INTERNSHIP IN TEKFRIDAY PROCESSING SOLUTIONS

A DISSERTATION SUBMITTED IN PARTIAL FULFILLMENT OF REQUIREMENTS FOR THE AWARD OF THE DEGREE

OF

MASTER OF DESIGN

IN

[PRODUCT DESIGN]

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I hereby certify that the Project Dissertation titled "INTERNSHIP IN TEKFRIDAY

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this University or elsewhere.

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ABSTRACT

New Tech companies are emerging day by day across the world. In order to sustain the competition, all of them are struggling to be the best in the market. For this, the designers and developers are constantly working on them making it better and better.

The purpose of this thesis is to design effective landing page for the product 'FLEXPAY', an offering from 'VIVIFI', a NBFC company. The goal is to attract potential users and explain, make them understand and convince them to become our customers. This thesis explains the design process and the approach used for the design of the landing page that is user-friendly, visually appealing, and effective.

It involves the analysis and understanding of existing credit/loan offering products and evaluate their weaknesses and strengths. Moreover, it also explains the psychological state of the user and how to motivate them to become our customers. By merging marketing principles, design principles and data analytics, this thesis aims to create a landing page that maximizes the potential user conversion rate.

As the company is getting a revamp, new features and new options are also adding to it, which means a lot of design have to be done.

ACKNOWLEDGEMENT

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- Jagadeesh Gurram

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CHAPTER-1

INTRODUCTION

1.1 ABOUT THE COMPANY

"TEKFRIDAY PROCESSING SOLUTIONS" is a finance company that was established in Hyderabad in 2013. The company specializes in providing an end-to-end loan and credit portfolio management service for the under-served and non-prime segments of the market. Their primary focus is on understanding the unique business requirements and goals of their clients, which they achieve by conducting an in-depth analysis of insights and market trends. The company is a subsidiary of VIVIFI INDIA FINANCE PVT LTD.





Fig. 1.1 TekFriday Processing Solutions Logo

Fig. 1.2 Vivifi India Finance Pvt Ltd Logo

VIVIFI is a non-banking finance company that was founded by Anil Pinapala and cofounded by Srinath Kompella in July 2016. The company was established to address the lack of lending products for India's growing and deserving under-served consumers. VIVIFI's primary objective is to provide unsecured retail consumer lending services, and it has obtained the Certificate of Registration as an NBFC-non-deposit taking loan company. The company aims to offer a range of convenient and easily accessible financial and loan services to all customers without any biases or prejudices, solely based on the customer's ability to repay. VIVIFI started its journey with its flagship-lending product FlexSalary, which is India's first Personal Emergency Line of Credit. The company now provides a digital credit card experience for the under-served through its revolutionary payment application, FlexPay.



Fig. 1.3 FlexPay Logo

FlexPay application was launched in October 2020 with a user base of only 15 to 20 thousand, with barely one or two transactions per month. However, during the COVID-19 pandemic, many people lost their jobs and faced financial difficulties, especially those in the non-prime sector. The FlexPay product proved to be of great help to these individuals, and within just two years, the company achieved a significant milestone of 1 million downloads and is currently serving around 4 lakh customers daily.

FlexPay's success can be attributed to its Scan & Pay feature, which allows users to pay any individual or shop vendor directly by scanning, using the customer's credit line instead of their personal account. This feature of the app gives customers the freedom to use their credit line anywhere, anytime, from groceries to medicines, shopping to partying.

The main goal of VIVIFI is to serve the under-served and un-served credit population of India, which is mostly excluded from the credit pool due to low income or lack of credit history.

1.2 ABOUT UI/UX

UI (User Interface) and UX (User Experience) are two related fields under one domain but are distinct in the design of the digital/interactive products, like mobile apps and websites. UX is mainly concerned about the overall experience that the user gets when they are using a particular product where as UI focuses on the visual design, arrangement of the interface, typography, colour theory, components, images, etc., that the user interacts. This interdisciplinary field constitutes everything from visual aspect to how a user feels, how accessible it to the entire user category, the cognitive load, the ease of use, etc.

1.2.1 UX Design:

UX design is concerned about the all over experience that user have while using the product. The process involves designing the user journey map, which are the steps that are involved by the user from start to the end action. UX designers creates products that are easy to use, effective and engaging by trying and understanding the users needs, goals, behaviours. The UX designers must consider few factors like information architecture, accessibility and usability to create products that meet user's needs.

The UX designers/researchers will conduct the user research and gather all the information, feedback and analyse the data on user behaviour, which will depend on the decision to make the designs.

1.2.2 UI Design:

UI design involves the process and steps of creating visual elements and layout of the interface designs, such as buttons, icons, images and menus. They use also graphic tools for creating mock ups and prototypes that shows how the interface might look once designed and how they behave. The UI designers must consider the factors such as colour theory, iconography, imagery, typography, layout, etc., to create user friendly, aesthetically and visually pleasing interface. In addition, they have to make sure

that the design in consistent in all the digital platforms like desktop, mobile, tab and everything else, so that it makes user easy to identify and navigate through the product.

1.2.3 UI/UX combined:

While UI/UX are different fields, they still often overlap a lot. They go hand in hand. UI design is a crucial factor of UX design because it determines how users interact with the product. A good UI design will make the interface more intuitive and easy to navigate there by improving the overall user experience.

On the other hand, UX design is very important to UI design because it ensures that the product meets the needs and goals of the user. Only by understanding these user behaviour and preferences, the UX designer could be able to create the product that keeps the user engaged and effective. A successful digital product requires both good UI and effective UX design, to create a seamless and enjoyable experience for the user, which leads to the increase in engagement and customer trust.

CHAPTER-2

LITERATURE WORK

2.1 PRINCIPLES/LAWS USED IN DESIGN

They are mostly referred as the recommendations or the guidelines that are used to create efficient, effective, accessible and engaging interfaces. These have been created based on the understanding and empathising the user's goals and emotions and analysing them. They are used to make the design more usable and accessible, create better user experience, can save lot of time and effort.

Some of the laws and principles used in the design of the interfaces are

- 1. Serial Position Effect: This psychological phenomenon of the humans tells us that the tendency to remember the things that are shown at the first and the last are much higher when compared to the things that are shown in between. This is because, the things shown at the beginning and at the end will have more attention and processing time and have more chances to store in the memory.
- 2. Aesthetic-Usability Effect: This is a phenomenon which shows that more aesthetically pleasing designs are more attractive, effective and usable than that of other websites with similar functionality with less attractive or simple design. With this, the designer can elevate the product or the interface there by increasing the conversion ratio.

- 3. Fitt's Law: This law was first introduced by Paul Fitt and is one of the important principle in the world of UI/UX design. Basically, this is a mathematical model that describes the relationship between the size of the target, the location of the target on the interface and the time of travel to the target. By placing the targets (CTA) bigger and easily accessible, the possibility of user taking the action will be more.
- 4. Jacob's Law: This law states that the user prefer the designs to be similar to the other similar interfaces. It explains the importance of simplicity and clarity in the design of the interfaces. The more consistent and similar the design is, the more easy to adapt and understand the design.

If you design an interface without following proper principles and guidelines, your design might end up as a bad design. They might lead to a poor usability of the interface, inconsistency in the design leading to the confusion and higher cognitive load on the user, poor user engagement. It might also lead to legal risks, in case if you user any matter or infographics with copyrights.

Some of the main concepts of UI/UX are:

- 1. User Centered Design: This mainly focuses on the needs and goals of the user. This is one of the main feature to become a good UX designer. It deals with the limitations and preferences of the user and the designer. It rigorously involves user research, usability testing, etc.
- 2. Information Architecture: It is the structure and arrangement of the content representing the interface. It is more like an early version of the visual design. The more effective and efficient informative architecture it is, the more easy it is for users to find and understand the information they are looking for.

- 3. Interaction Design: This depends on the mental model of the user. It is more like being in the shoes of the user and thinking how they think. From this, we can know what the user expect to see and where to see. This relates to the design of the interactive elements in an interface including the buttons, menus, etc.
- 4. Visual Design: It is the part referring to the colour theories to typography, icons to imagery, etc. It plays a major role in creating the controlling the emotions and feelings of the user.
- 5. Accessibility: Not every person is far from disability. Few might have physical disability, few might have visual and few might have hearing, etc. Therefore, accessibility is referred as the ability to user the product or service by everyone with very minimal or no effort. This mostly include colour contrast, descriptive text for images, voice over, etc.

2.2 BUSINESS GOALS

The end goal of any product designed is to serve its customer for the purpose it is created for. To convert every user to customer in UI/UX, we need to make sure that the design and the user experience both align with the company's business goals. In order to achieve them, we have a make a plan. The following are some of the tips, which improve the rate of user to customer conversion,

1. Create value proposition:

This refers to the process of defining and communicating the unique features of our product/service that are offered to the customer. This should be very clear, concise and should be differentiating with its competitors in order to attract the target audience without which the user does not know and understand what it is. Ensure that, the product value proposition is displayed clearly and emphasized throughout the design.

The value proposition should focus on identifying the pain points or needs of the user and how the product/service will address these needs. It also should highlight the specific benefits that the customer will expect from the product.

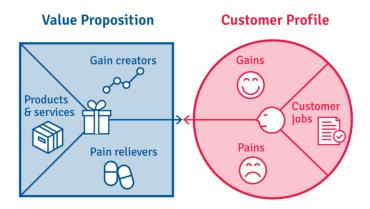


Fig. 2.1 Value Proposition Canvas

2. Design for simplicity:

While designing, make sure that the UI is easy to use and intuitive. This will decrease the cognitive load and will create a better sense of emotion. Use clear and simple language rather than difficult terminology. This creates a hard time for the user to analyse and understand it. Simple and subtle graphics will give a calmness, which is a plus point in designing an interface. All the layouts should be consistent throughout to create a user-friendly experience.

3. Build Trust:

Try to create a brand image and the trustworthiness by using a professional design and templates. This gives the authenticity for your product. Adding customer reviews, testimonials and providing secured payment gateways and options will build the trust for the user.

4. Personalized experience:

Users will like or are attached to any product more, only if they feel that the product is created for them. It can be achieved by tailoring the UI/UX of the

product/service according to their specific behaviours and preferences by analysing and understanding the user data with the help of their actions and previous behaviour. This will make it possible to create customized experience that meets the unique requirements of each user. By presenting the user the actions, interests, information they like, the chances of creating the user product attachment will be more and making them to feel like that the product is designed specifically for them.

5. Encourage action:

The goal for the design is the conversion. The higher the user customer conversion, the better the product/service is. Try to make it easy for the users to take action by using clear calls-to-action (CTA) and minimize the distractions. This can be achieved by using contrasting colours to grab the attention of the user towards the CTA and make sure they are displayed prominently. Also, keep in mind that showing the same CTA unnecessarily multiple times might cause a bad experience to the user.

6. Test & iterate:

Continuous testing and updating accordingly is very necessary for designing better product. With this, you not only achieve good user experience but also increased user conversion rate. Some of the testing processes are usability testing, A/B testing, prototyping testing, focus testing, etc.

CHAPTER 3

METHODOLOGY

3.1 DESIGNING THE LANDING PAGE

Designing the product or service starts with the identifying the problem followed by the user segment. So is the website. Here is the systematic process involved in designing this website,

- 1. Design/Problem statement
- 2. User Segment
- 3. Story/User Personas
- 4. Flow
- 5. Guidelines
- 6. Wire-Framing
- 7. Hi-Fidelity
- 8. Feedback
- 9. Hand Off

3.2 DESIGN STATEMENT

It is mostly described as the brief or the context explaining about the current problem or the task (in this case), the design requirements and the goals and deliverables of the design.

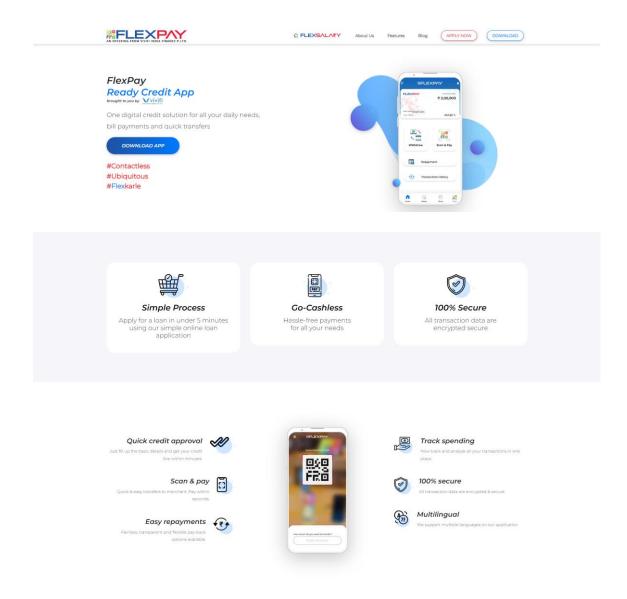


Fig. 3.1 Current FlexPay webpage

The design statement for this project is 'To design a website landing page for the product FLEXPAY that explains the user about the products, its features, the highlights and everything related to it and convert majority of users to customers. The main requirement are the design should be simple, concise, effective, visually attractive and accessible.'

3.3 UNDERSTANDING THE USER

The customers of our product are mostly in between 24 and 54. They are in the under-served spectrum. This means most of the customers are usually not well literate. They have a hard time to understand if the design is too fancy or too complex. The more subtle and simple, the better for the customers and users to understand. Using minimum and simple wording is the key to success. Moreover, using infographics will also help to understand easily and effectively for the elderly. As the product is a credit offering service, we have to gain trust from the user because we deal with money and transactions.

3.4 STORY/USER PERSONA

People visit website for various reasons. Some of them might even land randomly or maybe redirected to it from other page or website. Most of them visit to know more about the product, to see any updates or happenings, to contact or get help or to see jobs and postings. If the user is new to our product, we have to explain it to them. In this project, I tried to introduce the app in such a way that it tells the user a story. I tried to break it into sections according to the preference of importance. I did some user persona, to see and find out the mental model of the user. This will help me to understand the feeling and emotion of the user and empathize much better and design based on it.

User Persona: Raman is a 40-year-old cab driver who works 9 hours a day, 5 days a week. His family consists of him, his wife and his son. He is the only one earning in the family. He is financially struggling to manage everything from groceries to his son's fee. He is not well educated and has no knowledge about loans and credit. He is afraid and do not trust any online platforms because he think he might be cheated.

Goal: The goal is to gain Raman's trust. I believe, gaining the user trust is the first and primary step for the growth of any company. In addition, we have to show him about our product and what all things he can do with it. We have to explain every step in such a way that he should convert to our customer. However, have to make sure that we are providing correct information not exaggerating.

3.5 USER CONVERSION

This refers to the process of converting potential users who are visiting the application or the website into customers or subscribers. This plays an important role in designing, as it is directly proportional to the conversion rate. In the aspect of digital marketing and sales, this has a major impact in the company's growth and revenue generation.

To achieve user conversion, companies must create a user experience that is intuitive, engaging and relevant to the target user. This is done by achieving user's needs and motivations and then make the user experience to meet them. One way to improve the user experience is by improving and optimizing the design of the app or the website. This includes using effective product layout, navigation, creating visually appealing design, compelling content, etc.

Another important factor for user conversion is by offering promotions and incentives that encourages users to take the action. This can be done by providing users with offers, discounts, exclusive content, free trails, etc. It is also important to keep in mind to track the user's behaviour, analyse the data, and make the changes to improve the design. Tools like google analytics can be used to provide the insights into user traffic, bounce rates (Getting the website but not taking the action), conversion rates that in turn increase the conversion rate.

Ultimately, user conversion is totally about the trust and delivering the value of the product top the user by providing a seamless and enjoyable user experience and meeting the user's needs.

3.6 SECTION DESIGN FOR LANDING PAGE

Sections are the part of the webpage that are designed to separate one part of the content to the other. A well-designed landing page usually consists of several sections and each of them will be serving a specific purpose and might have a clear call to action. The first section, usually known as hero section, is the important and crucial section of the landing page. It shows the strong headline, a brief and concise description, visually appealing value proposition and a clear call to action to the user. All other sections have specific reasons and content that is related to the product. The design and layout should be carefully considered to guide the user towards conversion and maximize the effectiveness of the landing page.

The sections for the current web-landing page are below

Hero section:

Short and brief description about the product along with visual graphics and a dedicated (CTA) call to action button.

Product brief section:

Feature section - shows the main features of the product that makes it stand out from its competitors. This section consists of feature description of each feature, a video showing who it works and a CTA to increase the user conversion rate.

Highlights section - shows the other features of the app that represents the app in a better way.

Usage - shows where the user can use the product/service. This gives the user an idea how the product might be useful for him.

Testimonials - this section shows the trust and loyalty of the user towards the product. This will possibly increase the conversion rate. A CTA is given to take action directly.

Eligibility - once the user got the necessary information about the product, they will be shown the eligibility criteria along with a CTA leading to user conversion.

Application section - once the user sees the eligibility criteria, they see the process to apply. This section will also be provided with a CTA to take action directly.

FAQ - to easily find any questions or queries regarding the product along with CTA leading to full dedicated page for FAQs.

Contact section - to contact the customer service in case they still have any issue.

Download section - dedicated section to download the product. This section should be highlighted, as it is the main goal and the end section of the landing page.

Footer – all the connecting links and the company information.

3.7 FLOW

I designed the flow in such a way that all the information is on the landing page of the website and is represented precise and simple. The number of pages leading

them out of landing page are application/registration page and the links that are in the footer. These links serve as the extra information of the company.



Fig. 3.2 Flow for FlexPay Landing Page

3.8 GUIDELINES

They are the standards or you can say principles that are used to create a better and effective design. They make our design to standout and could give the user a

seamless experience both visually and technically. Many standards are existing starting from grid to making assets and components. Every part is important. Some of the guidelines that are used in designing this landing page are as follows:

1. Grid Layout: For the design if the FlexPay webpage, I choose 12 column grid layout setup. This is because, 12-column grid will give the designer, the feasibility to create a better visual hierarchy and logical framework for the technical department. In addition, it would be flexible to adapt for various screen sizes without compromising on the design. Moreover, we can create responsive designs with ease.

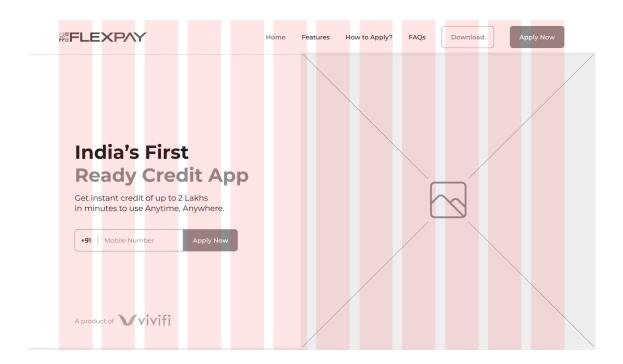


Fig. 3.3 Showing 12 Grid Layout Setup for FlexPay webpage

2. Clean Design: One of the important factor in creating a website for finance firm is to be minimal, simple and on point. A quality design should be attractive and intuitive. It should help the user to focus of the value of the brand, content, rather than unnecessary graphics, and visual elements. Try to use as less imagery and graphics as possible. It might distract the user and overload the design.

3. Colour Scheme: Colours are the most important elements that evoke the emotions like calmness, anxiety, frustration, etc. Using colours is an art. Adding unnecessary colours randomly will distract the user and might disturb the hierarchy. User will have a hard time to focus on one thing if too many colours are used. In addition, making sure that using the colours from the brand will have that harmony and authenticity with it. The design should comply the colour contrast of 7:1 or AAA for colours and 3-4.5:1 for graphics. This will give the better visibility of the content. For this design, I took the colour scheme of the brand (FlexPay), i.e., Blue, Green and Yellow. I mostly used to gradient of blue and gradient mix of yellow and green. These gradients are complimenting each other so well that I could not resist using them for highlighting the content.



Fig. 3.4 Colour Scheme for FlexPay webpage

4. Navigation: People visit website for various reasons. All the matter regarding to the company will be present on the webpage. However, showing everything in a single screen is not possible. Even if we do, the users will not understand because there would be a lot of information to be processed at a time. Therefore, the design and flow have to be in such a way that the user should complete this goal without having any trouble. Breaking down the navigation streamline in such a way that the user should end up digging in. Refer Fig [2.1] for the navigation.

5. Typography: Text will also play a role to control the emotion of the user. In order to have the consistency in our design, we are using Montserrat for the whole branding of the website. It creates a sense of trust and shines will geometrical simplicity. This font type is used everywhere from current webpage to the mobile application.

6. Micro interactions: They are more like a small animations or interactive elements that add a slight excitement and surprise to the user experience. They can be used to evoke positive emotions and create a sense of emotion.

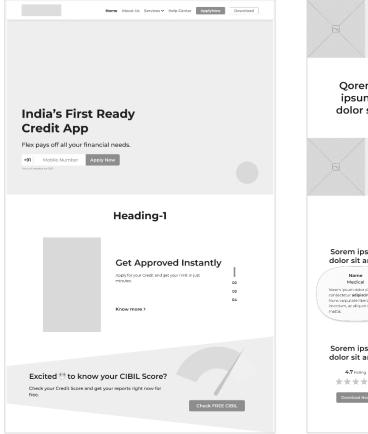
7. Assets: They are referred as the UI elements that are made in order to use in multiple places and multiple projects. They are like a saviour for the designer and developers. They consist of icons library, buttons, frames, illustrations, images, etc. They are used for consistency, usability, reusability, scalability.

8. Responsive: Last but not least, the responsive design is the ability to make the webpages render on a variety of devices with different screen sizes from minimum to maximum displays without losing the consistency in design. Wherever the user sees the webpage on a small mobile or a big screen, though the layout might change, but the overall design should look the same.

3.9 WIRE-FRAMING

In the world of UI/UX, wire framing is referred as the visual representation of how an interface might look like. It is the basic structure and layout of the digital product. It might be of an application, a mobile screen, or any other product. It gives the user an idea regarding content areas, where the components, the buttons along with getting into specific details of the design.

There are used in the early stages of design once the flow is finished. It gives the user and other stakeholders about the layout of the interface, the functionality and overall sense of the product. It can be done physically with sketching multiple screens on a paper or digitally with tools like Adobe XD or Figma, etc. Finalizing this step will take a lot of time, as this is the crucial step in designing the interface. It is like a backbone for the product. This will take a lot of discussions, iterations and feedbacks to design a good and effective design. They help the designers to communicate their ideas with the team members and stakeholders and develop accordingly. It is the best cost-effective and quicker way to finalize the concept of building a digital product.



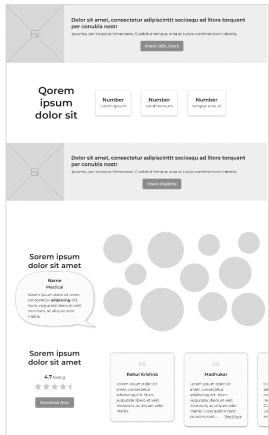
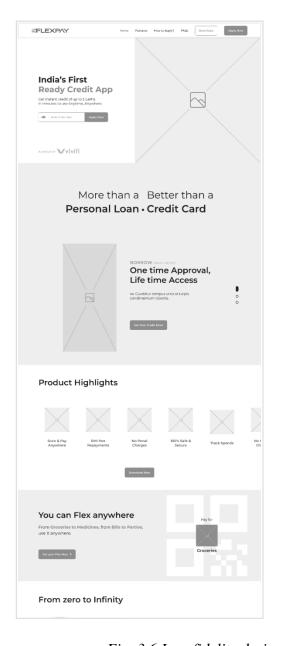


Fig. 3.5 Few itertaions of wireframing

The visual hierarchy in these iterations is not upto the mark and also the design it self is too complex for the target user.

3.10 LOW FIDELITY

These are the designs that are very similar to wireframing, but with little more detailed. These detailing might include colour, simple graphis, content, typography, etc. These are used to communicate the interactive and visual design on the digital interface even when it is still rough and unfinished. They provide a basic level of understanding about the design and make changes to the visual and interactive parts to pursue in the correct direction without the need for excessive refinment and detailing.



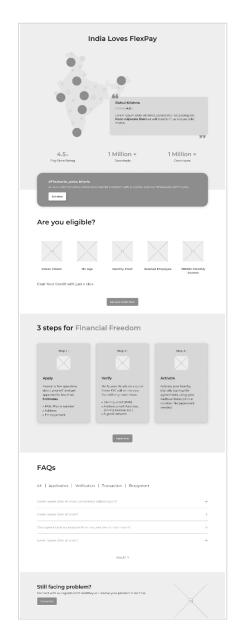


Fig. 3.6 Low fidelity designs of FlexPay webpage

3.11 HIGH FIDELITY

These are referred as the detailed and polished mock-ups that almost resemble the final design. These are done with the help of tools like sketch, figma, adobe xd, etc. These play a major role as they communicate the designer's vision and goal to the production department and stakeholders. They often include everything from typography to colour and detailed content. The level of detail can also help to identify potential issues even before handing over the design to the developers.

Creating high-Fidelity wireframes is a big time consuming and hectic process, but the results are well worth the effect. They ensure that the final product is exactly the same the design and also meets all the needs of the user, stakeholders and the business.

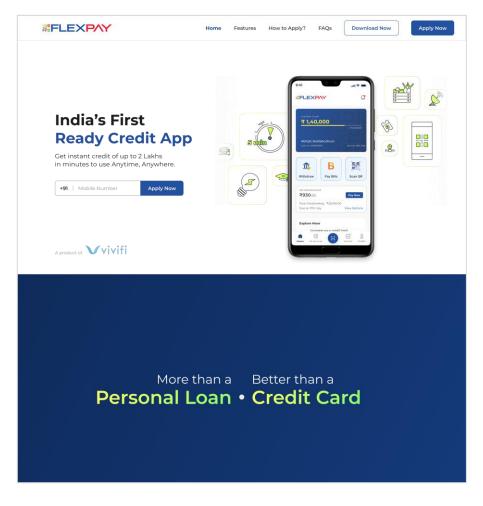


Fig. 3.7 High Fidelity designs of FlexPay webpage

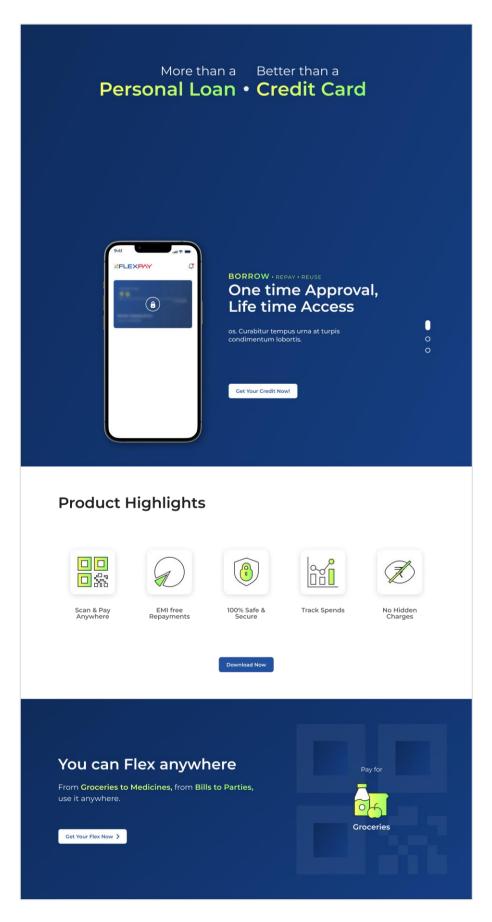


Fig. 3.7 High Fidelity designs of FlexPay webpage

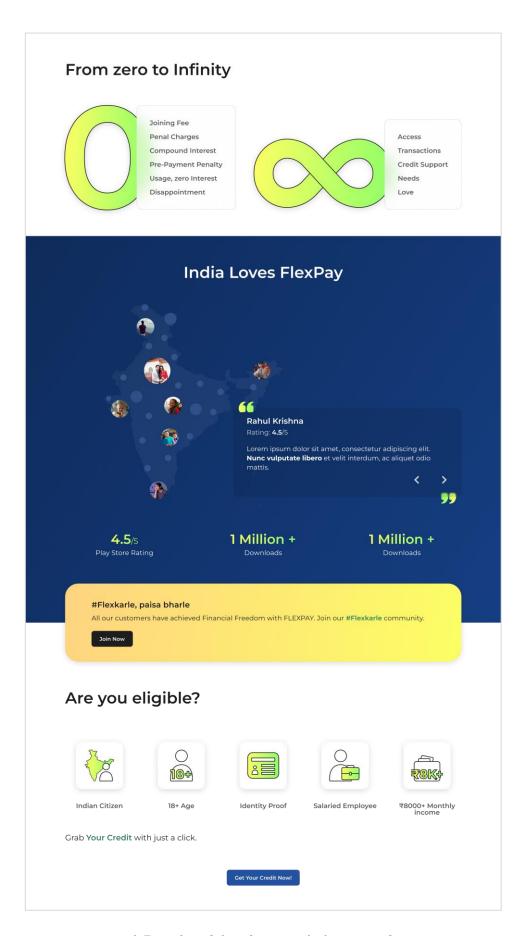


Fig. 3.7 High Fidelity designs of FlexPay webpage

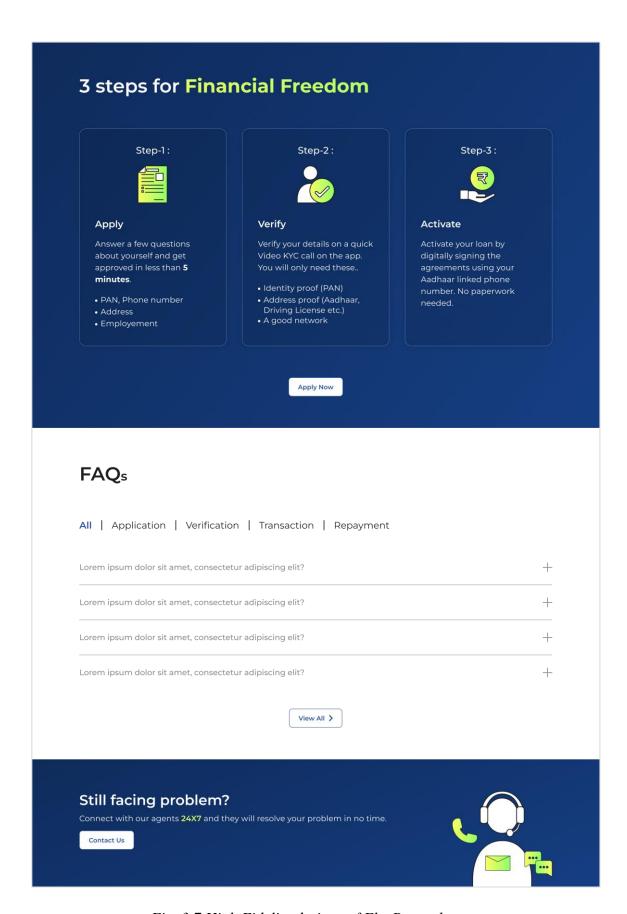


Fig. 3.7 High Fidelity designs of FlexPay webpage

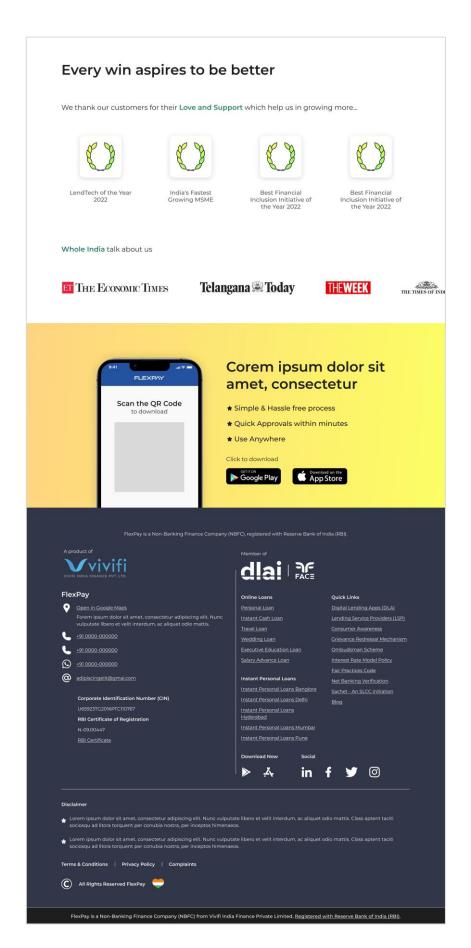


Fig. 3.7 High Fidelity designs of FlexPay webpage

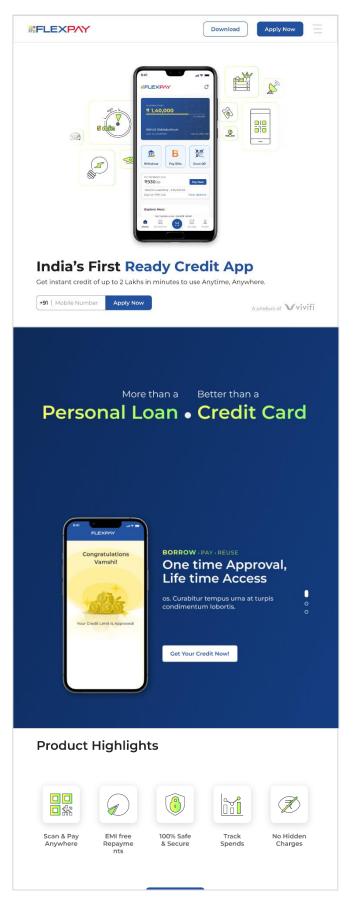


Fig. 3.8 FlexPay tab view



Fig. 3.9 FlexPay Mobile View

CHAPTER 4

CONCLUSION

In this project, I redesigned the whole landing page for the company FlexPay a product from Vivifi India Finance, a fin-tech company. With this new design, the rate of user to customer conversion will be increased which is the aim of this project.

The new design have a hero section, dedicated features section with a video explaining them, dedicated testimonials section, product highlights, eligibility criteria, the process of application, why and where the product/service can be used, dedicated contact section, FAQ section and everything from the previous design. This new design have an effective CTA (call-to-action) buttons that motivated the user to make the action. All the design have a beautiful and visual hierarchy. With this, the user have no issues while navigating through the landing page.

In this designing process, I learned how to study the user and how to tackle the issues and design in such a way that all the users and stakeholders have a positive feeling on it. I understood and learned the importance of UX and UI in the design and how to implement them. I also learned how to interact and share the ideas with the fellow designers, developers and the stakeholders.

Redesigning a web-landing page for a fin-tech company can be a complex task that requires a deep user study, market study and understanding of the target audience and the business goals. However, with careful research, collaboration and attention to

detailing, a successful redesigned landing page has been made which is visually appealing, user-friendly, effective that achieves the objectives.

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