

Venmo Redesign

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What is Venmo?

Venmo

- A mobile payment service application, with a social media twist, that allows users to instantly transfer money to others. Venmo's primary function is to allow users to transfer money amongst each other.

What we want to do?

What makes this app unique is its implementation of social media, which allows users to get a better idea of what others in their social circle are spending their money on. Because other money transfer apps don't have a social media component, we're **mainly going to compare** how other apps succeed(or fail) in allowing users to pay/request money from others and how their design for their features are displayed.

Interview Plan

Introduction

In conjunction with our user testing, we conducted 4 short interviews to get a **better understanding** of our users. We wanted to learn about their **opinions and experiences** with Venmo. Our interviews were done in pairs, with one researcher leading the session and the other taking notes on our users' actions, behaviors, and words.

Primary Interview Questions

We conducted interviews with 4 different users' experiences with the app. Our **group of focus** consisted primarily of college-aged individuals between the ages of 18 and 22.

The interview questions we asked are as follows:

- How often do you use Venmo?
- In what contexts do you use Venmo for?
- What features do you usually use in the app?

Post Interview Questions

- What features of the app do you like?
- Are there any feature that you wouldn't use or could be improved in some way?
- General feeling about using Venmo?

User Testing Plan

User Testing Goals

- Determine the intuitiveness of the Venmo home screen
- Uncover other major usability issues

Participants

According to user demographics recorded in August 2017, nearly 3/4 of Venmo's user base is between the ages 18-35.

We want our target users and testing results to be **as accurate as possible**, so we will recruit users between the ages of 18-35.

Test Tasks

Because we wanted users to point out aspects of the interface that are confusing, we used the **think-aloud testing method**. While given the usability tasks(below), we asked users to "think-aloud," **sharing any thoughts, frustrations, or feelings** they have. The users were presented with the following tasks:

- If you owe a friend money for dinner, using the app, how would you give him his money?
- If a friend owes you money, how would you ask for money from him?
- Find out if a friend has paid you back recently, or has asked you to pay him back.

Procedure

At the start of the testing session, users were asked a series of **preliminary interview questions** about their experiences with other mobile payment service applications. They then completed the test tasks(above), while **sharing their thoughts and feelings** aloud. As the users performed the tasks, the appointed note-taker took notes of what the user said, how the user acted, and how the user behaved. We **paid close attention** to specific breakdowns, keeping track of **moments of frustration or confusion** that occurred when using the app. Once the users finished the tasks, we asked the users **follow-up questions to gauge their feelings** toward the app.

User Testing Analysis

From our user testing we came across a number of insights related to the usability of the site. Although users seem to use Venmo **primarily for its pay/request features** (+notifications), its interface **doesn't seem to reflect** this hierarchy. Here we have the top three major usability problems we gathered from our testing::

1. Flexibility and efficiency of use
 2. Aesthetic and minimalist design
 3. Recognition rather than recall
- The home interface focuses on social feed, which users **don't necessarily consider the most important feature**.
 - To get to the main features, users have to go to the hamburger menu navigation or tap on other buttons.
 - Notifications are also tucked in the navigation menu as well.
 - Many users preferred seeing a summary of their own activities as opposed to a global feed from their social network.
 - The homepage also has a global feed which is a feature that was **not of importance** to any of our users tested.
 - At the same time, one of the reasons **users prefer Venmo** over other money transfer apps is because most people use it (social feed contributes to this) and because it does not have any service fees to transfer money both between users and to bank balances.
 - Another important issue some users had were with the payment/request feature itself such as finding specific people can sometimes **be more difficult** than needed and the separation between "pay" and "request" can be **more distinguishable** as tested users have accidentally clicked on the wrong one by accident.
 - The requirement to put a reason/note for every transaction is also a problem to some users. When attempting to make a payment or request without having filled out the note section, an **error message shows up** requiring the note section to be filled, even though nothing about the payment screen would indicate that the note section is mandatory at first glance. This only **adds unneeded frustration** for users who want to quickly make a payment/request.

Component to Redesign

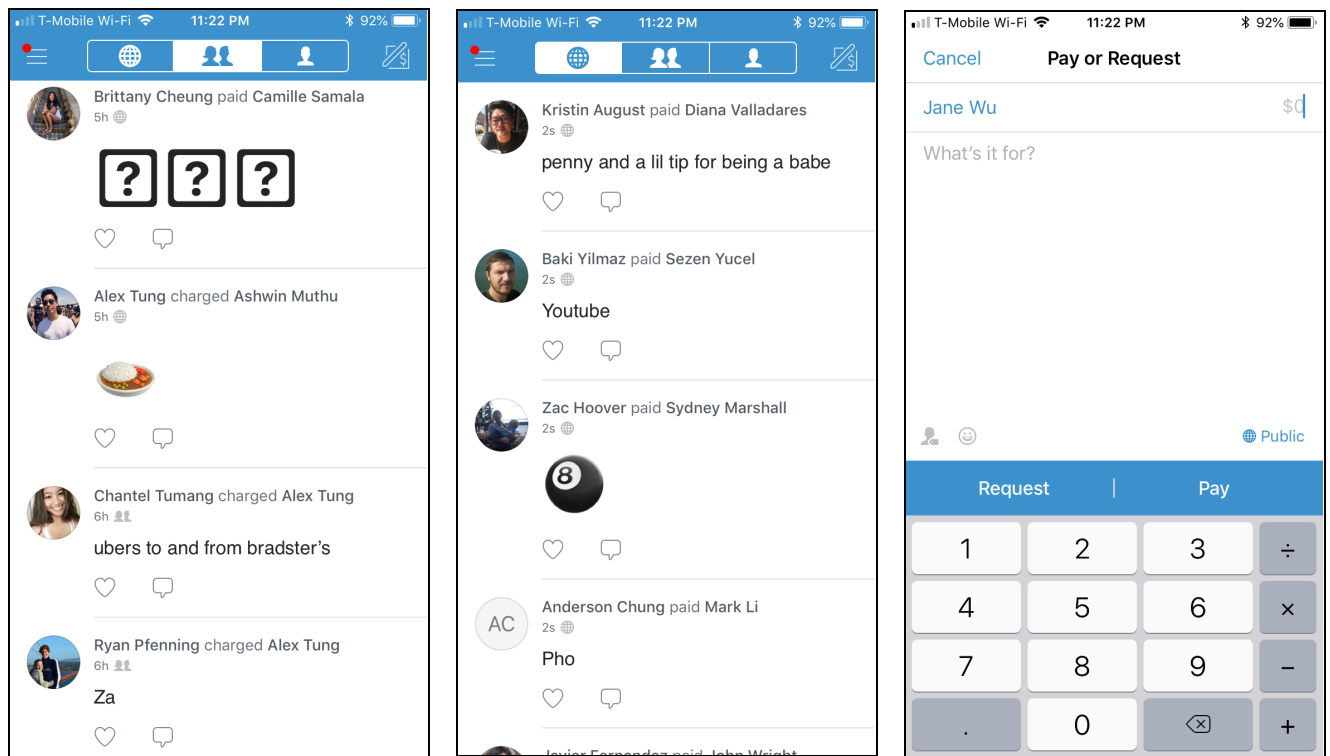
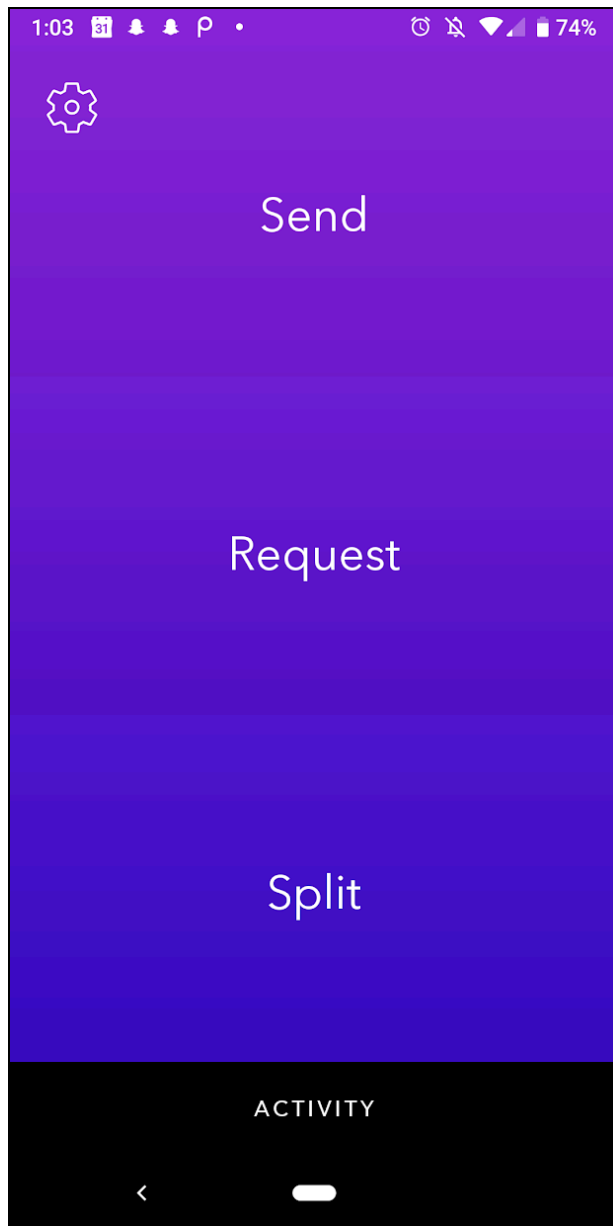


Figure 1(left): The user's friend's transactions tab on the homepage. **Figure 2(middle):** The global Venmo transaction tab on the homepage. **Figure 3(right):** Venmo's pay/request feature.

One main component we chose to improve through redesign is the **layout/flow of the homepage for Venmo**. What we discovered from our **user testing** is that most users do not find the features on Venmo's homepage to be the most important for what they are using the app for. **Figure 1** displays the first screen displayed when the app opens which is the user's friends transactions feed. Although this social aspect may appeal to some users and because it is so popular many choose to use this app, we decided that it **should not be the first thing seen**. The first screen displayed should be a **feature that users use more** such as the pay/charge screen or the user's profile to **increase the overall flow and efficiency** of the app. Additionally, on a tab on the homepage of Venmo, we have the a feed of transactions of all Venmo users globally (**Figure 2**) which we discovered that **none of our users generally look at it** or care about. Again, instead of having less important features being on the homescreen we wanted to integrate more utilized ones in order to **improve the user's experience**. A feature we wished to consolidate into the homepage is the **main purpose of Venmo**, the pay and request transaction, instead of having it accessed through a small icon on the top right of the homescreen. **Figure 3** shows the current design, which we wish to **redesign specifically addressing** how much space is allocated for the message compared to the number and pay/request buttons, as well how the users being charged/paid are shown.

Competitive Analysis

Zelle



Zelle(figure 4, left) is another electronic money transferring app that functions similarly to Venmo in that it allows users to send and request money to contacts.

When users first login to the app, they are **instantly presented** with buttons that **allow them to send, request, and split money**. Their previous activity can be accessed by clicking on the bottom button.

The **interface for the app is minimalistic** -- only including prompts relevant to the process of transferring money.

Figure 4 (above): Home page of Zelle app

Cash App

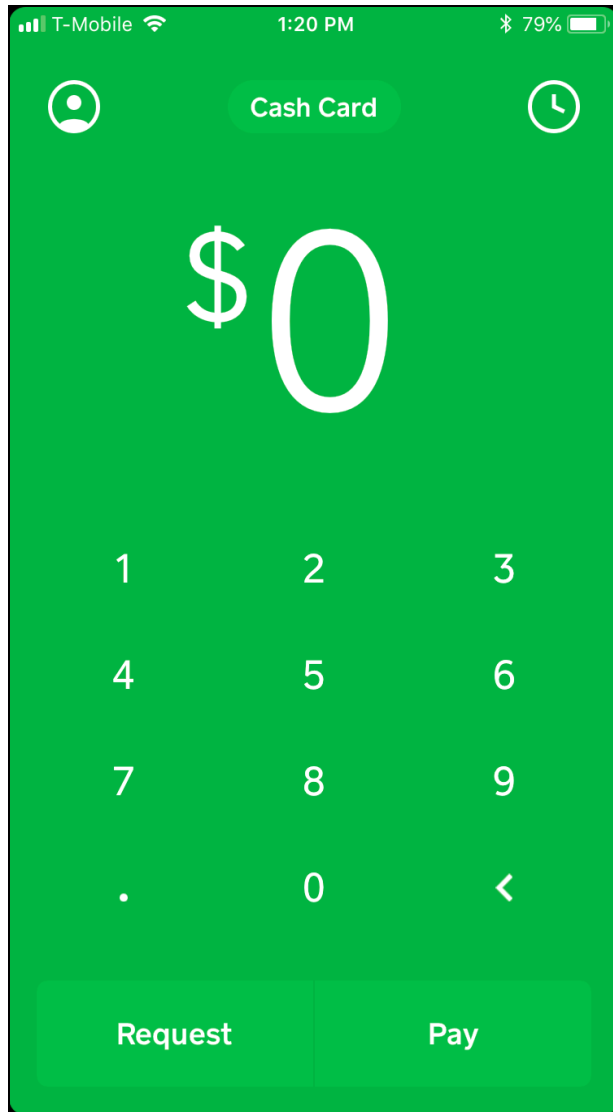


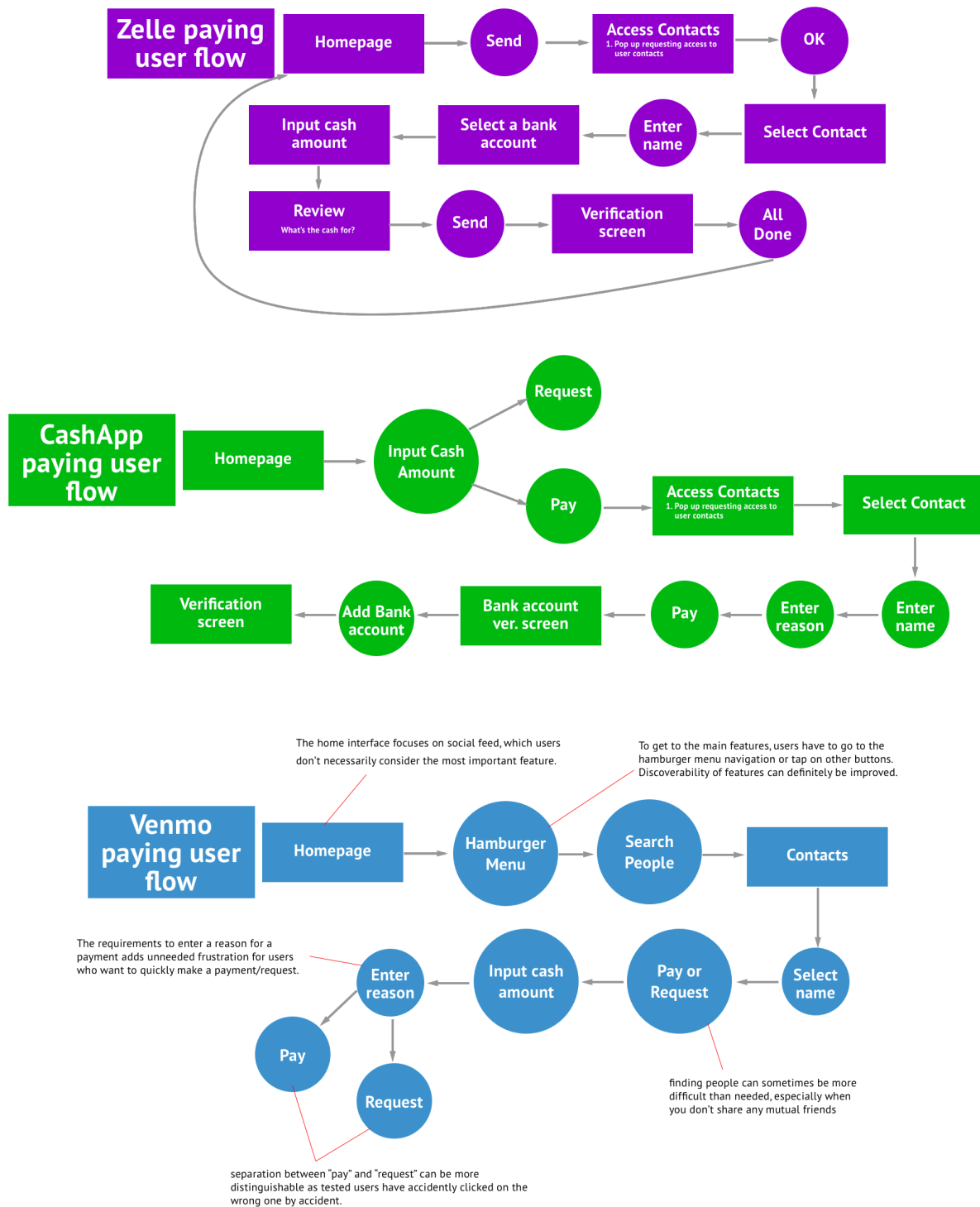
Figure 5(above): Homepage of Cash App

Cash App(figure 5, left) is a mobile payment app developed by Square, Inc., allowing users to transfer money to one another. As of February 18, 2018, the service recorded 7 million active users.

The app does an **effective job prioritizing** its main feature of paying and requesting. The app's home page gives **quick access** to the pay and request feature. On the home page, users are presented with a number pad and the option to request or pay someone. With these 2 components so visible, **the task of requesting/paying is simplified**. The app is also **very minimal** which helps users find what they're looking for more easily. All features are also **one tap away** from the homepage, unlike Venmo.

The app's bright color scheme could be changed as it is a **bit harsh** on the eyes.

User Flow Comparisons



Sketches

#1

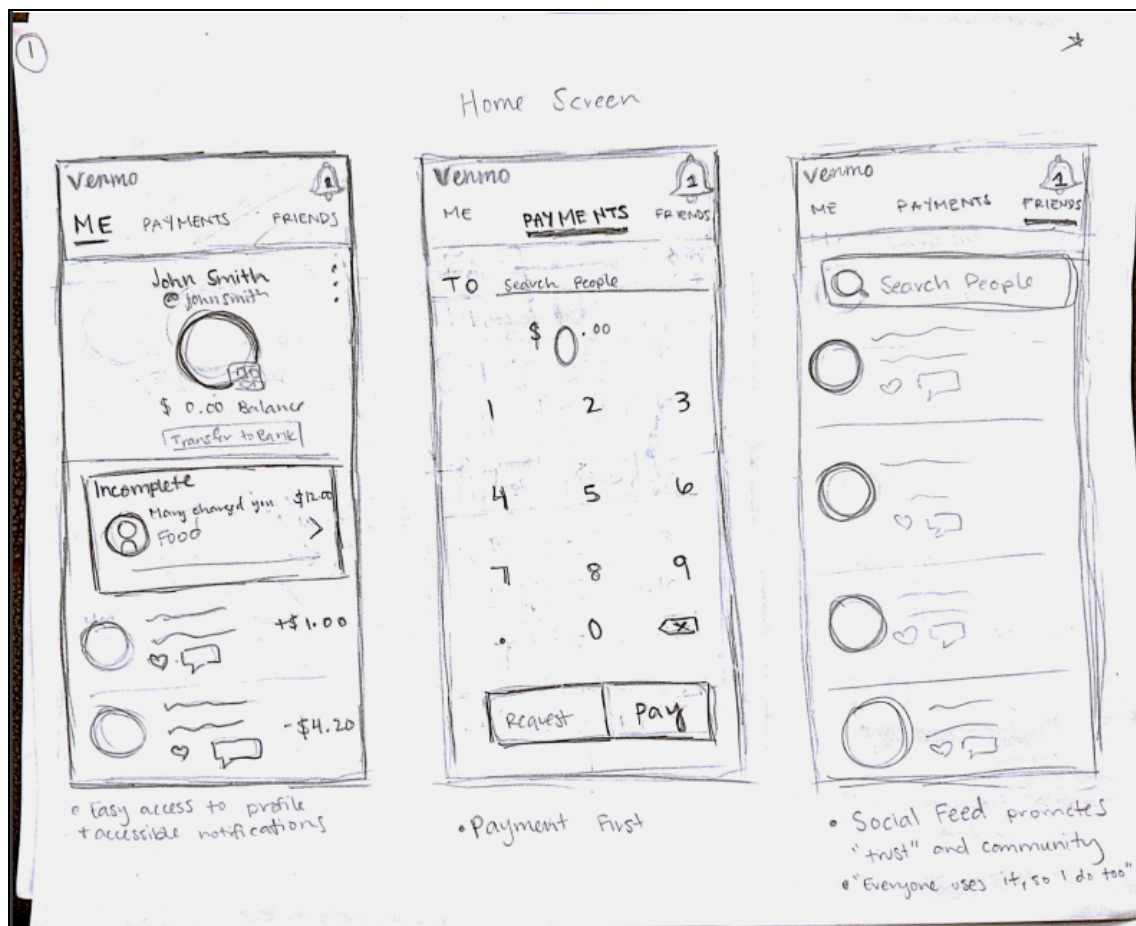


Figure 7(above): this sketch idea focuses on showing the most relevant information to the user.

For this sketch, we wanted to turn the homepage into the payment/request page in order to reflect the idea that Venmo is ultimately a **payment-first** app. Swiping to the right brings the user to their profile page, where they can see their account information, notifications, and transaction history. This allows users to get a glance of the **most personally relevant information**. In addition, because we found that our participants' use of Venmo was largely informed by the idea that **seemingly everyone uses it**, we kept the social feed where users can see their friends' activity on the left-most swipe.

#2

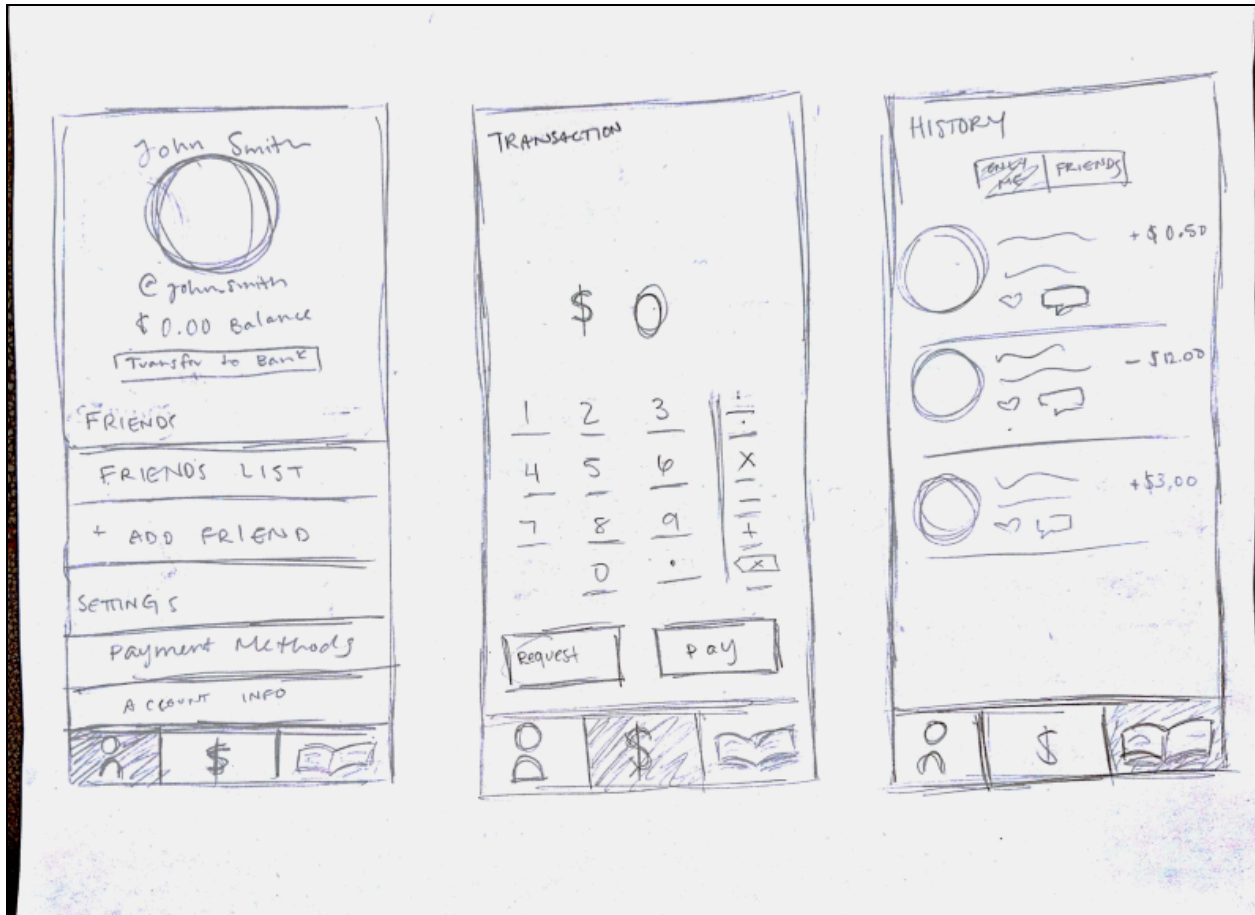


Figure 8(above): this sketch also focuses on making the first page payment-focused. But uses a bottom navigation as opposed to Venmo's hamburger menu.

In this sketch, we also wanted to focus on making the first page **payment-focused**, giving users quick access to the transaction function. The left navigation item puts information focused on the **user's personal account settings and friends list**, while the right navigation item places all of the **transaction history** in one page, although in a way that allows them to toggle between **personal history** and a more **socially-oriented friends feed**.

#3

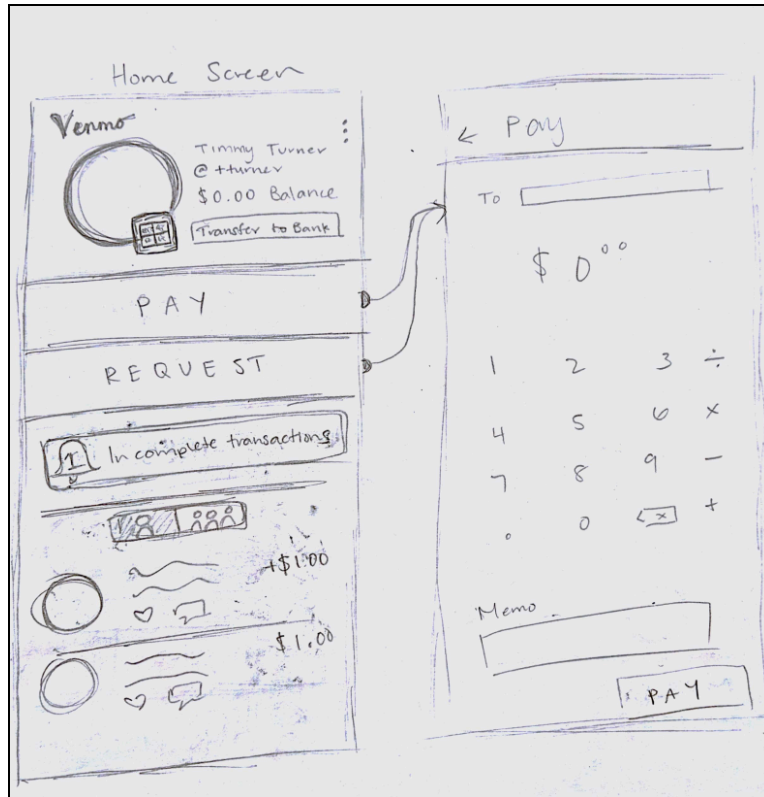


Figure 9(above): this sketch prioritizes both profile information and the pay/request feature. Was inspired by Zelle's homepage.

Rather than keeping information on separate pages, this design places the more relevant **profile information** and the options to **pay and request** at the very top, while still maintaining the feed when scrolling. This option more closely parallels the example we observed in **Zelle** which has a homepage consisting entirely of buttons for its primary functions and an **activity history that's available on scroll**.

#4

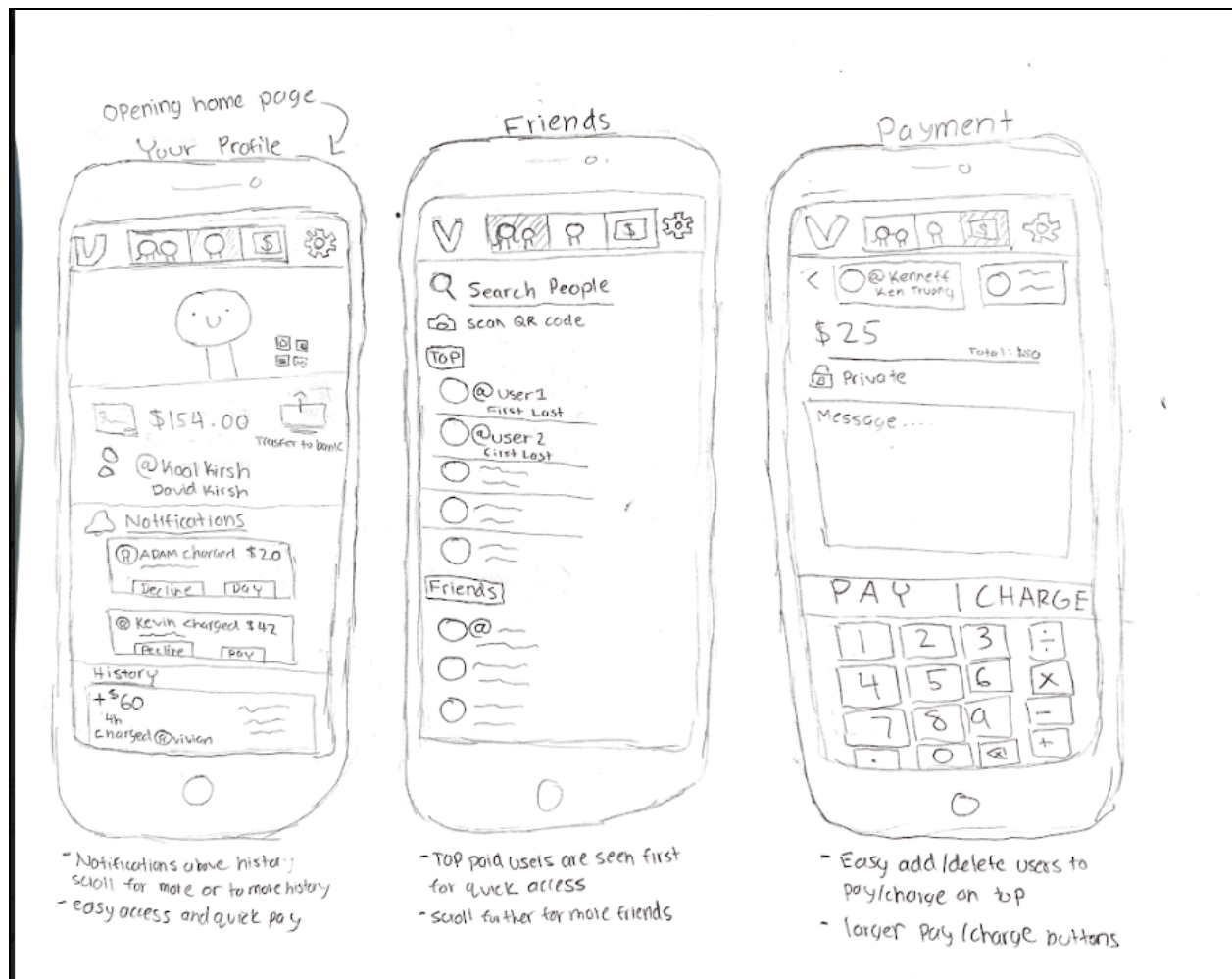


Figure 10(above): this sketch kept the Venmo's top navigation of the social feeds, but replaces the global feed with the pay/request feature.

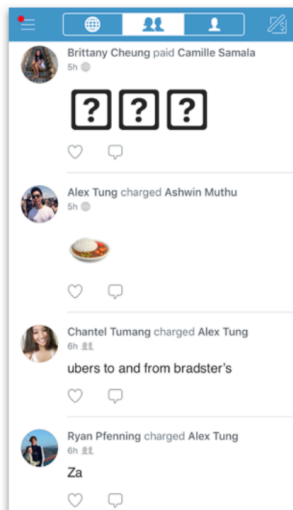
For this redesign sketch, we wanted to take a different approach to our design solution to the homepage and paying feature of Venmo. We kept Venmo's original top navigation bar, but instead changed what is displayed on them. The **global tab was removed** and replaced with the pay and charge feature. Upon opening Venmo, users are shown their **profile page with important information** such as their balance, username, notifications, and history; all displayed on one page for **quick access**. Under the friends tab, instead of the transactions of user's friends, this redesign has the top accounts that the user often interact with as well as all their other friends displayed under it. In the last tab, the payment/charge feature, we have a different venmo transaction interface. Some **noticeable changes that are directly made from user testing errors** are the easily identifiable users on top as well as larger pay/charge buttons compared to current Venmo's design.

High Fidelity Prototypes

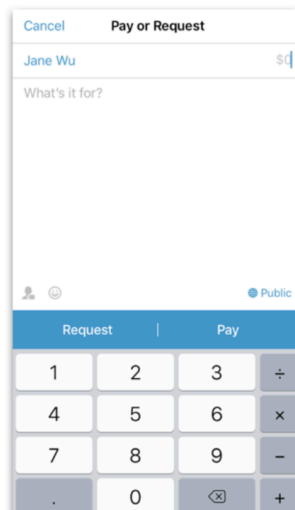
Prototype 1:

<https://projects.invisionapp.com/prototype/venmo-redesign-cjpkg9elf00005401qnlfixxa>

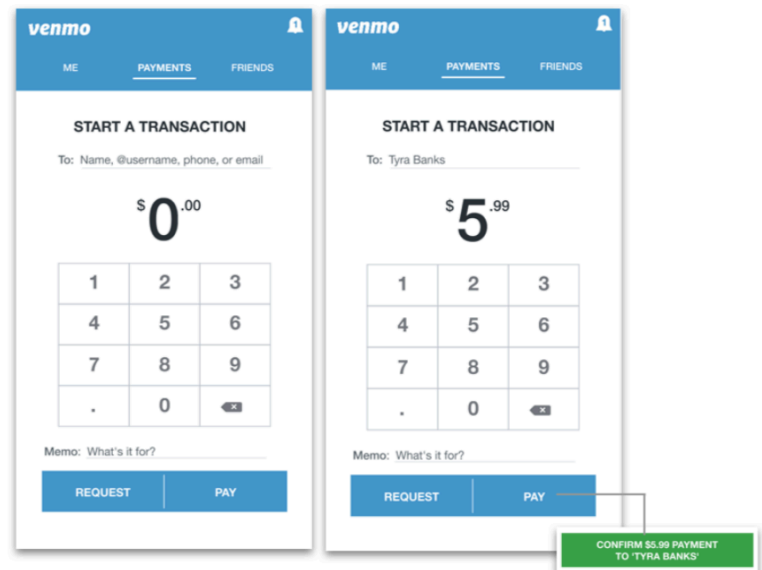
Original Homepage



Original Pay/Request



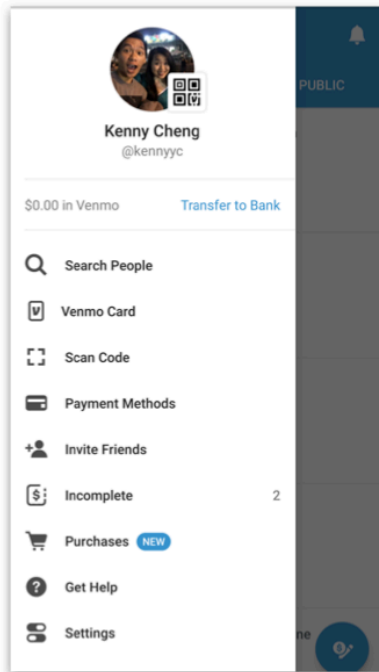
Redesigned Homepage/Pay/Request



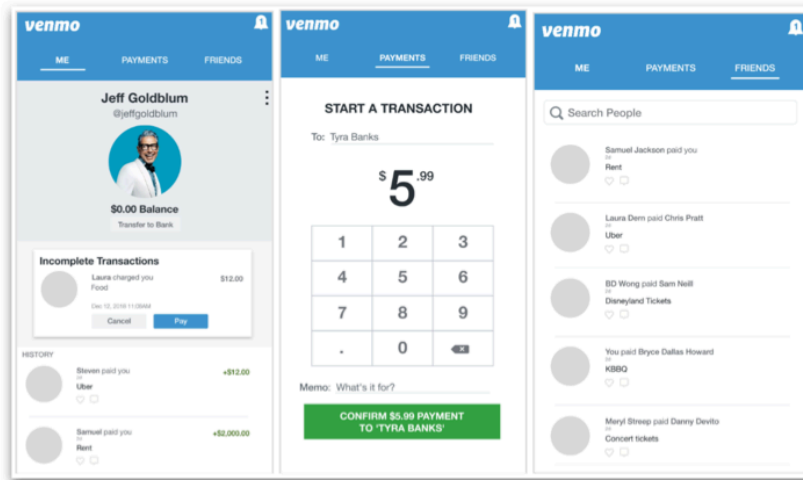
In our initial tests, we found that our participants primarily used Venmo for its **pay and request functions** over its social features. Thus, in this first redesign we wanted to focus on bringing these money transaction functions to the forefront of the app's interface. When first logging onto the app, users have **quick and easy access** to the pay/request dialog and can use these features without having to **navigate through various menus and activity feeds**.

This same notion of highlighting the app's money transferring functions is present in how the transaction page is presented as well. Rather than the more social component (the "What's it for?" dialog), this redesign aims to emphasize the **amount being transferred** by allowing it to take up **more space** on the screen. In addition, we also wanted to address our users' concerns, which mentioned how **prone the original screen is to accidentally pressing the wrong pay/request button**. While both are presented in a rather similar fashion in the redesign, clicking on one of the buttons presents the user with a **confirmation** before finalizing the transaction.

Original Navigation



Redesigned Pages

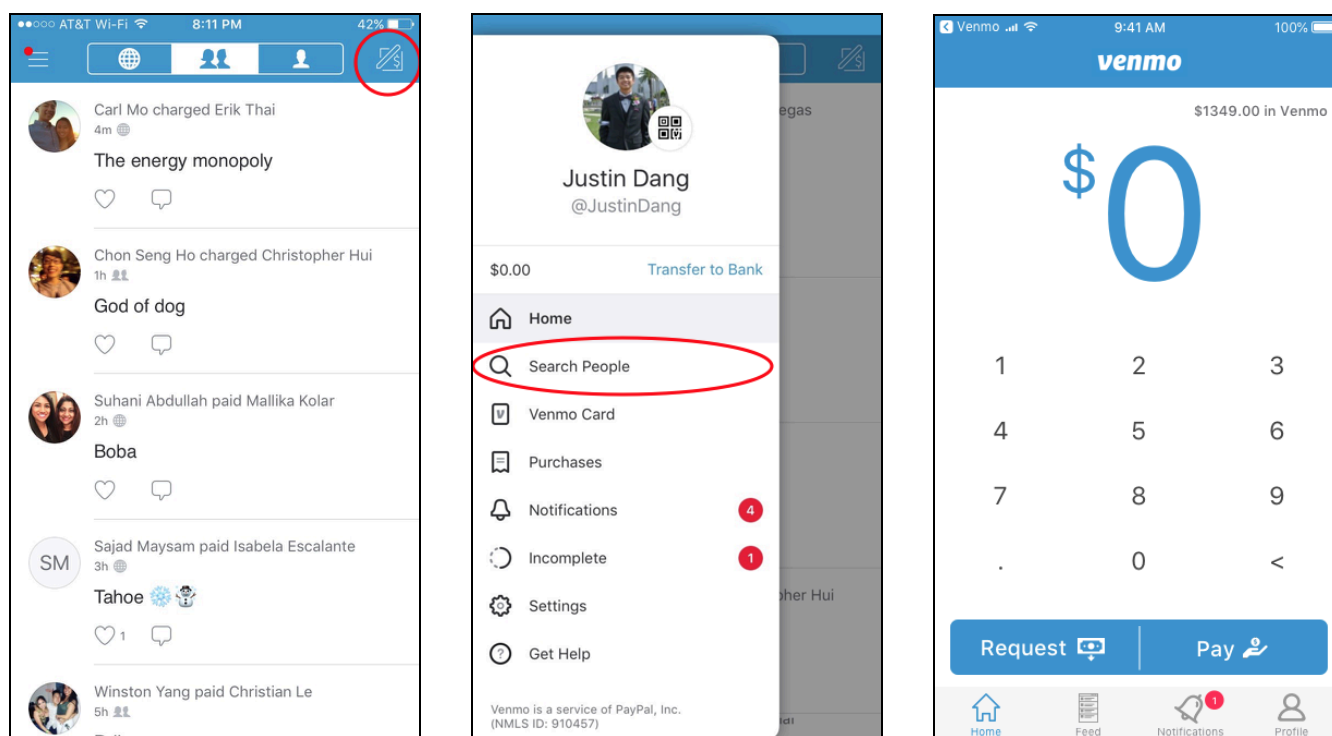


In shifting pay/request function to serve as the app's homepage, we needed to **rethink the app's navigation** as a whole in order to create a **more logical organization of the app's other pages**. As a whole, the navigation in this redesign is rather minimalistic, paring all of the most prominent features into **three pages**: the aforementioned payments page (homepage), a profile page where users can see information relevant to their account, and a social page where the user can see their friends' activity. This structure eliminates the need for the original app's hamburger menu, where seemingly all of the information outside of the activity feeds seemed to lie, and provides a **more intuitive approach for users to access relevant information**. This also enabled us to keep the **social aspect** of Venmo – which encouraged them to use the app considering how many of their friends used it – while communicating the app's most important functions through its interface.

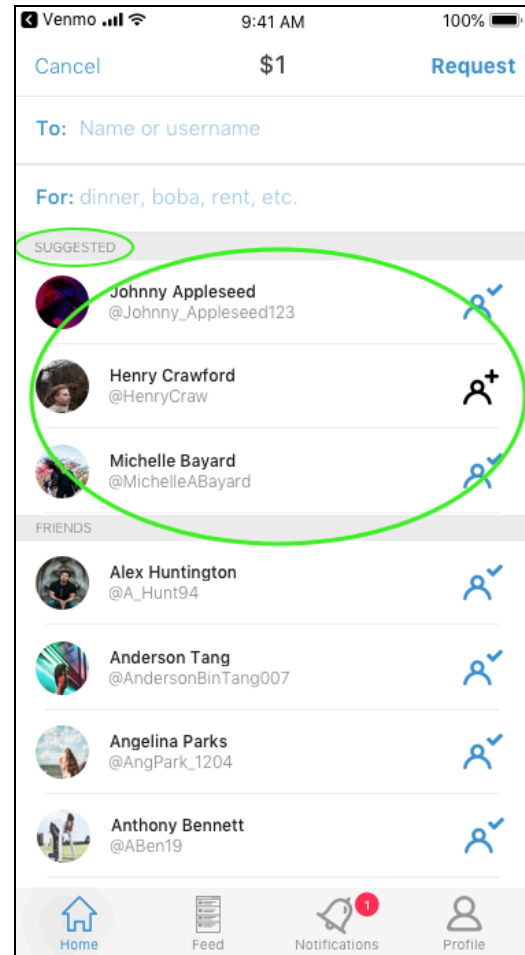
Prototype 2:

https://invis.io/EKPKSE7729D#/336478892_Home

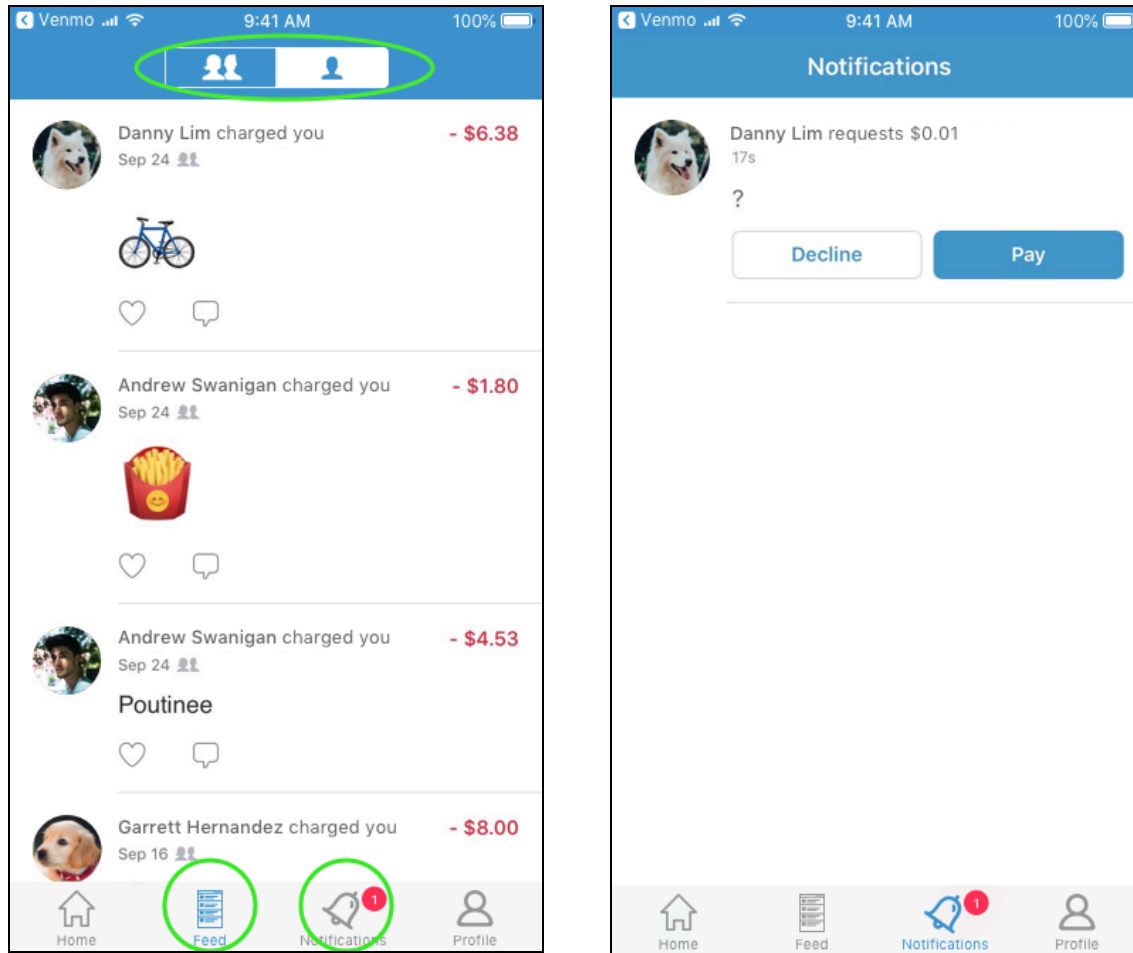
In our usability tests, we mainly wanted to test the intuitiveness of Venmo's homepage. From our interviews, we learned that **most users use the app to transfer money** with friends. So with this being the main feature for most users, why isn't it the easiest thing to find on the app? After conducting interviews and conducting further analysis, we concluded that the **app's most popular feature doesn't seem like a priority** in the interface. The experience of **paying/requesting**, and using other important features **can definitely be more efficient**.



Furthermore, from usability testing we found that **paying/requesting** took a lot more “work” from our users than was necessary. First, the feature is actually at the top right corner of the home page(**left figure**), but it **wasn't immediately obvious to one user**. One user actually used the hamburger menu to search for people instead of using the icon on the top right corner(**middle figure**). This usability issue was subtle, but was impactful enough to the user experience that we decided keep note of it. This observation can also be considered a **violation of flexibility and efficiency of use**, especially for first-time users. This redesign addresses these issues by making the pay/request feature immediately visible, by placing it on the homepage(**right figure**). For first-time users, this saves them from having to tap around to find the feature.



We also observed a **violation of recognition rather than recall** during usability testing. We discovered that it was common for **users to look at their bank account balance before making any payments** on the app. In other words, the app forces users to remember what their balances are because the information isn't immediately accessible. Users had to tap on the hamburger menu to view the information. To address this issue, this **redesign makes the bank account balance visible(left figure)** while the user goes through the flow of paying/requesting. Users also expressed that they've accidentally paid someone instead of requesting a payment. This is an obvious **slip** and is also addressed in this redesign by placing icons next to each button to help users differentiate between the two(**circled in green, left figure**). This redesign uses large displays, white space, and minimalism to make information and the pay/request feature more prominent. To further improve the user experience of the pay/request feature, this redesign utilizes personalization(**right figure**), by showing the user a "suggested" list based on who they exchanges money with the most. This is a shortcut that should improve Flexibility and efficiency of use.



We also decided to replace the hamburger menu with a bottom navigation(**left figure**) to give users quicker access to important features like: social feed, notifications, and profile(**left and right figure**). We decided to keep the social feed because we discovered that it was important because it gave users more trust in the app. Many users expressed that they use Venmo over other money-transfer apps because their peers used it. We decided to remove the global feed because our users rarely looked at it, they mostly looked at the friends and personal feed(**left figure**).

2nd User Testing Plan

User Testing Goals

- Determine the effectiveness of our redesigns
- Uncover usability issues

In order to evaluate and compare our two redesigns, we conducted a second round of user testing on our new prototypes. Because the major design changes that we made primarily focus on how users access **personally relevant payment features** (including paying/requesting money, viewing notifications, and seeing relevant payment history), we wanted to test how users interacted with these redesigned components.

Test Tasks

Similarly to our initial tests, we had users perform a set of tasks, while using the think-aloud method where users narrate their thoughts, frustrations, or feelings as they go. In order to provide an appropriate baseline for our observations, we used the same tasks as in our initial set of tests, as it tests the purpose behind our redesign:

- If you owe a friend money for dinner, using the app, how would you give him his money?
- If a friend owes you money, how would you ask for money from him?
- Find out if a friend has paid you back recently, or has asked you to pay him back.

Testing Procedures:

Prior to the tests, users were asked a set of preliminary interview questions in order to start the conversation and gauge their past experience with Venmo.

- How often do you use Venmo?
- In what contexts do you use Venmo for?
- What features do you usually use in the app?

Users were then presented with both of our redesigns in a random order. For each prototype, the participants performed the tasks listed above while narrating their actions out loud. During this process, we focused primarily on **if users were able to successfully complete the tasks** and if any **breakdowns** or frustrations occurred at any point.

Following the tasks, participants were then asked a set of post-interview questions in order to allow users to reflect on their experience with the prototypes and gather more qualitative data surrounding their feelings and general opinion of the designs.

- For each redesign, how effective do you think you were in completing each of the tasks? Was the process easy or difficult at any point?
- If Venmo were to implement a fully-fleshed out one of these redesigns, would you feel confident using it? Why or why not?

Final Analysis and Lesson Learned

In general, we got **positive feedback** on our redesigns and users agreed that having the pay and charge feature, the component most users use Venmo for, being the first thing displayed on the homepage **makes more sense and has a better flow** for the app. However, there are **still some usability issues** with our redesign that we discovered from our user testing that we did not expect for the most part.

The image displayed on the left is the screen for our homepage in our first prototype redesign. Some **strengths of this design** that were expressed through our user testing included the **straightforward presentation** of the pay/request function being on the homepage, since this is what most users are going to be using on the app most of the time. A user particularly liked that being the main page, having the search bar for other users at the top makes it **plainly visible and easily accessible**. Additionally, a user thought that having the notification icon on the top right of the homepage **makes it easier for them** to get to this feature that was important to them.

However **some criticism** that certain users had for this design includes the small and square calculator numpad being **visually unappealing**, small bottom buttons and large margins making **everything feel smaller**, and the non-inclusion of the venmo balance in the main screen. A **drawback** was the lack of the search by QR code function in the user search bar, and not

verifying whether the payment really should be made or not (payment or request summary and confirmation step) in a visually separate page (without the numpad) which **could lead to accidental transfers**.



In our 2nd prototype, we have the image shown on the left displayed on the homepage. **Some strengths** with this redesign that worked well which we found from user testing is that the bottom navigation bar makes the flow through the app **much easier** than the current Venmo design. Specifically having quick access to the notifications is a **big improvement** as it is an important feature that users use Venmo for. Having the home screen displaying the pay and request component had the **greatest positive effect** on users because it is **more efficient** being able to access the most important part of the app. Additionally the way this feature is designed, such as a large number keypad, **felt better and cleaner** based on our users. One user also liked how we displayed their Venmo balance directly on the pay/request page as it **better enables them** to gauge how much they are able to pay users without having to withdraw from their bank account.

These are some strengths that we expected when going through with our redesign, however we also **discovered some issues** with it from user testing.

Although the redesign of this pay/charge feature had a general positive feeling to it, one user had an issue with **how we displayed** the amount (i.e. the big \$0) as it felt too much like a 'calculator'. At least one user commented that they would prefer a **different ordering** of the bottom navigation categories (home center, notifications right, profile left). Additionally, some **users wished** they were able to select or view the users they will be paying or requesting before or during this page. There being no "search for user" indication **caused slight initial confusion** for at least one user. Also, a user remarked that the total balance in Venmo not being displayed on the left made them **not notice it at first** while scanning the main page.

From our user testing data and analysis, we believe that our rationale for our redesigns are **still valid and are improvements to Venmo**. Although we had some users find some issues with certain aesthetics or aspects of our redesigns, all users had a **consensus of positivity** and **agreed with our idea** of redesigning the app to have the main feature of pay and request displayed at the forefront of the interface **increases the overall flow to Venmo**. We have learned that something that may work for one user may not work for another and it is **difficult being able to find a balance or a design that works for everyone**.

Recommendations

Overall through all our testing and redesigns, we recommend to the head designer to reconsider what the most important features of Venmo are and have that directly displayed in the app while properly including every basic and key components that are required on the main page. In addition, adjustments to improve general user heuristics – particularly allowing for flexibility/efficiency of use by improving user flow and preventing user error by effectively communicating information like account balance.

For an app whose main feature is transferring money between users, it doesn't seem to be prioritized on the app's interface. We recommend the designer to put the pay/request feature on the home page, so users don't have to perform multiple taps to complete the task.

The designer could also improve on displaying important information. More specifically, the designer should display the user's bank account balance as he goes through the task flow of paying/requesting. From our observations, we learned that some users looked at their bank account balances before trying to pay people. The designer could also reduce the potential for slips to occur. For example, by adding icons to the pay/request feature to help users differentiate between the two.