



Internal testing

Company wide internal testing

Tarek Q - 10.06.21

Purpose & introduction

Our goals

Discovery

Why are employees at Zilch not using Zilch? What issues and pain points do we have using the app? What do we like about the Zilch app?

General

To follow a design thinking process, we must always understand and explore before we begin to design and iterate and then test further. We need to have clearly defined user problems before we begin to fit them all.

For example: are there unmet user needs which are device specific?

What we did

How many?

As many people as possible

Questions?

6 questions in survey:

1. Have you purchased using Zilch before this week? If yes - how long ago was that? If no - why not? *
2. What three things do you most dislike/find confusing about the app? *
3. What three things would you change/add into the app? *
4. How would you rate your experience using Zilch?
Poor - Excellent (scale of 10)
5. Could you elaborate on your answer for question 4?
6. What three things do you like about the app?

Method

Survey via google sent out
5 days to use Zilch and make a purchase

Responders

47

**What three things do you most dislike/
find confusing about the app?**

What three things do you most dislike/find confusing about the app?

Card

- “ How to use the card. ”
- “ You have to log into the app before using the card. ”
- “ When trying to get my card details I find it a little misleading as I try to tap the text to see the card details as it looks like a button ”
- “ When getting my card number from the app, it just doesn't work, even with copy/paste enabled. Sometimes the card shows random letters (tok_live_somerandomnumbershere) instead of numbers, so I have to go to the web page ”
- “ Having to manually input my card details after clicking 'Go to store' in-app ”
- “ You have to click onto the card if you want to make a purchase and the app does not explain this. I had to ask my colleague to help ”
- “ initially i wasn't sure about how to use the card when checking out on Amazon, after that i was fine ”
- “ I got 2 emails saying my card had been declined but the transaction had gone through ”
- “ My card has been declined on several occasions but not been given any additional info as to why this as happened ”
- “ having to copy and paste card details isnt seamless, also the name on the card details when applying it to a different retailer on amazon for example, i dont know what to put in to there as the name? ”
- “ understanding of how the card works and clarity on each step ”
- “ No way to cancel card activation / change way to pay after activation ”

What three things do you most dislike/find confusing about the app?

Card

- “ initially i wasn't sure about how to use the card when checking out on Amazon, after that i was fine ”
- “ The main issue I have found is being able to change my debit card easily - it doesn't allow it which was frustrating at the time when I needed to make a purchase ”
- “ That i have to go into the app to use the card ”
- “ having to activate the card before use, this is not something that would be done with a normal bank card ”
- “ Can't add the Zilch card to my IOS wallet ”
- “ there seems to be a lot hidden in the account area which seem quite important, cant i get my card, then pick a merchant? why do i have to pick a store first? ”
- “ The card details tapping UX is confusing. You have to tap the card to view it and then tap the text to copy the card number but the text is the same colour but you can't always tap it. The text says "Tap here to copy details to clipboard" but should probably say "Tap here to copy card number to clipboard" ”
- “ when I open the app I see my limit of £120 with "Split over time" - it took my a while to figure out this was my limit as I first thought it was my balance as with most payment apps. Why not show the card instead? ”
- “ Sometimes paying with my virtual card can be a bit flakey where I've had my card declined for reasons I don't know. ”
- “ Dislike having to keep tapping on the card to see card details ”

What three things do you most dislike/find confusing about the app?

Merchant/making a purchase

- “ For example, when I hit "Go shop anywhere" on the Zilch Anywhere screen, why take my outside the app to Google when naturally I'll tap to view the card details to use it there and then? We want users to stay in the app as long as possible, given its where card details are accessed from ”
- “ There is a lot of info/options on the retailer pages which is okay on the desktop version but maybe a bit cluttered on the app esp for people with smaller screens ”
- “ Needing to activate the store before using tap and pay (I forget to do this every time) ”
- “ Remembering to unlock before using (yes I know this is how we make money) ”
- “ merchant pages are a bit confusing, its still unclear about what to do even though the instructions are below, it isnt easy and doesnt feel natural ”
- “ Tap and Pay in store - do i need to activate, is there a limit other than my account balance? Can it be made more obvious that you can now use our card this way. ”
- “ Not knowing how much you will be charged at checkout ”
- “ Unlocking a retailer is a little cumbersome, I have found when shopping online i tend to activate on my phone and shop on my laptop - which doesn't help Zilch in any way as I have not used the affiliate link ”
- “ App redirects to Google search for in store transactions if you come back to the app and activate card again ”
- “ You have to click onto the card if you want to make a purchase and the app does not explain this. ”

What three things do you most dislike/find confusing about the app?

Zilch anywhere

“ Tried to buy on Tesco online for delivery, since they only collected the payment on the day of the delivery, my card was disabled and this transaction counted as an Anywhere purchase, so I had to pay £2 fee for it ”

“ The app charged me £2.50 fee for Pay Anywhere, Anytime and I had to chase support team for a refund rather than them letting me know there has been a mistake or fault. ”

“ at first it confused me on how to use tap and pay, as it wasn't obvious that 'Anywhere' is also used for tap and pay ”

Rewards

“ How rewards work ”

“ If "Rewards" are equal to 1p, why not just show Rewards as the sterling value? IE: Rewards - £3.05, instead of Rewards 305? It would make it a lot more explicit. ”

“ Can't see reward history anywhere ”

“ No way to re access the rewards modal that you see when you first open the app. What if I closed it by mistake? ”

“ It feels like I should be able to tap on the rewards banner and get more info about my rewards but instead I am only able to tap on the "How to use rewards" button. ”

What three things do you most dislike/find confusing about the app?

Storefront

- “ Balance doesn't always show. The limit is small. ”
- “ I'd rather search for "where can I buy this type of product" than search for "specific retailer name" ”
- “ It's a lot of reading to get to the point of actually making a purchase - I'd prefer to click on a retailer and be shuttled to them right away with Zilch handling everything else in the background. ”
- “ lack of explanation about how the available-to-spend works (number of concurrent transactions, progression of features, how can I increase my limit, etc. ”
- “ Available spend disappears when you hit open purchase limit, why there are so many non issues showing up as critical errors in the logs ”
- “ open banking link should always be there because I might open a new bank account tomorrow and want to add it! ”
- “ It does not have a list with all the companies we can buy from, we can see only the featured ones. ”
- “ Open banking was difficult to connect to - could have been the connection to my HSBC app more than the Zilch app ”
- “ the lack of stores on the front page (you can't browse many stores), list of stores is not tailored to me/my history, it seems like all the stores on the front page require a fee to split the payment ”

What three things do you most dislike/find confusing about the app?

Storefront

“ the lack of stores on the front page (you can't browse many stores) ”

“ "New feature!" box doesn't have an option to make it go away permanently. Apparently, I constantly need to be shown this box about Rewards with no choice...? Also, my Open Banking box has reappeared, even though I've already connected Zilch to Open Banking. ”

“ list of stores is not tailored to me/my history it seems like all the stores on the front page require a fee to split the payment ”

“ Not all stores are on there i.e. Boots, Sweaty Betty etc ”

“ My purchase limit - wish it was more and I had options to choose from seeing that I've made more than 10 purchases and have been paying early in a few of my purchases ”

“ It does not have a list with all the companies we can buy from, we can see only the featured ones. ”

“ Exclusive offers of some high tech products or something else more sophisticated to attract the eye of those that can afford more expensive thing ”

“ Wish we had split categories for all brands e.g food/ fashion/ tech etc ”

“ App redirects to Google search for in store transactions if you come back to the app and activate card again ”

What three things do you most dislike/find confusing about the app?

Storefront

- “ For example, when I hit "Go shop anywhere" on the Zilch Anywhere screen, why take my outside the app to Google when naturally I'll tap to view the card details to use it there and then? We want users to stay in the app as long as possible, given its where card details are accessed from ”
- “ the way of browsing shops ”
- “ I cant pay all now? why? how do i activate this? why cant i find out? ”
- “ hierarchy, what do you want me to do and where? ”
- “ storefront is crowded, i dont know what i am meant to do. i ignore the search bar because im distracted by the store cards”
- “ what is boost? boost at checkout? what does this mean? no information or means to find out about this? ”
- “ copy is misleading, regarding modals it isnt clear where I need to do what, how to actually make a purchase etc ”
- “ Firstly, when I open the app I see my limit of £120 with "Split over time" - it took my a while to figure out this was my limit as I first thought it was my balance as with most payment apps. ”
- “ Don't use the app much but I'm not too fond of all the scrolling to look through the storefront. For me personally I would just search a retailer instead of scrolling through the many rows which could be the case for other people too. This kind of defeats the purpose of the storefront as it should be super impactful which it is but I think more-so on the desktop version. ”
- “ Wish we had split categories for all brands e.g food/ fashion/ tech etc ”
- “ The storefront is confusing ”
- “ It would be useful to have a full list of the shops that are available for free with Zilch ”

What three things do you most dislike/find confusing about the app?

Refunds

- “ Refunds - it's confusing. Doesn't state clearly why I can't match refunds with closed transactions ”
- “ Had the option of a refund going back into our account as well as using it towards another open purchase, or make it clearer if you are unable to do this ”

Payments

- “ Transactions screen, no consolidated view on upcoming payments, can't easily change payment options ”
- “ Cant see very clearly when payments are due, would prefer if it was ranked in dashboard by when next payment is due, or show next payments due and when on login. ”
- “ Not knowing how much you will be charged at checkout. ”
- “ Clear view of purchases - broken in categories all, open & closed ”

- “ at first it confused me on how to use tap and pay, as it wasn't obvious that 'Anywhere' is also used for tap and pay. ”
- “ no consolidated view on upcoming payments ”
- “ Different payment structures - split into 4 payment or pay in one ”
- “ Not being able to split a purchase over a 3-6 month period. The 6 weeks has limited use for me. ”
- “ Payment methods/options ”
- “ My purchase limit - wish it was more and I had options to choose from seeing that I've made more than 10 purchases and have been paying early in a few of my purchases ”
- “ I get paid monthly so the 6 weeks doesn't really benefit me hopefully a monthly option can be an option for the older Gen e.g Pay in 3? ”

What three things do you most dislike/find confusing about the app?

General/other

- “ Doesn't play nicely with password managers ”
- “ I found the user journey as a first time user quite confusing. ”
- “ When I onboarded on February, I had to wait a long time to get my identity verified (couple of weeks). ”
- “ Tapping all of the search field should activate keyboard to search for retailer not just the icon ”
- “ open banking link should always be there because I might open a new bank account tomorrow and want to add it ”
- “ how it works - this can be a little bit difficult for the people who are not so in trend with the apps, especially with the financial ones ”
- “ On website I could not close down the cookies banner so I couldn't see the words along the top ”
- “ Relies on emails instead of app notifications ”
- “ The tone of the app is pretty poor and way too informal. "Nothin to see here, buddy" is too lax and waste of content in my opinion - why ins't it encouraging me to spend or redirecting me to some store front? I just don't think this a serious enough tone for a fintech app. This tone is also used in the CRM emails which I find a bit off putting. When it comes to purchasing things, I do not want to be met with an informal tone. Another example, "Nothing to see here. Thanks for using Zilch" - why isn't there nothing to see? Again, feels like it could be more productive. ”
- “ Balance doesn't always show. ”
- “ what is boost? boost at checkout? what does this mean? no information or means to find out about this? ”
- “ Needing to unblock when using apple pay, some options require you noticing (not highly visible) ”
- “ links in general, colour choices used and why? Hierarchy, what is the main thing you want me to do and where? ”

What three things do you most dislike/find confusing about the app?

General/other

- “ lot's of popups ”
- “ The back button which floats when it should be static ”
- “ The fact that you cant access live chat through the app ”
- “ I cant pay all now? why? how do i activate this? why cant i find out? ”
- “ The UX between the notification banners and the shopping banners is different. It feels like I should be able to tap on the rewards banner and get more info about my rewards but instead I am only able to tap on the "How to use rewards" button. ”
- “ When scrolling through retailers, there doesn't seem to be locked placements so when i scroll, one retailer image can be cut off half way and it misaligns the retailer cards. Probably just my OCD ”
- “ When you click on a retailer and scroll down to look though the options, the arrow to go back is fixed at the top so you have to scroll up. Minor detail but I tried swiping to go back which would work fine when at the top of the retailer page but a bit hit or miss when at the bottom. ”

Insights & observations

Card

Clarity on how to use the card to purchase.

Disliking having to keep tapping to view card details.

Unsure what name to put down on retailers website when making a purchase.

Copy and paste is confusing.

Storefront

Balance doesn't always show/we don't understand why it is so low?

Too much copy, not intuitive enough (how does someone actually make a purchase?)

Lack of stores. List or categorised list of items.

Zilch anywhere needs a better flow (not just direct to google)

Merchant

Too much information on one screen

Unclear how zilch anywhere works

Unsure what to do on the page/remembering to activate the card

Payments

Nowhere to see all upcoming transactions (hidden in purchases & payments in account area)

Purchase splitting options for each transaction

General

UX overall - disjointed

Needing to optimise as per device

Password manager options need to work for some of our users

Have you purchased using Zilch?

Have you purchased using Zilch?

4/50

Never

I (waiting for ID set up)

|||

8/50

Less than 1 week ago

|||||

6/50

More than 1 week ago

|||||

12/50

More than 2 weeks ago

|||||

13/50

More than 1 month ago

|||||

7/50

Often

|||||

Changes/suggestions to app?

Suggestions: payments/purchases

Have a calculator to work out how much I'm paying today.

A "My Zilch Plan" page with the customer's Zilch Points (internal behaviour score), gauge for points-to-limit-increase, transactions needed for next feature unlocked, open-banking link for limit upgrade (if user is eligible), what increases/decreases my Zilch Points. This page could also have the user's limit: a) max number of loans, b) max purchase amount and c) max sum of open purchases.

Increased limits, and clear messaging on how those limits are decided. Ability to request a limit increase similar to a standard credit card. Ability to spend using the card even if I've hit my limit. Variable split lengths (6 weeks, 3 months, 6 months, 12 months)

Increased limits. Show balance.

Be able to change payment plan e.g pay over 3 months.

Monthly instalments. Ability to pay monthly

Possibly to see if the name or picture of the item purchased could be the title of the purchase to differentiate orders from the same store

Calculator that customers can use to work out their instalments for a purchase based off their balance and the basket total. An area which will tell customers why their balance decreases (you paid late, you paid too many instalments early etc)

Suggestions: payments/purchases

I would introduce a spend report so I can see where I have been spending the most.

I would introduce a third payment option (Pay now, Pay over 6 weeks, Pay over 6 months).

More payment options - being able to switch between cards to pay, other payment method options, i.e. pay by phone, pay by bank. More flexibility around instalments. Improved personalisation and retailer placement. Increased loan amounts for good affordability profiles

Purchase limit

More clarity on fees for using tap to BNPL - e.g. would I be charged an extra £2.50 if I bought lunch using tap to BNPL?

I would make the card activation before shopping more explicit/visible on the app, I would make visible on the app how many open transactions the customer can have.

One thing we could add is a planned purchase area for customers - say they see something they would like to purchase they can add it to the 'pending' area either until the spend is available/pay day etc. Save it for later type thing.

Suggestions: storefront/merchant page

Show only free retailers on our dashboard, integrate direct messaging into the app, reduce text especially on retailer page.

I'd prefer to have a physical card, as it'd make me more inclined to use it in place of my debit card. (I'm not a tap and pay person)

get rid of storefront and replace it with accordion selection UI for retailer and payment options (one page for choosing retailer and payment method and unlocking); get rid of notification cards

Full list not shown so you have to already know where you want to shop. E.g if you are looking for a chair would be good to be able to type keyword 'furniture' and app can show store suggestions in that category.

Having sections e.g homeware and there is a list of all homeware stores. As some people may think only what's in the store front is available .

The search bar isn't great, if I saw a list of say for example, clothing stores, I would choose from a list and have more option and be more inclined to find something I want, but having to think where I want to shop before browsing isn't ideal.

a personalised front page & more stores to browse

Able to make purchases without unlocking in more cases by setting preferences

Suggestions: storefront/merchant page

A better landing page - I want to see stores/products I can use the card with. I think the search bar can be replaced with a magnifying glass at the top left. The £220 notification perhaps could be a pop up that eventually goes away when you log in. I'd be more attracted by a landing page that looks like Amazon or Netflix.

to have the store front categorised further i.e

Women's fashion Men's fashion Children's fashion Health & Beauty Footwear etc etc To enable easy browsing

A list with all the companies we can buy from, we can see only the featured ones

The fact that I can not buy products of high value and monthly payments, I am getting paid per month so this is what makes sense to me. I have £50 or £100 to buy something now

Exclusive offers of some high tech products or something else more sophisticated to attract the eye of those that can afford more expensive things

- Favorite companies - Search for products, not just companies - Offers section

Find retailers by product (e.g. enter table into the search and see retailers that provide homeware) or a filter by product, suggested retailers should be tailored to the customers search history, be able to update personal details in settings without sending a request to CS.

i think the store front cards should have more stores that are shown, it could get confusing for a customer as some may only think they have them stores to pick from.

Suggestions: storefront/merchant page

Add shopping categories for all stores so the user does not have to sit and search for each one (the list could give the shopper inspiration of where to shop and therefore spend more)

Trending/ whats hot product section

Have more stores on there or have more suggestions or a list of stores to go through

More fashion and home stores to be able shop from (Zara and Made!?) - not going through Zilch Anywhere

make the search better, make it easier to use, improve the storefront

I think the "Zilch Anywhere" needs to be bigger and or bolder. May be better for it to be above the "shop anywhere in-store and online" caption. Although it is already in the middle, some customers are still missing it.

More retailers on the front page for customers to browse.

An option where the customer can be recommended purchasing from different merchants on their history.

I would also make the home page more exiting. Maybe adding videos/ gifs and changing the format of the page to look more interesting.

I would add a filtering feature to the search to give customers more inspiration to shop. Sometimes I just want to buy clothes but don't have a specific place in mind so this would encourage me to use the card more.

Suggestions: storefront/merchant page

Less scrolling on storefront, less clutter on the retailer pages and maybe a categories page because I may not know what retailer I want to search up or remember the name but if I can select a category and scroll through, I'm more likely to be like 'oooo let me check this retailer out'

a smoother experience to getting customers to the merchant page and checked out

more synchronisation between features, eg boost, snooze etc

Suggestions: rewards

Some fun tasks to earn rewards e.g. rate the app 50 reward points. Follow us on Instagram, 50 reward points. Refer a friend, 200 reward points etc.

More rewards - I'm a big AMEX fan as I love their rewards program - they do offers where you can get 3x the rewards if you shop at certain retailers - I regularly find myself spontaneously buying when these offers are available.

gamification in areas by giving small rewards given to users who demonstrate good behaviour (e.g. paying off purchases early, linking open banking) or users who reach milestones (e.g. complete 10 purchases, shop at 5 different merchants, use tap and pay in 5 different shops)

1 thing i would add is if you do X amount of transactions then you will get X in reward points... this can make customers want to spend more if they know they will get something at the end. This will be different to just a reward cashback as you would need to do multiple transactions before reaping the reward

Highlight rewards and that you can receive cashback more on the homepage

I would also add a referral code scheme and make it visible on the home page. Customers could earn points when their friends sign up with their unique code.

Display "temporary lightning" deals. Show how your rewards/ points system work?

Suggestions: other

Links to the instagram reels to help educate

Dark mode

give users ability to customise their profile (e.g. profile picture, set favourite merchants) and share information with friends about their behaviour

Change how we show card details (I would take inspiration from monzo)

better onboarding pages, refund process/ explanation

Have the app to explain how to use it i.e. clicking onto the card to make a purchase

Any faults or mistakes to email customers and be one step ahead rather than have customers ask and chase.

Better support for password managers for both login & create account

Add live support or webchat

Maybe a pin to enter the app as opposed to using email and password, make it easier to copy and paste Mastercard number when using other retailers.

Suggestions: other

Customer can amend personal details in their account, without getting in contact with Zilch.

Visibility of card details without having to keep tapping on it to show, visual improvements around making a payments on card

Not activating a store

asking for photo id at sign up instead of when card details are updated as a lot of customers complain that they don't have any

Help should have an option to view FAQ's in Help instead of going straight to livechat

Better security on viewing card/unlocking for merchant, watch app, "pay everything"

Insights & observations

Rewards

Gamification

Referral rewards scheme

Deals based on rewards

Storefront/ merchant

Calculator

Consolidated overview of
rewards/payments

Categories

Offers/deals

More retailers

Filters

High end purchases

Payments/ purchases

Consolidated view of
payments

Increased limits

Payment flexibility

Calculator to work out
instalments

Clarity on fees

Other

Links to socials (educate)

Customisation of profile

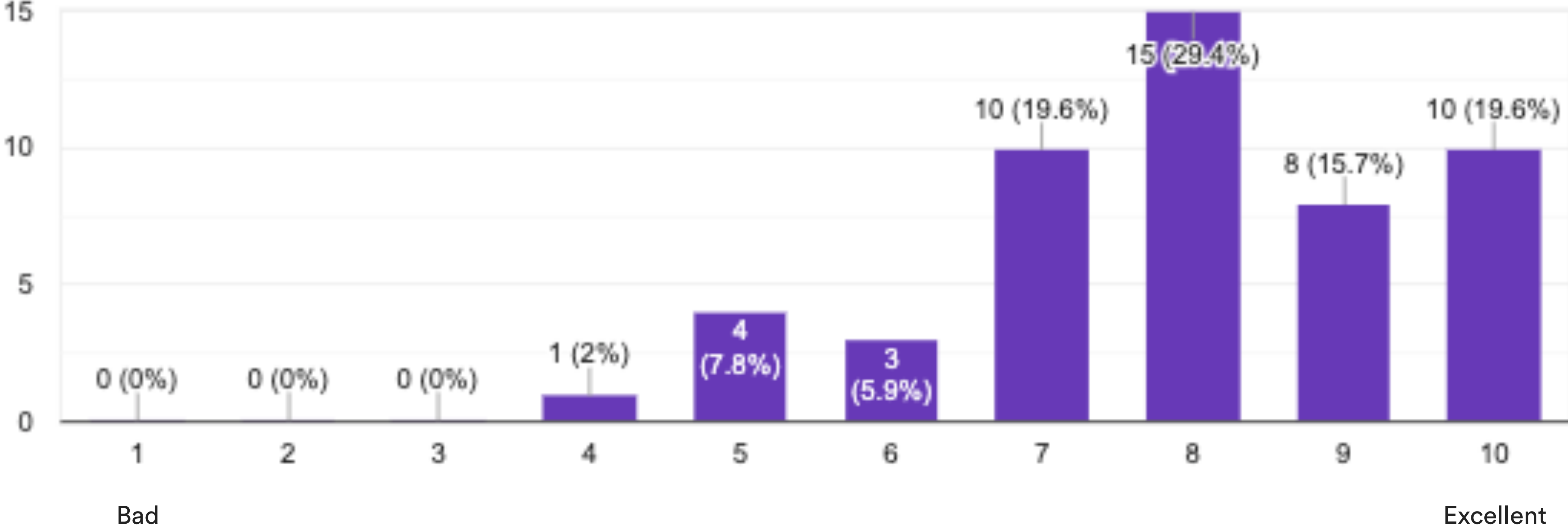
Onboarding clarity

Webchat/live support

Change how we show
card details

**How would you rate your
experience using Zilch?**

Next steps and investigation points



Elaborate?

Last two times I've tried to link open banking, I had issues in my bank and the link just disappear. The one time I've tried to buy at Tesco I was charged £2 as an Anywhere fee. I wish I could search for where to buy "this product" instead of searching for a retailer's name

issues I've had has been around unlocking the card, though this was nearly a year ago with now tv and issue has since been fixed (authorization amount was below the minimum purchase amount for the specified retailer)

I find at times the experience is a bit clumsy and awkward. I found myself having to think about navigating the UI rather than just mindlessly clicking as I do with other apps. I'd prefer it to be a more seamless experience between the retailer and zilch, or have a physical card (which would make me think of it more as a debit card w/rewards).

For example, when I made my first purchase on Amazon I had to bounce back to the zilch app after clicking "Go to store" in the Amazon section - I was a bit confused, as by having the "Go to store" button it gave the impression the card would auto-magically be available for me to use without any input required. This was fixed quickly by copying and pasting the card number, but it did make me ask the question of why the "Go to store" button was there in the first place.

Points lost for UI/UX and lack of versatility in paying back

Elaborate?

First time users can find it a little difficult at first to understand.. Also i was under the impression that the card details changes every time however i realised it always remains the same

It isn't a service I necessarily need regularly and didn't find the purchase process too convenient. There was a recent purchase I made where I had considered using the Zilch card, but when I saw the merchant offered PayPal Pay in 3 as a payment method, I proceeded to complete the payment that way instead and it was very seamless. (I did feel a bit guilty - honest). The hanging auth scenario is dreadful and needs to be worked on - it's not a good look when members of staff will not use the Zilch card on Amazon because they fear they may find themselves in this scenario.

2 many steps to get to activate card and then go to the retailer. Had issues copying card, had to flick between pages to enter number manually at retailer payments page.

Use it all the time and I love it, but wish with tap and pay you didn't have to activate the store (I feel that some users will just pay with their personal card instead in order to leave the shop, rather than searching, activating and paying) they'd do it if it was online shopping but in stores they may not

Tone down the colours, Make it easier to find what I'm looking for, Don't make me copy and paste my card details

Elaborate?

Next steps:

- Create personas and empathy maps for each of our segments (can tie back to marketing personas already created). These personas and empathy maps can be applied to any feature upgrade or iteration we decide to do, to gain a better understanding of our users needs and pain points in the journey.

We should then also test these iterations and features with the correct persona groups based on the scope and requirements.

Investigation points:

We should tie back some of the pain points to features, and then use this as an opportunity to iterate and improve our product.

How do we improve the payment process?

Can we personalise the time/day payments come out?

How far can we push personalisation in app?

Should we introduce new categories in the storefront? Eg. Tech, groceries, clothing?

How do we reassure users we are trustworthy?

What perks can we offer?

How do we reassure users when there is an error that they can fix it or not to panic?

Speaking to our users, it feels the product should follow more along the lines of empowering and progressive, and transparent and trustworthy. Whether it is a necessity or a luxury - Zilch is there to empower our users and progress further. Transparency/trustworthy to come through the copy, titles, clarity with what they are doing and why, explaining each step so there is no room for doubt.

