



Experience Not Included

The Value of UX Design in Fintech

by Jurica Vuković
creative director @mater.agency



Hello. I'm Jurica

- **Creative director at a digital agency Mater (formerly Euroart93)**
- **Award winning digital agency with over 20 years of creative experience. We are focused on building immersive digital experiences including cutting edge fintech solutions, websites, mobile apps, UX/UI designs and branding solutions.**

We have worked on amazing UX/UI fintech solutions such as...

Fintense by NF Innova

Telenor Banka

Unicredit SEE mBanking

RBA International

Intesa Sanpaolo Croatia

InstaMNY

Zaba m-Wallet

AirtelTigo Pay

Erste Bank Austria

Aument Crypto APP



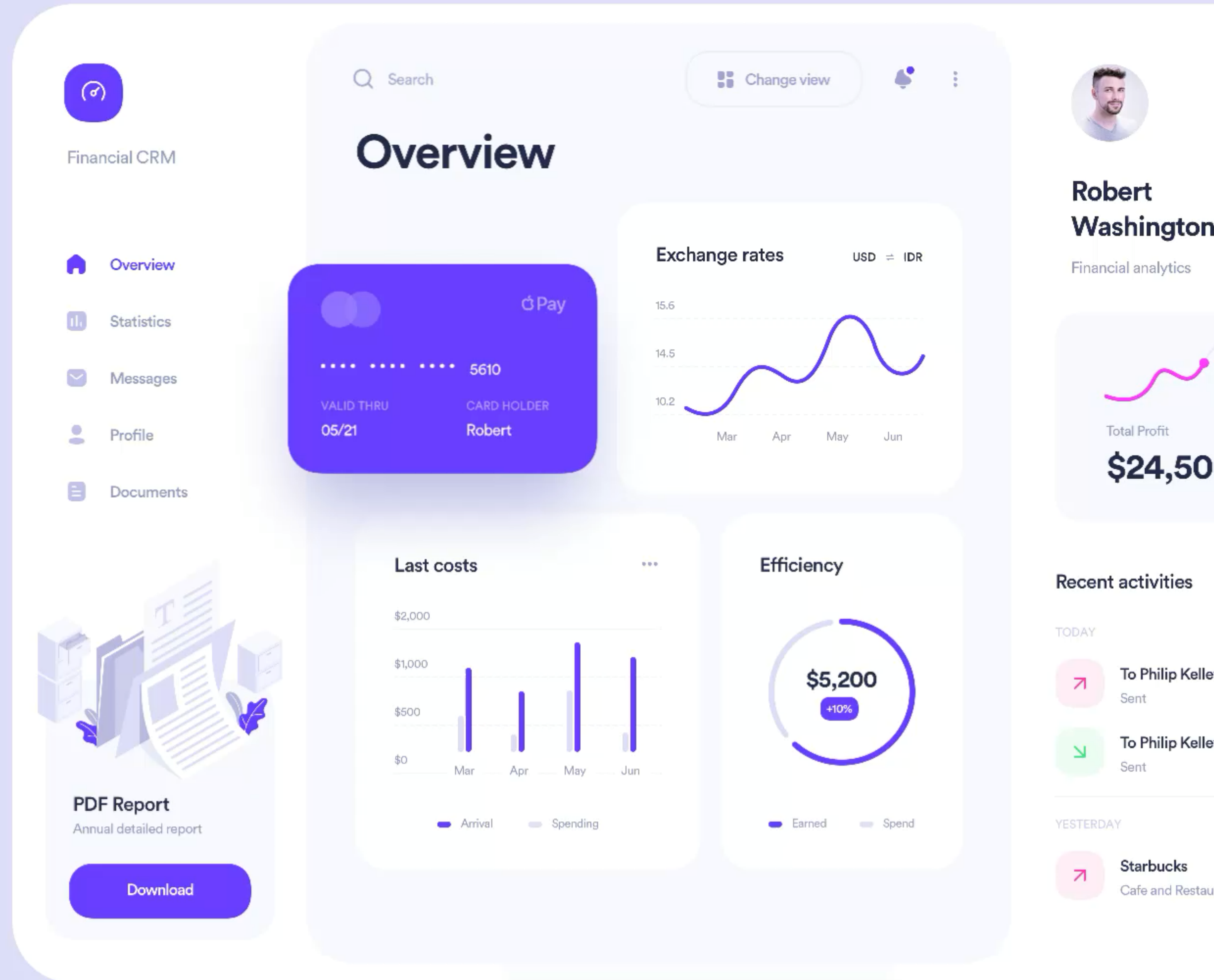
CHAPTER 1

Ok. What is UX?

UX VS UI

UX definition

- **UX design is about solving problems through empathy**
- **UX design is a commitment to building products with the customer in mind**
- **UX design is a process of deeply understanding the user's needs and objectives**



UX VS UI

So where is the challenge then?



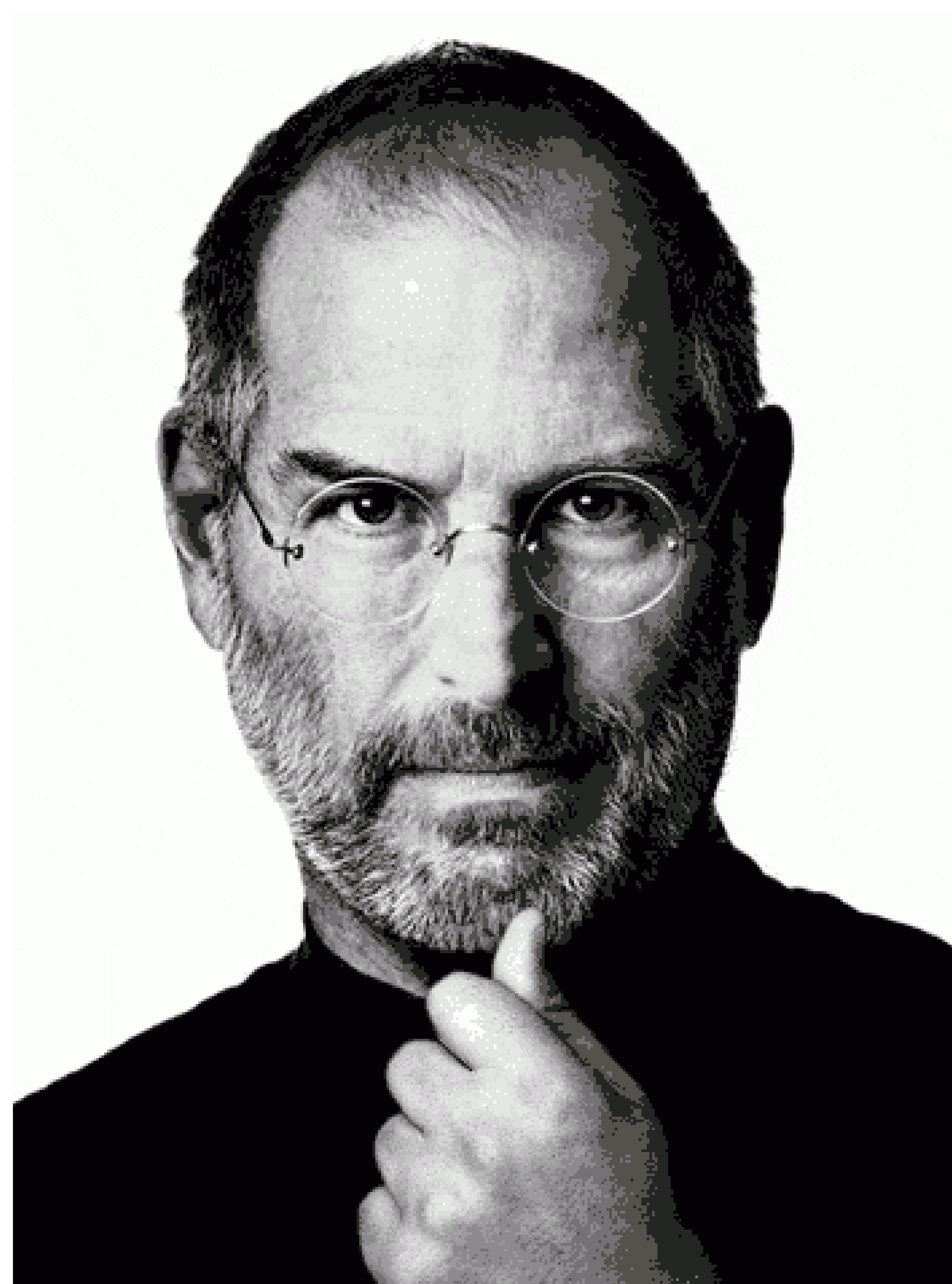
UX VS UI

The design is also how it works!



**The design is not
just what it looks like
and feels like.**

**The design is how it
works!**



CHAPTER 2

Why is UX soooo important in fintech?

WHY IS UX SOOOO IMPORTANT IN FINTECH

This is how users see you.

	BANK 1	BANK 2	BANK 3
Cash credit	6,19 %	5,64 %	6,09 %
Savings	0,02 %	0,02 %	0,03 %
Credit card	Mastercard	Master & Visa	Mastercard
Current account	Yes	Yes	Yes
P2P payment	Yes	No	Yes

WHY IS UX SOOOO IMPORTANT IN FINTECH

Wow, so many options.

- **So, tell me again what is your value proposition?**
- **Why should I choose your bank?**

A woman with dark hair tied back, wearing a black headband with a white paisley pattern and large black headphones. She is wearing a teal and black long-sleeved shirt. She is looking off to the side with a thoughtful expression. The background is a red and black geometric pattern.

OH HH, WE GOT OPTIONS

WHY IS UX SOOOO IMPORTANT IN FINTECH

The switch.

- **Everybody has the same products/services**
- **Listen to your users and find out what they expect**
- **User is the king, he will choose what banking to use**
- **Value proposition for your bank is a great UX/UI product**



User experience

My Bank UX

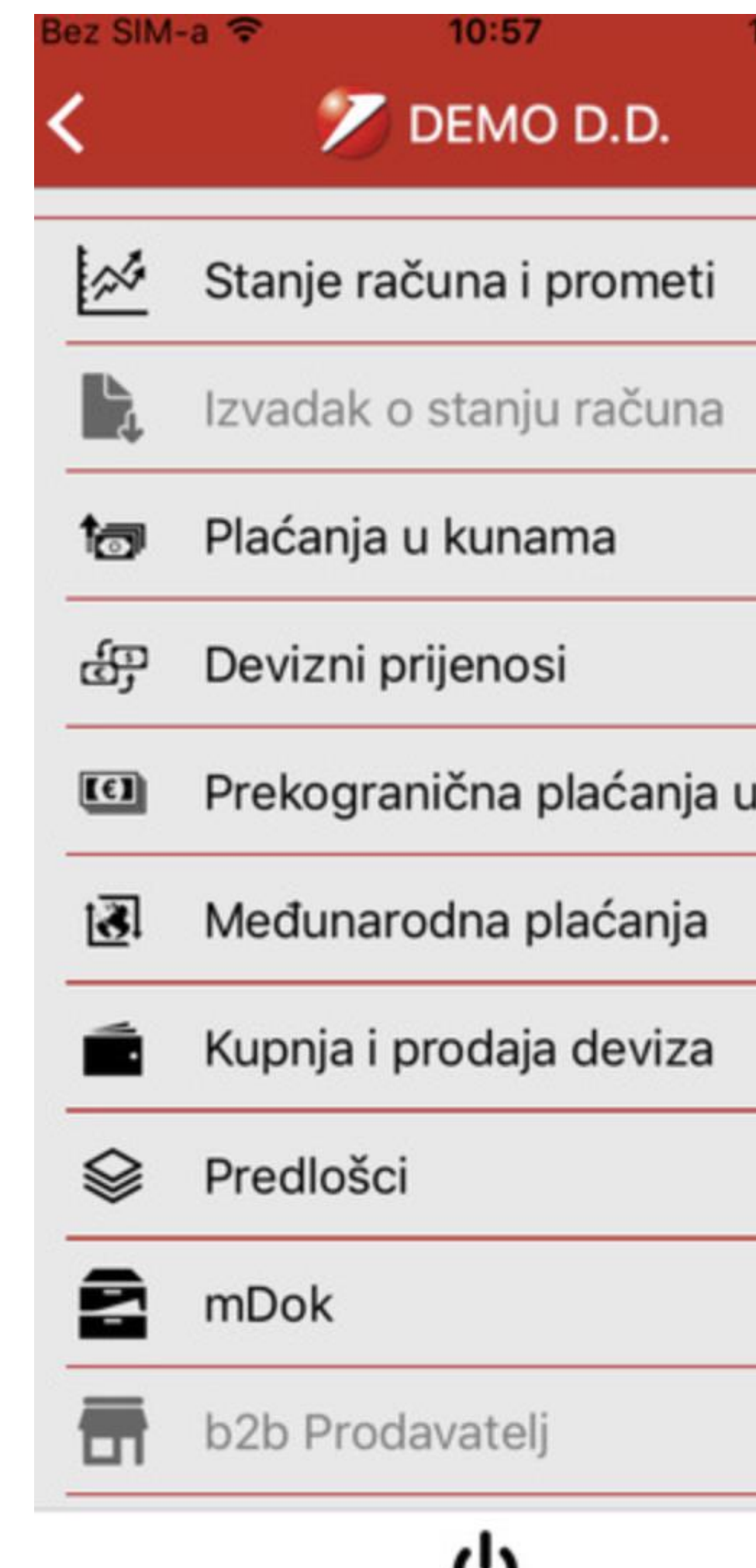
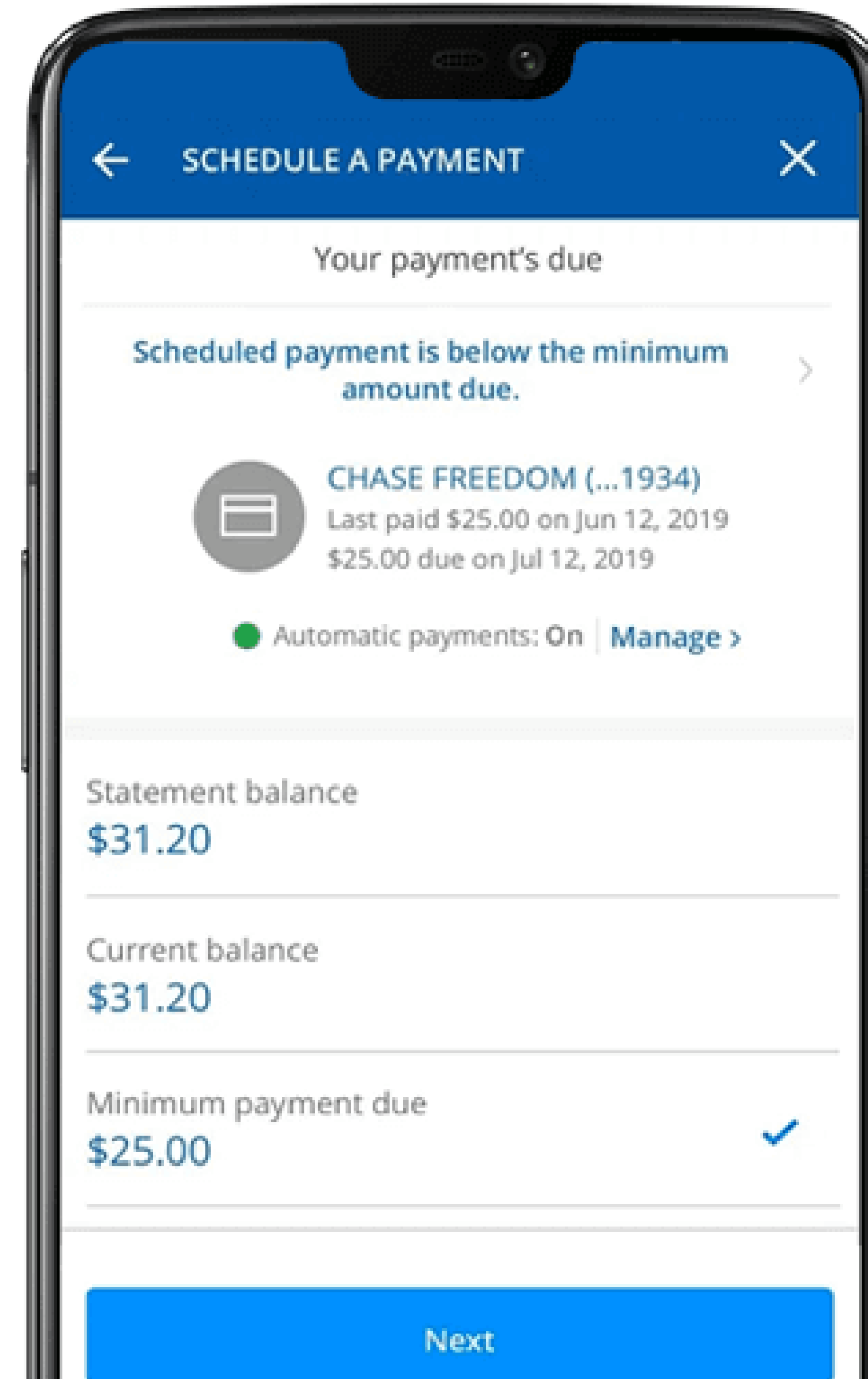
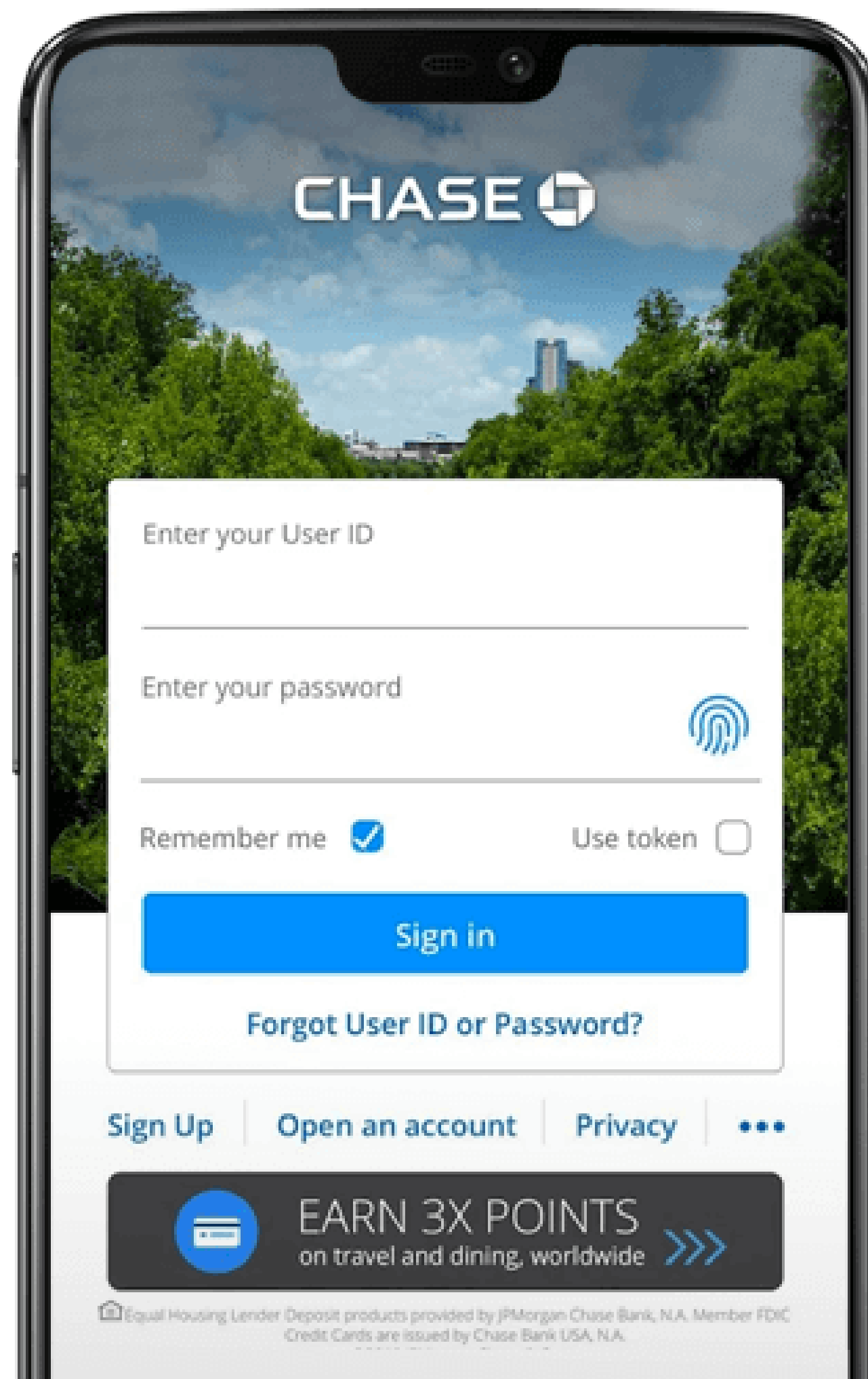
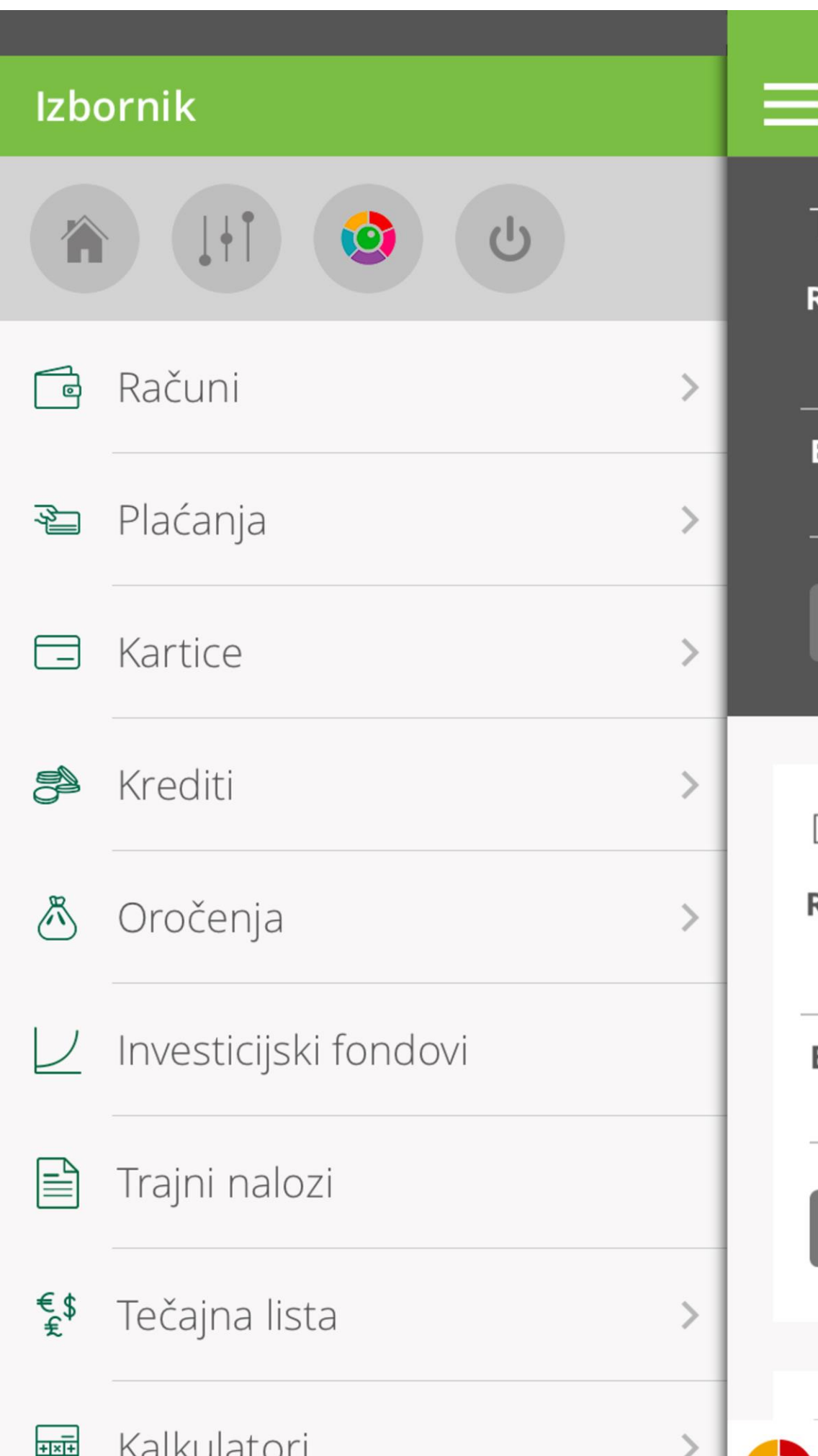


CHAPTER 3

What makes a great UX?

WHAT IS A GREAT UX?

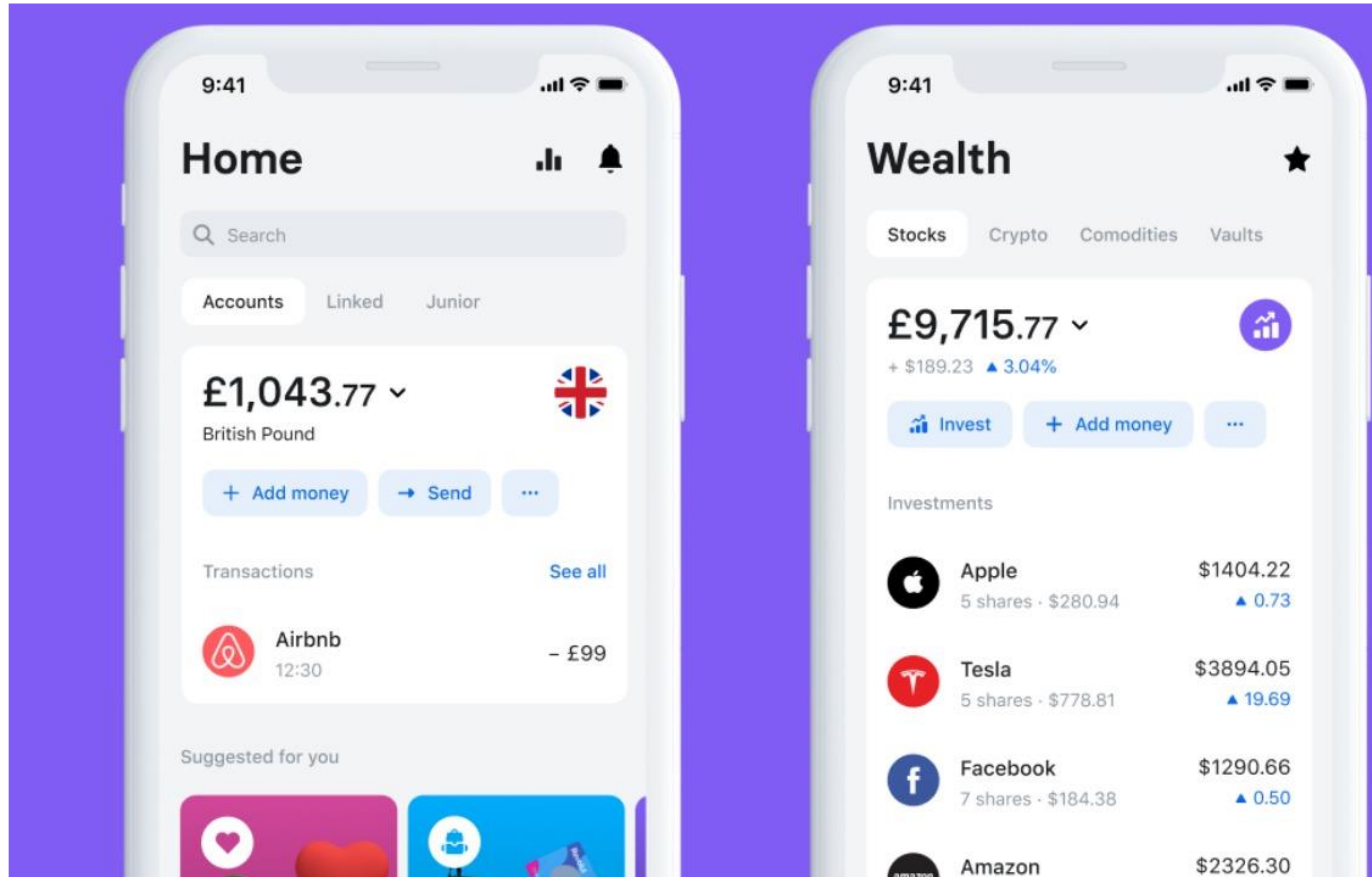
Current state of the industry



WHAT IS A GREAT UX?

To this...

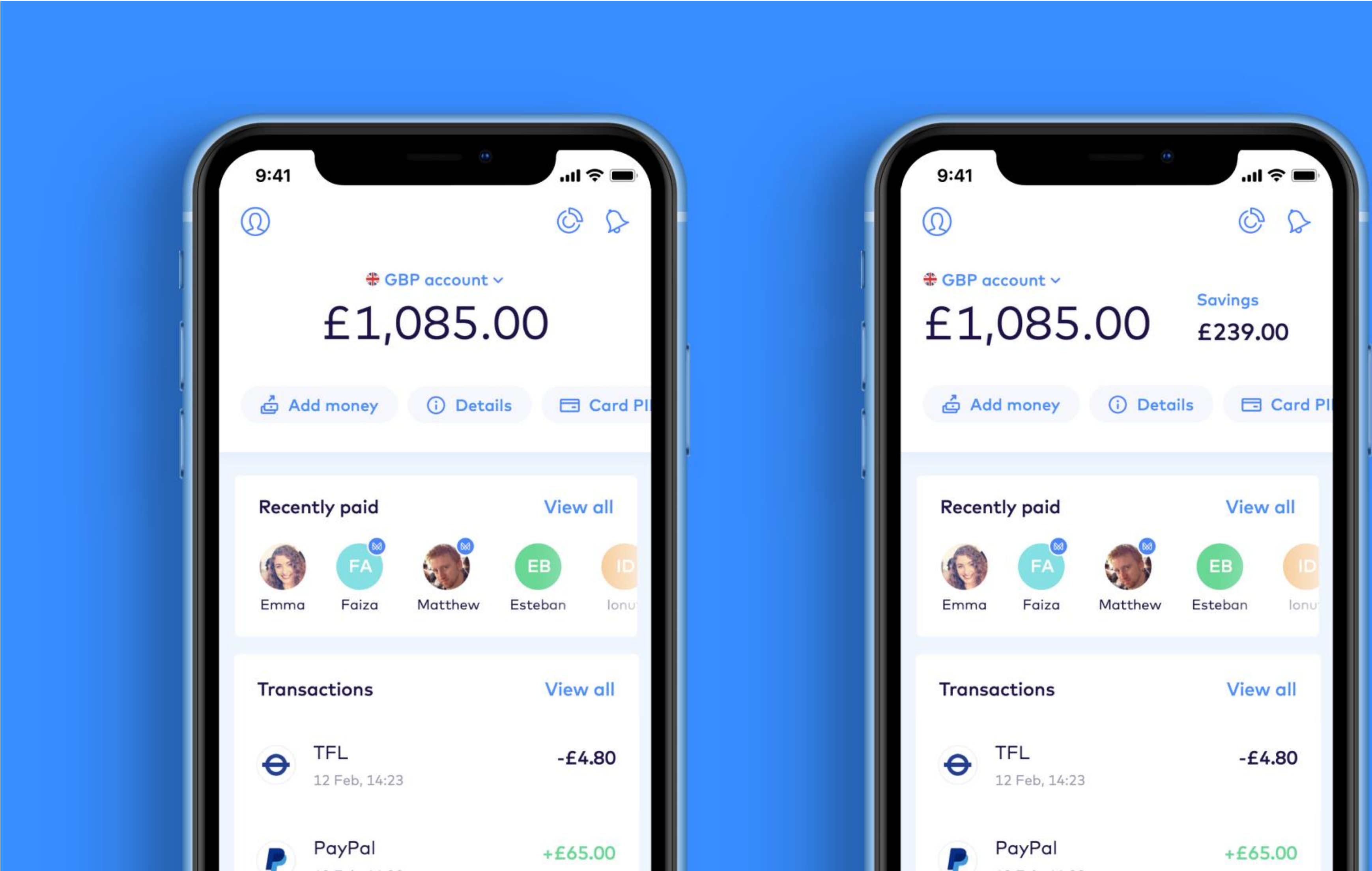
REVOLUT APP



WHAT IS A GREAT UX?

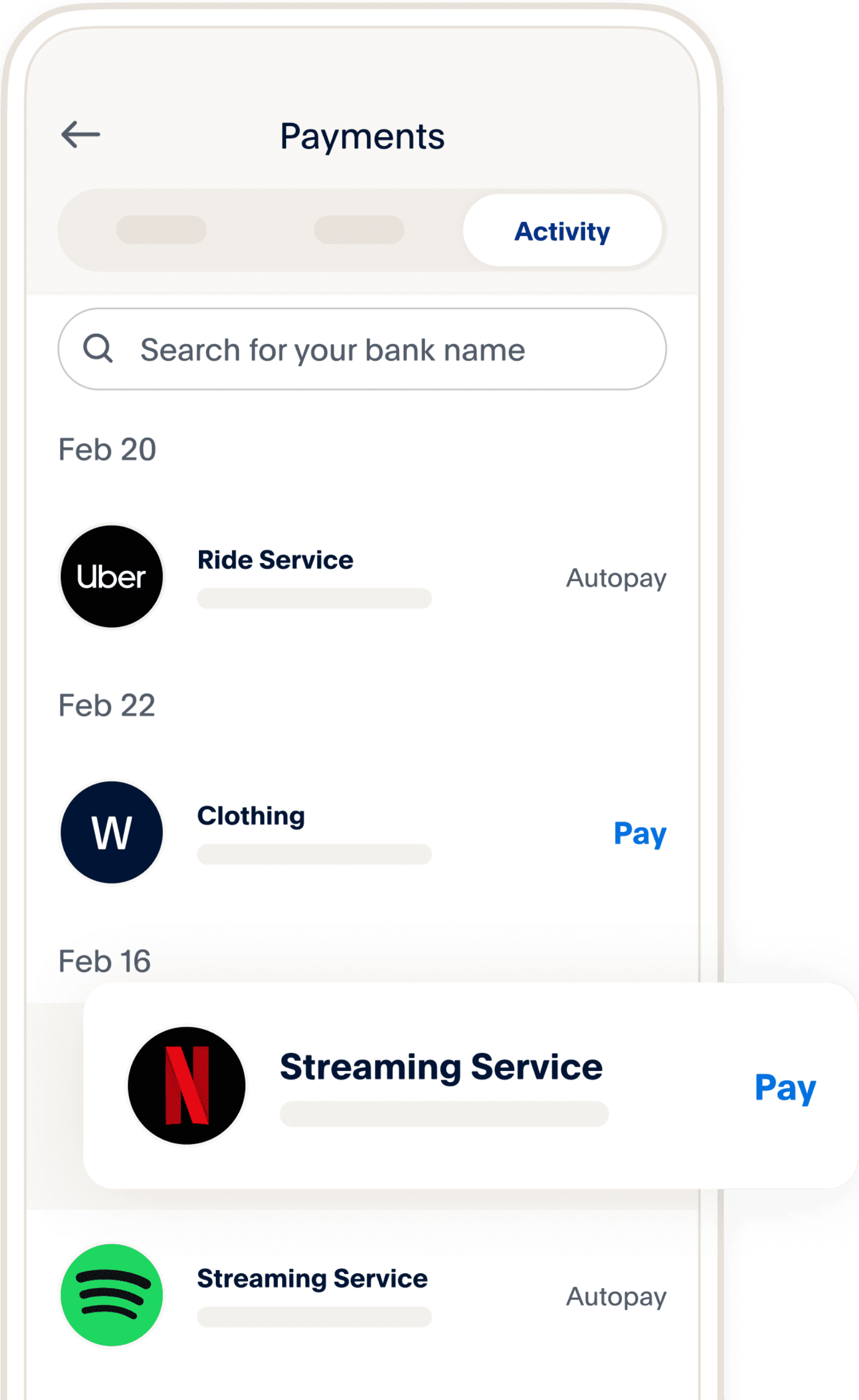
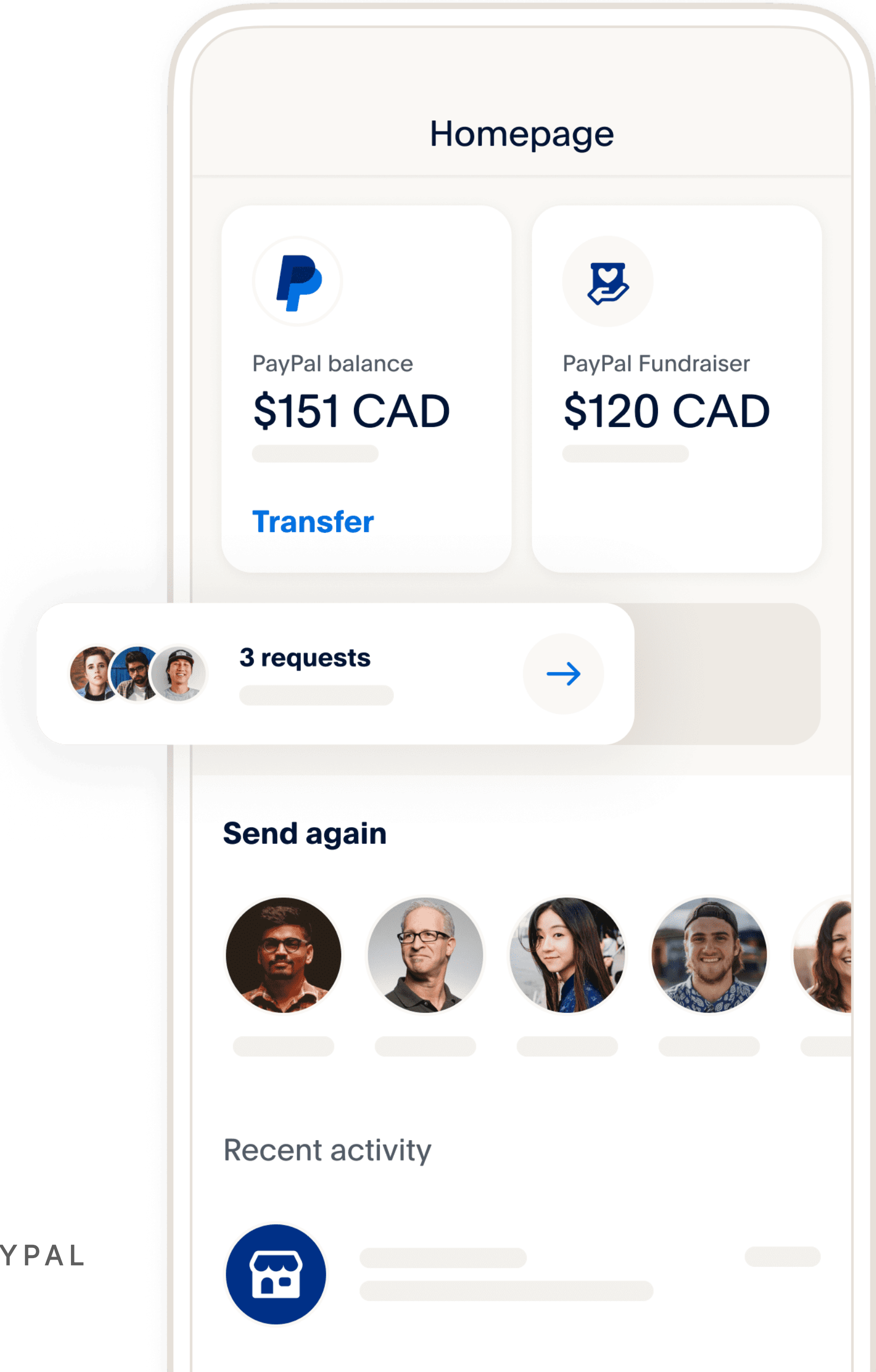
or this...

MONESE BANK



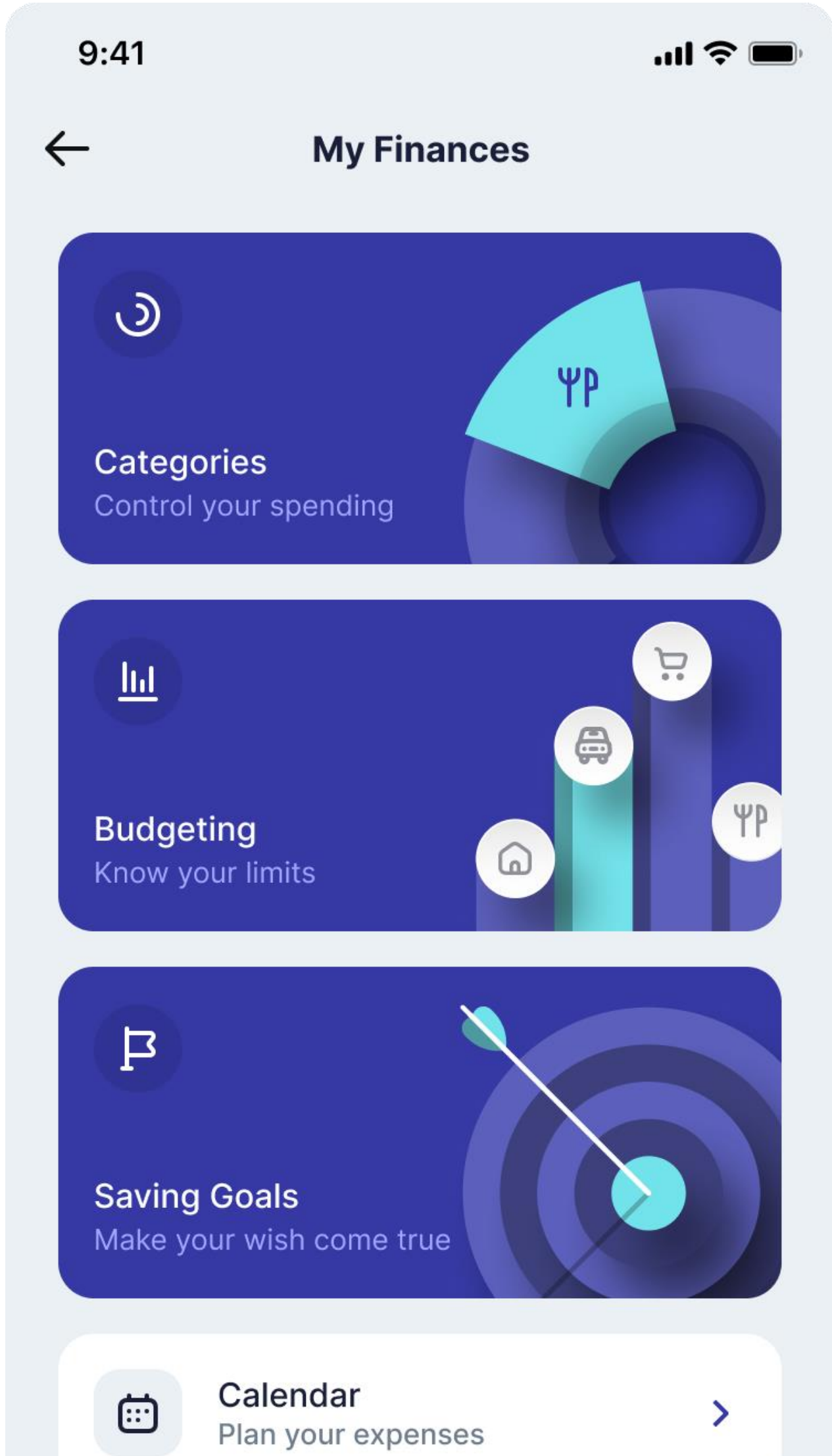
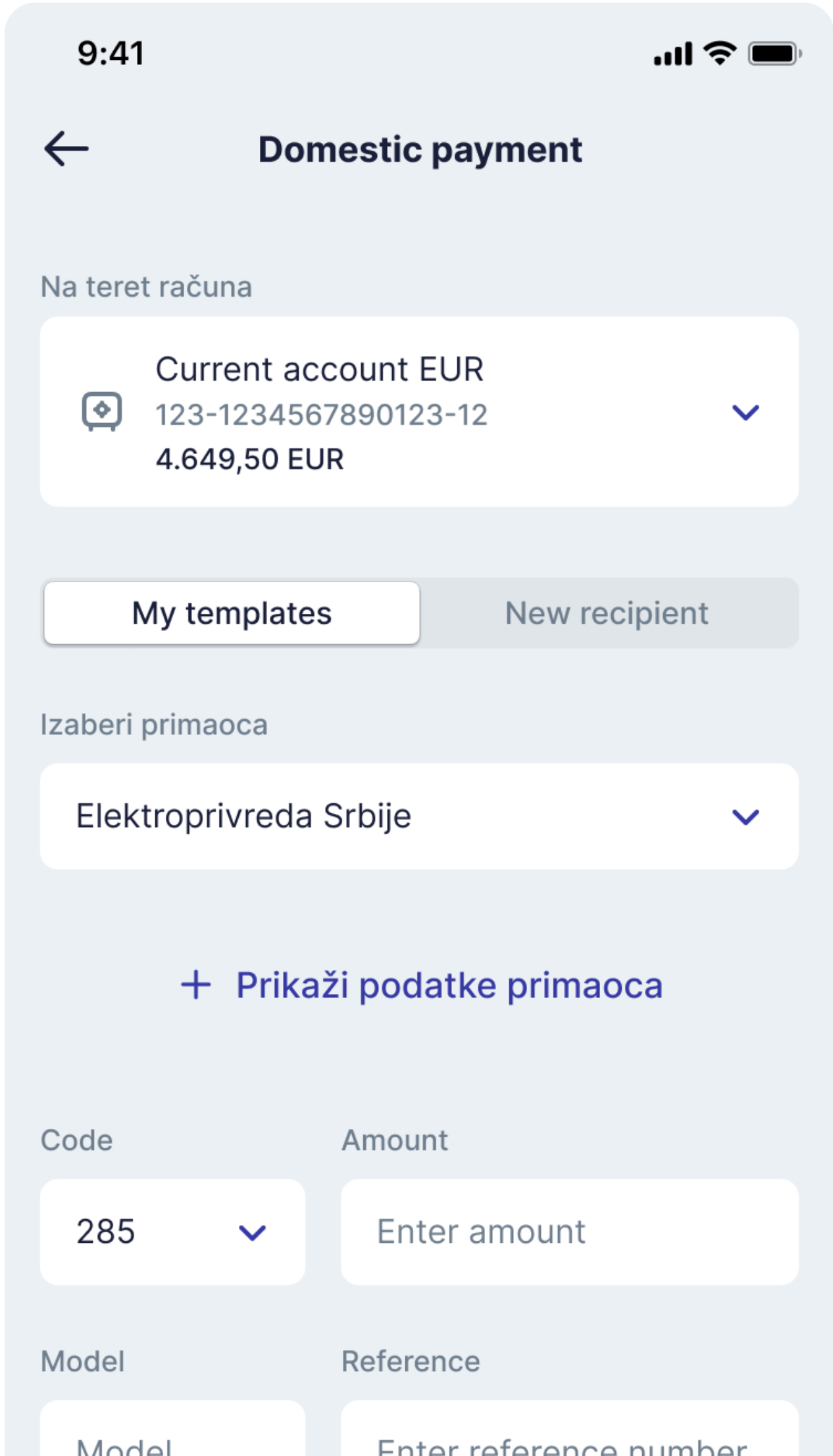
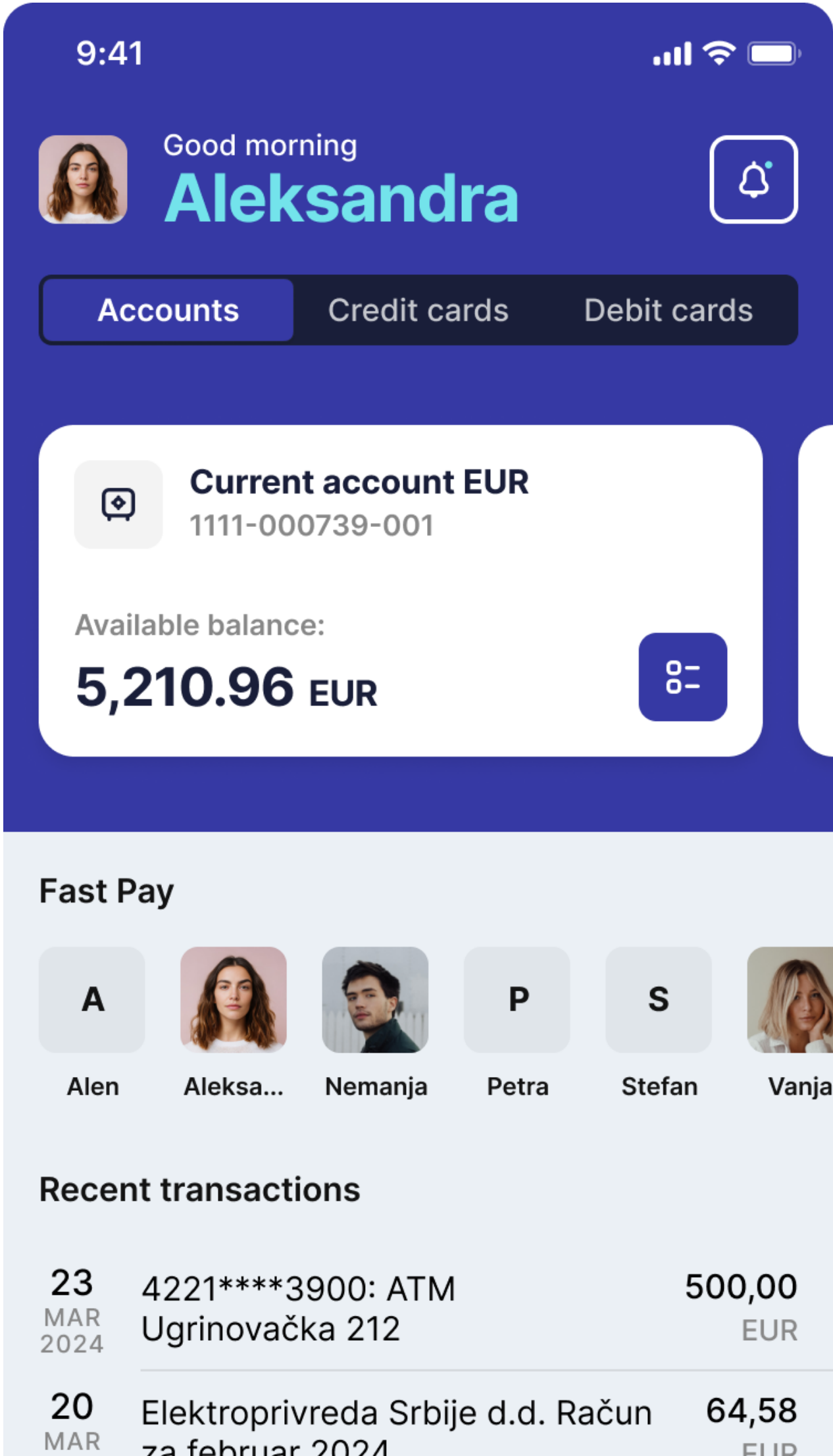
WHAT IS A GREAT UX?
or this...

NEW PAYPAL



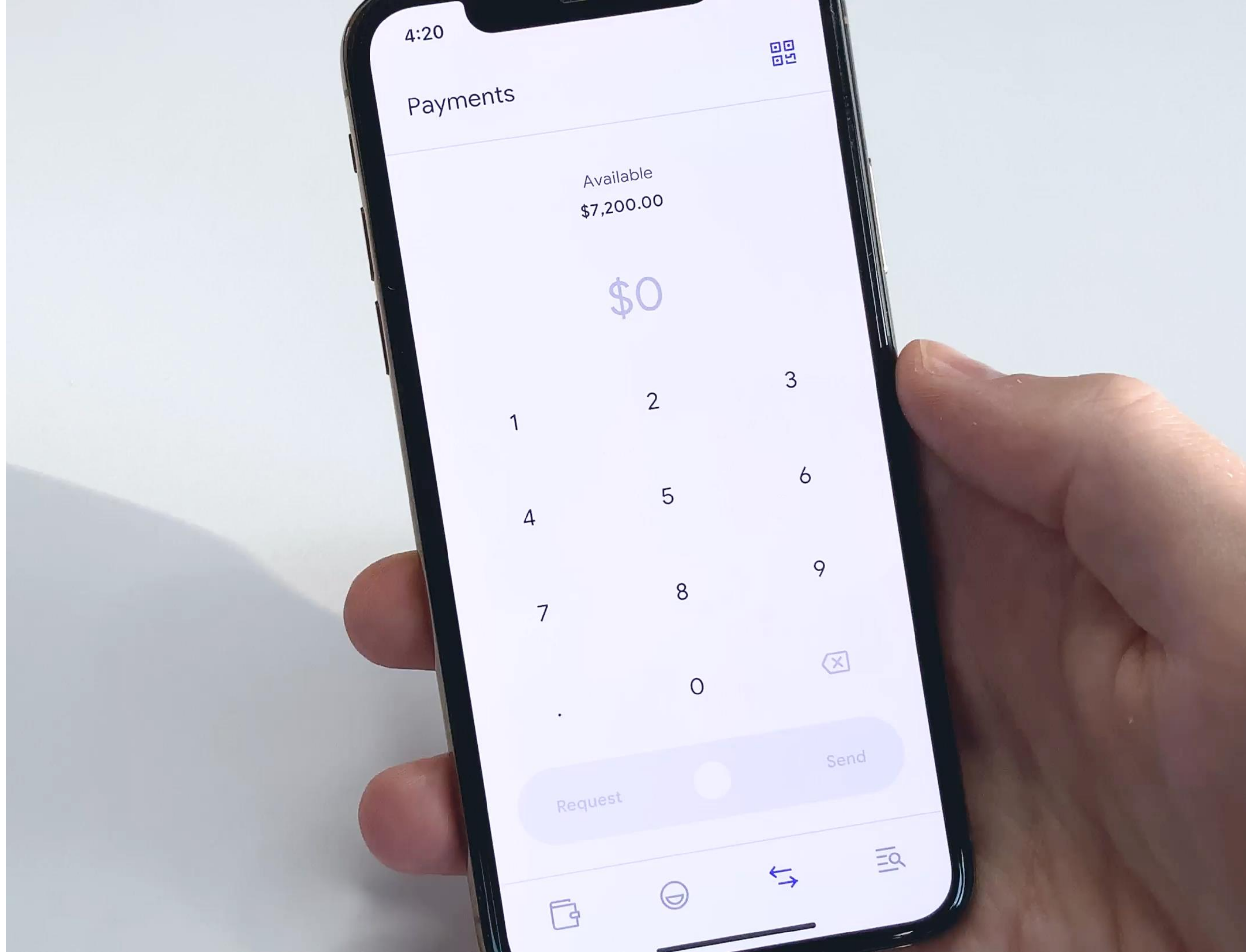
WHAT IS A GREAT UX?

Fintense



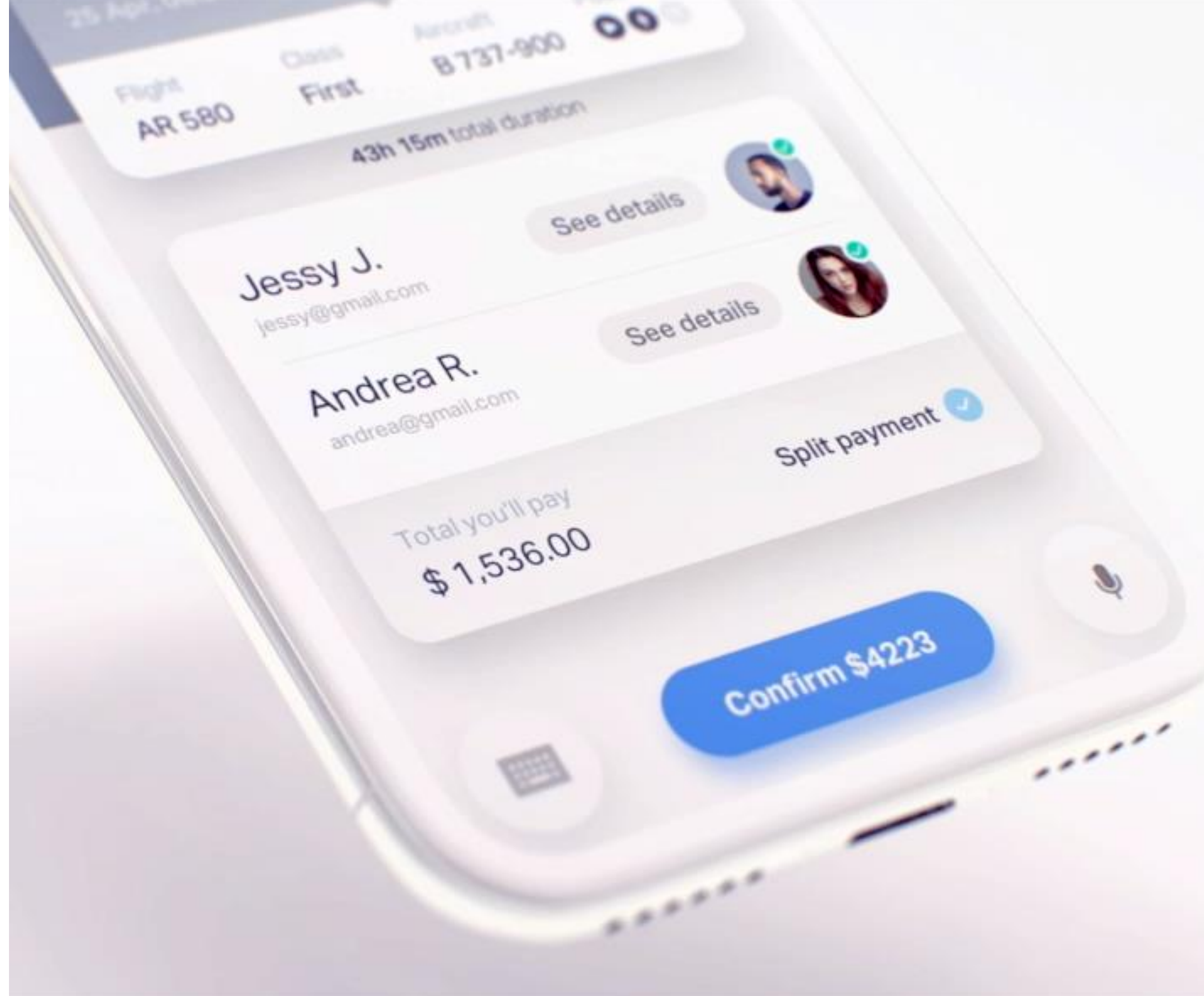
WHAT IS A GREAT UX?

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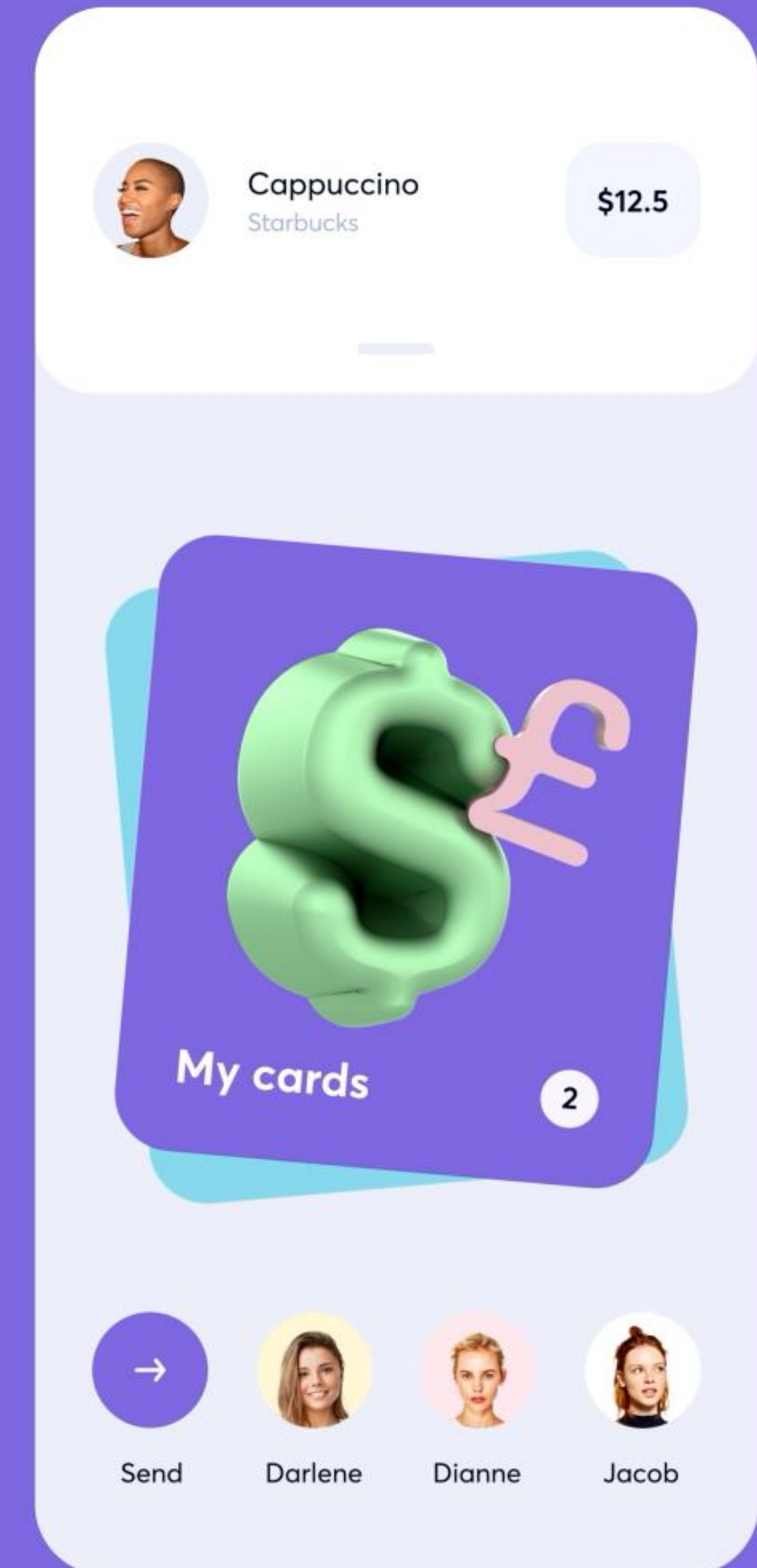
WHAT IS A GREAT UX?

or this...



WHAT IS A GREAT UX?

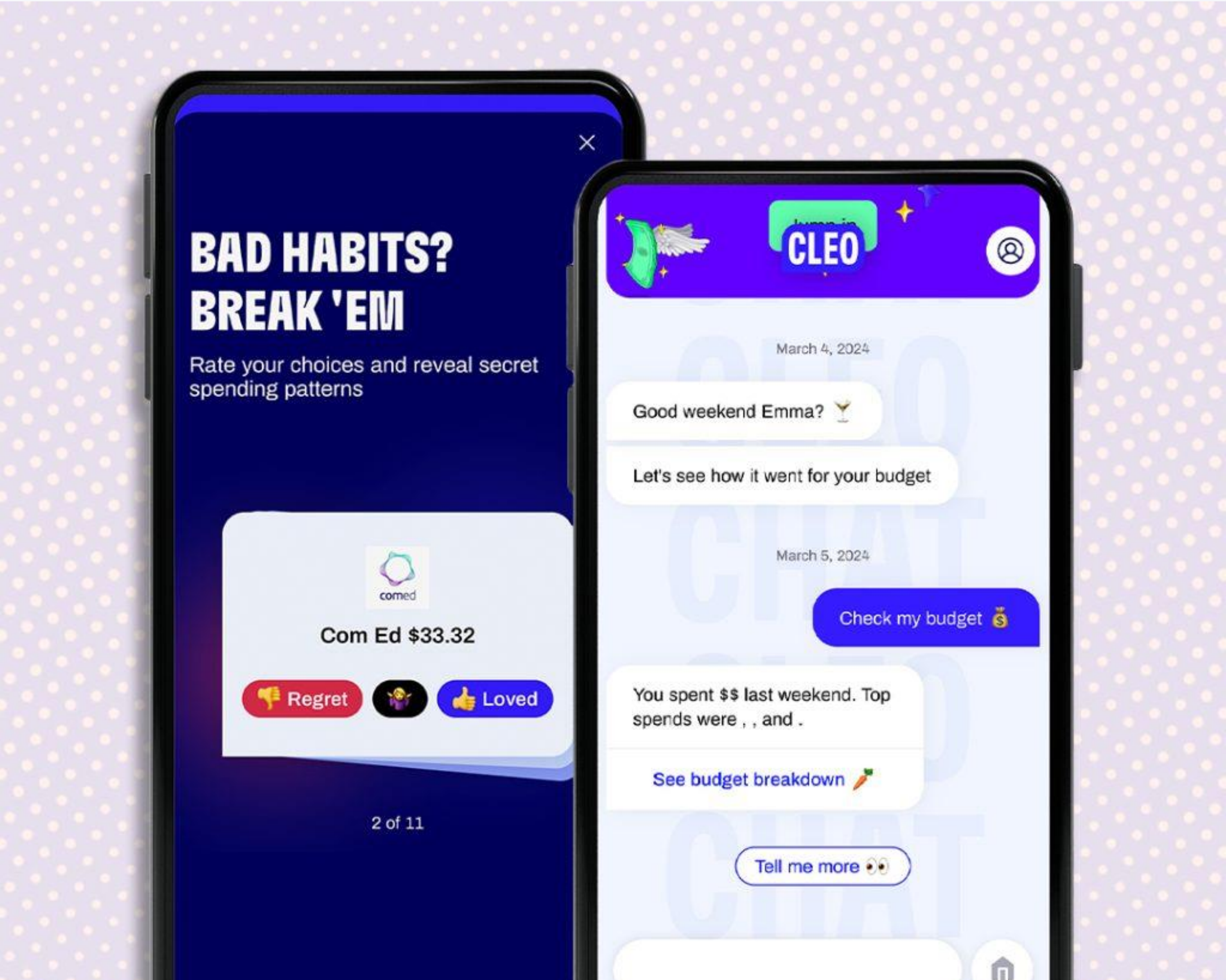
Or this one for a new generation?



WHAT IS A GREAT UX?

AI banking?

CLEO MOBILE APP



WHAT IS A GREAT UX?

Your banking in a car?

Sure, why not!



WHAT IS A GREAT UX?

Maybe this is the future of UX in fintech?





CHAPTER 3

At the end...

Fintense 2.0



- **Hyper-Personalisation using AI and Data Analytics**
- **User-Centric and Inclusive Design**
- **Seamless and minimalistic**
- **Intuitive Navigation**



Thank you!

Contact us: mater.agency
or hello@mater.agency