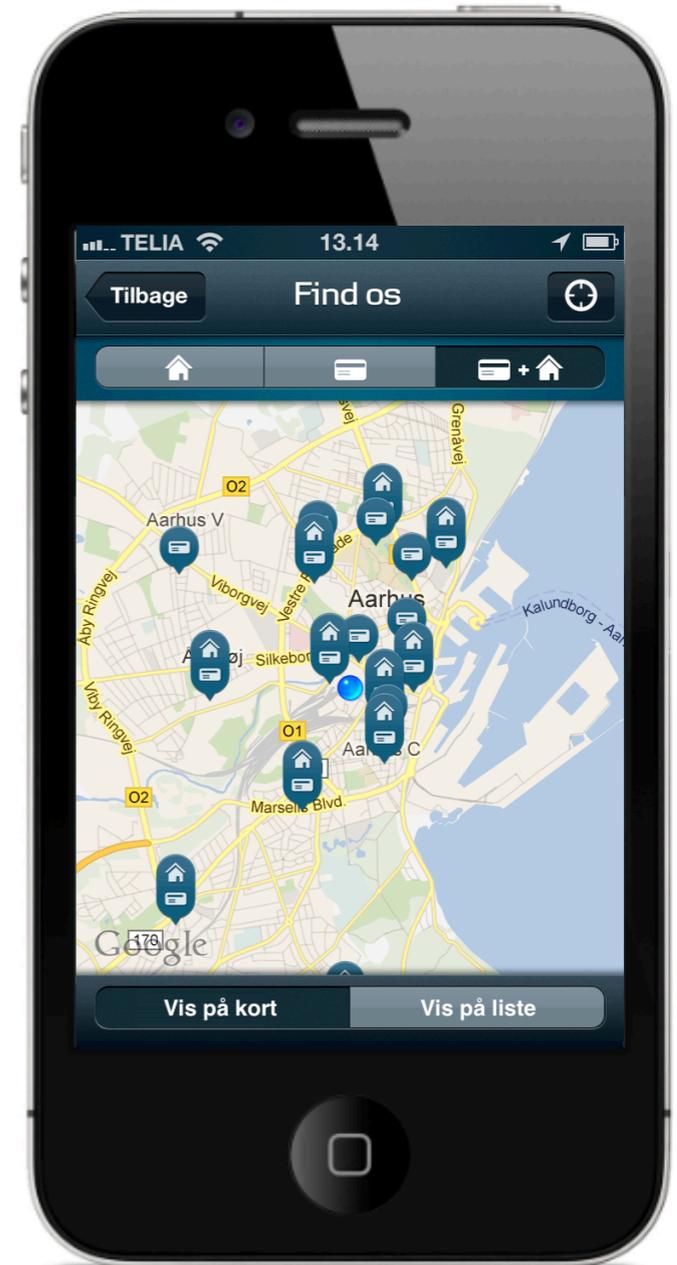
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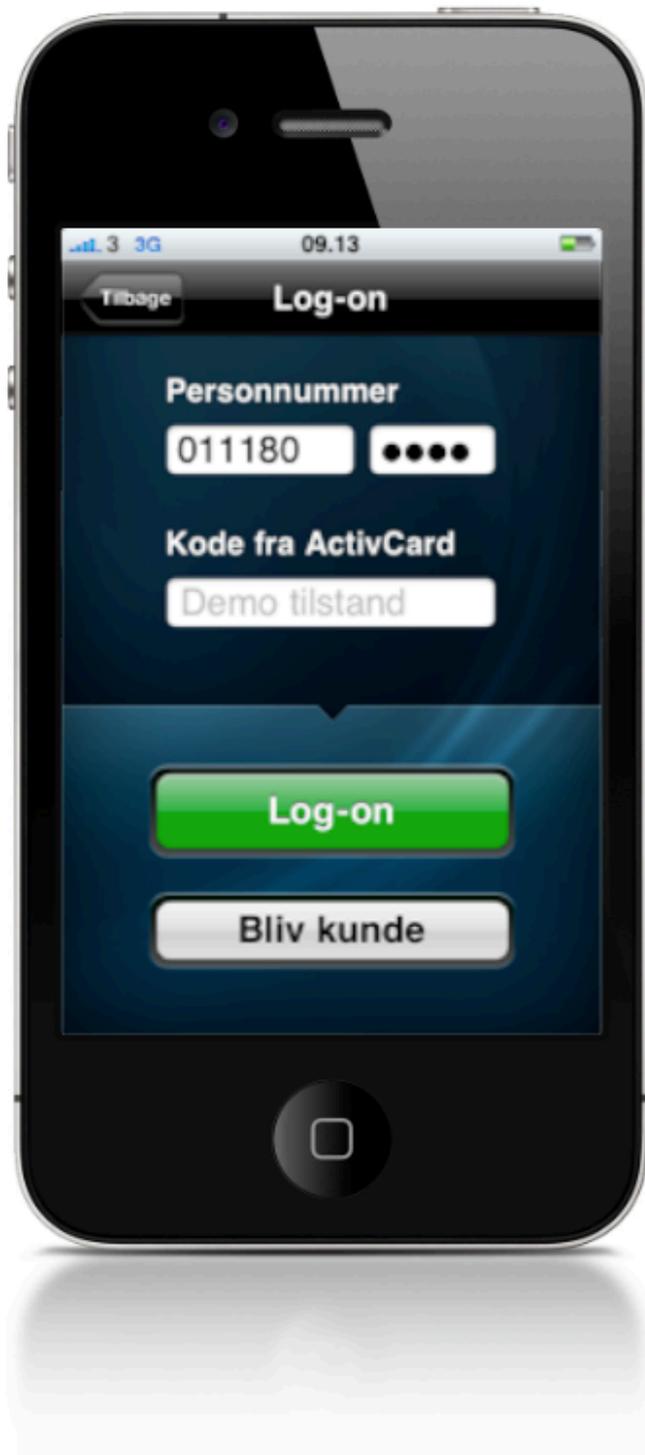
Wireframing



Graphics

Design Versions

Design Versions



Design Versions



Design Versions



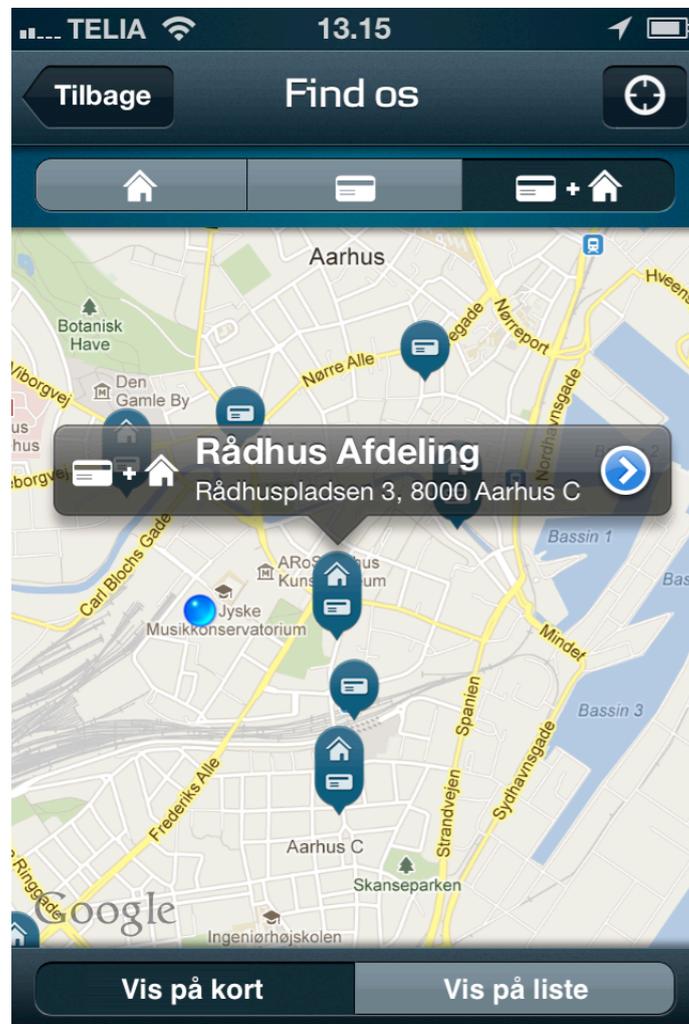
Design Versions



Making Use of the Platform

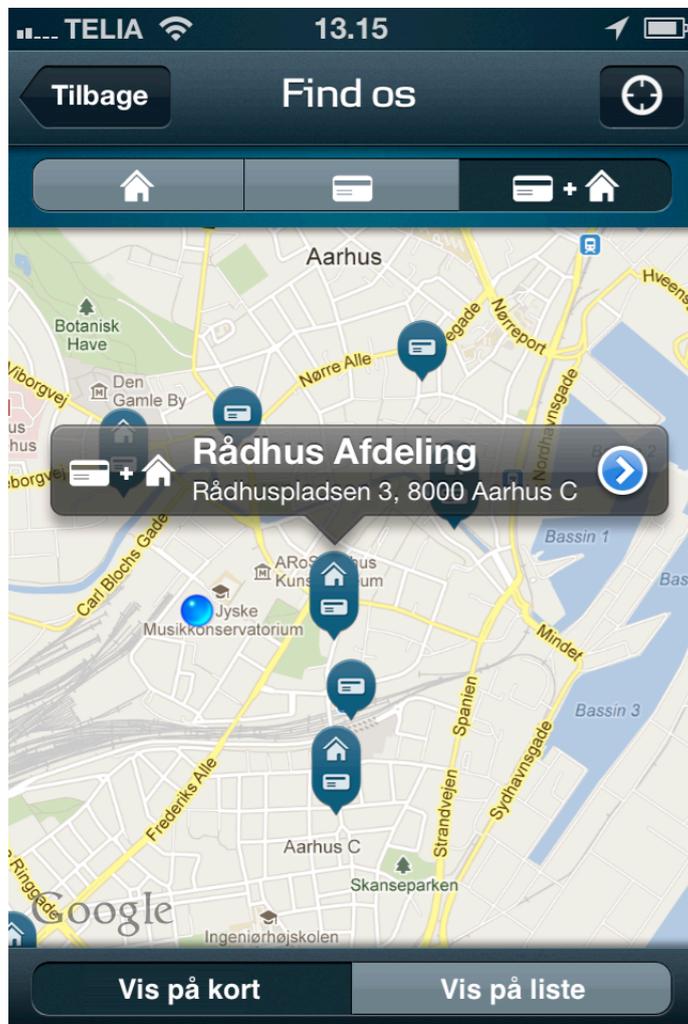
Making Use of the Platform

■ GPS



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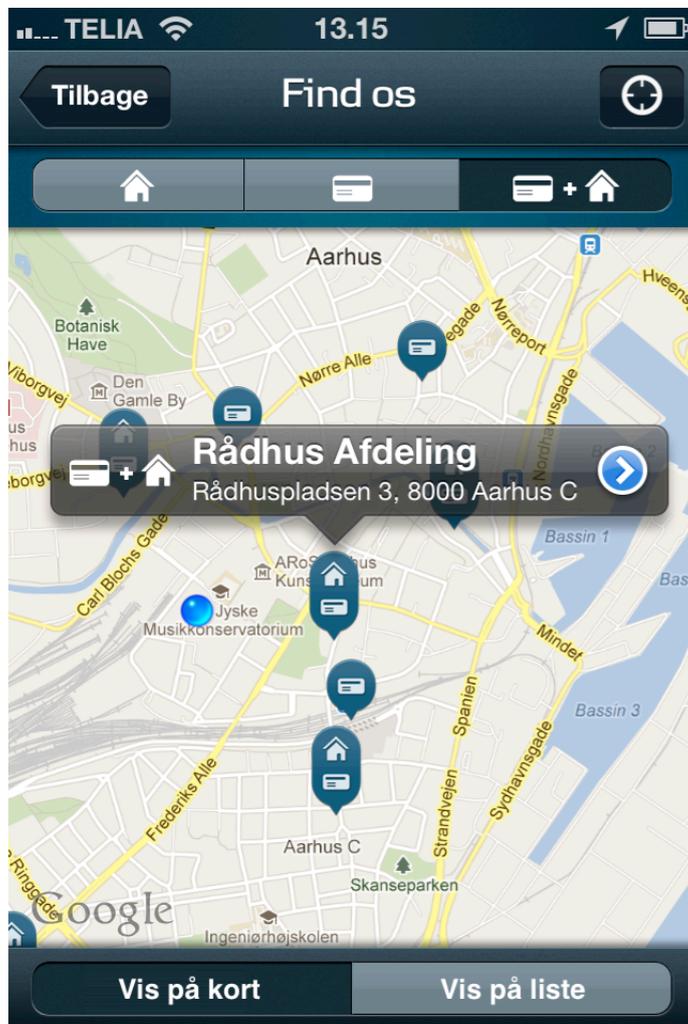


■ Camera



Making Use of the Platform

■ GPS



■ Camera



■ Mobility

A screenshot of a mobile application interface for exchange rates. The top status bar 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 a home icon, a card icon, and a plus icon. The main area is a list of exchange rates for various currencies relative to DKK. The list includes: Danske kroner (DKK) at 100,00; Euro (EUR) at 743,33; Australiske 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
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Working Around the NDA

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



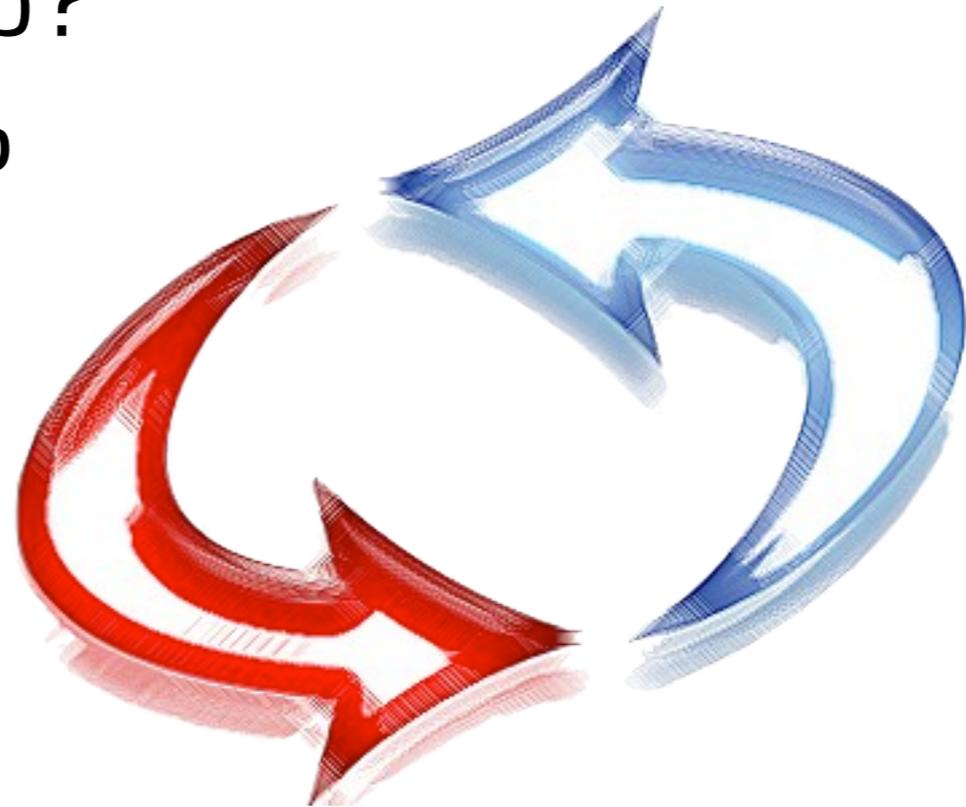
Working Around Security

- 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





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

Synes ikke godt om længere · Tilføj kommentar · Del

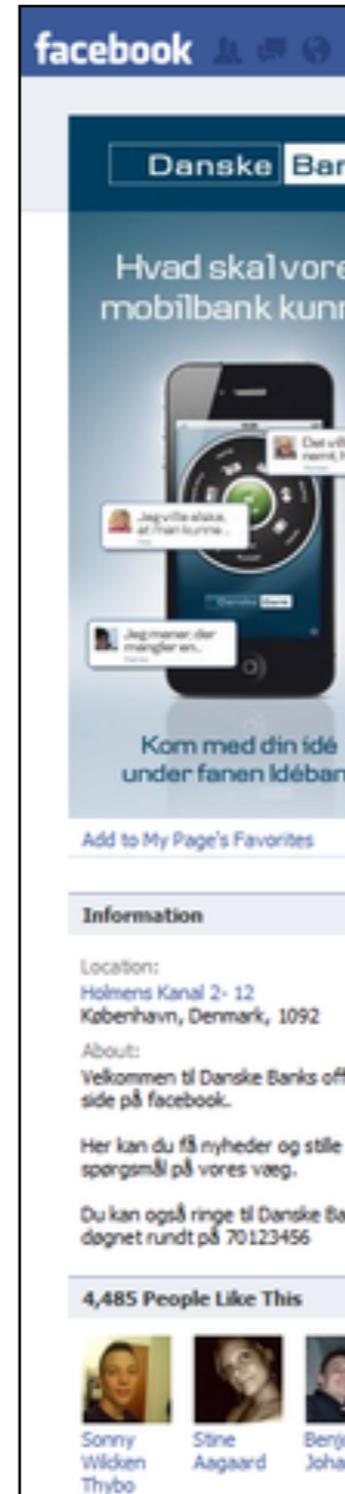
Crowd sourcing & Social Media

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

The screenshot shows the Facebook page for Danske Bank's '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 blue banner with the text 'Hvad skal vores mobilbank kunne?' and an image of a smartphone displaying a mobile banking interface. Below the banner is a call to action: 'Kom med din idé under fanen Idébank'. To the right, there is a section titled 'Danske Idébank' with a sub-header 'Kom med din idé: Hvad skal mobilbanken kunne?' and a green button that says 'Se alle idéerne eller opret din egen'. Below this, there is a 'Top 3 idéer' section listing three ideas: 'Let adgang til saldo', 'Tilmelding til PBS', and 'GPS tagging af mit forbrug'. On the right side, there is a box titled 'Idébanken i tal' showing statistics: 169 Idéer, 127 Kommentarer, and 2028 Stemmer. The left sidebar contains information about the bank's location and contact details, and a section for '4,485 People Like This' with profile pictures of users.

Crowd sourcing & Social Media

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Crowd sourcing & Social Media

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■ iPad

-165 ideas

-4106 votes

The image shows a screenshot of the Danske Bank Idébank Facebook page. The page is titled "Danske Bank ▶ Idébank" and "Bank/Finansiel institution · København". The main content is a post from "Danske Idébank" with the text "Fortæl os, hvordan du vil have Danske Bank til din iPad" and "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." Below the text is a green button that says "Kom med dit input eller opret din egen ide".

Below the main post, there is a section titled "Top 3 idéer" with three ideas listed:

- 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 ...

At the bottom right of the "Top 3 idéer" section, there is a link: "> Se flere idéer".

On the right side of the page, there is a box titled "Idébanken i tal" with the following statistics:

- 29 Idéer
- 15 Kommentarer
- 140 Stemmer

At the bottom of the page, there is a navigation menu with the following items: Væg, Oplysninger, Venneaktivitet, Idébank (highlighted), Velkommen, Meningsmålinger, Begivenheder, Video, Nem Bank, Billeder, and FÆRRE.

Below the navigation menu, there are two statistics:

- 7.524 personer synes godt om dette
- 56 personer har været her.

At the bottom of the page, there is a logo for "Danske Banks Litteraturpris".

Crowd sourcing & Social Media

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The screenshot shows the 'Idébank' page on Facebook, which is a crowdsourcing platform for ideas. The page header includes the Danske Bank logo and the text 'Danske Bank ▶ Idébank' and 'Bank/Finansiell institution · København'. 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'. On the left side of the page, there is a navigation menu with options like 'Væg', 'Oplysninger', 'Venneaktivitet', 'Idébank', 'Velkommen', 'Meningsmålinger', 'Begivenheder', 'Video', 'Nem Bank', and 'Billeder'. Below the menu, it says '7.524 personer synes godt om' and '56 personer har været her'. At the bottom of the page, there is a logo for 'Danske Banks Litteraturpris'.

User Inclusion



How Did It Go?

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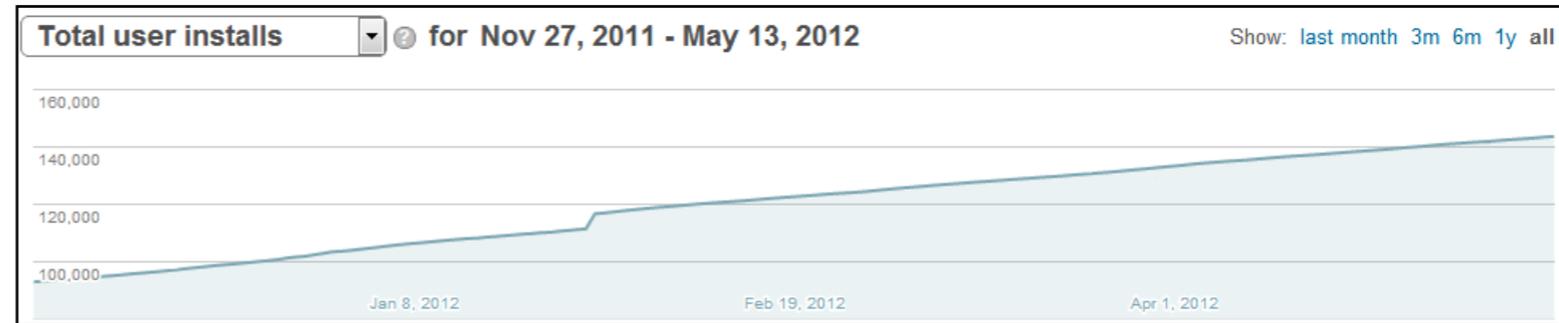
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How Did It Go?

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

How Did It Go?

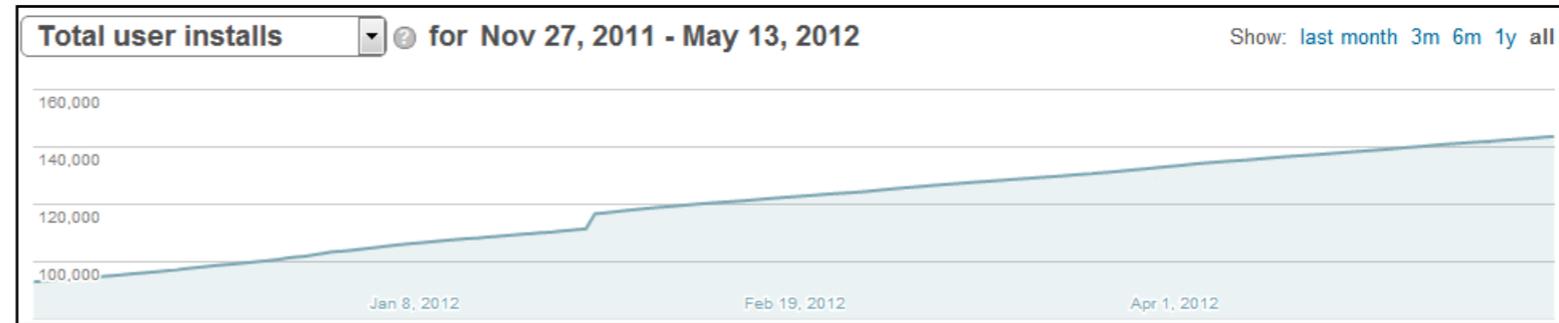
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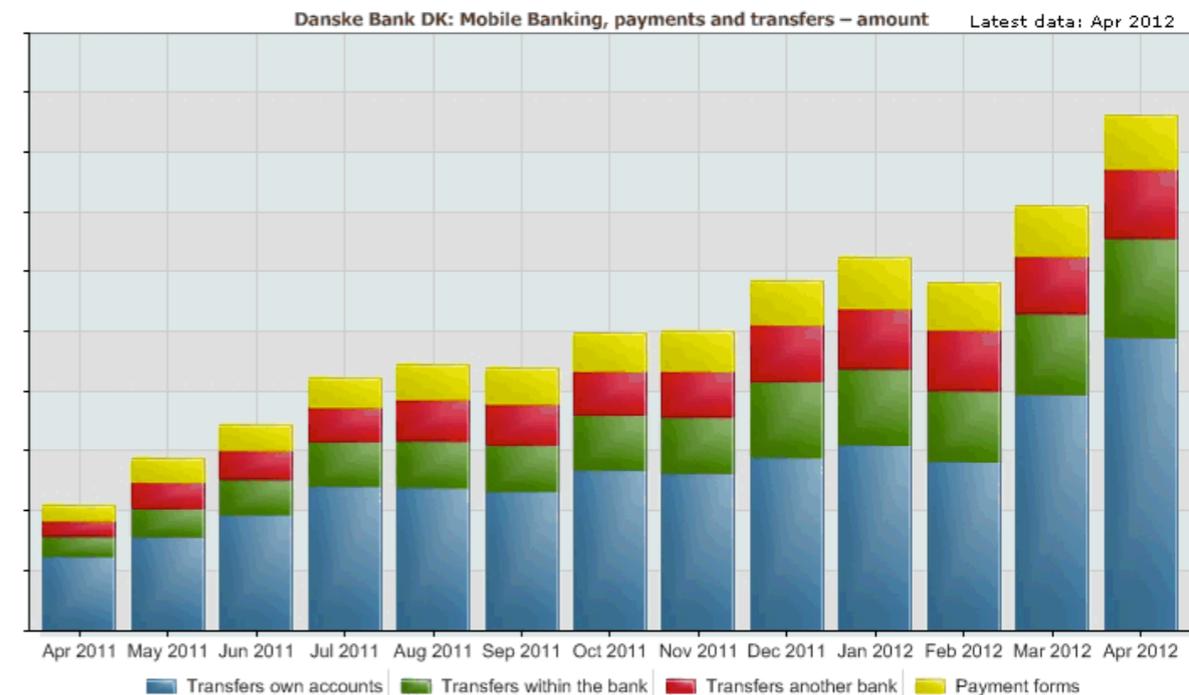
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Press and Rating

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Press and Rating



Press and Rating



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 Applications: Finance	(2613)★★★★★ Comments
	Danske Mobilbank SE 2.6 Applications: Finance	(294)★★★★☆ Comments
	Fokus Mobilbank 2.6 Applications: Finance	(312)★★★★☆ Comments
	Sampo Pankki Mobiilipankki 2.6 Applications: Finance	(677)★★★★☆ Comments
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Press and Rating



Danske Bank tæver Nordea i ny mobilbank-test



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Press and Rating



Danske Bank tæver Nordea i ny mobilbank-test



Foto : Danske Bank

Bankkunder vilde med mobil-bank

Af Sille Wilff Mortensen



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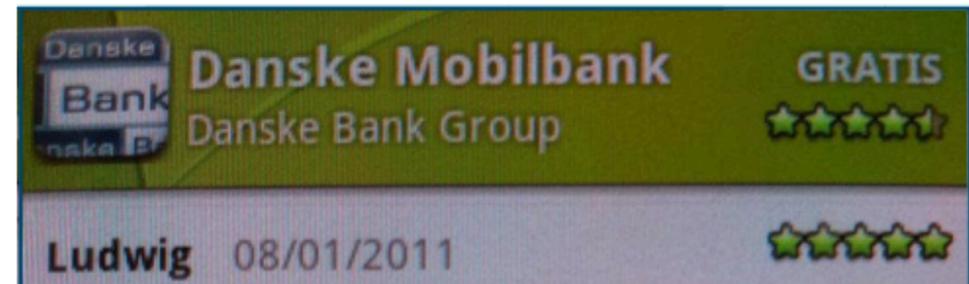
Bankkunder vilde med mobil-bank

Af Sille Wilff Mortensen



Foto : Danske Bank

Danskerne vilde med iPhone-bank



TELIA 15.18

Oplysninger

Anmeldelser (567)

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Foto : Danske Bank

Bankkunder vilde med mobil-bank

Af Sille Wilff Mortensen



Foto : Danske Bank

Danskerne vilde med iPhone-bank

Danske høster kunder via mobilbanken

Af PIA MUNKSGAARD
Offentliggjort 18.05.11 kl. 10:12

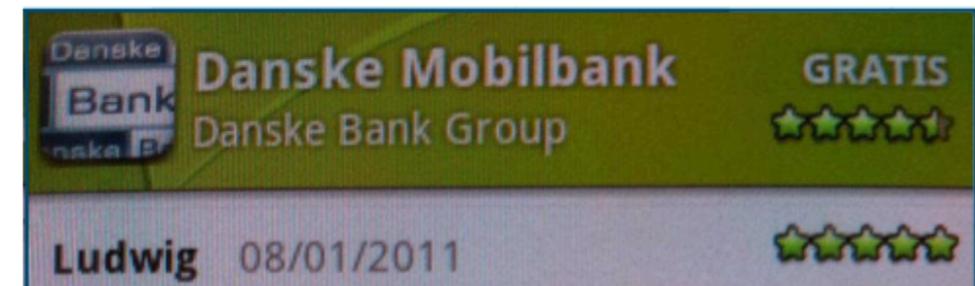
250.000 har downloadet Danske Banks mobilbank, og mindst 2.000 er blevet kunder i Danske Bank på grund af mobilbanken.



RSS Print

Del artiklen
f in t Syn

Relaterede artikler



TELIA 15.18

Oplysninger Anmeldelser (567)

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Søg Opdateringer

Press and Rating



Danske Bank tæver Nordea i ny mobilbank-test



Foto : Danske Bank

Bankkunder vilde med mobil-bank

Af Sille Wilff Mortensen

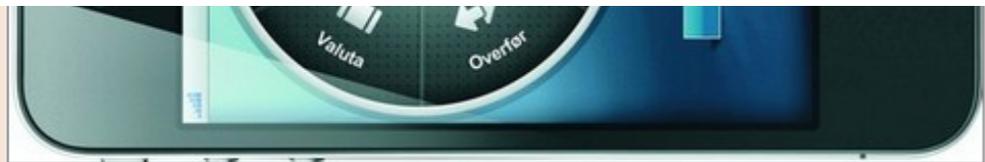


Foto : Danske Bank

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Danske høster kunder via mobilbanken

Af PIA MUNKSGAARD
Offentliggjort 18.05.11 kl. 10:12

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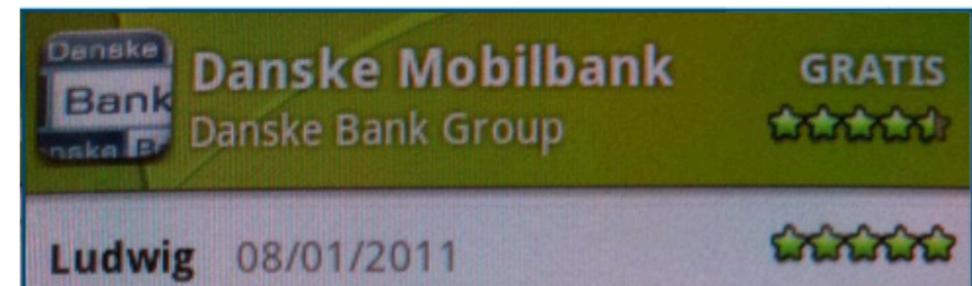
Del artiklen
f in t Syn

Relaterede artikler



Foto : Danske

Danske Bank har succes med kamera-betaling



TELIA 15.18

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Press and Rating



D
n

Vi tjekker
> Danske Bank styrer som mobilbank

Sorteret efter karakter

- Danske Bank** ✓✓✓✓✓✓ **TESTVINDER**
- Nykredit** ✓✓✓✓✓✓
- Nordea** ✓✓✓✓✓✓

> Sammenlign alle produktetaler
> Se alle tjek



Danske Bank har succes med kamera-betaling

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.

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 Applications: Finance	(2613) ★★★★★ Comments
	Danske Mobilbank SE 2.6 Applications: Finance	(294) ★★★★★ Comments
	Fokus Mobilbank 2.6 Applications: Finance	(312) ★★★★★ Comments
	Sampo Pankin Mobiilipankki 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

Søg **3**
 Opdateringer

Thank you for your attention

Questions?

2012 / Digital / Service driven apps and utilities

 Gold Award

Title
Danske Bank tablet



Danske Bank

APP OF THE YEAR
DANSKE BANK MOBILBANK

BEST FUNCTIONALITY
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