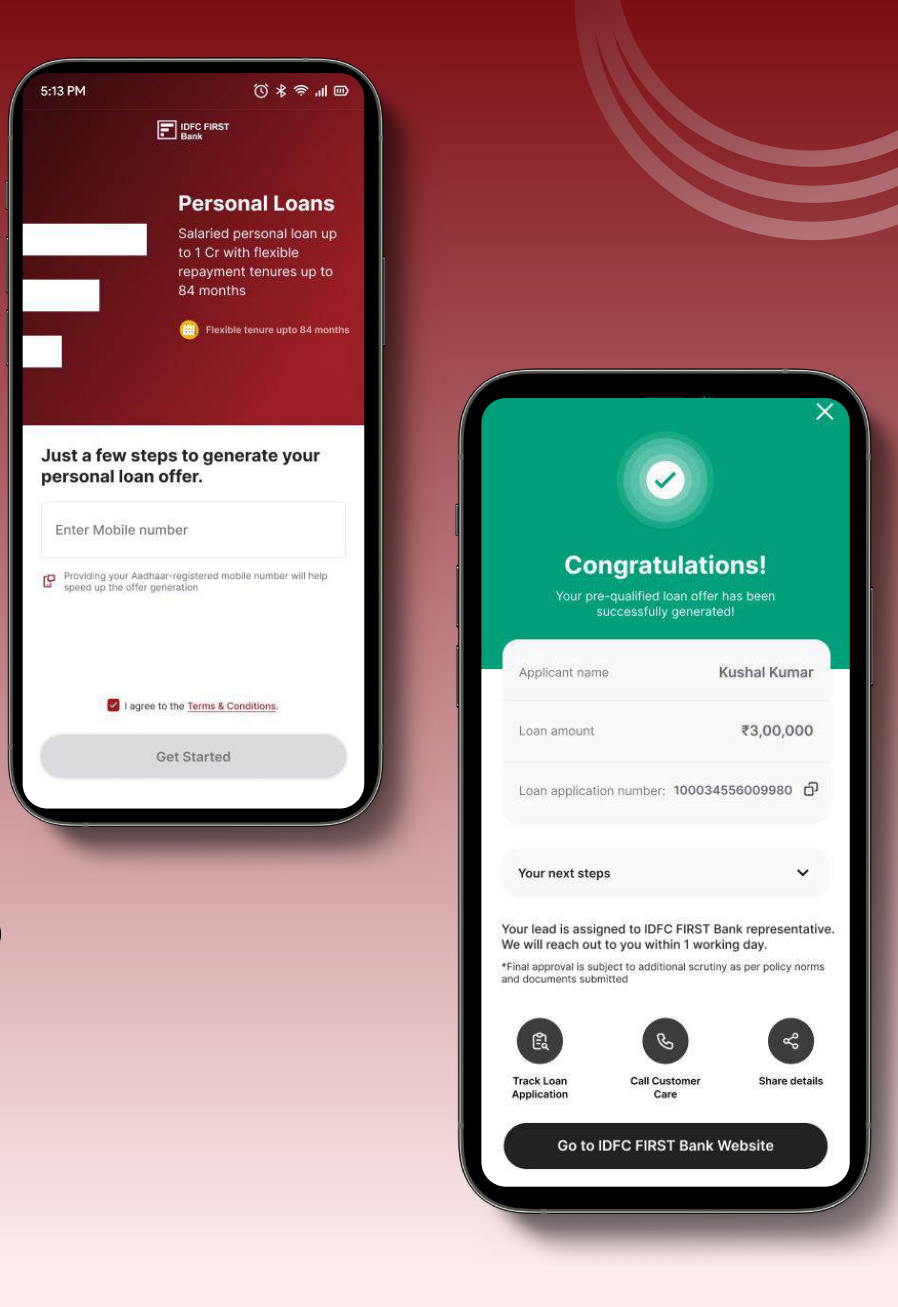
UX/UI
Case Study

Personal Loan
NTB KYC Mobile Journey

Designed by
Venkata Subba Reddy D


5:13 PM
IDFC FIRST Bank
Personal Loans
Salaried personal loan up to 1 Cr with flexible repayment tenures up to 84 months
Flexible tenure upto 84 months
Just a few steps to generate your personal loan offer.
Enter Mobile number
I agree to the Terms & Conditions.
Get Started
Congratulations!
Your pre-qualified loan offer has been successfully generated!
Applicant name
Kushal Kumar
Loan amount
₹3,00,000
Loan application number: 100034556009980
Your next steps
Track Loan Application
Call Customer Care
Share details
Go to IDFC FIRST Bank Website

Project Overview

The goal was to design a seamless, compliant, and fast KYC experience for New-To-Bank (NTB) users applying for personal loans via the mobile app. The KYC journey was a critical part of the onboarding flow, directly impacting drop-offs and conversion.

Project Duration
20 days

My Role
Solo UX/UI Designer

Tools

My Responsibilities
- User Persona
- User Journey Maps
- Competitive Analysis
- User Flows
- Wireframing
- Prototype

The Problem

The existing mobile KYC journey for New-To-Bank (NTB) personal loan applicants was lengthy, fragmented, and difficult to complete on smartphones — especially for users with low digital fluency.

The Goal

- Reduce KYC journey abandonment rate
- Build trust with users during sensitive identity verification steps
- Improve completion time and usability across mobile devices

Design Process

I followed a user-centered, iterative design process to ensure the KYC journey was simple, secure, and mobile-first.

- **Empathy** Reviewed KYC flow and analyzed drop-off data and support tickets to identify user pain points and process gaps.
- **Define** Identified friction points in the old experience, set UX goals to reduce drop-offs and boost trust, and mapped core journey stages from Entry to Loan Offer.
- **Ideate** Created low-fidelity wireframes with one-task-per-screen, thumb-friendly mobile UI, and progressive form disclosure; then built high-fidelity mockups aligned with the brand style guide.
- **Prototype** Conducted informal usability tests and refined the design by adding helper microcopy, quick-select input chips, and improved CTA feedback and input validation.
- **Test** Conducted informal usability tests with early builds and iterated by adding helper microcopy, quick-select chips for income/loan amount, and improved CTA feedback and validation.

Primary User Research

While formal user interviews were led by a researcher, I collaborated closely with the product team and reviewed:

- Call center logs & complaints from loan applicants
- Drop-off analytics from previous app version
- Comparative reviews of leading banks' KYC UX (e.g., HDFC, Axis, Fi)

Key Opportunities

- Add transparency and helper text at each stage
- Use one-task-per-screen layout to guide users step-by-step
- Provide immediate visual confirmation of successful actions (e.g., PAN verified)

Pain Points

① **Pain point 1**
Confusion over why PAN or Aadhaar was needed

③ **Pain point 3**
Anxiety around selfie/video KYC steps

② **Pain point 2**
Inconsistent feedback or unclear errors during data entry

④ **Pain point 4**
Lack of real-time support or reassurance

User Personas

Ravi Sharma

Age: 29
FAMILY: Married, 2 Kids
LOCATION: Mumbai
EDUCATION: University of Bombay
OCCUPATION: Software Engineer

Bio

Ravi Sharma is a 29-year-old IT professional living in Bangalore. With a stable job and a good credit profile, Ravi often explores digital financial services to meet his evolving needs. Recently, he decided to apply for a personal loan via a mobile app to manage some upcoming personal expenses.

Goals & Needs

- Apply for a personal loan through a mobile app.
- Complete KYC verification swiftly and securely.
- Avoid branch visits or long paperwork processes.
- Ensure that the KYC process is smooth, secure, and doesn't delay the loan approval.

Pain Points

- Complex or time-consuming KYC steps cause frustration.
- Concerns about data security during KYC.
- May abandon the process if it's too slow, buggy, or asks for too much manual input.
- Previous poor experiences with long onboarding or document rejection.

Anita Verma

Age: 34
FAMILY: Married, 1 son
LOCATION: Pune, India
EDUCATION: B.E. in Civil Engineering
OCCUPATION: Senior Civil Engineer

Bio

Anita Verma is a mid-level civil engineer working with a private infrastructure firm. His job often takes him to construction sites, leaving little time for visiting physical bank branches. He uses digital services for convenience and prefers apps that work smoothly even with patchy network connectivity on-site.

Goals

- Apply for a personal loan to renovate his home.
- Complete the loan application process digitally, without visiting a branch.
- Ensure the KYC process is quick, secure, and easy to complete.

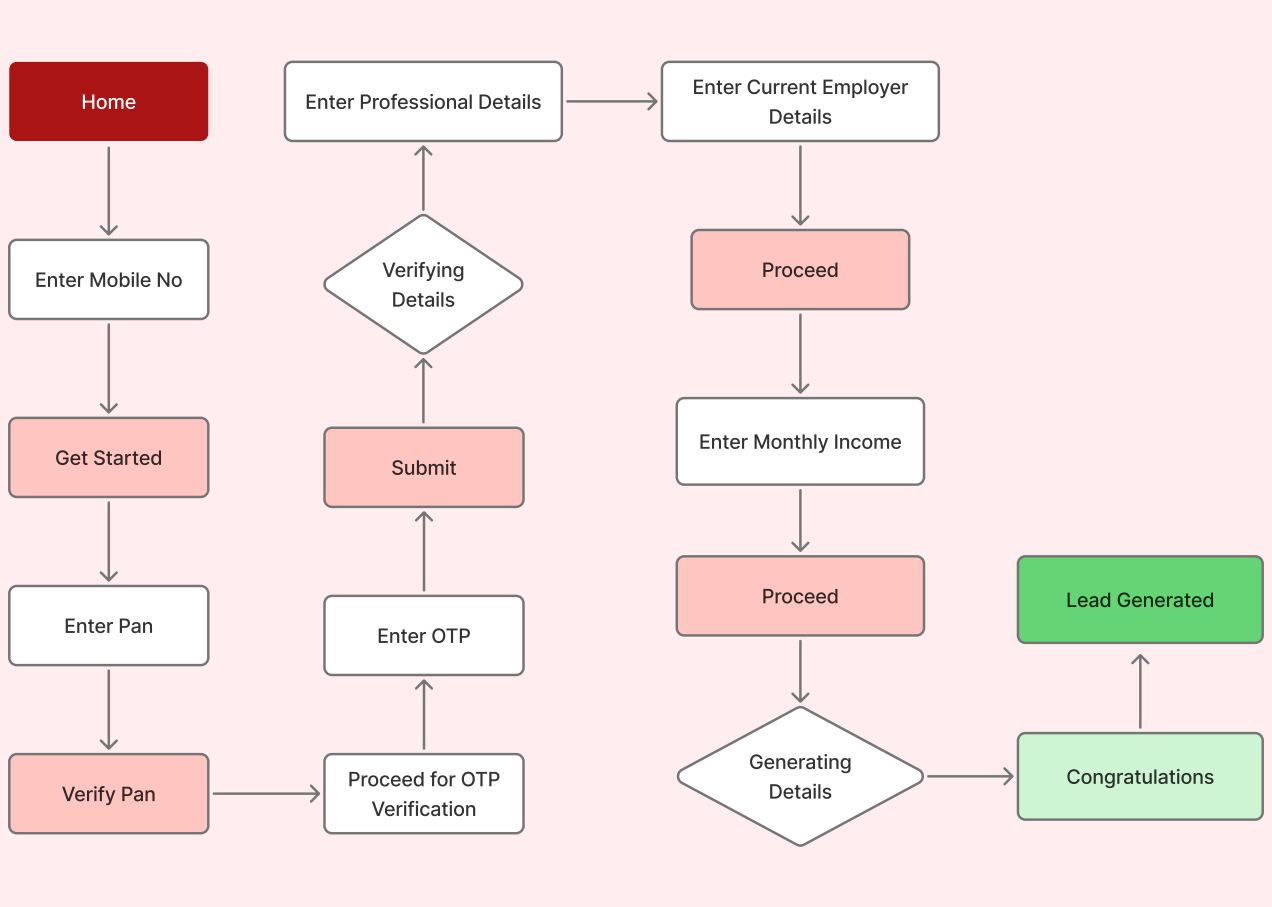
Pain Points

- Frustration with slow or error-prone KYC steps in apps.
- Lack of clarity or help during KYC steps leads to drop-offs.
- Concerned about data privacy and compliance.

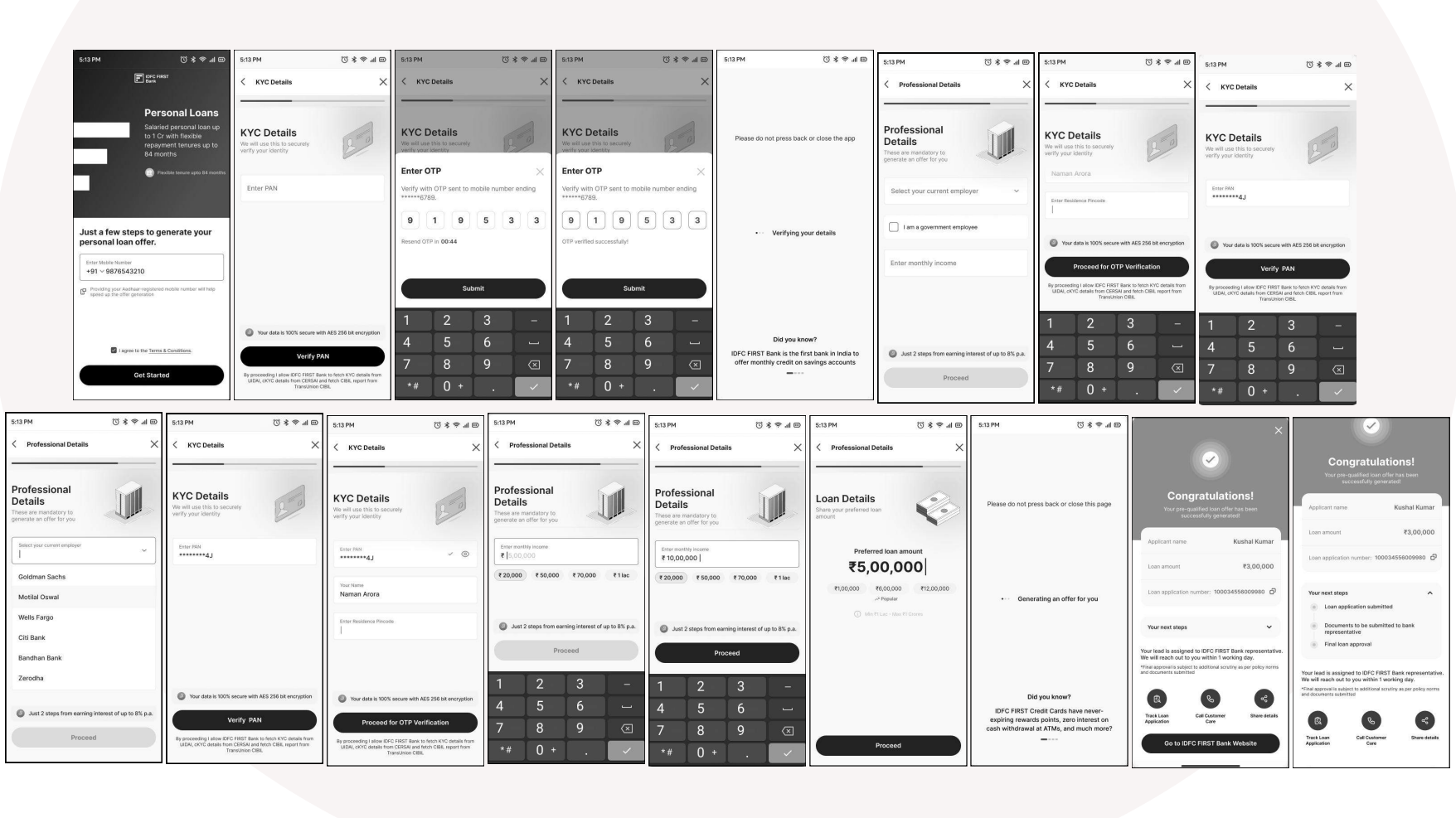
User Journey

Steps	Enter Mobile Number	PAN Entry & Verification	OTP Verification	Income Entry	Loan Amount Selection
User Goal	• Start loan process quickly	• Complete KYC securely	• Secure user session	• Share income for eligibility	• Choose suitable loan amount
Key UX Solution	• Simple input field + Aadhaar hint + bold CTA	• Minimal input + encryption badge + real-time validation	• Fast, inline OTP validation	• Quick-select chips + active CTA on valid input	• Visual hierarchy + "Popular" tag for nudging

User Flow


Home
Enter Mobile No
Get Started
Enter Pan
Verify Pan
Proceed for OTP Verification
Enter OTP
Submit
Verifying Details
Enter Professional Details
Enter Current Employer Details
Proceed
Enter Monthly Income
Proceed
Generating Details
Congratulations
Lead Generated

Medium Fidelity Wireframes



Hi Fidelity Designs

Style Guide

Primary Colors

9B1E26

0067A2

Secondary colors

01A07A

DBDBDE

F6E5E5

Typefaces

Ag

Inter
Light Regular
Medium Semi Bold
Bold Extra Bold

Headings: Aa

Headings: Aa

Headings: Aa

Thank you for scrolling!