

invest+

The all-in-one investment app



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CHALLENGE

Not having enough information or knowledge as well as convenient accessiblity to do investments without needing the help from investment advisors or brokers.

The ability from one platform to allow users to track profit and losses in one account of their investment and to build the confidence of noob investors who wants to grow their passive income.



GOAL

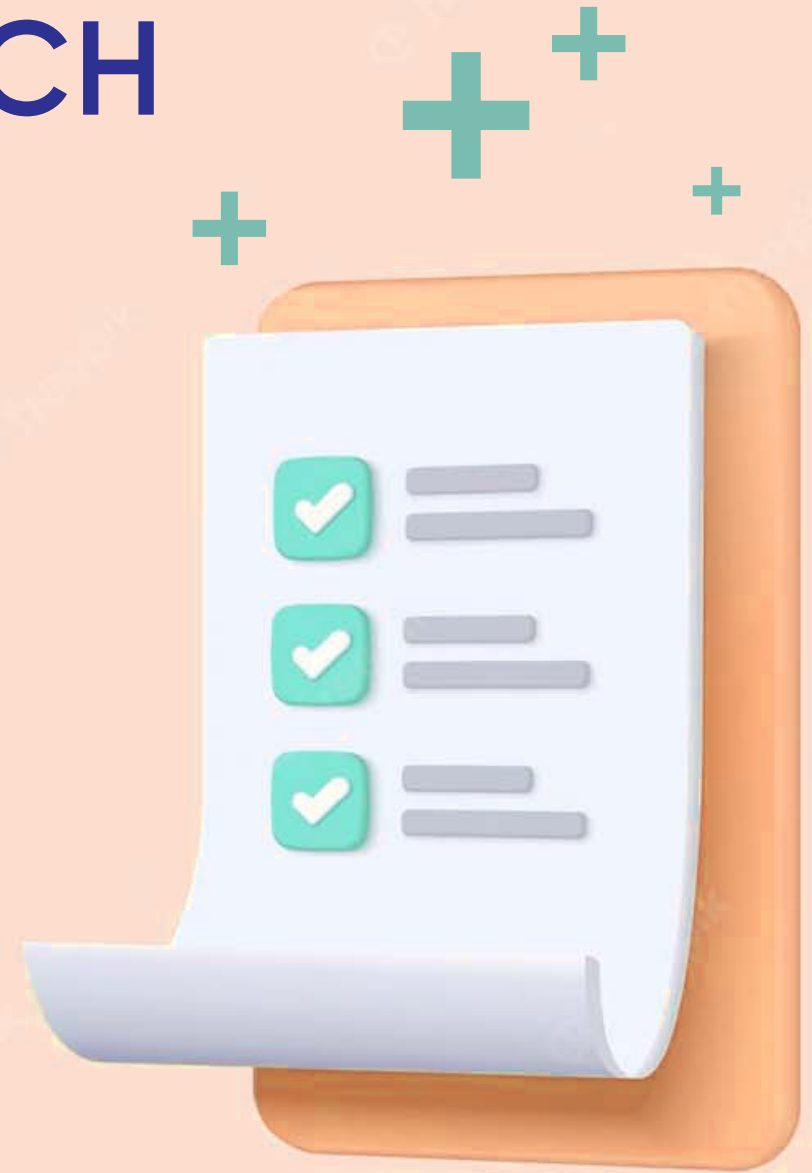
To create an app that would allow users have the confidence after understand and learning more about investment and able to invest and track on their own without the need of any investment advisors or broker.

The users can also use the simulator tools to trial their investment journey by managing virtual portfolios.



MARKET RESEARCH

- + Conducted interviews on both online and in person with target users (young working adults)
- + Understand their current experience or insight about investment
- + Questions to find out their behaviours, considerations and preferences about investment
 - > What do you think of investment?
 - > What do you think on starting to invest?
 - > You mentioned that you want to know more, can you tell me which area you would like to explore?
 - > What do you think about saving your money in bank vs investing your money?
 - > What don't you start investing earlier?



What I heard. What I saw. What I concluded.

INSIGHTS

- + Not familiar with investment
- + Hope to understand more before trying to invest
- + Lack of confidence unless there's guidance or information provided
- + Know the fact that saving money in bank is not investment
- + Worried the app is not safe enough as money is involved
- + Hope to have hands-on trial before actual investment
- + Hope to see more features that aid in better investment journey
- + Lack of interest due to lack of investment knowledge



HOW MIGHT WE

- + HMW give confidence to new/aspiring investors to start investing

Other statements to consider

- + HMW educate them so they make right choices
- + HMW let them trial on same app as well as invest
- + HMW let the users analyze



Target Audience

USER PERSONA 1

Janice is a fresh graduate who just started working for a year. She wants to save and grow her stash but don't know how to do it.

Name: Janice Ho

Age: 23

Occupation: Marketing Executive

Status: Single

Location: Singapore

Family: Lives with parent

GOALS

- Growing her stash
- Save to buy a house
- Be financially free

Frustrations

- Don't know how to invest
- Property is getting expensive
- Spend more than earn

TECHNOLOGY

IT and Internet



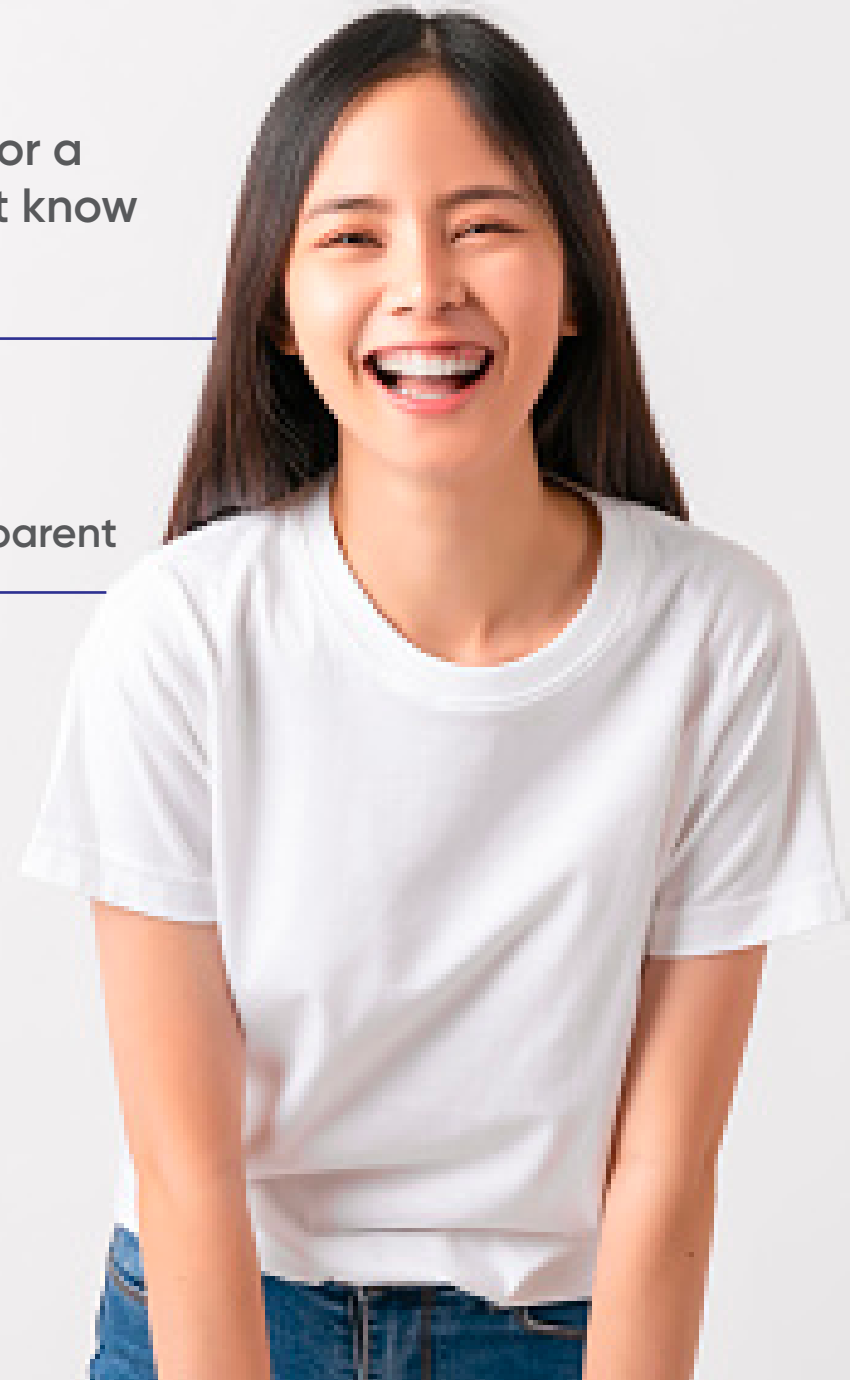
Software



Mobile Apps



Social Networks



Target Audience

USER PERSONA 2

Dylan is a young adult who has been working for 2 year. He has some savings and would like to grow his savings instead of putting in the bank



Name: Dylan Wong

Age: 25

Occupation: Data Analyst

Status: Single

Location: Singapore

Family: Lives alone

GOALS

- Earn \$1 million in 10 years
- Own a house
- Own a car

Frustrations

- Don't know how to invest
- Need to make savings grow
- Savings grow very slow

TECHNOLOGY

IT and Internet



Software



Mobile Apps



Social Networks



Target Audience

USER PERSONA 3

Aloysius is a young adult who is a self-employed for 3 years. He wants to have a stable income from another source as his main income source is not stable.

Name: Aloysius Kee

Occupation: Musician

Location: Singapore

Age: 27

Status: Single

Family: Lives with girlfriend

GOALS

- To start a family
- Own a big music studio
- Be financially stable

Frustrations

- Unstable income
- Uncertainty of his business
- Don't know how to earn more

TECHNOLOGY

IT and Internet



Software



Mobile Apps



Social Networks



USER STORIES

Using MoSCow template to narrow down the necessary features.

Must- Have | 4

As a new user, I want to know what are the possible risks when doing investment

RISK PROFILE

As a new user, I want to know what type of investor I am when doing investment

iAssessment

As a new user, I want to know what are the steps to start investing

Easy Start

As a new user, I want to know more on the type of investments I can invest

Types of Investment

Should-Have | 5

As a user, I want to have a quick access to my favourite or recent site

Favourite Recent

As a user, I would like to have help option when I need help

Help

As a user, I want to choose my preferred language when using the app

Language

As a user, it will be good to have a calculator to simulate the investment amount and possible return

InvestCal

Could-Have | 3

It's good to have related news or info on the trending investment

Inv Trend

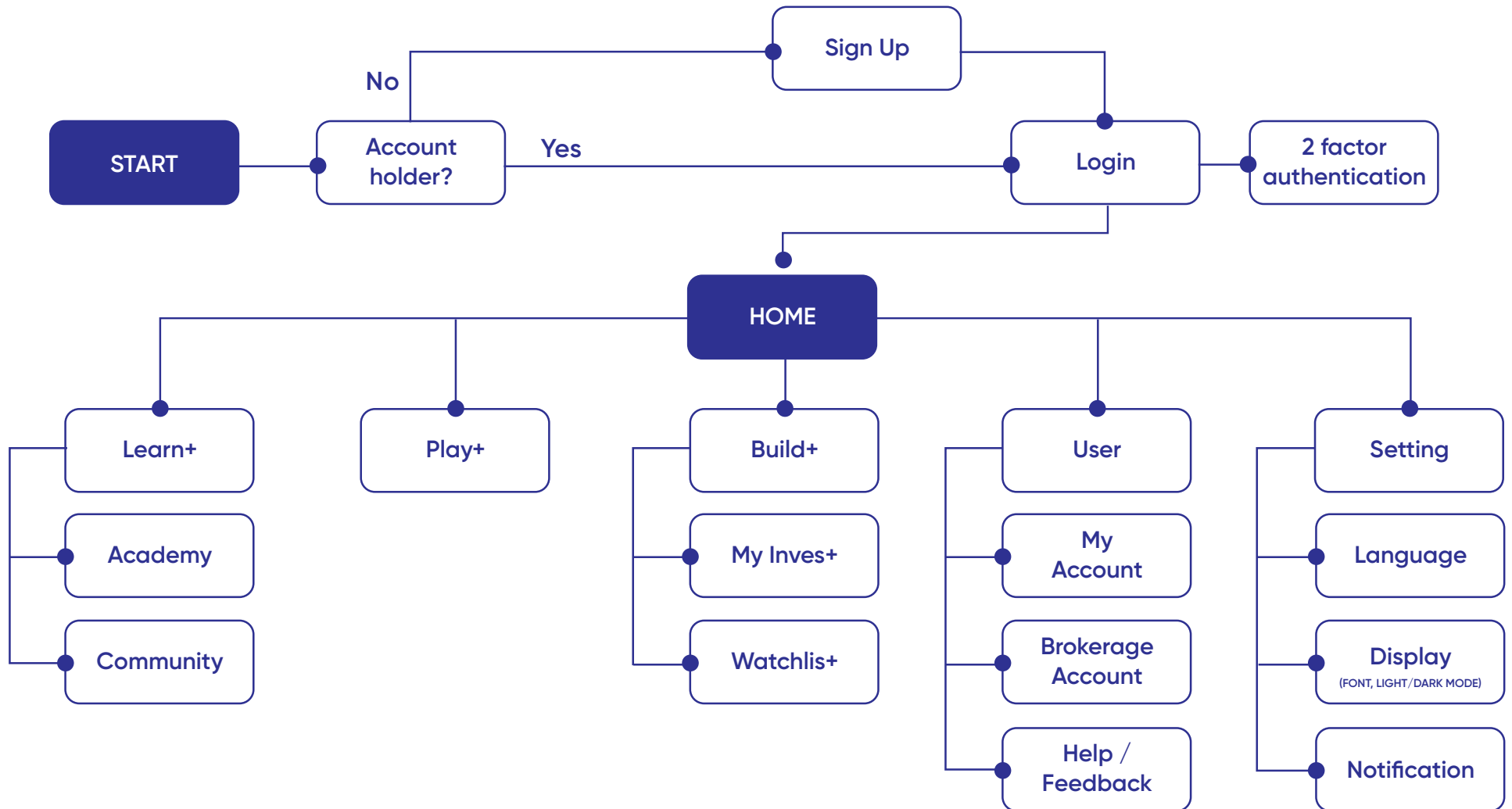
It's good to be able to click and compare different investment and analyse

Won't-Have | 2

As a user, I don't feel comfortable logging in via SingPass, a 2-way auth will do

As a user, I don't think is a need to have virtual talk with portfolio managers

USER FLOW



Ideation

CRAZY 8s

Using HMW statements to sketch the crazy 8s for ideas

1

HMW give confidence to new/ aspiring investors to learn the types of investment



Create a welcome video to introduce how to kickstart their investment, what they can do and the possible returns

2

HMW show the new investor to do a self assessment to see what type of investor they are



Create a risk profiling and assessment to let the user understand better on what kind of investment is suitable for them to start with

3

HMW create a step by step guide the beginner investor to kickstart the user's first investment



Create an easy step by step visual guide to let investor feel it's friendly to start their first investment

4

HMW create an online calculator to let investor simulate the potential profit



Create a calculator to let user try out how much they can invest and resulted in the possible risk and return

5

HMW help them to look at daily movements in stock/ commodity/ forex markets?



Create a news/trending options for the users to go click on what's happening in the current markets

6

HMW let them start a trial on same app



Create a trial section for users to do mock investment before they start the actual investment

7

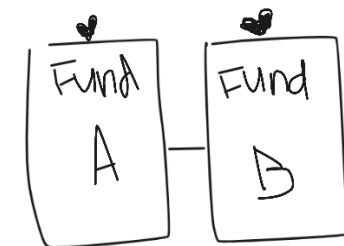
HMW educate them so they make right choices.



Create a section where the users can read up detailed informations on the different type of investment available

8

HMW let the users analyze

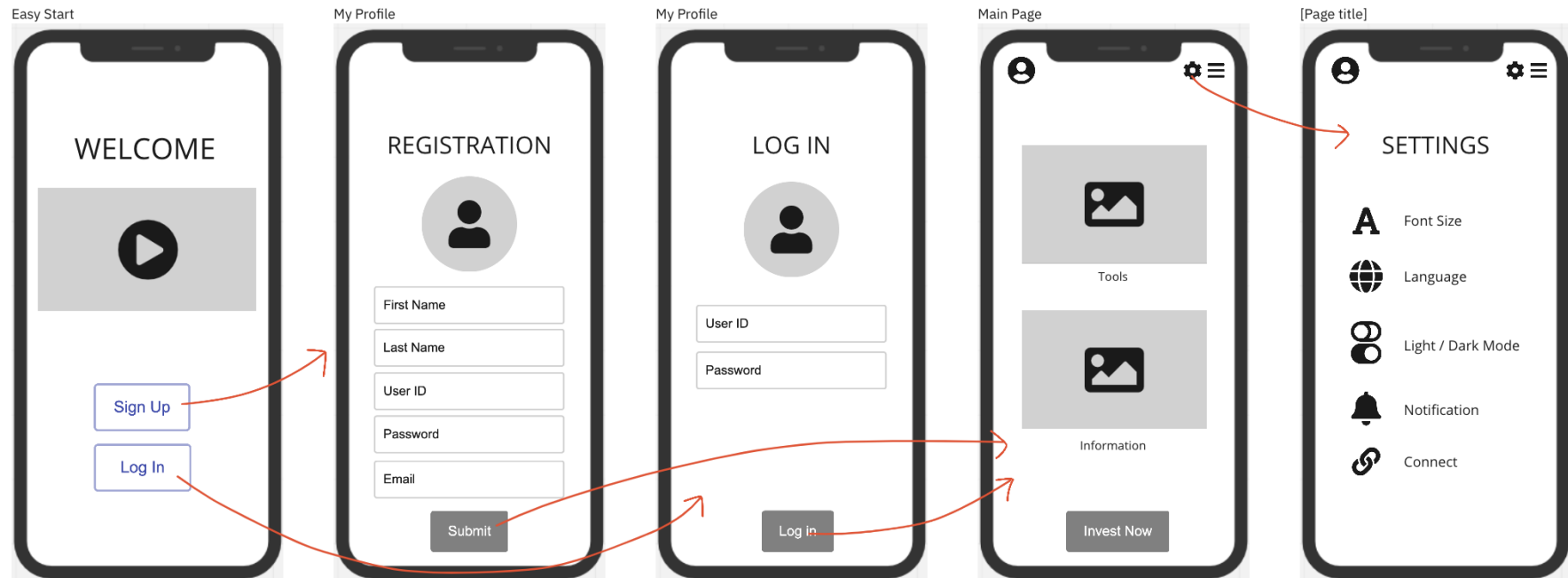


Options for users to click and compare on the investments they are interested in

Building the Prototype

LOW FIDELITY

Using Miro to draft out the prototype.

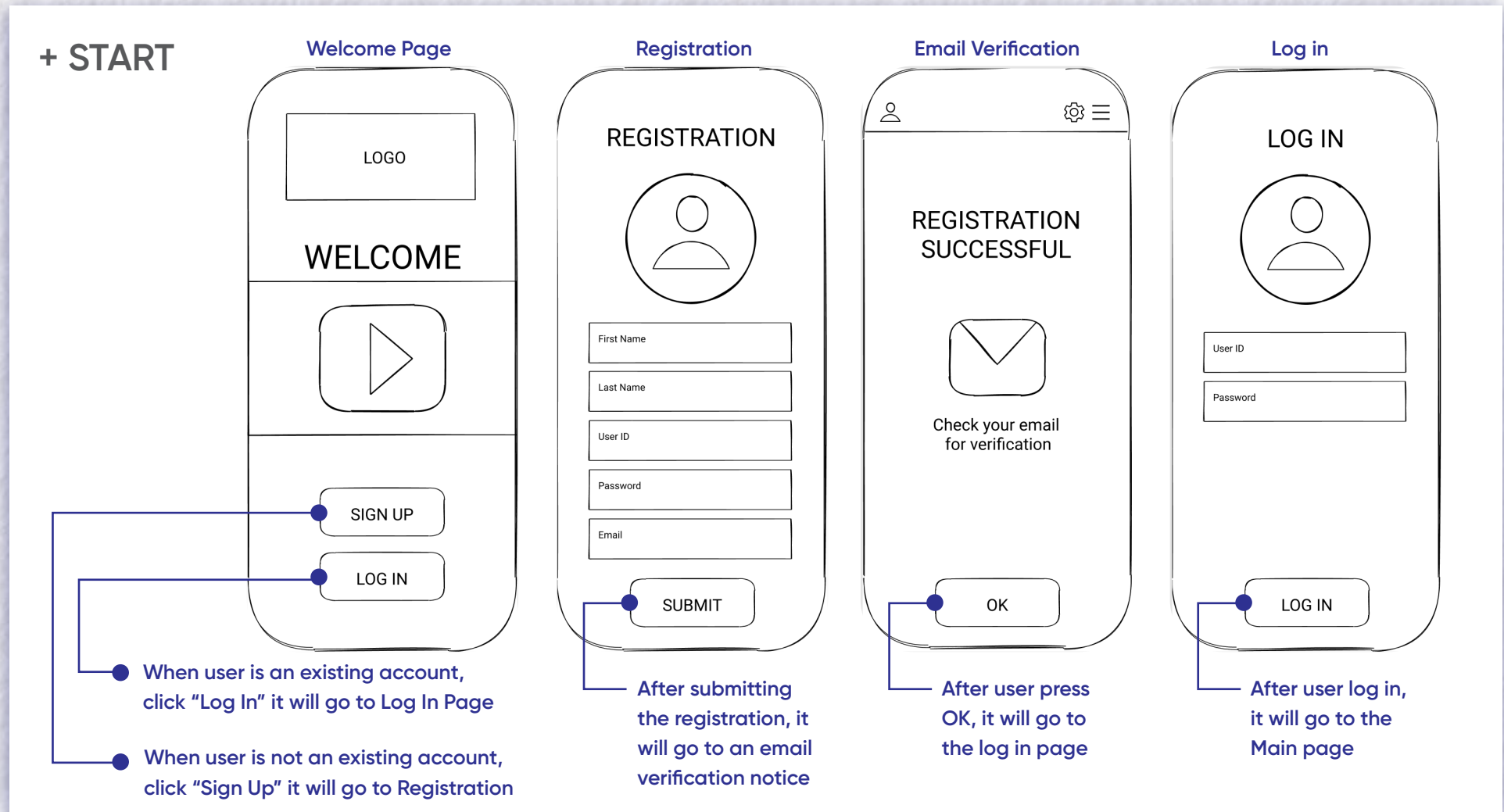


Building the Prototype

MID FIDELITY

[Click to view via Figma Mid Fidelity prototype](#)

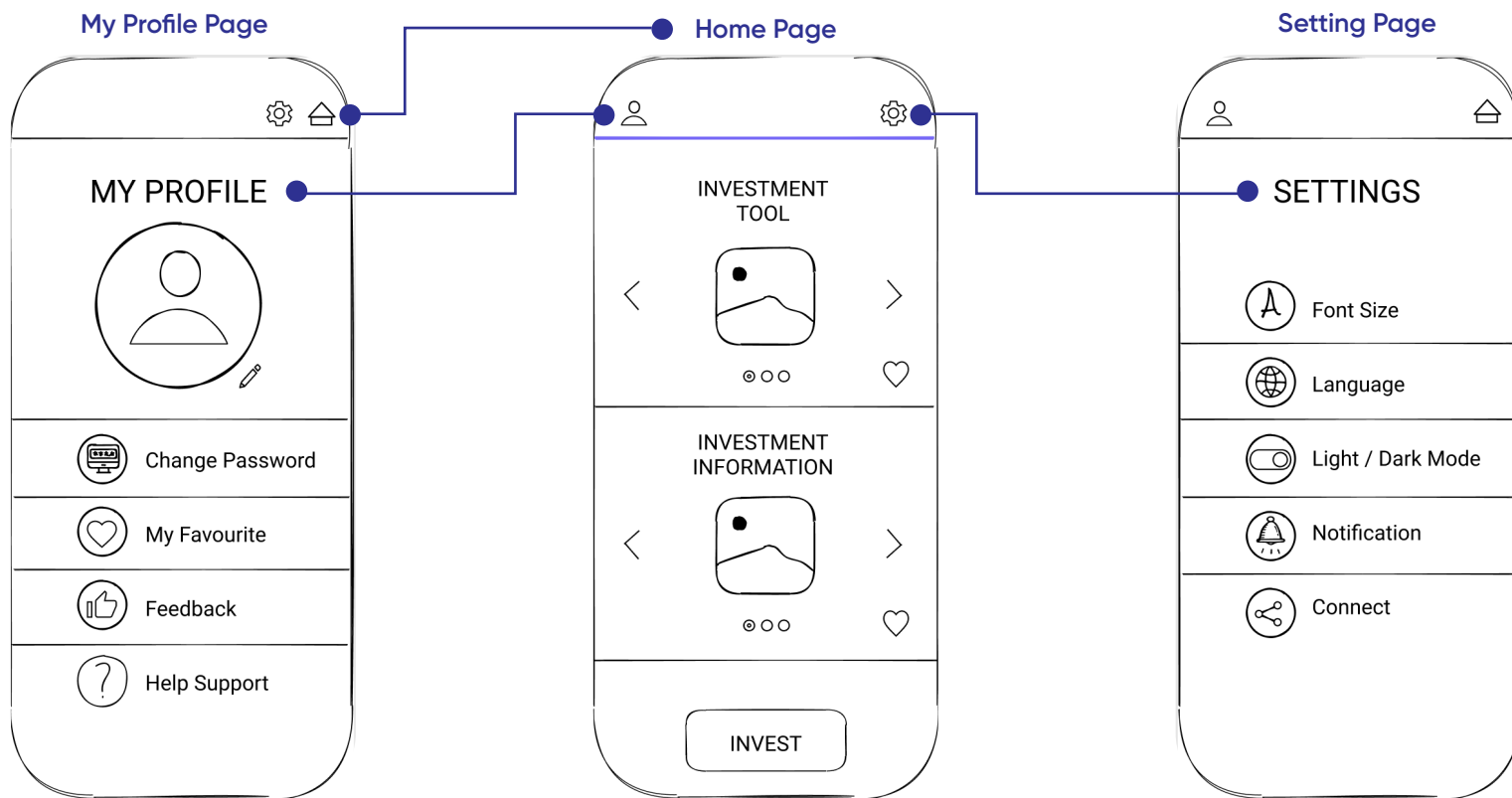
Using Figma to link the prototype.



Building the Prototype

MID FIDELITY

Using Figma to link the prototype.



My Profile page consists of user information and other services

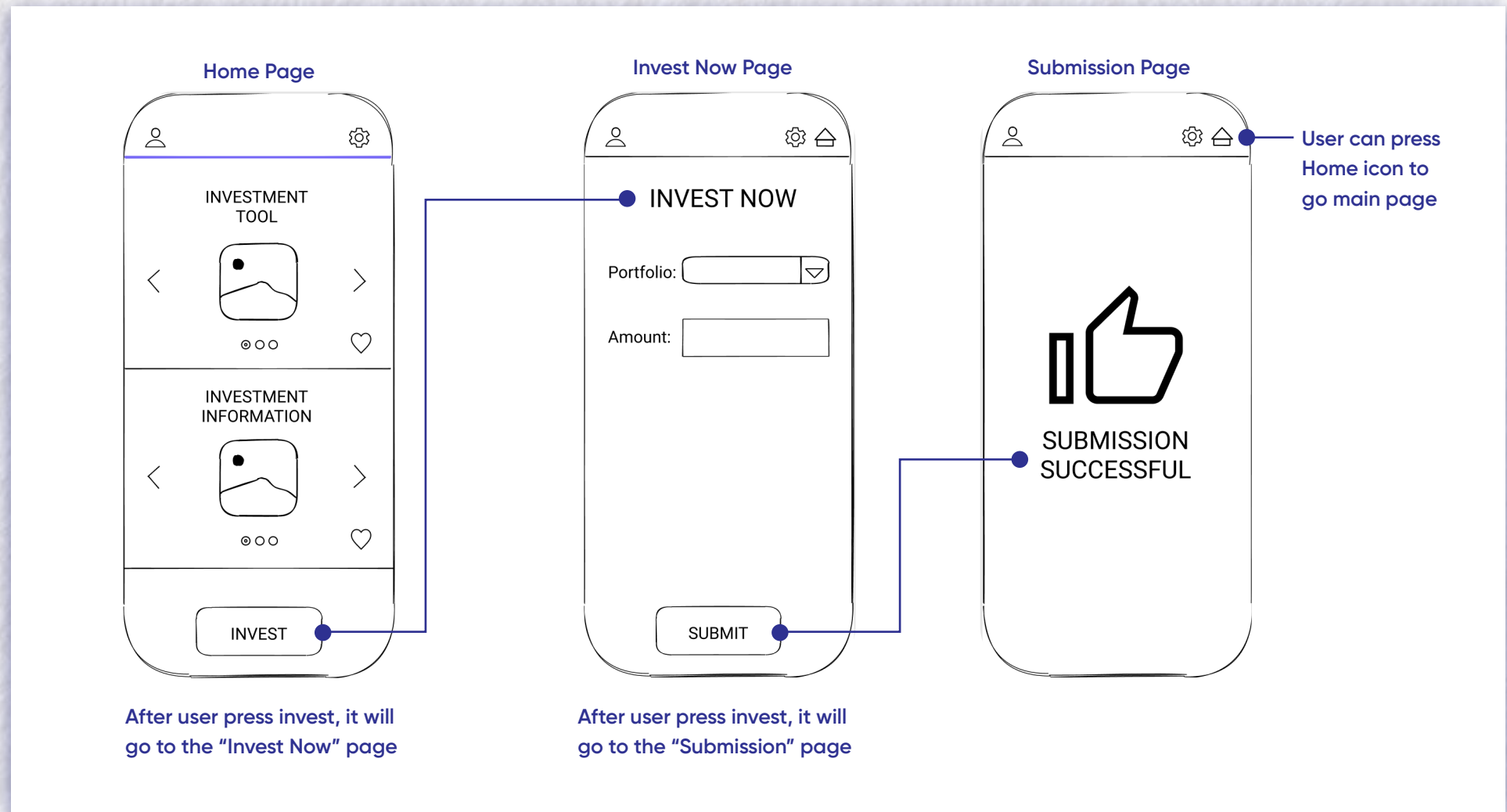
Main page consists of all the features in the app

Settings page consists of the general setting for the app

Building the Prototype

MID FIDELITY

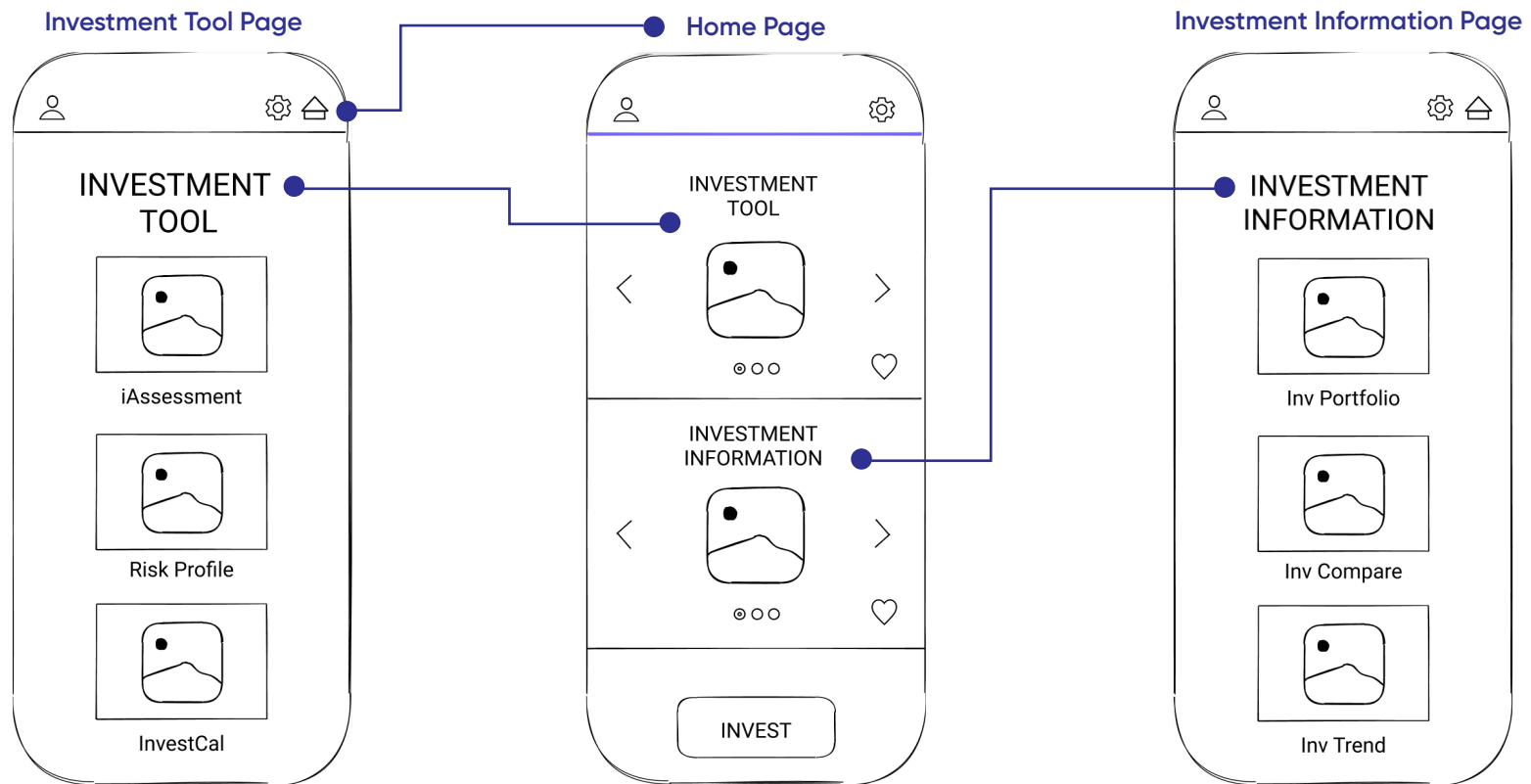
Using Figma to link the prototype.



Building the Prototype

MID FIDELITY

Using Figma to link the prototype.



This page consists of the investment tools of the app

Main page consists of all the features in the app

This page consists of the investment information of the app

PROTOTYPING FEEDBACK



- + Very user friendly on the top main icons such as setting, home and profile
- + Easy to switch around to main page or other section
- + Instruction is well presented on starting page
- + Overall experience is smooth and easy



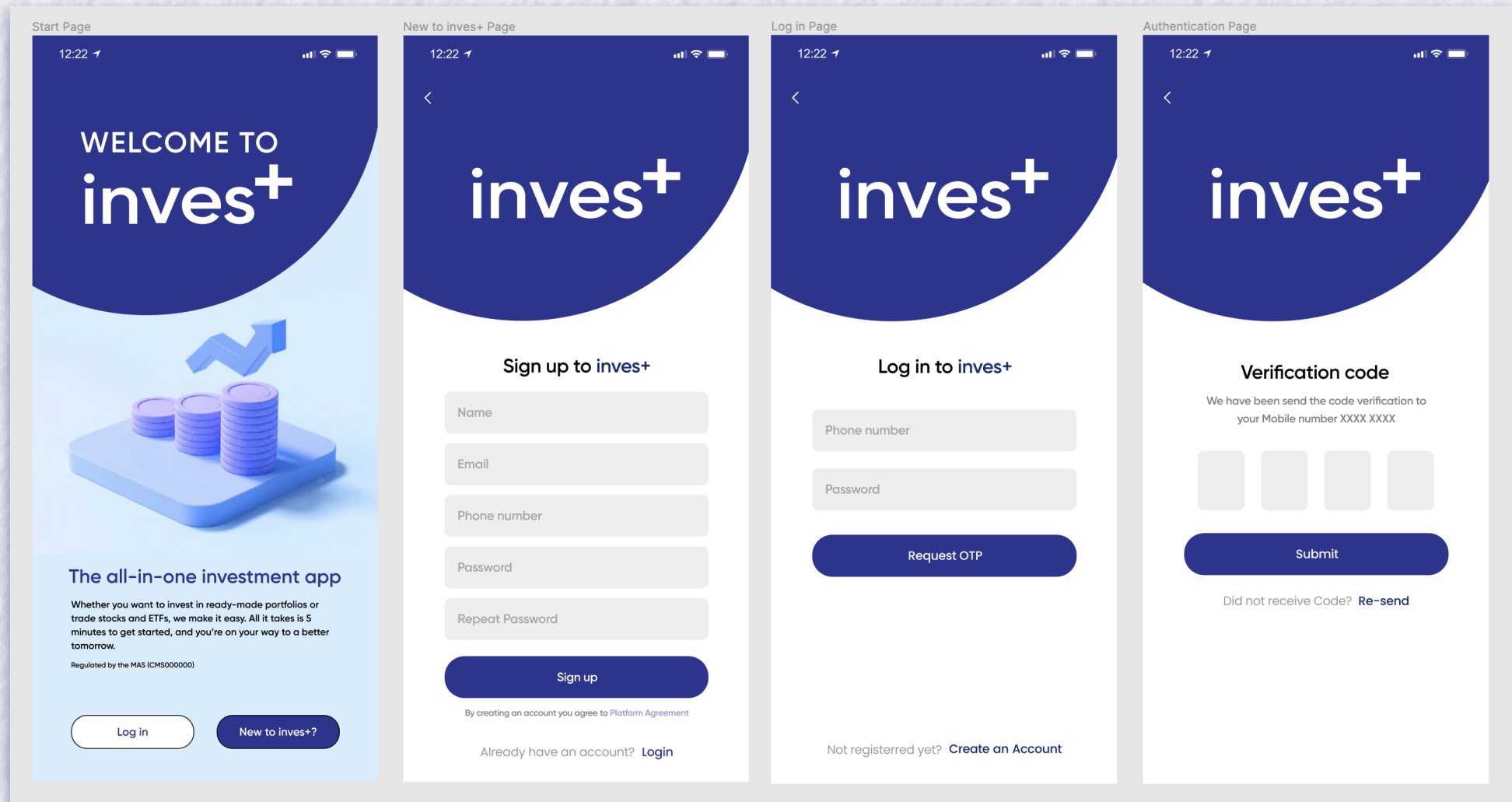
- + Will be good to have all features shown on the main page
- + The name of the feature is quite confusing and long
- + It will be good to have a 2-factor authentication when log in for better security
- + The features can be categorised better

Building the Prototype

HIGH FIDELITY

Click to view via Figma
High Fidelity prototype

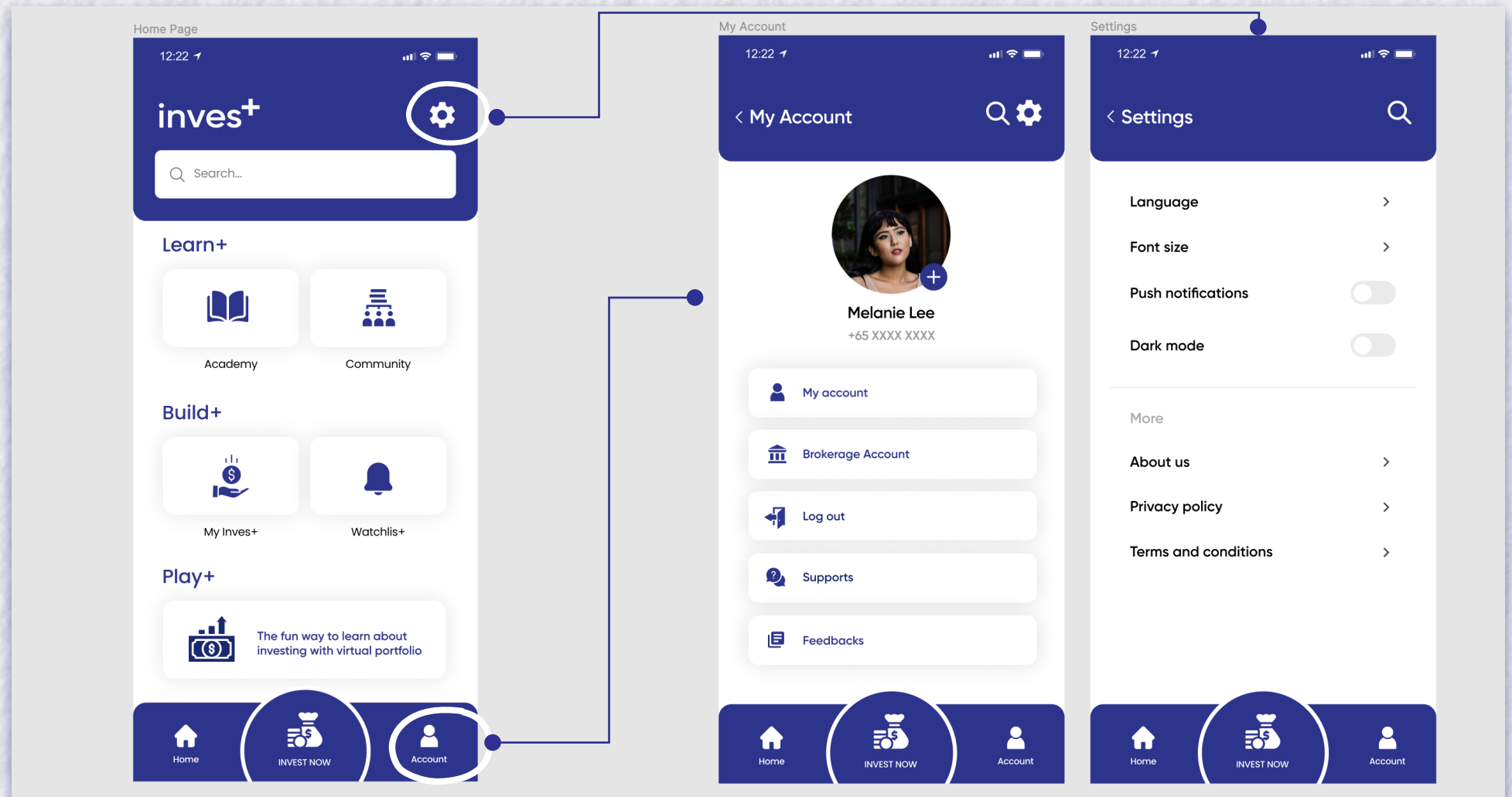
Start up, Sign up & Log in page



Building the Prototype

HIGH FIDELITY

Home Page, My Account and Settings page



Building the Prototype

HIGH FIDELITY

Learn+ – Academy & Community

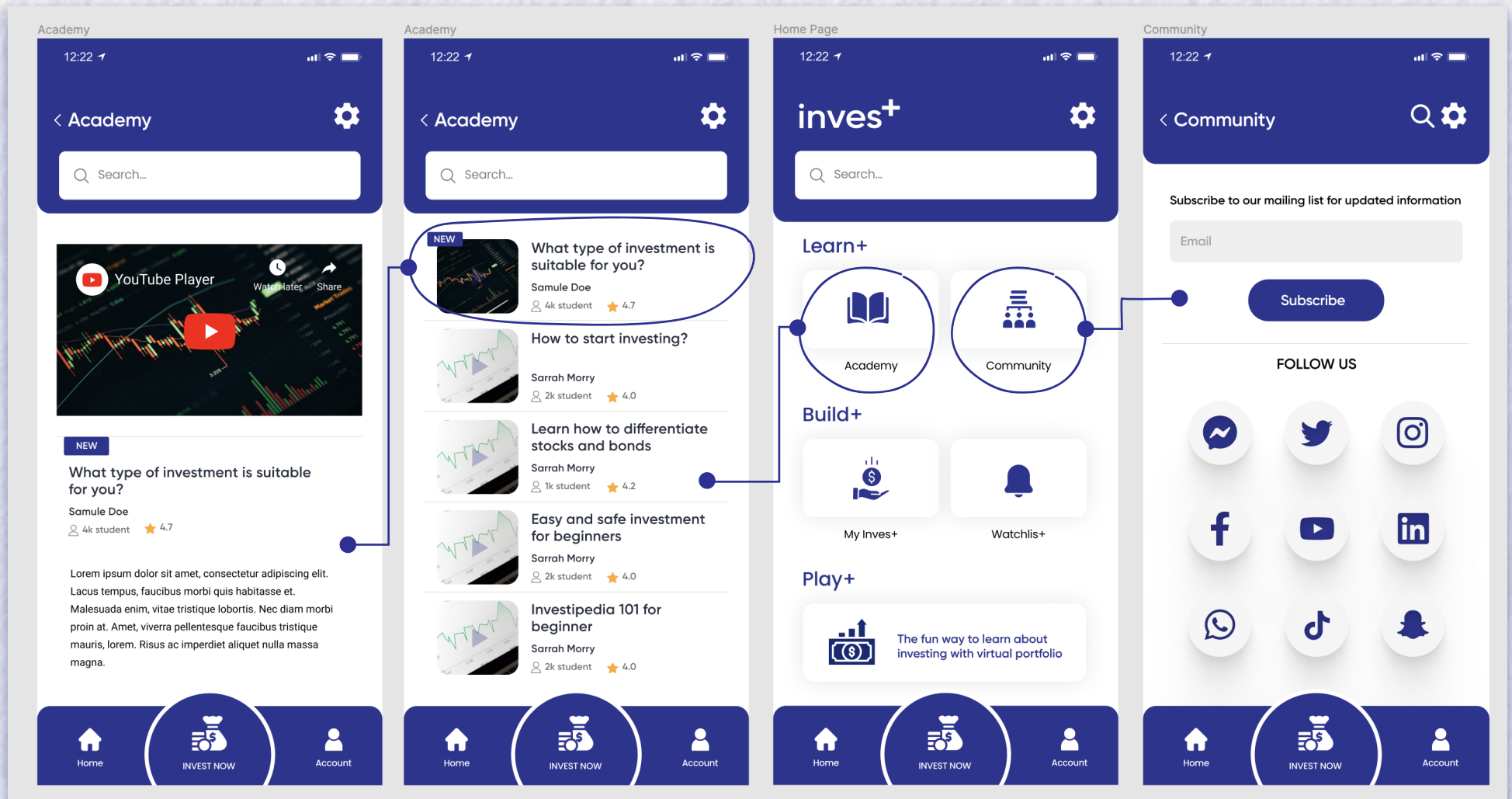
Learn+



Academy



Community



Building the Prototype

HIGH FIDELITY

Build+ – My Inves+ & Watchlis+

Build+



My Inves+



Watchlis+

My Inves+

Home Page

Watchlis+

Building the Prototype

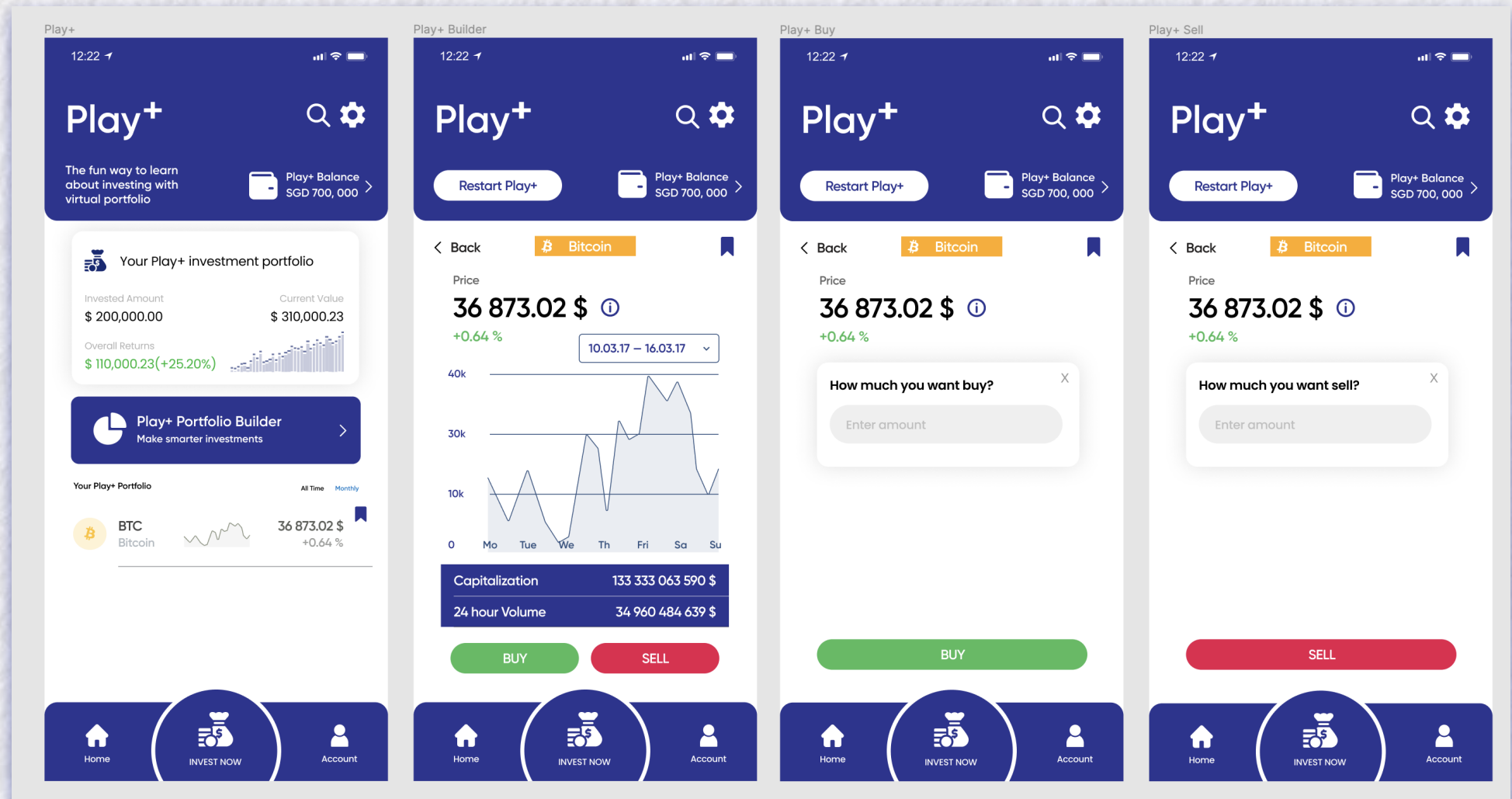
HIGH FIDELITY

Play+ – The virtual investing tool

Play+



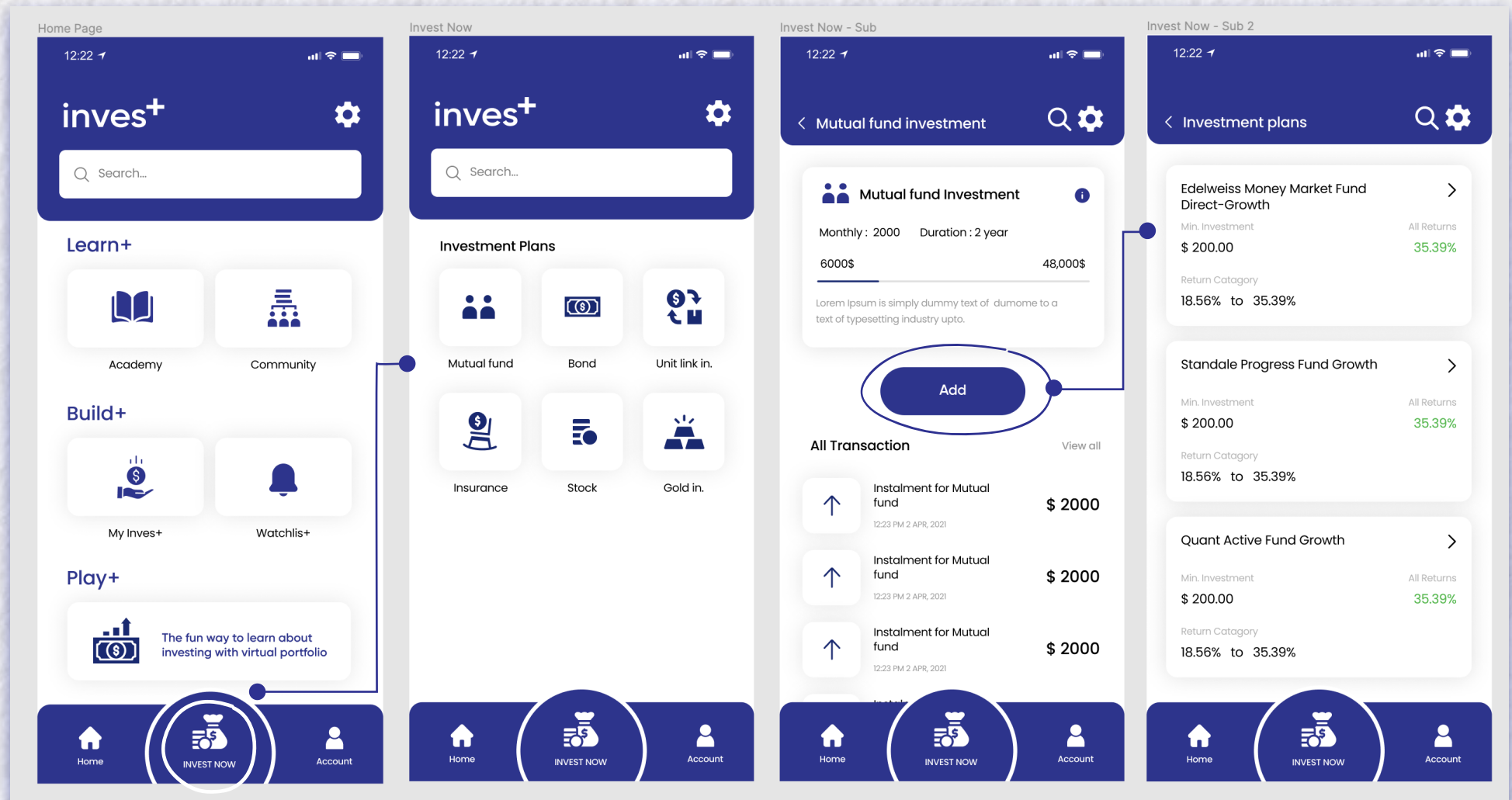
The fun way to learn about investing with virtual portfolio



Building the Prototype

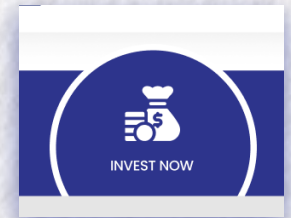
HIGH FIDELITY

INVEST NOW PAGE

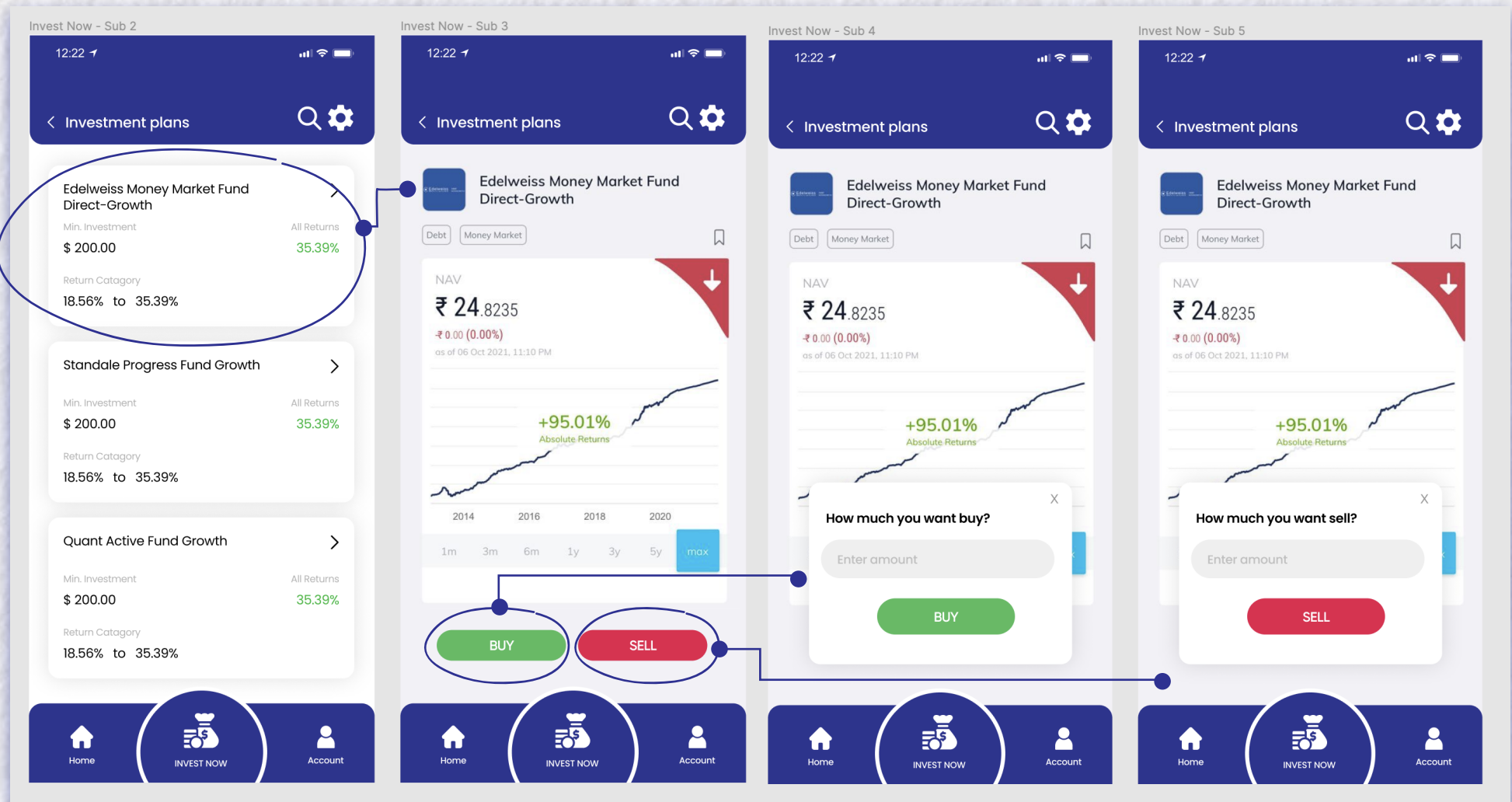


Building the Prototype

HIGH FIDELITY



INVEST NOW PAGE

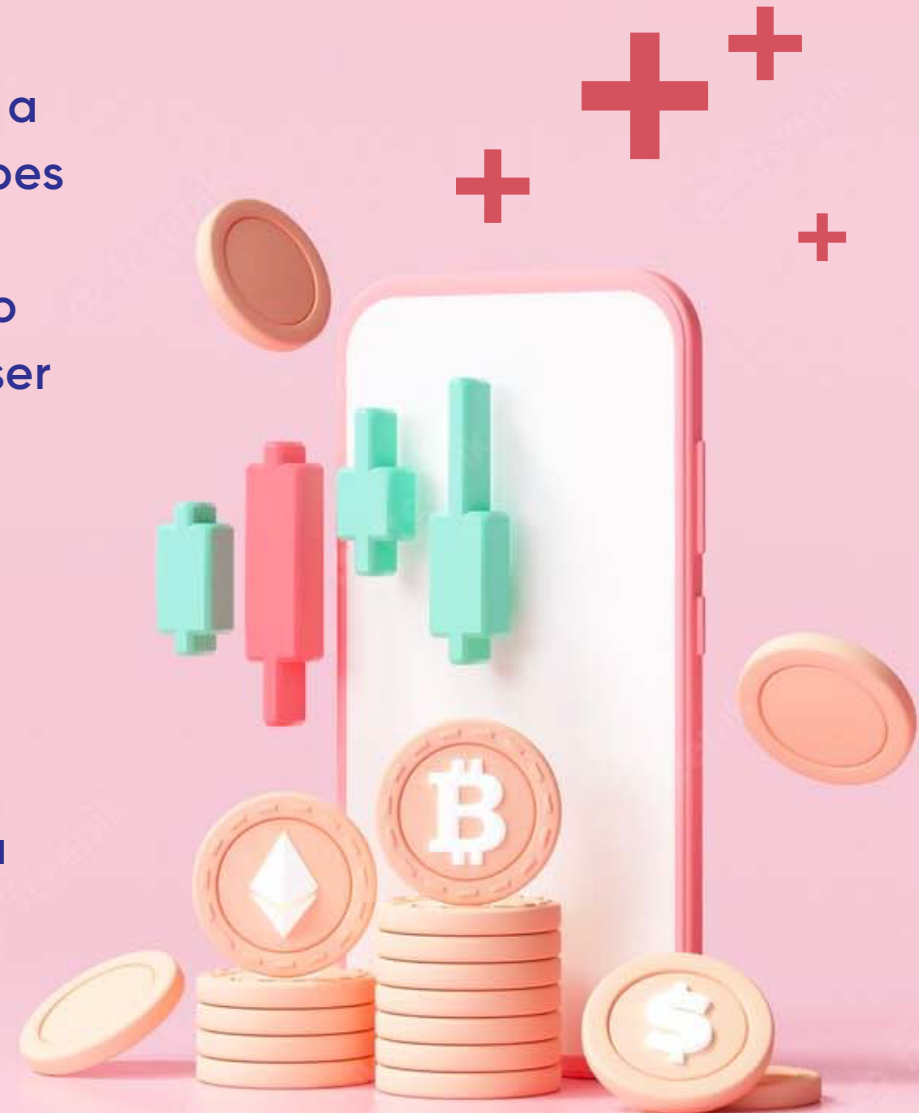


KEY TAKEAWAYS

REFLECTIONS

My key takeaway is able to understand the importance of the usability and its purpose of a design. The structure should be clear to all types of users and should be easy to use. The experience should be as smooth as possible to provide a pleasure interaction between the user and design. Overall is to solve user's problem.

I had the chance to interact with classmates from different fields to brainstorm, research, define, ideate, design, prototype which make the process more interactive and getting hands-on on software such as Miro and Figma which is an additional useful tools for me.



+ HANK YOU

