

NEDBANK MOA

The goal of this feature was to improve the high drop-off rates on our flow. During our onboarding flow on the Nedbank Money App we noticed that there were a lot of drop-offs when clients needed to enter their salary and date of birth within the beginning stages of their onboarding. Clients felt that the information they needed to provide so early on in the process was too sensitive in a browsing capacity (applying for a Nedbank account).

Based on the current requirements we decided to find a solution only for the date of birth / age of the client. Provide a solution that will streamline and speed up the age selection process.

We have made numerous changes to this component over the last few releases.



Design Approach

The design solutions were based on high drop-off rates and the analytics that show the drop-off rates in detail.



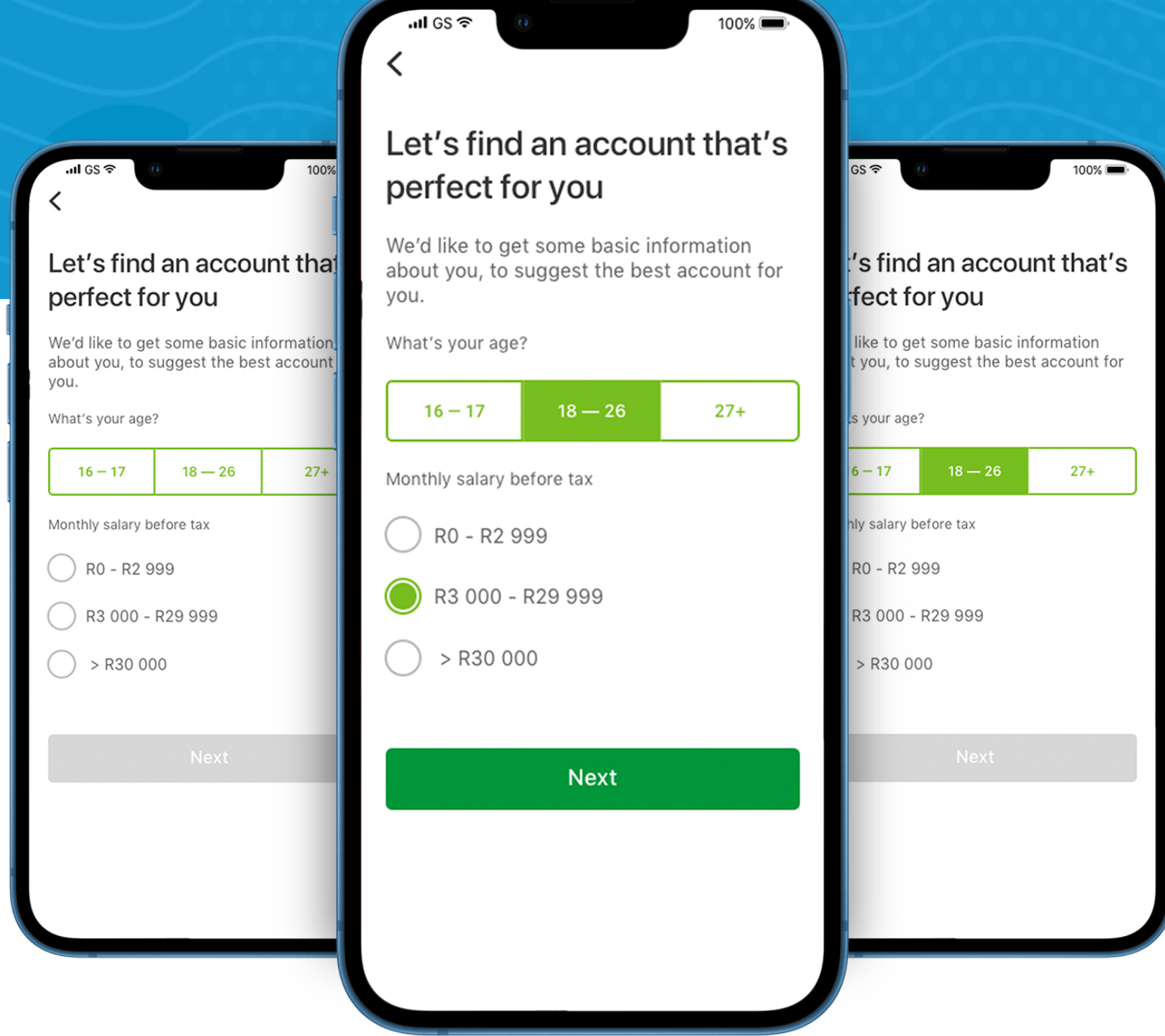
Feature Summary

Find a reusable solution to streamline the capture of the user's age - Current implementation is the native components of the operating systems.



Deliverables

iOS and Android solution to accurately and quickly capture the client's age during onboarding - Age is used to filter products that the client qualifies for.



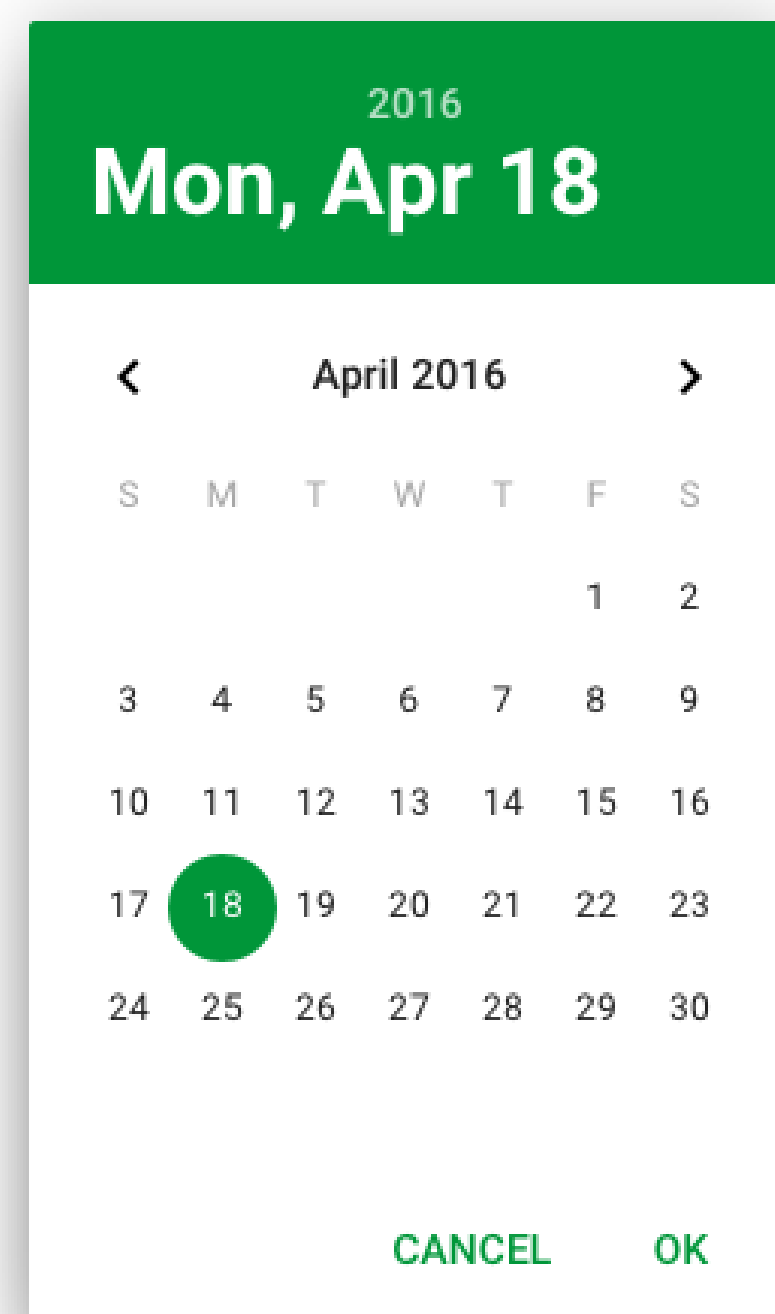
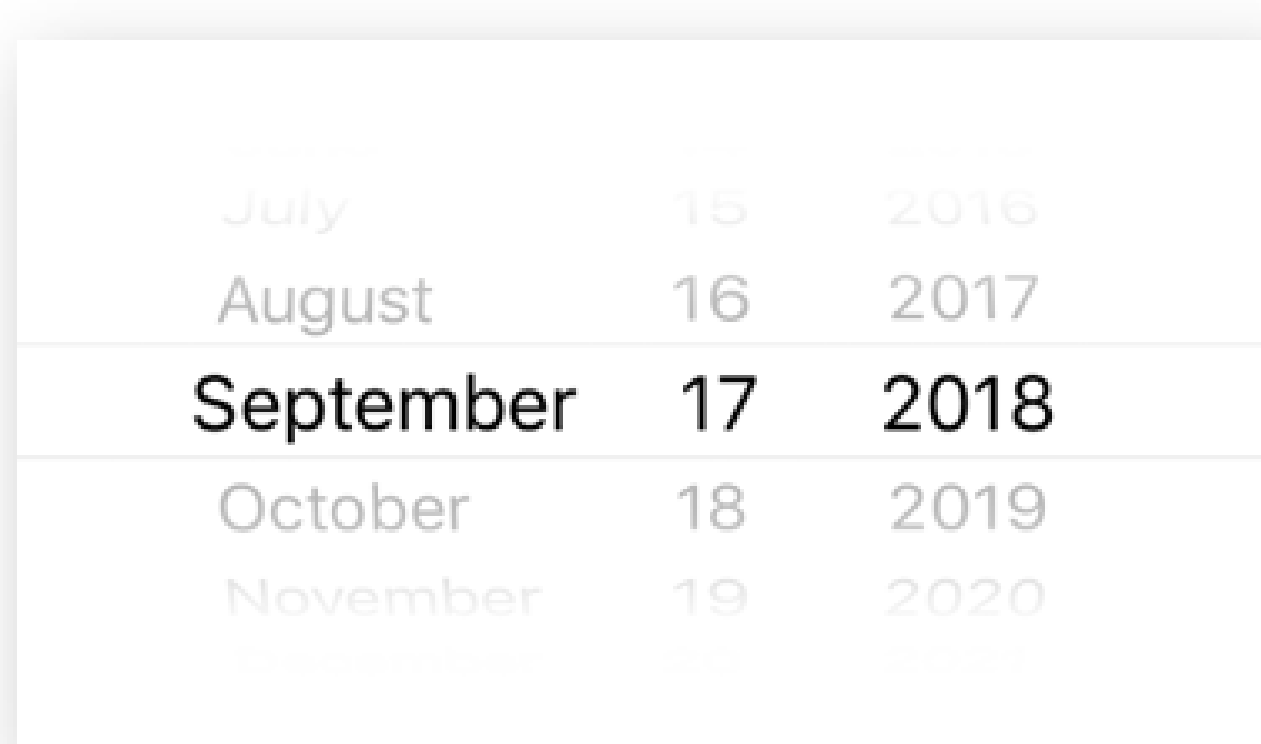
WHAT DID THE CLIENT NEED?

Find a reusable solution to streamline the capture of the user's age - Current implementation is the native components on iOS and Android. The current solution causes a high percentage of drop-offs. We need to revisit each component at a time to see how it will affect the drop-off rate.

PROBLEM BREAKDOWN

The initial design worked well until we needed to define more age and salary ranges based on the product requirements. Adding selectors and radio buttons was not the solution and would have cluttered the page.

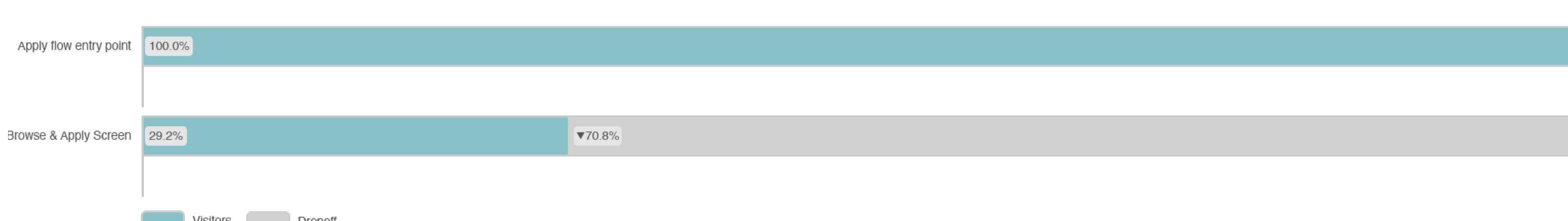
We tried introducing the native date pickers on both android and iOS to determine the age of the client. iOS and Android's native components are completely different in style and functionality. iOS we could imbed in the screen without needing a modal or popup. Android however, we could customise the style and incorporate the Nedbank colours. However, the Android component proved to be a bit of a problem.



This solution catered for the wider range of ages that we can capture by using the client's date of birth to calculate their exact age. Therefore, we can filter products more accurately.

This solution, with an average drop-off of 70.8% per month between January 2021 and June 2021 meant that we needed to revisit the feature to help improve the flow. We realised that in some cases, on the Android screens, clients would miss enter their year of birth due to the component complexity. Some clients could not find where to change their year of birth at all and capture it as the current year.

Drop-off chart



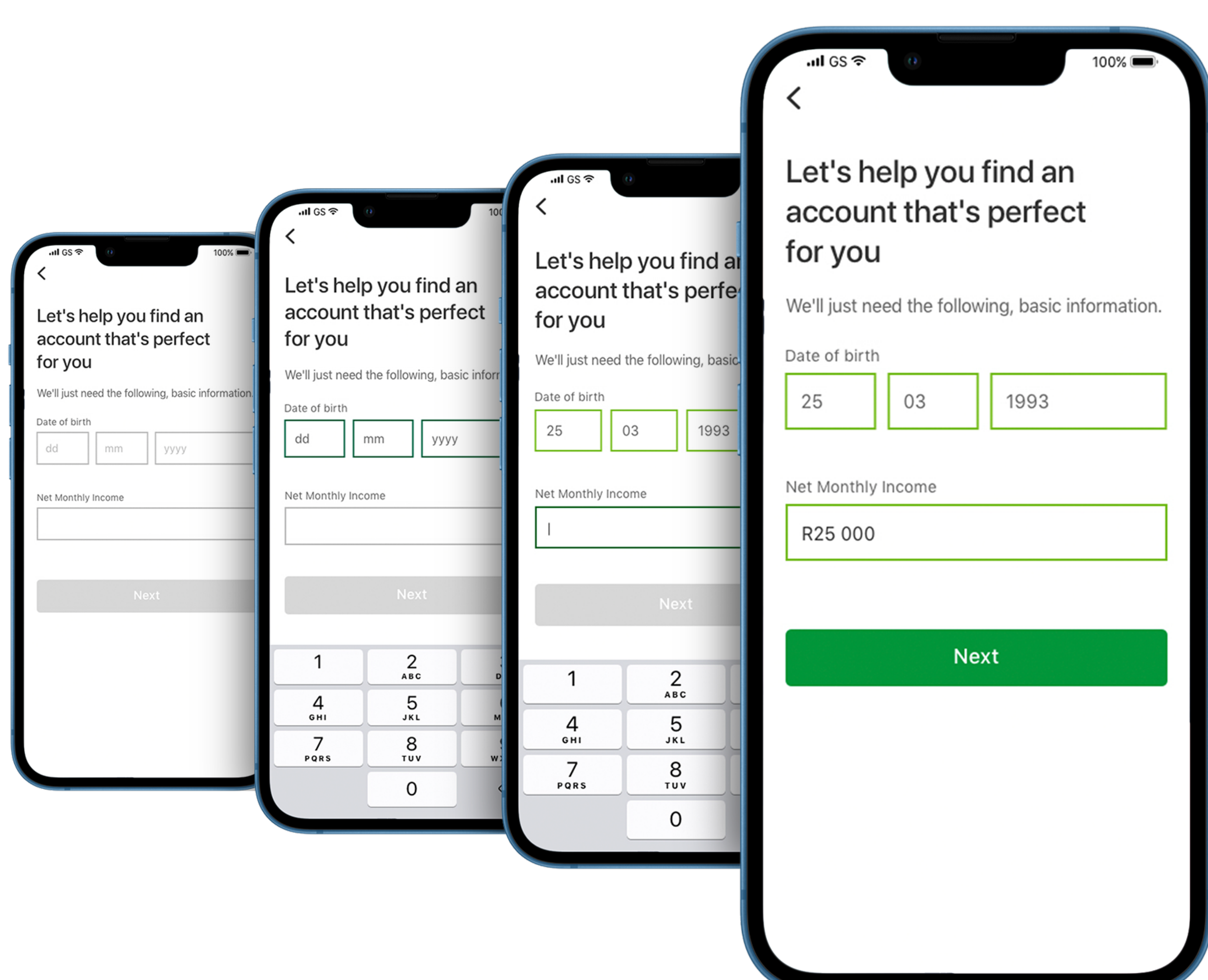
How did we get around the problem?

We played around with building our own custom date picker for both iOS and Android, but after some desktop research we found that many design solutions call for simpler design. We found a few examples where the user will capture a date with a custom input field rather than picking it from a date picker.

Date of birth

In our case we tested this during a round of usability testing in June 2021 and found 100% success rate with our participants. The solution called for a fully reusable component app-wide. So it can be used for date of birth, date of a scheduled transaction or even an employment date.

Drop-off chart



After the implementation of this component we saw a decrease from 70.8% drop-offs to only 36.2% drop-off. The 36.2% drop-off is in our expected range of drop-offs as this is only a browse feature within the onboarding process. We are allowing clients to view products they qualify for without committing to opening an account.

This solution helped us from a total of 0.9% successful account openings to a 12.5% success rate.