



UX UI DESIGN

CASE STUDY

ONLINE CREDIT APPLICATION (FINANCIAL SERVICES) FOR AN AUTOMOTIVE GIANT

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Note: Images used in the document are for illustration purpose only



**We are moving into
an era of Digital**

~~Disruption~~

Transformation.



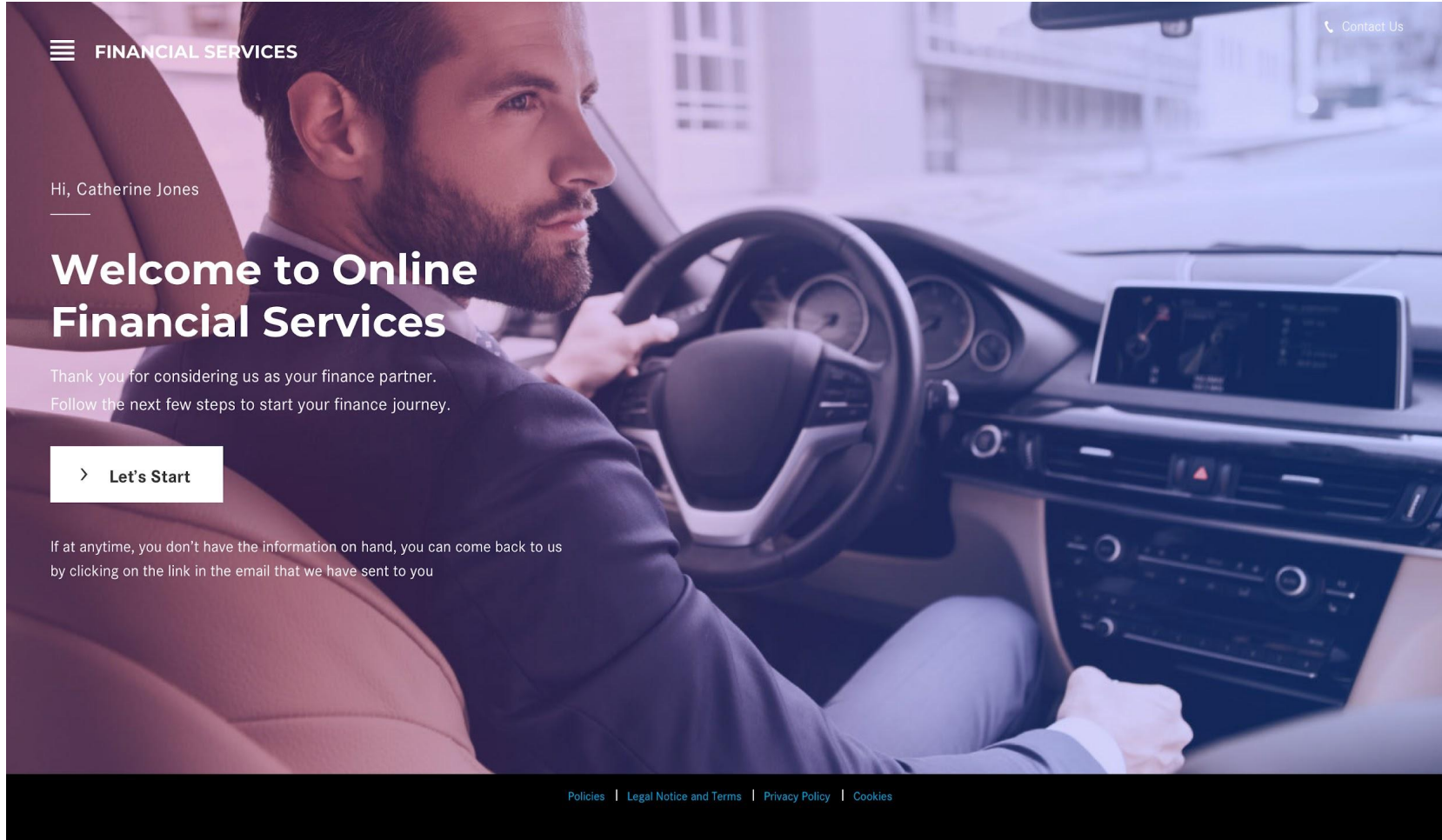
**Automotive Industry
too, should adapt this
Transformation to
~~Survive~~ generate more
revenue & be a Race
Front Runner.**



Welcome to the Case Study - Automotive Financial Services

Retail of the Future.

Welcome Page



Primary intention of this design was to keep the journey as close to the actual dealership journey.

At this stage, the Salesperson introduces the Customer to a Finance person to begin the Credit Application journey.

Vehicle & Finance Page

FINANCIAL SERVICES

Contact Us

Logout

Communications

Finance Products

Insurance

1 Vehicle & Finance

2 Application

3 Review & Submit

4 Credit Decision

Vehicle & Finance

Confirm & Proceed

Adjust the finance parameters to best suit your finance requirements*

My Vehicle



2020 Concept Vehicle Model

Your Vehicle Offer (incl. VAT) **

\$ 145,468.00

Delivery Dealer
135 Kingsway, South Melbourne,
Victoria, 3205

My Finance Structure

Customer Type

Self Employed

Finance Product

Star Product

Customer Down Payment

\$ 50,000

Annual Mileage (KMS)

10,000

Duration of Agreement (M)

60

Weekly Instalment Amount

\$ 422.33

Monthly Instalment Amount

Total Financed Amount

Finance Product

Consumer Loan

Term

60 Months

Deposit

Balloon

\$ 0.00 (0.00 %)

Interest Rate

Comparison Rate

9.44 %

[a] Company Disclaimer

* Subject to approval

** Excludes any additional vehicle or service options.

Policies | Legal Notice and Terms | Privacy Policy | Cookies

Customer lands on Vehicle & Finance page, to begin the journey of Credit Application.

This page was basically designed to display Vehicle Information and Finance Calculator in one view for the Customer to have a holistic mindset. The layout is designed so that, there is absolute minimum cognitive load and few error possibilities by providing a prominent Primary Call-To-Action button and a journey bar to help the Customer navigate back to any point in the finance journey.

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Application Page

×

My Vehicle



2020 Concept Vehicle Model

Your Vehicle Offer (incl. VAT) **

\$ 145,468.00

Delivery Dealer

135 Kingsway, South Melbourne,

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Vehicle & Finance

2 Application

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4 Credit Decision

Contact Us

Logout

Communications

Finance Products

Insurance

> Confirm & Proceed

Finance requirements*

Do you wish to purchase with Guaranteed Future Value / Guaranteed Buy Back? -----

Yes

No

Do you require security for your loan? -----

Yes

No

Are there any fees (e.g. documentation fee and/or dealer origination fee)? -----

Yes

No

If you have an existing finance facility, have you considered whether there will be any exit/termination -----

Yes

No

Do you wish to purchase products with this facility? -----

Yes

No

** Excludes any additional vehicle or service options.

Policies

Legal Notice and Terms

Privacy Policy

Cookies

Customer is navigated to the Declarations page after finalizing the finance structure.

This page consists of all the Declarations, a Customer needs to provide before moving to the Application step. The side panel can be accessed to view Vehicle & Finance details throughout the journey.

Application Page

FINANCIAL SERVICES

Contact UsLogout

CommunicationsFinance ProductsInsurance

✓ Vehicle & Finance

2 Application

3 Review & Submit

4 Credit Decision

Application

Confirm & Proceed

✓ Personal Information

✓ Income & Expense

3 Employment Details

4 Upload Documents

Employment Details

Current Employer *

Australian Business Number (ABN)

51 824 753 55

Job Description *

Software Developer

Industry *

Mining

Employment Status *

Contract

Sub Industry *

Deposit Taking Financiers

Occupation Group *

Office Staff Clerical

All mandatory fields are marked with *

Policies

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Customer is on the Application step of credit journey

Application page consists of various sections requiring a customer to provide information to ensure a successful credit assessment and decision. The Application page layout is designed as sub-steps, so that customer is not overwhelmed by the number of required fields. Also, making the User Interface very light.

Review Page

FINANCIAL SERVICES

Contact UsLogout

CommunicationsFinance ProductsInsurance

Vehicle & Finance

Application

Review & Submit

Credit Decision

Review & Submit

Submit Application

My Vehicle



2020 Concept Vehicle Model

Your Vehicle Offer (incl. VAT) **

\$ 145,468.00

Delivery Dealer
135 Kingsway, South Melbourne,
Victoria, 3205

My Contact Info

Customer Name

Catherine Jones

Drivers licence Number

Mobile Number

Email Address

emailaddress@website.com

My Finance Structure

Weekly Instalment Amount

\$ 422.33

Monthly Instalment Amount

Total Financed Amount

Finance Product

Consumer Loan

Term

60 Months

Deposit

Balloon

\$ 0.00 (0.00 %)

Interest Rate

Comparison Rate

9.44 %

My Consents

* I declare that all the information provided in this application is true, correct and complete. The applicant(s) authorise(s) and direct(s) that any credit provided to the Applicant(s) in accordance with this Application be applied in payment for the vehicle described above.

Yes

No

* I consent to my identity being verified electronically?

Yes

No

* I consent to Electronic Contract/Guarantee Communications?

Yes

No

Comprehensive Insurance

* Would you like us to contact you with an Insurance Quote? If yes, please check this box. You will receive an email after completion of this Application, to complete an online quote

Yes

No

My Declarations

[a] Disclaimer

** Excludes any additional vehicle or service options.

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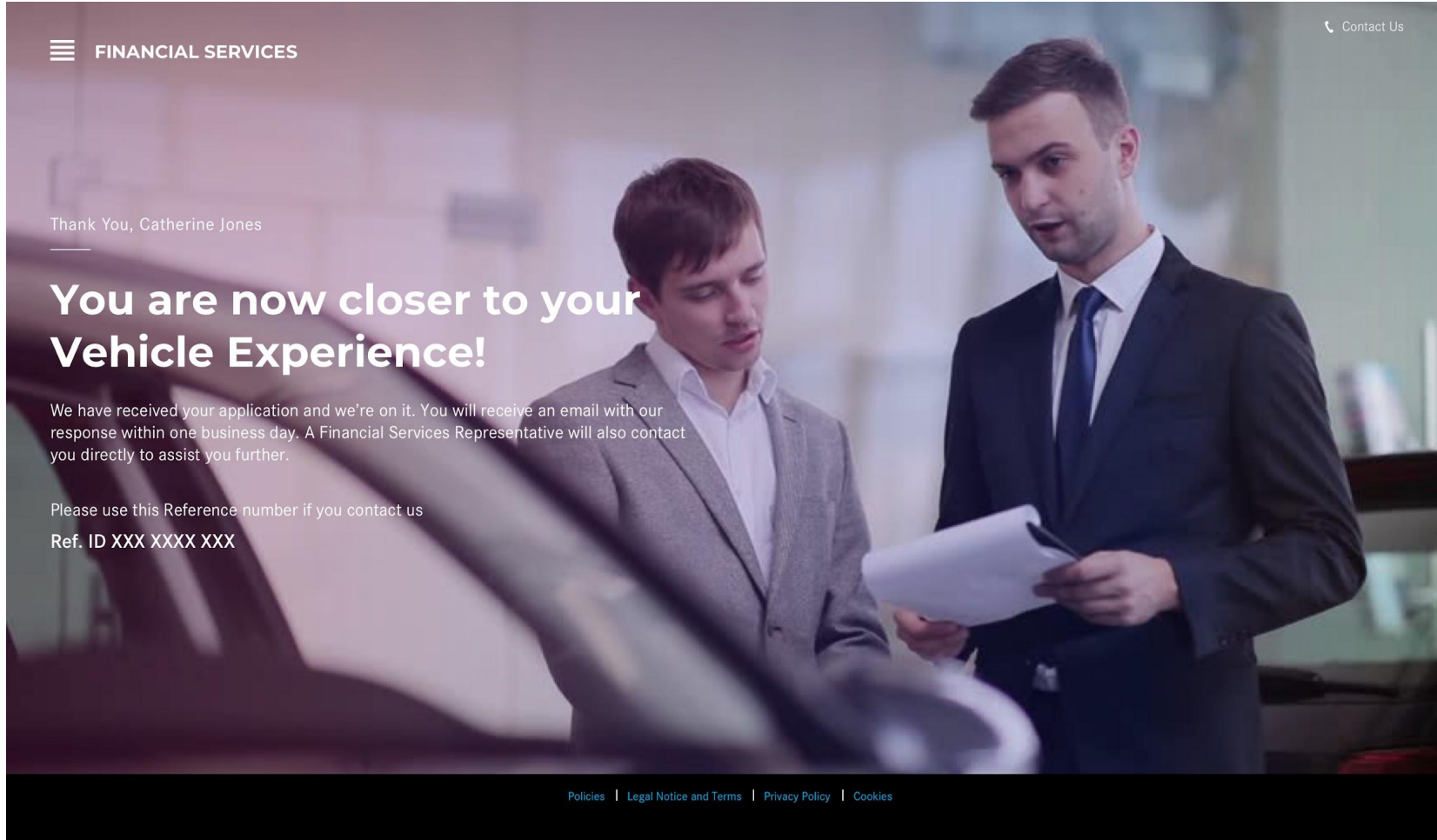
Customer is on the Review page

Review & Submit page basically consists of vehicle details, finance structure, consents and legal requirements to be signed before submitting the application for credit assessment. This page also serves as a placeholder to promote Insurance & other finance products specific to the region.

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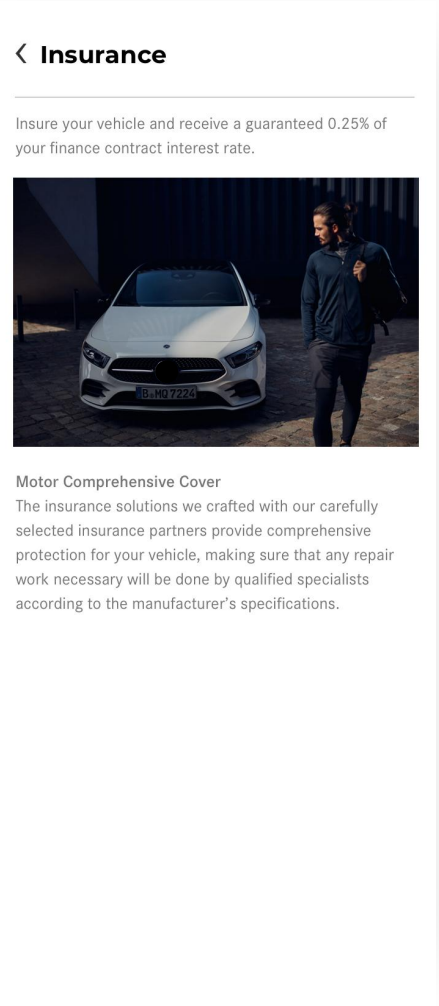
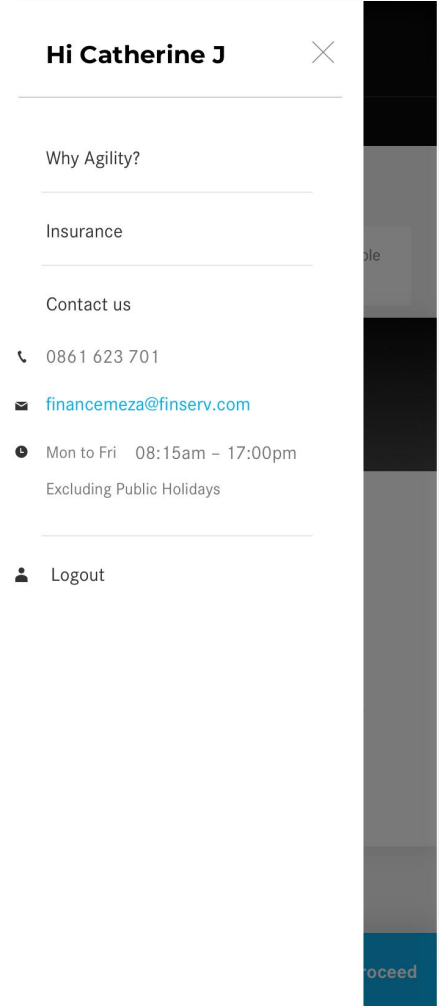
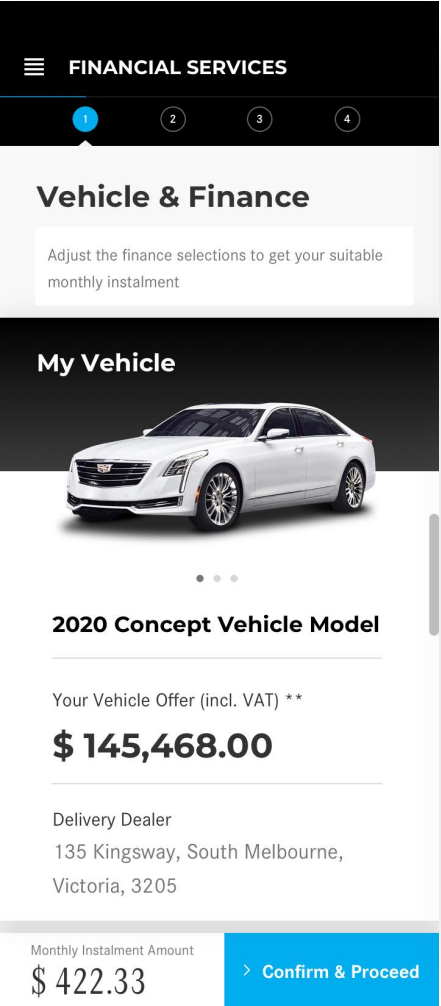
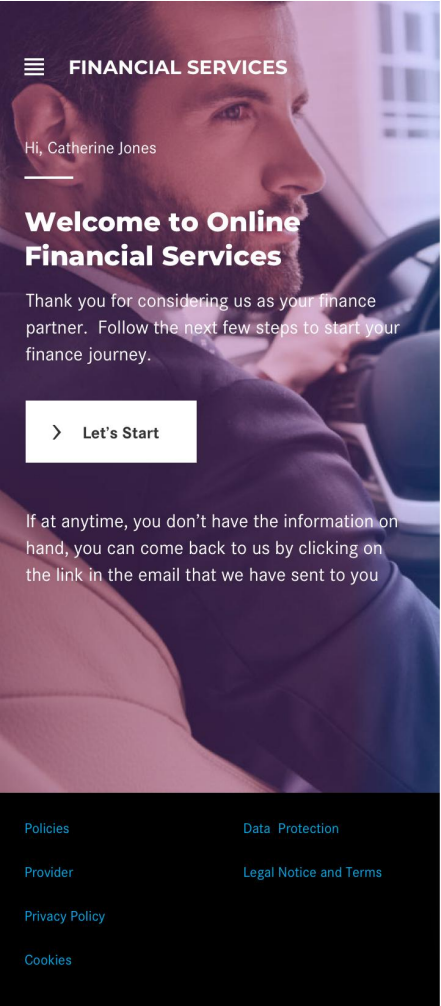
Thank You Page



End of the Customer Journey with a Thank You note.

At this stage, the customer will be provided with a reference ID. that can be used to track the decision of credit assessment. A thank you note also manages customers expectations, by informing the next steps in the process.

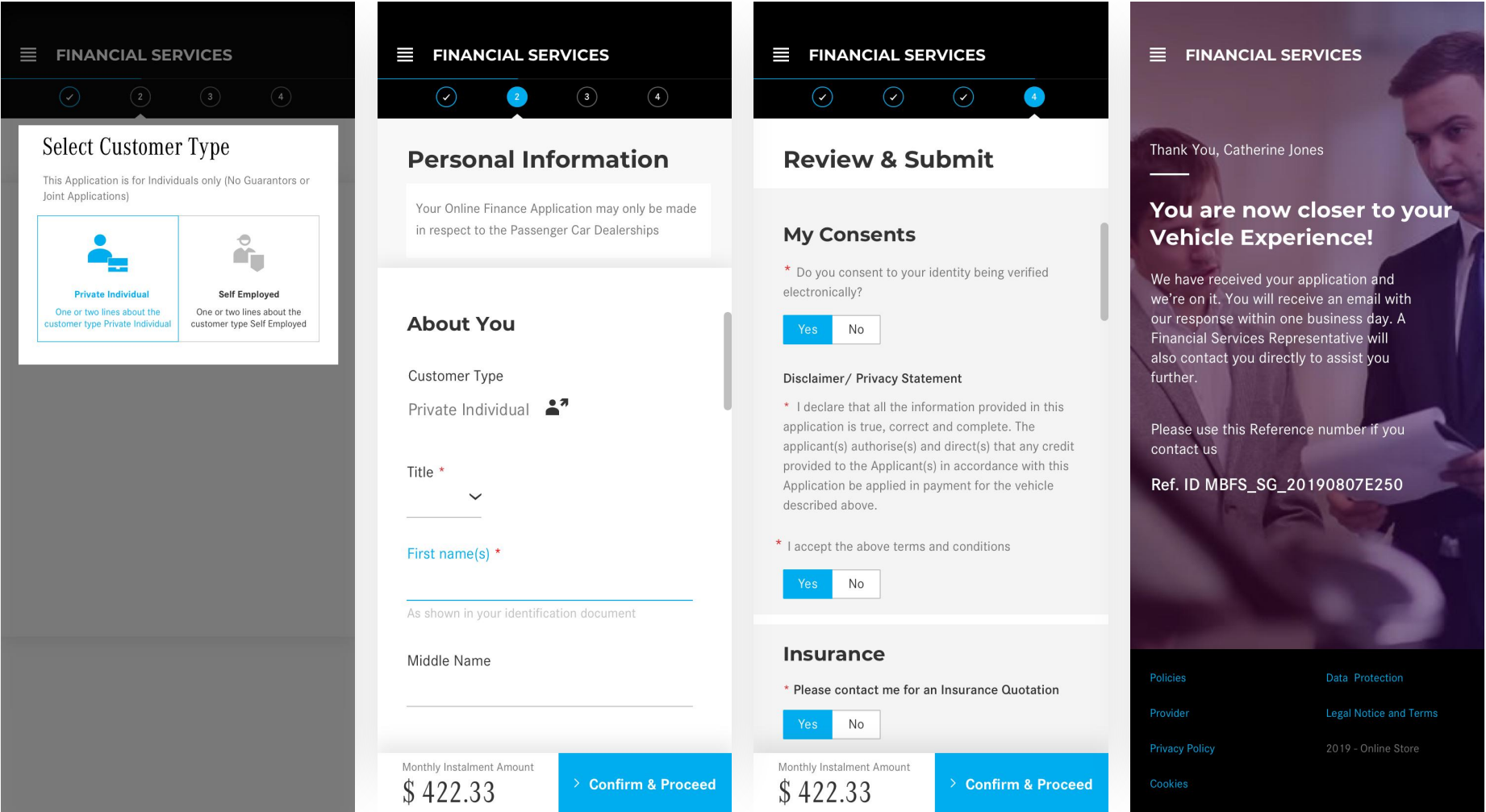
Mobile Screens



The entire web journey is designed for Mobile Responsiveness

In the era of advanced technologies and efficient environments, it is extremely important to have Mobile presence with native apps or web responsive designs. This financial service journey was successfully designed and developed for iOS and Android platforms.

Mobile Screens



Live in 2 Markets & Counting..

This design for Financial Services is live in 2 markets, but it can be adapted for any market after having an alignment in terms of Integration dependencies, market specific input parameters and system validations/ responses.



**This Customer Journey designed for
Automotive Financial Services, is a highly
scalable solution for Online Retail of the
Future **Present.****

#thefutureishere.

THANK YOU