

Hatch | Heuristic Analysis

I chose 3 competitors in the personal budgeting and finance space by research. The following 3 are the most closely aligned with the solution I wanted to include in Hatch.

1. **MINT** - This clear industry leader is part of Intuit- a software company specializing in the finance sector. It automatically syncs to many banks and service providers. Users can set their budgets, track expenses as well as set goals. It is a Free app and can also be accessed via web browser. Although it's unavailable for Nigerian users who are my major target, I found that there's a lot to learn from its user experience.
2. **KUDA** - Kuda Bank app allows its users to monitor accounts with no charges like other conventional banks do, including free transferring of funds to other Nigerian banks, free debit cards, as well as providing loan services to customers.
3. **PIGGYVEST** - PiggyVest is the first online savings and investment app in West Africa. With Piggy Vest, you can manage your finances easily, invest billions of naira with great returns monthly and annually. The mission of this brand is "to give everyone the power to better manage and grow their own finances.

Using Nielsen's 10 general principles for interaction design, I chose the following 3 to grade the competitors on.

#1 Visibility of System Status

#4 Consistency and Standards

#8 Aesthetic and Minimalist Design

Grading Scale:

★★★★★ - Little to no usability problems

★★★★★ - Few minor usability problems, easy to overcome. Low priority to fix.

★★★ - Some usability problems that are crucial. High priority to fix.

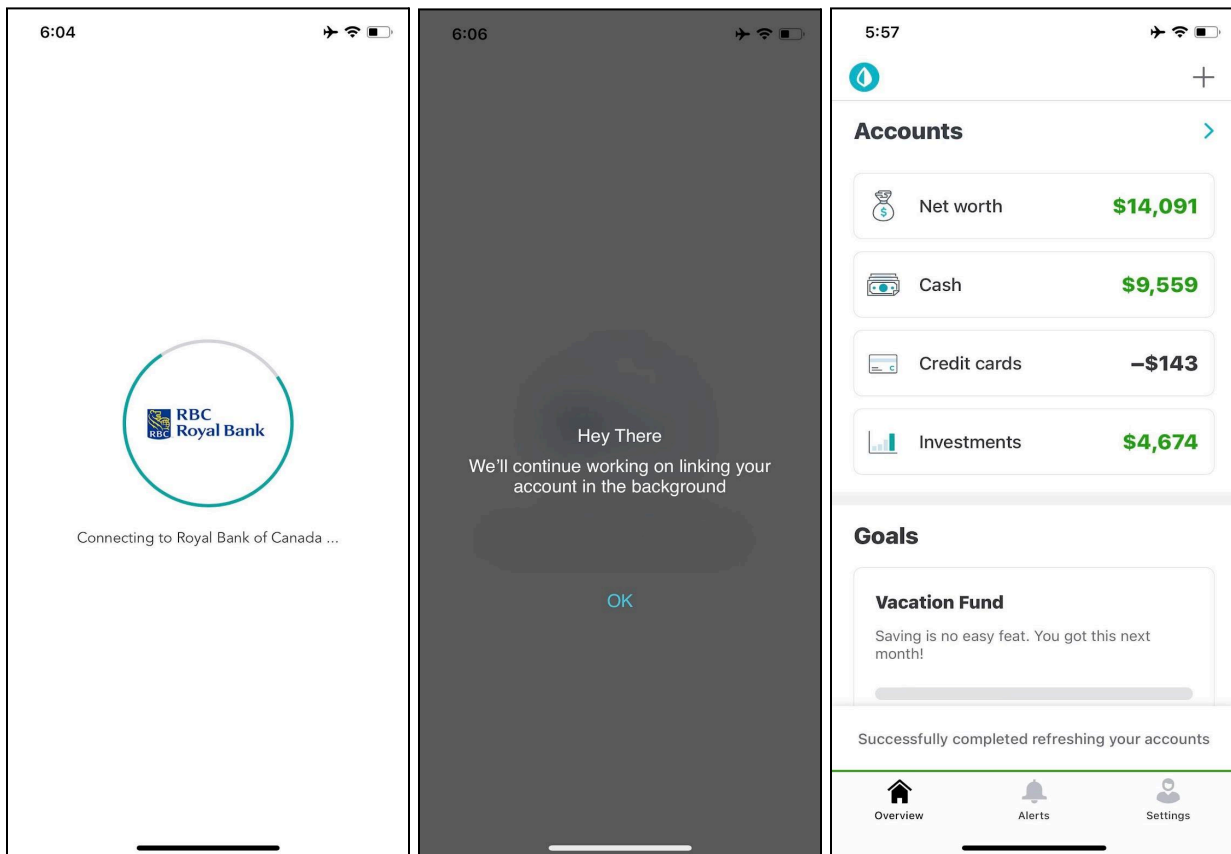
★★ - Many usability problems that are crucial. High priority to fix.

😞 - Complete usability nightmare, multiple problems and imperative to fix.

Mint

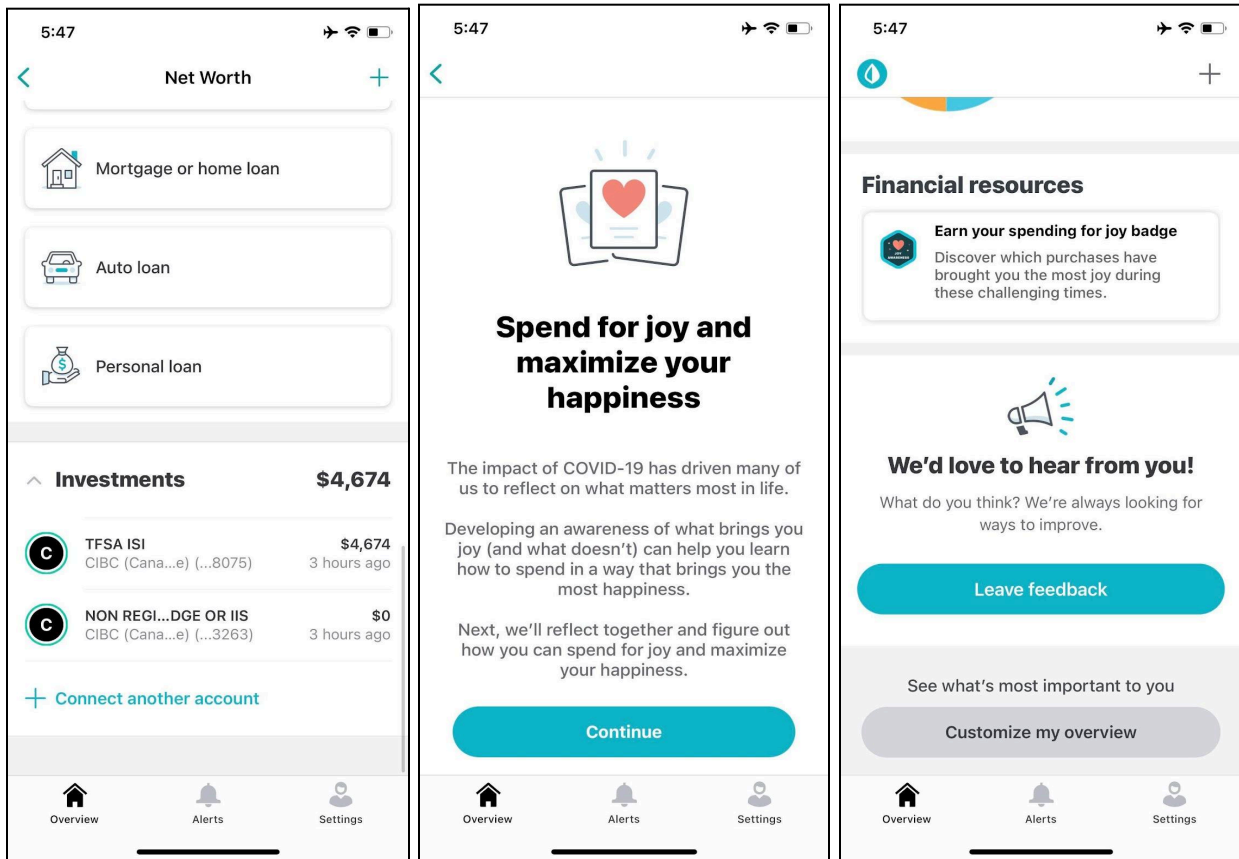
MINT- Visibility of System Status ★★★★★

Mint does a great job of updating the user on what the status of their actions are. From the loading screen that shows the app is connecting to their account, the message that it will continue loading in the background when it is taking too long, and the message to notify the user that their accounts have completed refreshing, Mint does a fantastic job at the first heuristic.



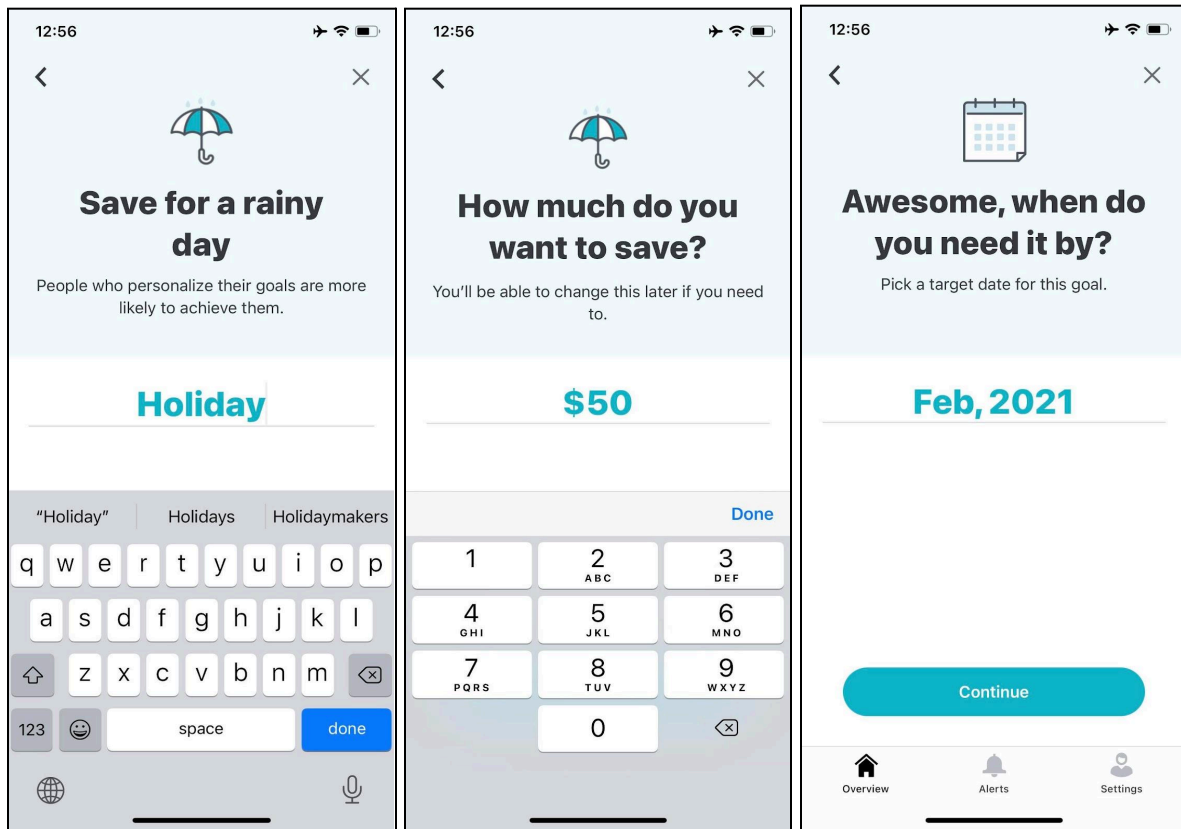
MINT - Consistency and Standards ★★☆☆

The menu bar is consistent as the user browses through the app and is placed at the bottom as is standard in most mobile apps. Most CTA elements are in the same shade of blue however, sometimes clickable elements are also a shade of gray. This can cause some confusion in the user. The color scheme is consistent throughout the app with a clear theme of black, gray and blue. Buttons are the same size and shape.



MINT - Aesthetic and Minimalist Design ★★★★★

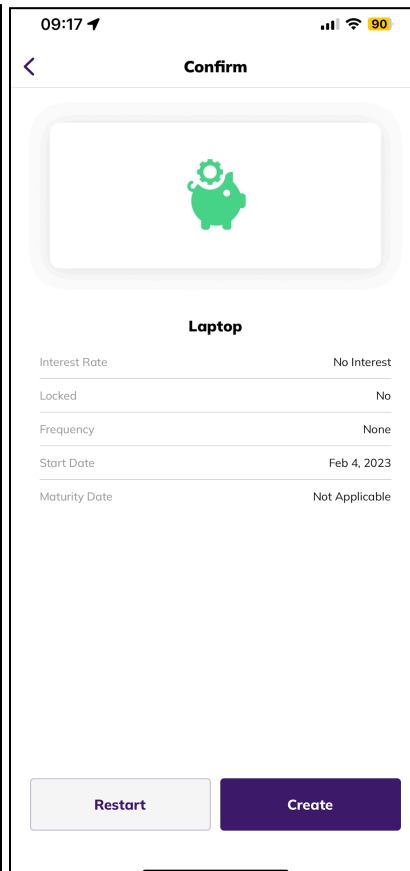
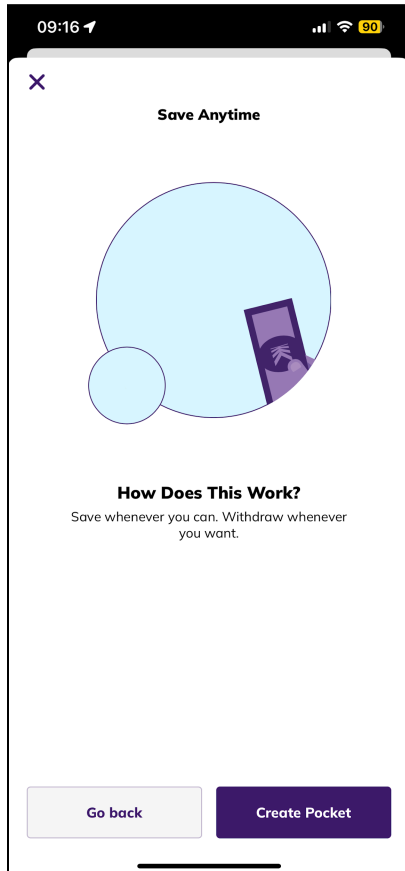
Mint uses a clear style guide that creates a simple and clean aesthetic by allowing the elements white space to 'breathe'. The icons and visual elements are related to the call to actions. There are no elements unnecessarily there to distract the user from their tasks. Mint breaks up the actions into separate screens so the user can concentrate on the task at hand. The keyboard also tucks away once the user is done entering their values.



KUDA

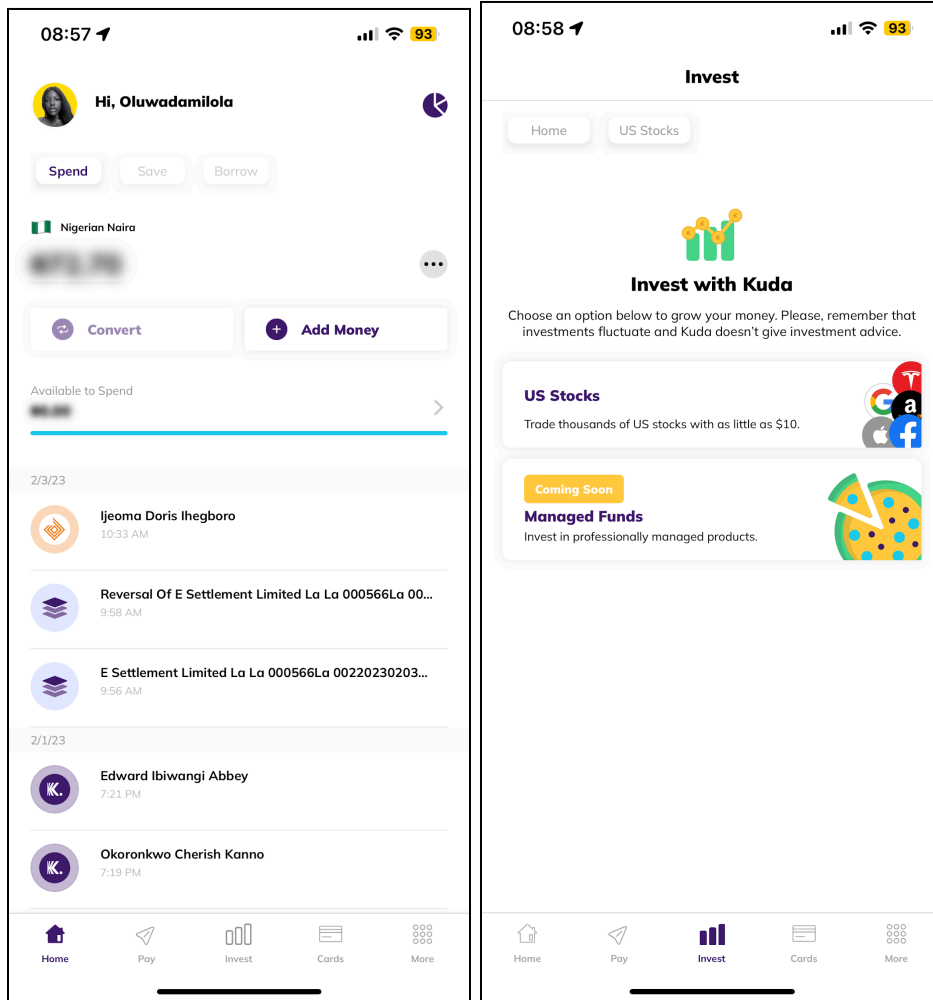
KUDA - Visibility of System Status ★★★★★★

KUDA does a good job at keeping the user updated on the status of their actions. The examples below confirms when the user is making a budget with the terms clearly itemized, bold CTA buttons and easy scan ability



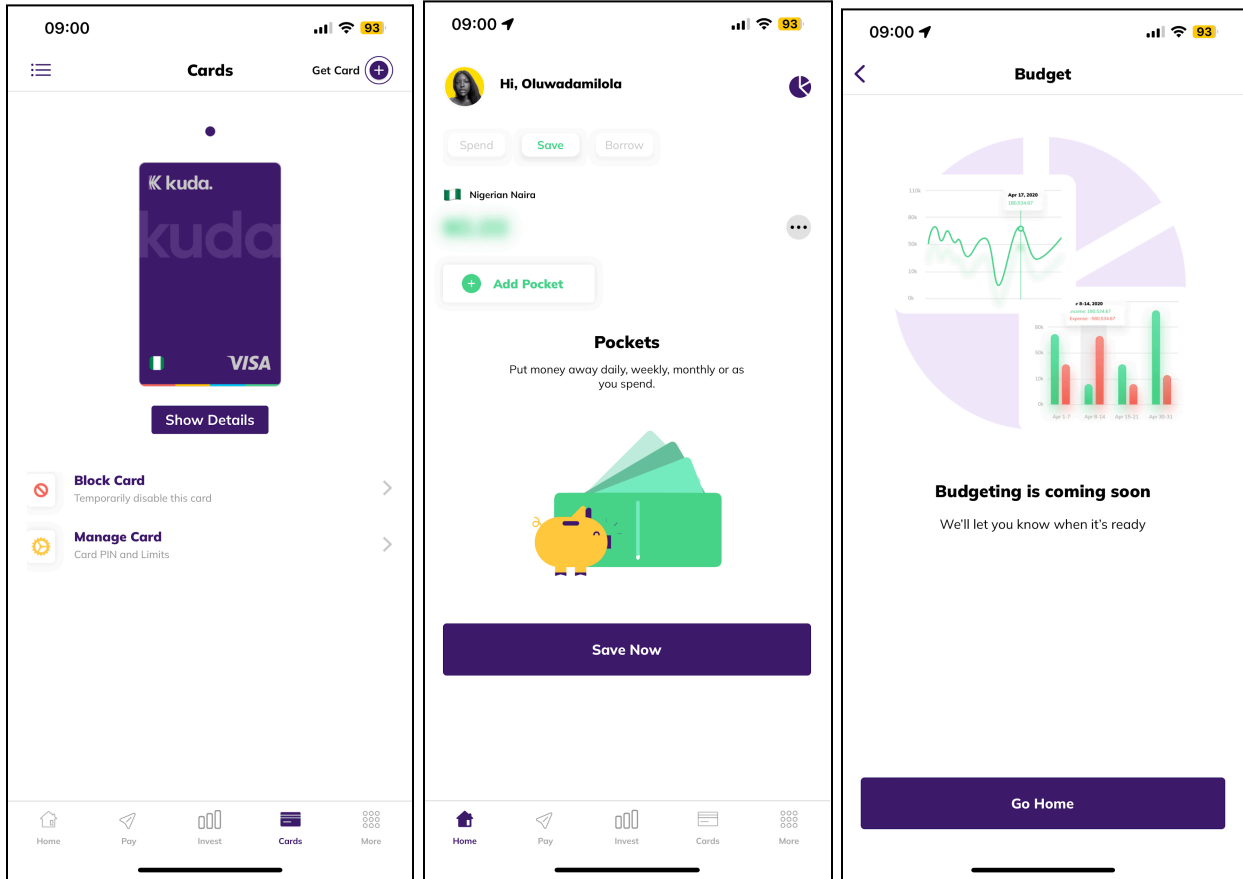
KUDA - Consistency and Standards ★★★★★

The menu bar is on the bottom and is consistent across screens as is standard in most mobile apps. The icon and language relate to the menu option which means it's very easy to understand and navigate without confusing the user with choice of words, icons, or symbols.



KUDA - Aesthetic and Minimalist Design ★★★★★

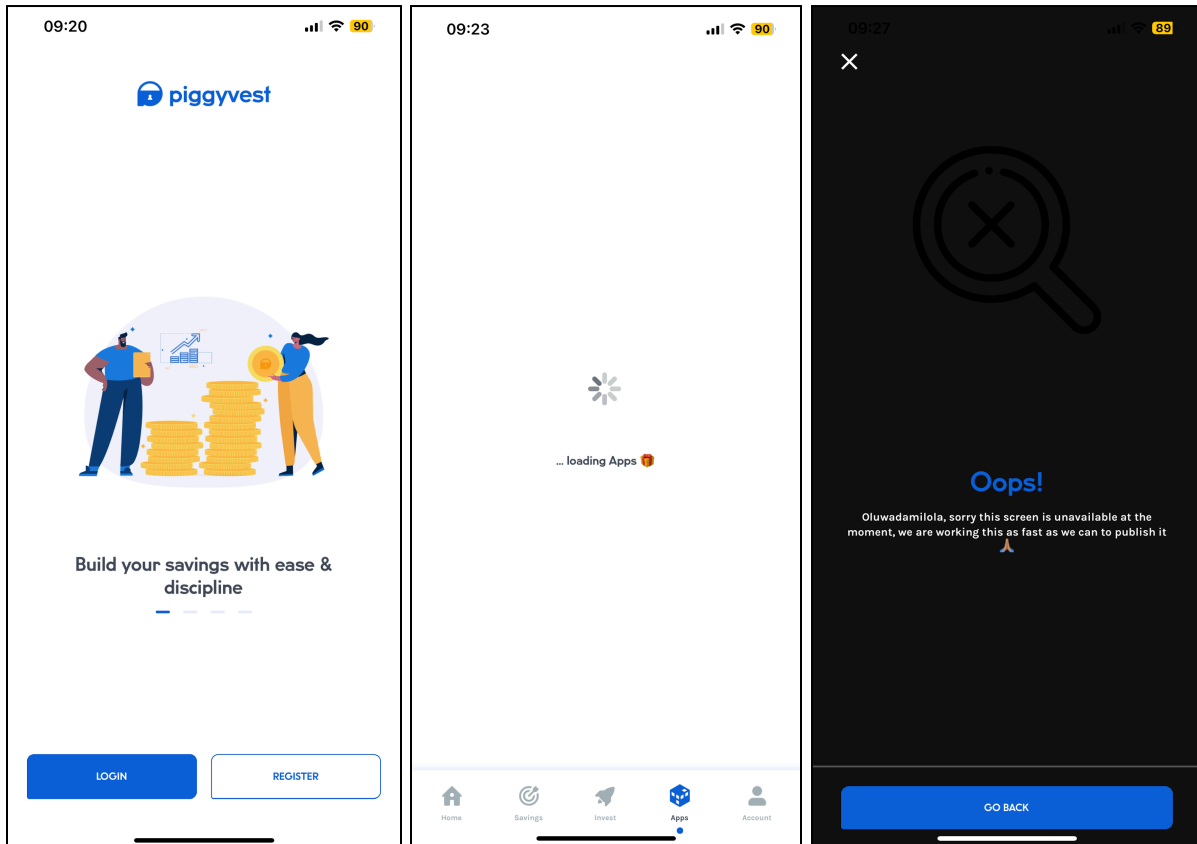
KUDA has a very consistent style guide across all pages. The titles, CTA and categories are legible and clear. Minimal display of data which allows for a lot of white space. There are no elements unnecessarily there to distract the user from their tasks. The app is both functional and aesthetically pleasing.



PiggyVest

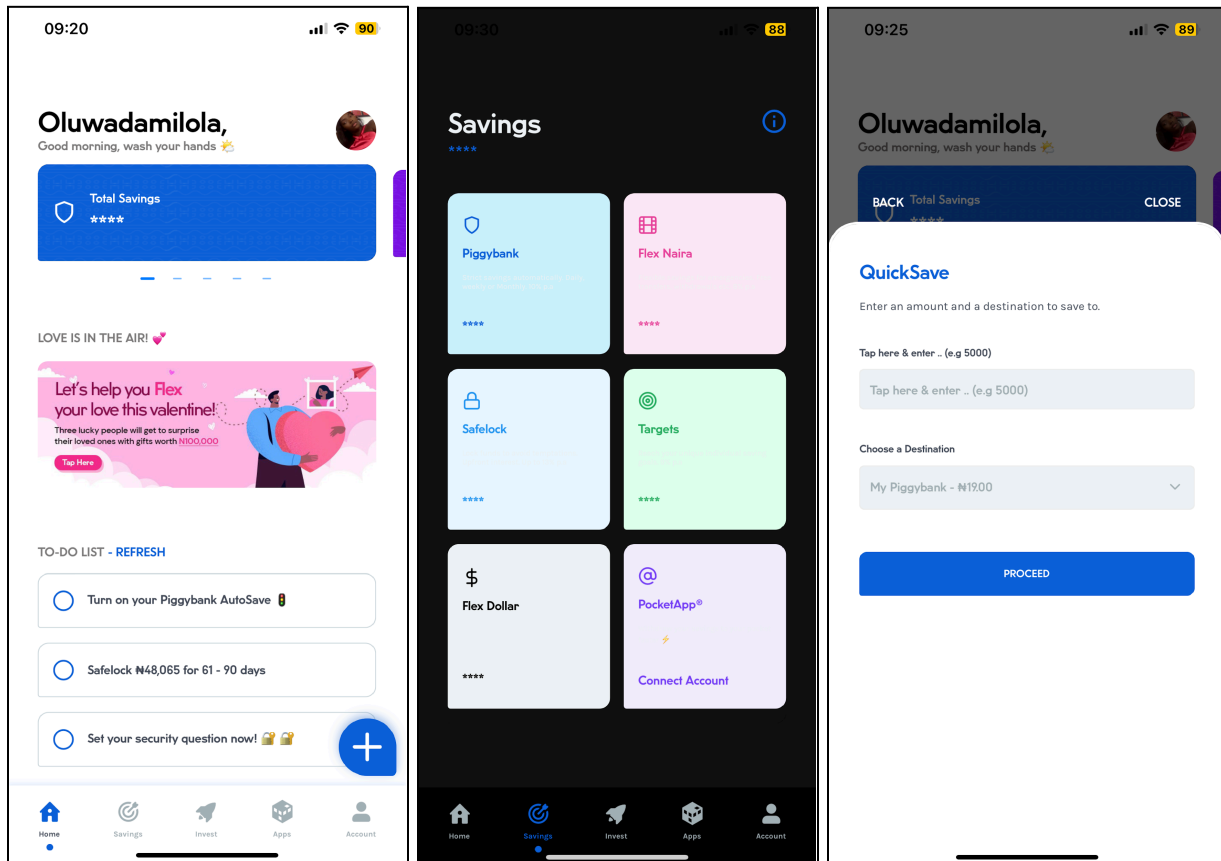
PIGGYVEST - Visibility of System Status ★★★★★

For the most part, PiggyVest does a really good job at letting the user know that the system is reacting to their action. This is evident in the success and error messages. Sometimes, the dark mode is a bit glitchy and it's difficult to read text or view icons.



PIGGYVEST - Consistency and Standards ★★★★★

The menu bar is consistent across screens as is standard in most mobile apps. The icons and text relate to the menu option which means it's very easy to understand. The overall layout, typography is very consistent, it does get a little buggy with the dark mode.



PIGGYVEST - Aesthetic and Minimalist Design ★★★★★

PiggyVest sticks with their style guide, the minimal colour palette makes the app easily scannable and create a consistent aesthetic look to the app. The choice of icons are clear and easily understandable. The chosen aesthetic of the app doesn't trump functionality which is very important.

