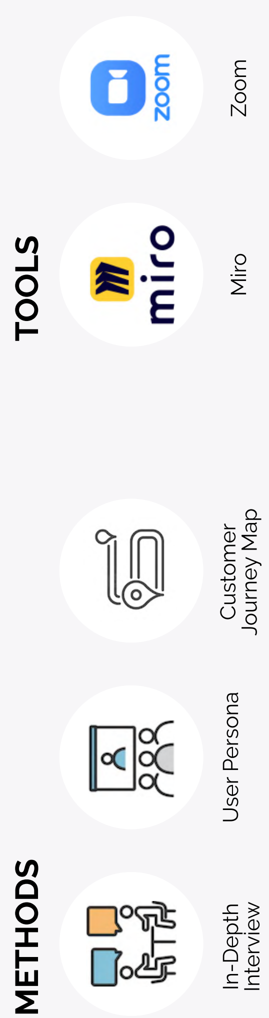
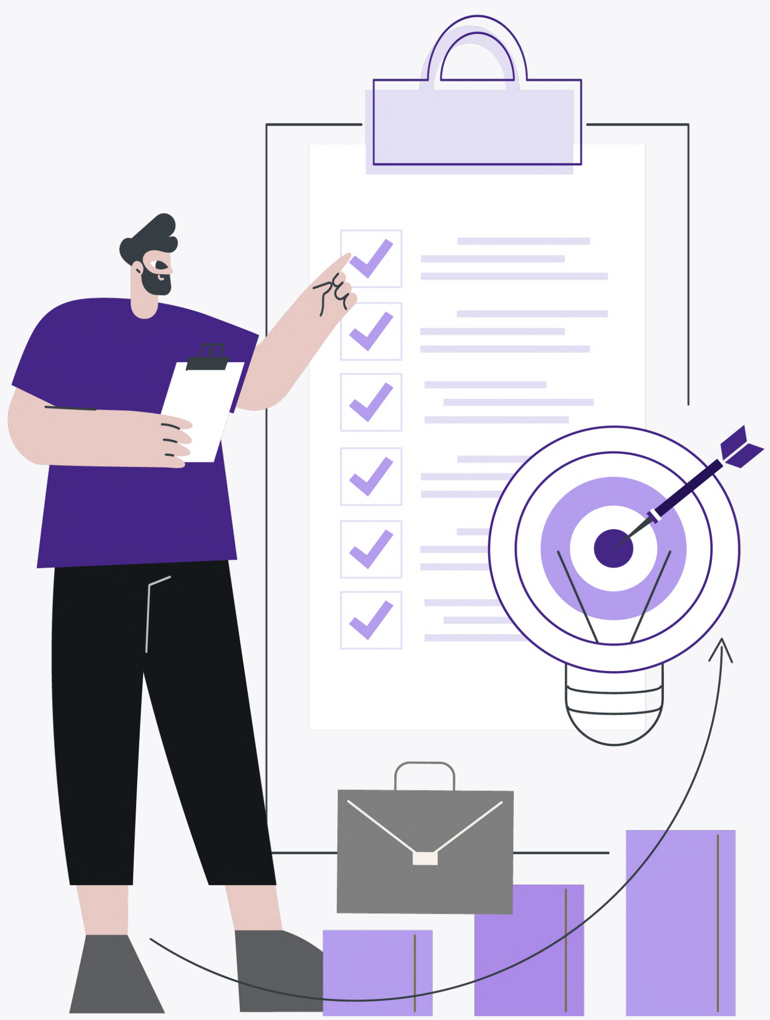
# OVO

A UX DESIGN CASE STUDY



# PROJECT OVERVIEW

**ROLES**

UX Researcher

**SCOPE**

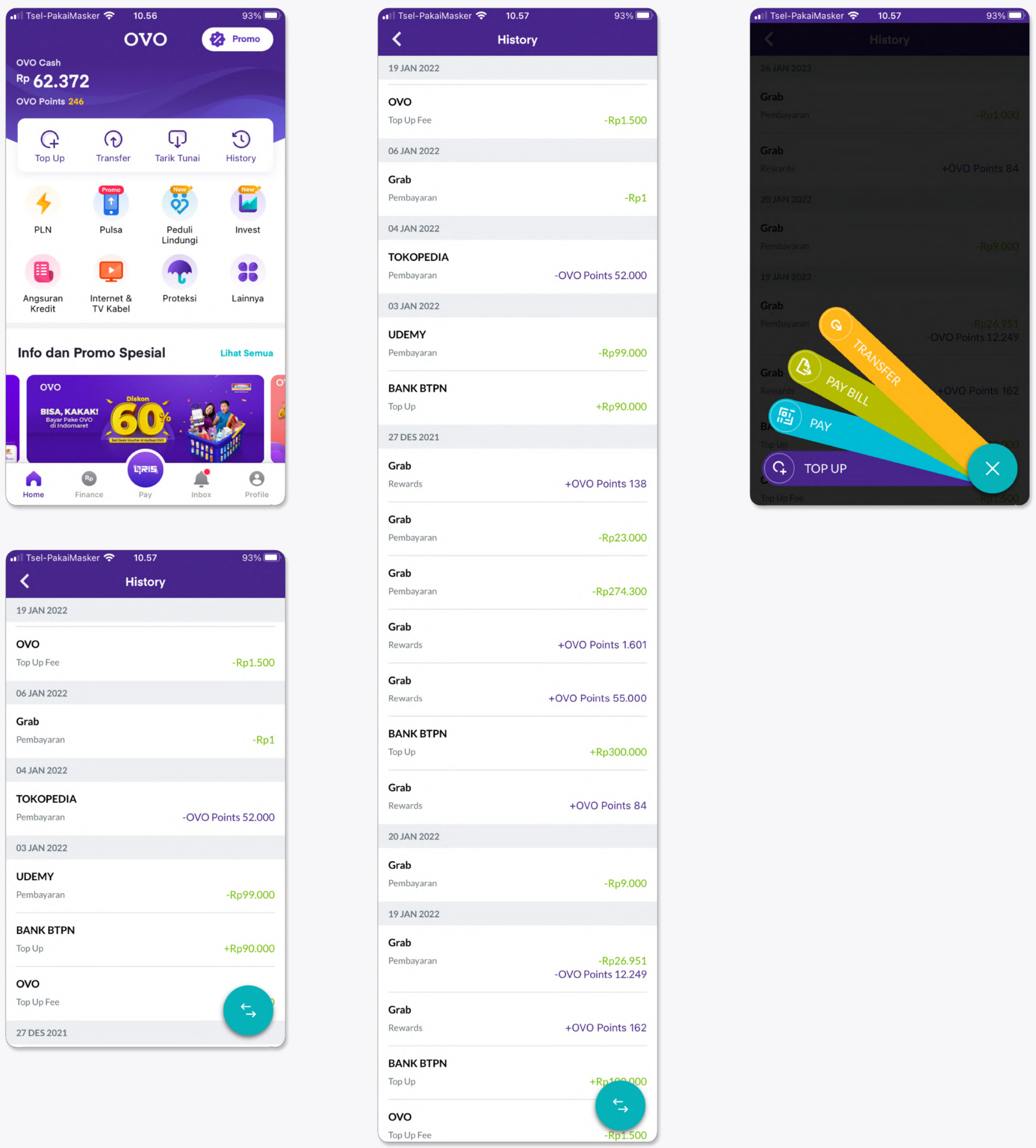
User Research, Analyzing

**TIMELINE**

6 Weeks (Dec 19th - Jan 29th)

**DESIGN PROCESS** (Design Thinking Method)

empathy — define — ideate — prototype — test



OVO's History Page Existing

# RESEARCH BACKGROUND

OVO is a leading Indonesian e-wallet that provides digital payment, rewards, and financial services platforms. The services are widely ranged from digital payments, offline transactions, transfers, cash-in/out, rewards, asset management, and investments.

In these pandemic years, e-wallets and online transactions become new habits. People use their e-wallets a lot to order foods, order online transportation, pay their routine bills, purchase things from e-commerce, also to purchase some investments. Thus, most of their transactions are summarized in their e-wallet application, specifically on the history page.

The aim of this project is to improve the history page and also to add new feature to track down users' spendings. To do so, they need to know who is their active users, how is their behaviors, and what kinds of payment they often do with OVO.

# OBJECTIVES

- To know the users segment who are active users.
- To understand the user behaviors.
- To classify what kinds of payments users do the most.
- To understand what are the users' objective when they open the history page.
- To know if the users need the monthly transactional report.

# METHODOLOGY

- Qualitative - In-Depth Interview

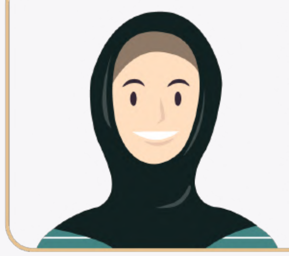
# SAMPLE SPECIFICATION

- OVO's active users - with minimum transaction of 5 times in the previous month.
- Nationwide (Indonesia)
- All genders
- Age 18-55 years old.
- Have opened the history page minimum once in the previous month.

# RESPONDENTS' PROFILE

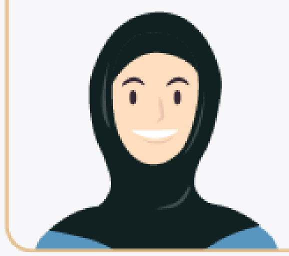
**Wahyu Faizan**
25 th
Jakarta
Karyawan Swasta

1 tahun pakai OVO
Aplikasi Kompetitor: Link Aja



**Amanda Fathiya**
26 th
Jakarta Timur
Karyawan Swasta

4 tahun pakai OVO
Aplikasi Kompetitor: Dana

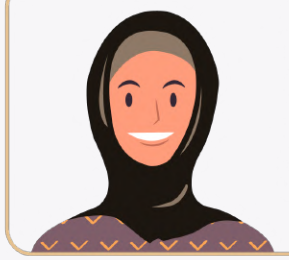


**Caryna Arviany**
26 th
Jakarta Selatan
Project Architect

4 tahun pakai OVO
Aplikasi Kompetitor: Gopay & Shopeepay

**Mirza Faradiba**
23 th
Jakarta Selatan
Karyawan Swasta

>2 tahun pakai OVO
Aplikasi Kompetitor: Gopay



**Rizka Ragil Masyitoh**
24 th
Tangerang Selatan
Karyawan Swasta

4 tahun pakai OVO
Aplikasi Kompetitor: Gopay

# KEY INSIGHT

| | |
|---|---|
| **KEY INSIGHT #1**<br>OVO as an efficient multipayment app | **Users like to use OVO because it is connected to many applications** that they frequently use (e. g. Grab and Tokopedia). So, they can do multiple payments with one digital wallet efficiently. |
| **KEY INSIGHT #2**<br>Users used OVO mostly for buying food and order online transportation | Users often use OVO to:<br>• **Buy food online** (It is integrated with Grab, which often gives promos)<br>• **Order online transportation** (It is integrated with Grab, which frequently offers promos)<br>• Purchase **electricity tokens** (available in the app or via tokopedia)<br>• Purchase **phone credit** (available in the app or via tokopedia)<br>• Do **online shopping** (OVO collaborates with many merchants, e.g. Tokopedia, Sociolla, Zalora, etc) |
| **KEY INSIGHT #3**<br>Top up at the beginning of the month | **4 of 5 users top up the balance at the start of the month**. They usually run out of credit in the middle of the month, so they need to top up the balance again. But sometimes, they found **the balance run out earlier because of unexpected and impulsive transactions**. |
| **KEY INSIGHT #4**<br>History page to evaluate monthly spending | Most users **open the history page at the end of the month to evaluate their spending** in a month. Then, they write it down on the other apps or manual on paper. |

| | |
|---|---|
| **KEY INSIGHT #5**<br>Users often run out of balance unexpectedly | Users often run out of balance unexpectedly. When they run out of balance, they check the history page to know where their money has gone. |
| **KEY INSIGHT #6**<br>Users check the history page to make sure some transactions | Users also open the history page to **check whether the transaction is successful** or not and some transactions in the past. |
| **KEY INSIGHT #7**<br>Users like the minimalist interface | Users are quite satisfied with the history page interface because **it shows important elements** such as the merchant, date, and the nominal of the transaction. Also, **there are no distraction elements** on the page. |
| **KEY INSIGHT #8**<br>Difficulty in checking the transaction details, and searching some transaction | For some transactions, the user has **difficulty knowing the detail of their transactions**, such as what kind of things they already bought. Also, they find it **difficult to search for some transactions** in the past or transactions with the same category. They have to scroll down and read one by one as it only contains text and the nominals with the same color. |

# USER PERSONA

## Faisal

26 y.o.
Jakarta
Digital Marketer

Faisal is a marketing strategist in a multi-national company. On this pandemic, he works half in the office, and half works from home. Faisal is a food enthusiast, discount hunter, but also very concern about mony management.

### Behaviour

- Took online transportation to get to work.
- Often order food online on lunch time.
- Write down his spending every week.
- Pays bills right after payday.
- Often purchases discount items from e-commerce.
- Shops impulsively when he gets stressed.

### Goals

- Have money to buy a house.
- Have more budget on foods.
- To be more concern of his spending,
- To limit his unexpected spending.

### Needs

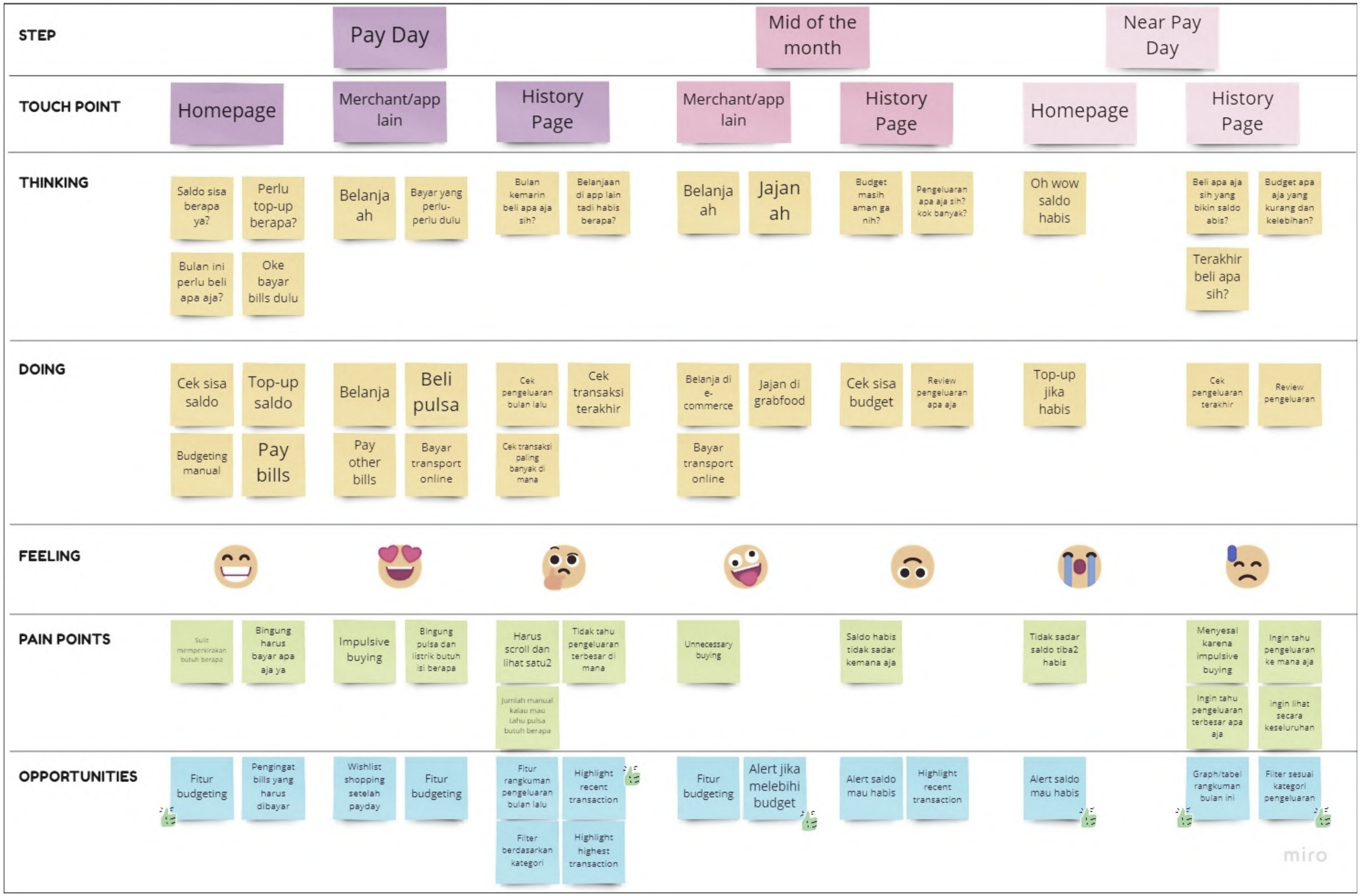
- Budgeting feature
- A summary for his spending
- More discount
- Saving feature

### Pain Points

- Too much spending on foods.
- Need extra time to summarize monthly spending.
- Do not aware of unexpected spending.
- Need saving feature to help him reach his target

# CUSTOMER JOURNEY MAP

**USER JOURNEY WHO WANTS TO REVIEW THEIR SPENDING OVER THE MONTH**



# ACTIONABLE PLANS

Users need a financial plan at the start of the month to reduce top-up activity in the middle of the month and prevent unexpected spending. **Budgeting feature** can be added to set the budget for spending in some categories such as food and beverage, transportation, electricity, phone credit, shopping, and the other categories which are included in OVO's feature.

**Filter features** need to be added to the history page to help users search their transactions. The feature categorized transactions by the date, nominal, label, and merchant.

**The transaction lists need to be more detailed**, so it will be easier for the user to find particular transactions. Some information that needs to be added are the merchant logo, different colors between income and expense, and the details about the things purchased from other apps.

Users need a **monthly summary** of their transactions to evaluate their expenses in each category and to make a budget estimation for the next month.

# WHAT I LEARNED FROM THIS PROJECT

- It is important to make a detail discussion guide to keep the discussion on track with the objective.
- When interview user, we need to dig more when the answer is unexpected to get more insight.
- Focus on users. Do not make a plan of what to do about the project before analyze the data from users to prevent bias recommendations.