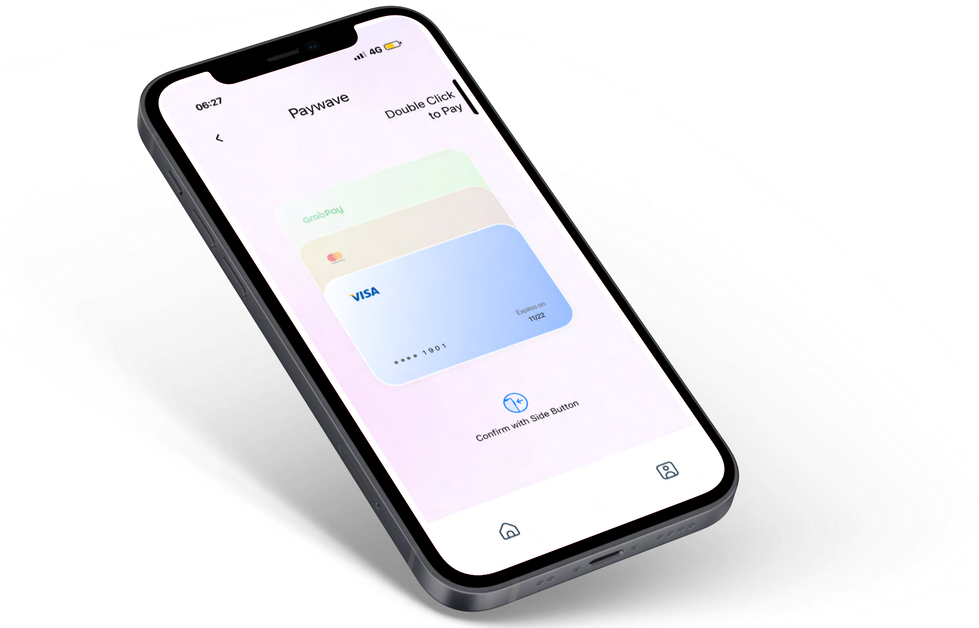
Clickpay

The ultimate digital wallet for all your e-payments.



BY	PROJECT	ROLE	DATE
Jazimah Lathif	Mobile application	UX/UI	Nov—Dec 2021

BACKGROUND

The popularity of digital payments has been on an accelerated rise amid the Covid-19 pandemic. According to the Association of Banks in Singapore (ABS), the volume of digital payments has already hit $64 billion in value from January to October, compared to $25 billion recorded in the same period in 2020.

There's Grabpay for food and transport, Favepay for lifestyle, Alipay for shopping...how will we keep track of them all?

With the rise of e-payment options, it can be a hassle keeping track of all of them.

Top E-wallet applications in Singapore

IPrice Group and App Annie Intelligence (2019)

#1 Grab

#2 DBS PayLah!

#3 fave PAY

#4 支付宝 ALIPAY

#5 NETS Pay

RESEARCH

Given the impact of the Covid-19 pandemic, I wanted to find out how companies and individuals are adapting to the new normal. Here, I explored the attitudes towards digital payment habits formed post-pandemic.

Attitudes towards digital payments

Visa's Consumer Payment Attitudes Study (Sept 2020)

31% Contactless card payment as the most preferred payment method.

Mastercard's Global Consumer Study (Apr 2020)

74% Would continue to use contactless payments post-pandemic.

Kapersky (Oct 2021)

81% Used digital payments due to convenience.

Visa's Consumer Payment Attitudes Study (Sept 2020)

42% Prefer online wallets.

Kapersky (Oct 2021)

58% Used mobile payment apps to make payments.

Kapersky (Oct 2021)

82% Used smartphones to make e-payments in APAC.

RESEARCH

Top 3 reasons to users' familiarity and comfort around digital payments

Kapersky (Oct 2021)

81%

Convenience

The ability to make payments anytime and anywhere

46%

Ease of access

Digital payments are easy to navigate and helps with the management of financial data

39%

Privacy

Online banking and mobile wallets offer greater privacy than face-to-face transactions

User research conducted remotely over Zoom to further understand the reasons for using digital wallets

Convenience

"I don't want to bring a bag. Taking out my cash and coins is such a hassle."

Ease of access

"I like it because I don't have to withdraw my money."

Privacy

"I prefer to hide my account balance when I need to."

USER RESEARCH

Remote interviews were conducted over Zoom to better understand the following:

SOME QUESTIONS ASKED

What do you use e-payments for?

What are your top 3 reasons for using e-payments over cash?

Can you describe how you would typically use e-payment on a typical day?

INSIGHTS

“All my purchases.”
“Bills. Shopping. Food.”
“It’s my default for everything!”

“I can track easily at any time.”
“It’s so readily available.”
“Convenience.”

“I use my card to take the train on my daily commute.”
”I use Shopeepay for lunch as they have a lot of vouchers.”
”I will use Paylah if I happen to eat at the hawker centre.”

INSIGHTS

Following the user interviews, I categorized the attitudes towards digital payments to identify common themes.

Contactless payments

The norm

"Nowadays, contactless seems to be the default because it's so quick and easy."

Safer

"I think it's safer and cleaner to use contactless payments ever since Covid happened."

Efficient

"Paywave is instant, I don't have to think about it."

Payment portals

Too many apps

"I use Apple Pay to take train, Paylah for hawkers, my debit card for groceries. Different cards for different purposes."

Time consuming

"Sometimes the Internet is bad, I have to keep restarting my apps and it takes a lot of time."

Confusing

"Sometimes when I go to a shop, I scan the QR code thinking it's Grabpay, but it ends up being Favepay or Nets or something like that."

Going cashless

Habit forming

"Once I use my card for one thing, I use it for everything. Just tap, tap, tap everything."

Gradual change

"At first I started with a long wallet, then I transitioned to a smaller one. Now, I don't carry a wallet at all. At most a cardholder."

Fun

"Ever since Covid, everything is scan here and scan there. It's like playing a game."

THE CHALLENGE

With so many e-payment options in the market, it can be a hassle keeping track of all of them.

The goal of this project is to create a solution for users to manage their e-payments given the plethora of e-payment modes that currently exist in the market.

Create

Create a solution that is easy and convenient for daily use.

Simplify

Simplify the process of managing e-payments from one central portal.

Integrate

Integrate users' preferred modes of payment to cultivate healthy digital payment habits and a cashless lifestyle.

HOW MIGHT WE...

Improve the login steps so users find it easy to use?

Design a dashboard to users can see their cards at one glance?

Create one app so that users don’t have to log in multiple apps to make payments?

Simplify the app so that users find it intuitive to use?

Improve the payment process in the least amount of clicks?

Design an application so users at physical stores can make payment within 2 clicks?

Gamify the payment experience so that users are motivated to spend more?

USER PERSONA #1

ELLIE TAN, 25

@ellie.ttt

@ellieeetea

BIO

Ellie landed her first full-time job as a Social Media Executive this year. She loves creating lifestyle & beauty content and spends the most time on Tiktok. She is an avid online shopper and often shows her hauls to her followers.

GOALS

- Track all her digital payments
- Organize all her cards
- Keep up with trends of which payment method is the most popular at the moment

WANTS

- Track all her online transactions in one superapp
- Use Paywave for everything
- Collect more cards in her digital wallet

MOTIVATIONS

- Doesn't want to carry coins and cash as it is a hassle
- Have all her cards in her phone
- Friends & family use digital wallets as their default too

FRUSTRATIONS

- Too many apps on her phone to navigate through
- Organization of payment apps takes a lot of her time
- Rather have someone else do it for her

USER PERSONA #2

DANNY CHEN, 34

danny.chen

hangon4amin

BIO

Danny has spent the last 5 years as a digital nomad. He has adopted a minimalist lifestyle while travelling pre-Covid 19. He recently moved back to Singapore and is trying to orientate himself to living in a busy city.

GOALS

- Go fully cashless
- Take control over his finances
- Keep everything organized

WANTS

- A minimalist wallet
- Efficiency of all his digital payments
- Trusted and secure authentication for all his payments

MOTIVATIONS

- Control over finances
- Use cards whenever possible
- Avoid any physical transaction especially during Covid

FRUSTRATIONS

- Phone storage is running low to store different sorts of apps
- Annoyed when he has to check back and forth on multiple payment apps
- Hard to keep track of everything

AS A USER...

I want an app that is easy to use.

I want a fuss free payment experience.

I want simplicity in the app.

I want to know the details of all my online transactions.

I want to have security authentication for my payments.

I want to be able to make easy payment at one go.

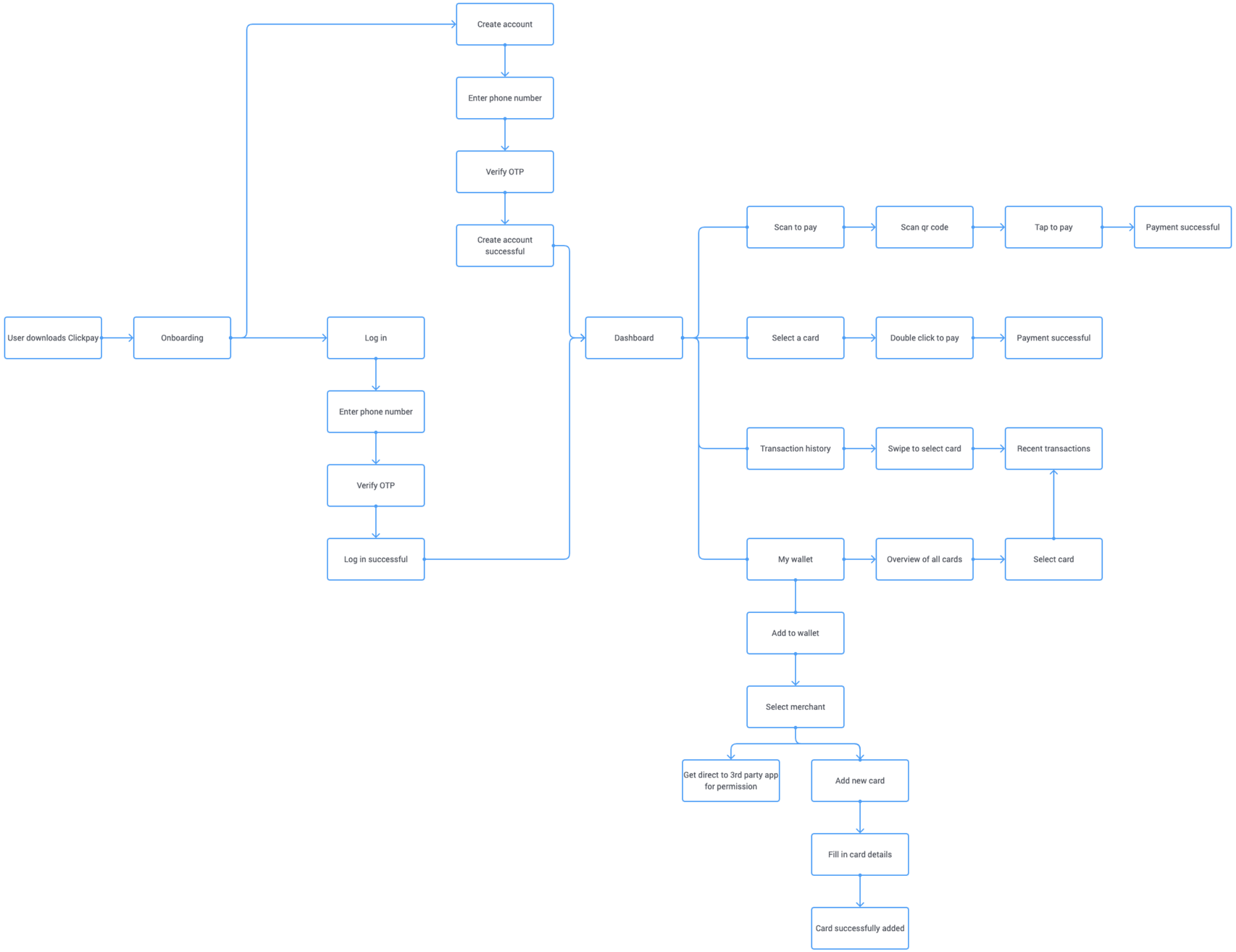
I want to be able to track all my transactions so I can refer to them easily.

I want to be assured that my money and details are secure.

I want to be able to log in without keying in a password.

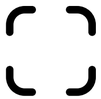
I want to be able to use one e-payment platform for everything.

SITE MAP


Create account
Enter phone number
Verify OTP
Create account successful
User downloads Clickpay
Onboarding
Log in
Enter phone number
Verify OTP
Log in successful
Dashboard
Scan to pay
Scan qr code
Tap to pay
Payment successful
Select a card
Double click to pay
Payment successful
Transaction history
Swipe to select card
Recent transactions
My wallet
Overview of all cards
Select card
Add to wallet
Select merchant
Get direct to 3rd party app for permission
Add new card
Fill in card details
Card successfully added

KEY FEATURES

Here are the key features from my brainstorm and research findings.



Scan to Pay

Make payments by simply scanning over the QR code generated by the retailer.

Paywave

Use contactless payment by waving your digital card over the point of sale.

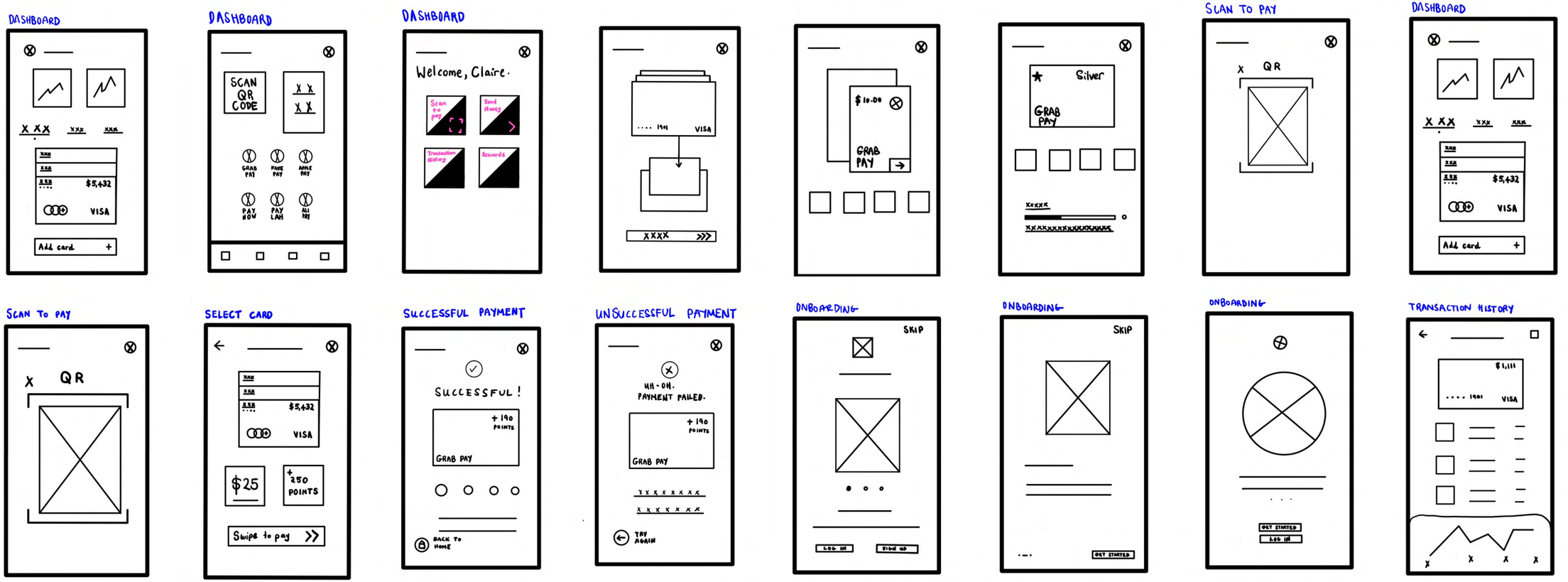
Transaction History

Your most recent digital transactions at your fingertips.

My Wallet

Manage all your cards in one place.

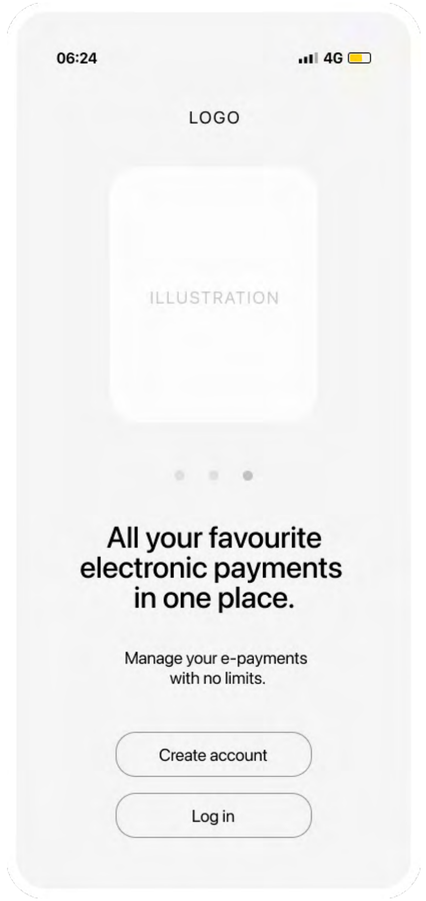
LOW FIDELITY PROTOTYPE



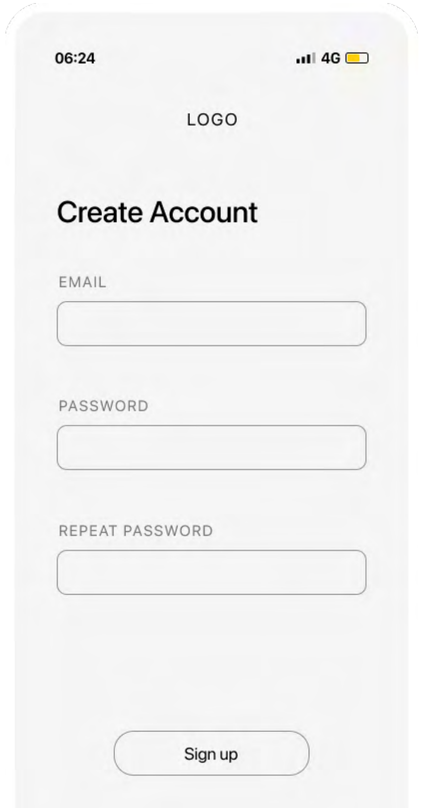
MID FIDELITY PROTOTYPE

CLICK ME

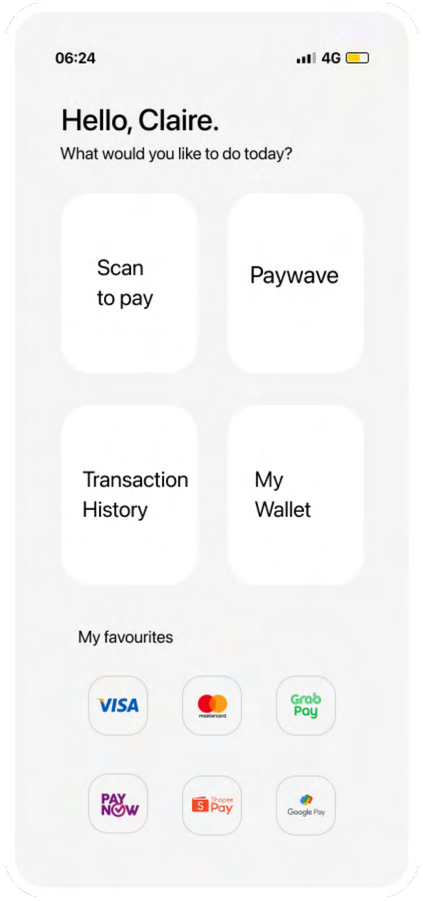
Log in



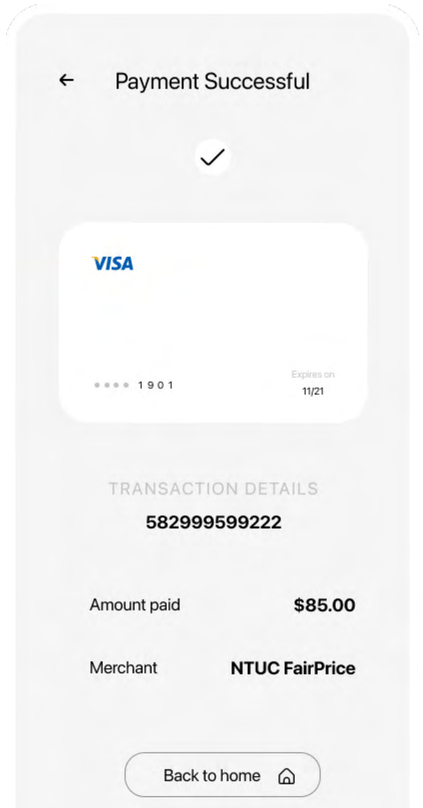
Create account



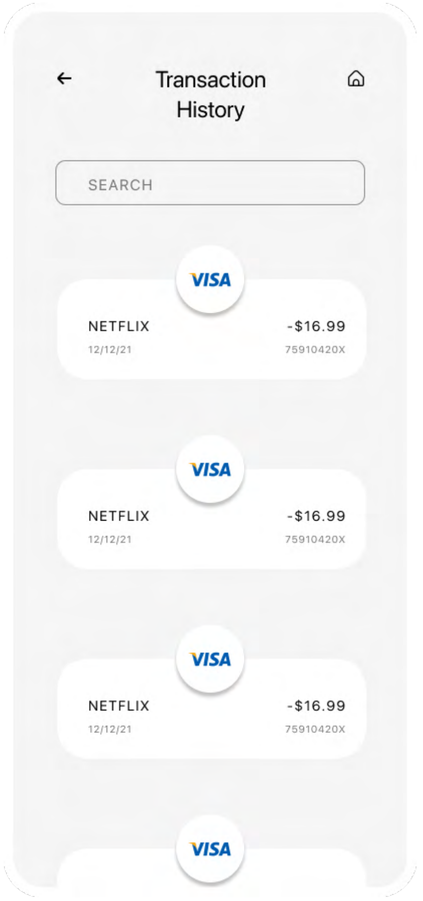
Dashboard



Payment successful



Transaction history



USABILITY TESTING

Remote testing was conducted over Zoom where users were asked to complete a task and to think out loud. Users were also observed while they explored the app.

What do you like?

Minimalist layout is clean.

Easy to understand.

Use of icons.

What would you like to see?

The option to hide my account balance.

I want shortcuts, I don't want to keep log in to pay.

Money coming in and out in "Transaction history".

Security features like a second password as double confirmation of my payments.

I want to pay in as little clicks as I can.

Which feature would you use the most?

User #1
I would most likely use "Scan to pay" and "Paywave" the most.

User #2
"My wallet" is the most important because it contains all my cards so I prefer it to be the first thing I see at the top.

User #3
I don't know but I prefer shortcuts to the features.

HIGH FIDELITY PROTOTYPE

CLICK ME

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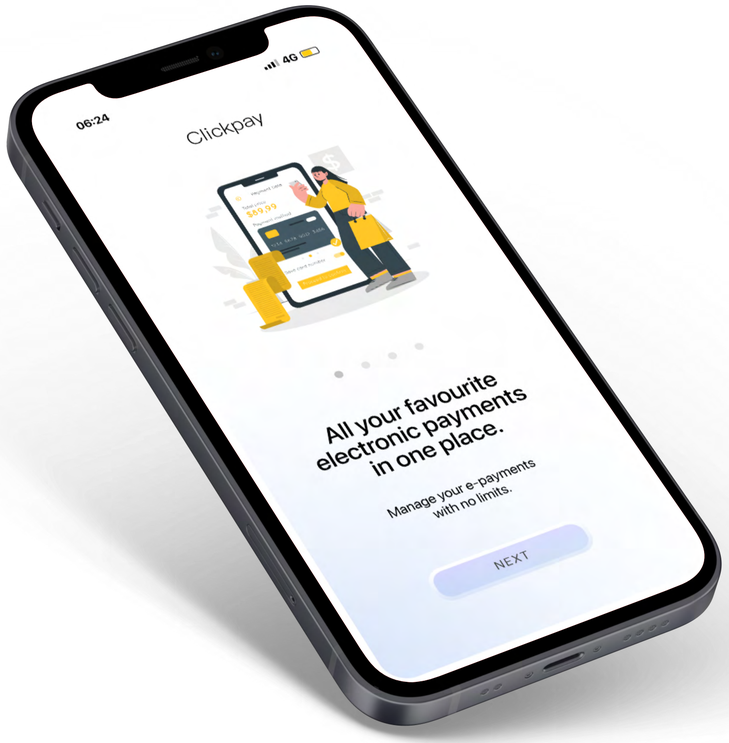


All in one

Clickpay houses all your favourite electronic payments in one place. Manage your e-payments with no limits.

Fast and secure

Make payments with confidence.

Contactless

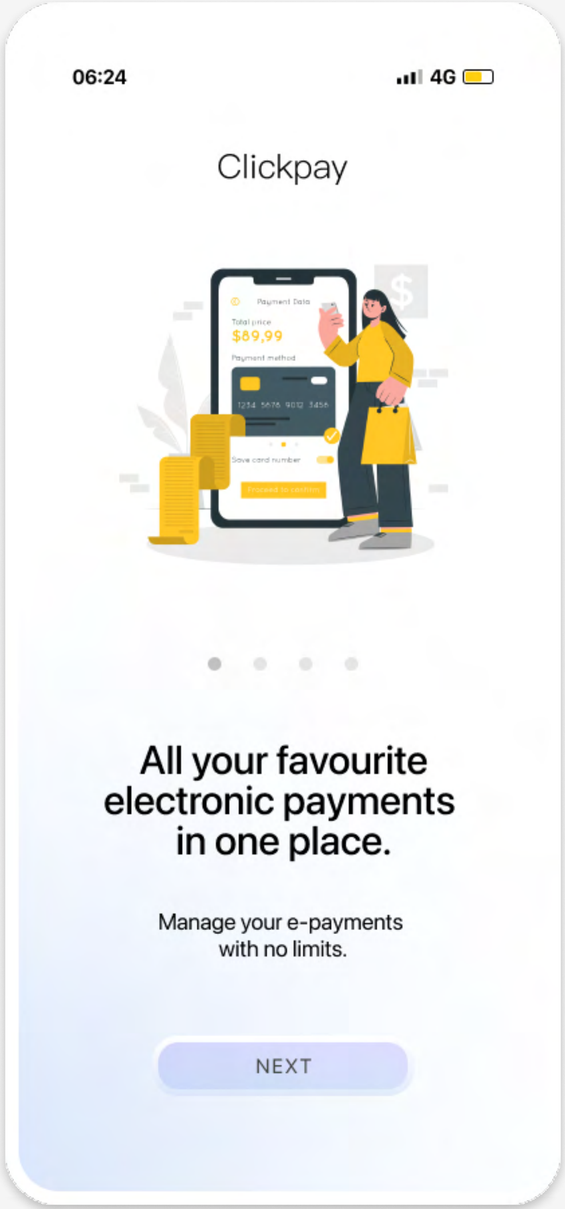
Make the switch from cash to contactless as the new normal.

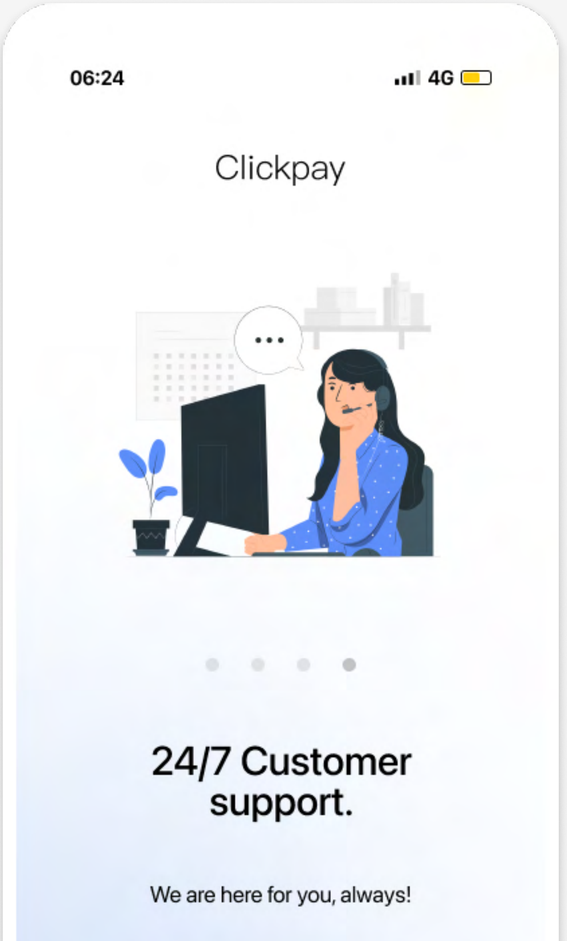
24/7 Customer support

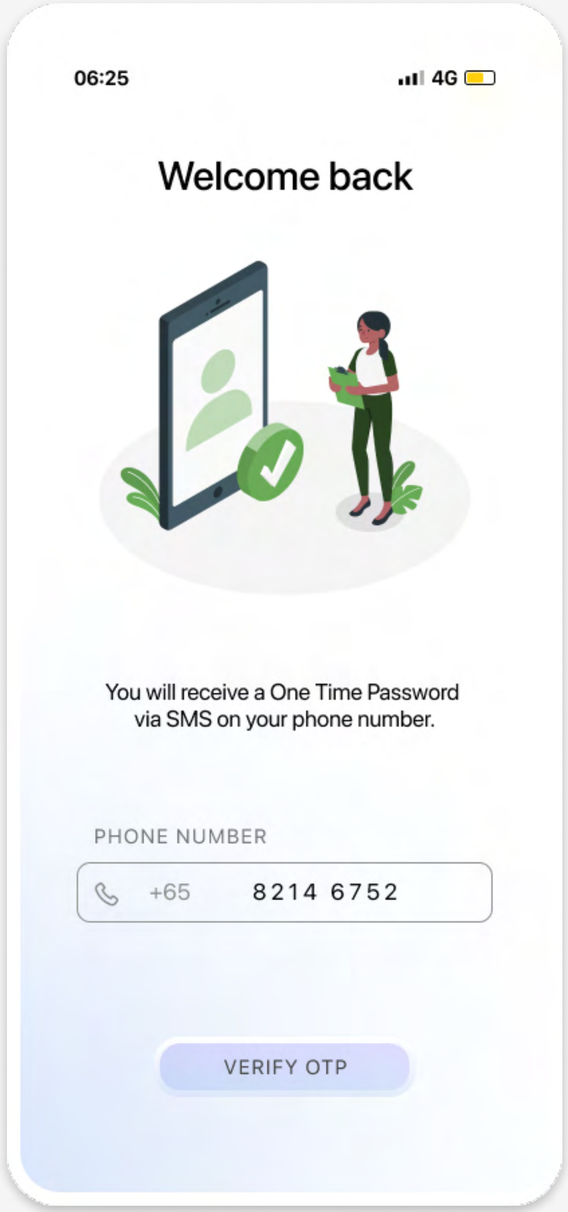
We are here for you, always!

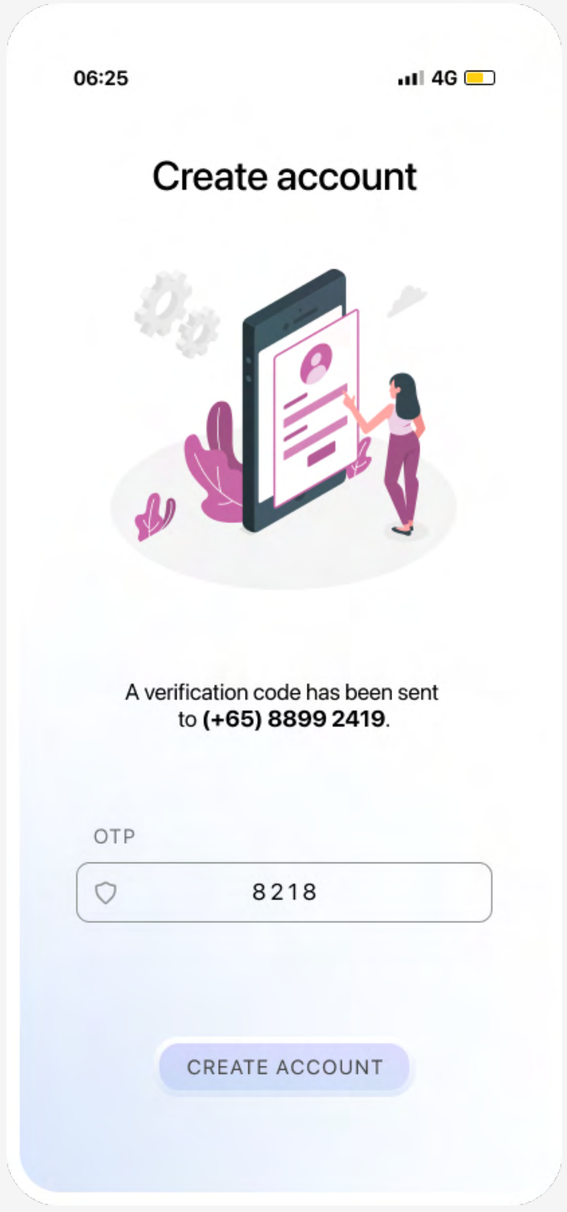
ONBOARDING

The onboarding screens welcomes users with
a quick introduction of the key features of the app.







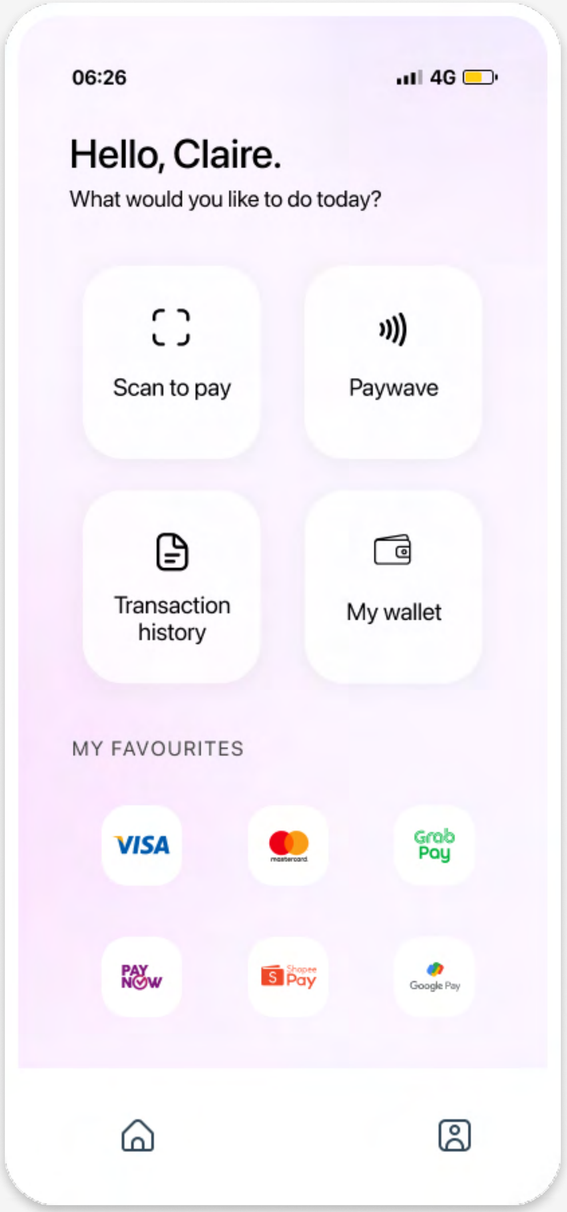


PHONE NUMBER & OTP

Accounts are registered to users' phone numbers. OTP verification is required as a security feature.

DASHBOARD

Provides an overview of all the key features.

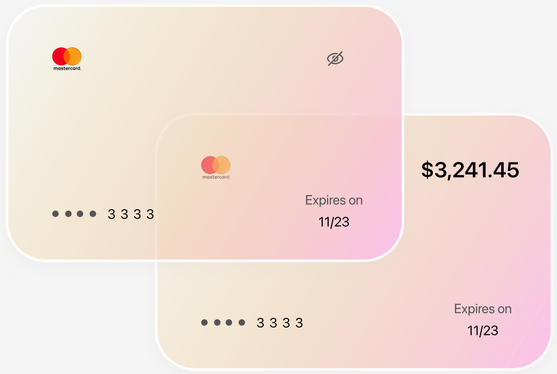


KEY FEATURES

Use of icons so users can identify which key feature to utilize. “Scan to pay” and “Paywave” are placed at the top to enable quick & fast payments on the go.

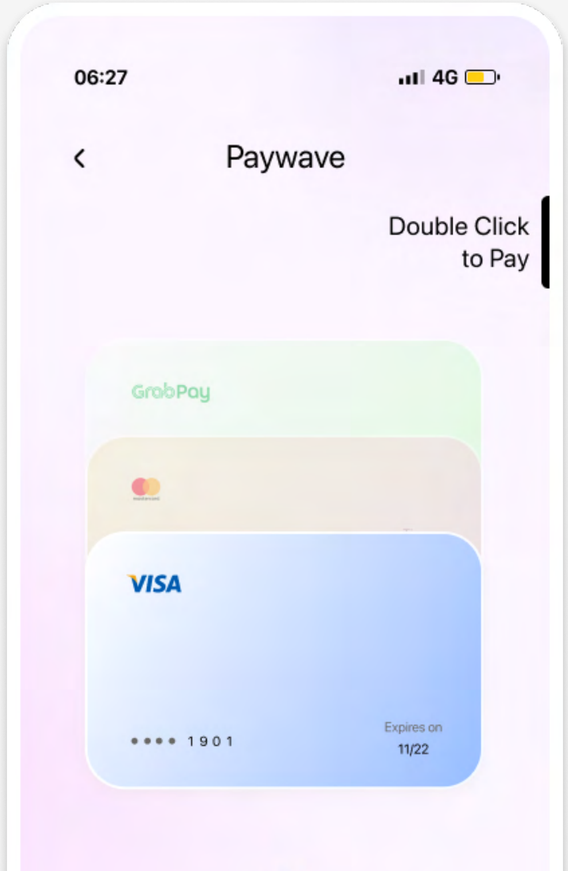
MY FAVOURITES

Use of payment logos to give users a sense of familiarity within the app. This is to build trust with users as they interact with the app.



PRIVACY

Users have control over their private information by having the option to hide and unhide their card balance.



EASE OF ACCESS

Easy payment in just 2 clicks.

CONVENIENT

Manage your cards anytime, anywhere.

TYPOGRAPHY

SF Pro Display

Regular

Aa Bb Cc Dd Ee Ff Gg Hh

Ii Jj Kk Ll Mm Nn Oo Pp

Qq Rr Ss Tt Uu Vv Ww Xx

Yy Zz

0 1 2 3 4 5 6 7 8 9

COLOURS

#000000 #78A3EB #FBC2EB #FFFFFF

ICONS

PROJECT TAKEAWAYS

User research

takes a lot of planning. It helped me to structure my interview questions to understand the users needs.

Ideation

takes a lot of brain juice.

Talking to others

pushes me out of my comfort zone.

Information architecture

is a challenging task. There's just so much information out there that it can be overwhelming at times. Filtering out and prioritisation is so important!

Visual brainstorming

is fun and explorative. It puts ideas on the table on which art direction to go for.

Collaboration

with others is insightful. Bouncing ideas with others and having group brainstorms helped me a lot in my project.

Prototyping

is as iterative as it gets for me. The process of going from low fidelity to the high fidelity is gradual and helps my explorative process.

User testing

taught me it's okay for my ideas to not be perfect right away. It's all about meeting the user's needs!

The UX process

I have so much more to learn! :-)

CITATION

Contactless card payment is Singapore's most preferred payment method: Visa Study. Visa. (n.d.). Retrieved December 13, 2021, from https://www.visa.com.sg/about-visa/newsroom/press-releases/contactless-card-payment-is-singapores-most-preferred-payment-method-visa-study.html.

Mastercard study shows consumers globally make the move to contactless payments for everyday purchases, seeking touch-free payment experiences. Mastercard USA. (n.d.). Retrieved December 13, 2021, from https://www.mastercard.com/news/press/press-releases/2020/april/mastercard-study-shows-consumers-globally-make-the-move-to-contactless-payments-for-everyday-purchases-seeking-touch-free-payment-experiences/.

APAC Corporate Communications Kaspersky. (n.d.). Mapping a secure path for the future of digital payments in APAC. Retrieved December 13, 2021, from https://media.kasperskydaily.com/wp-content/uploads/sites/92/2021/10/12113257/Digital-Payment-Report_FINAL.pdf

LINKS

Low fidelity prototype

High fidelity prototype

THANK YOU.