

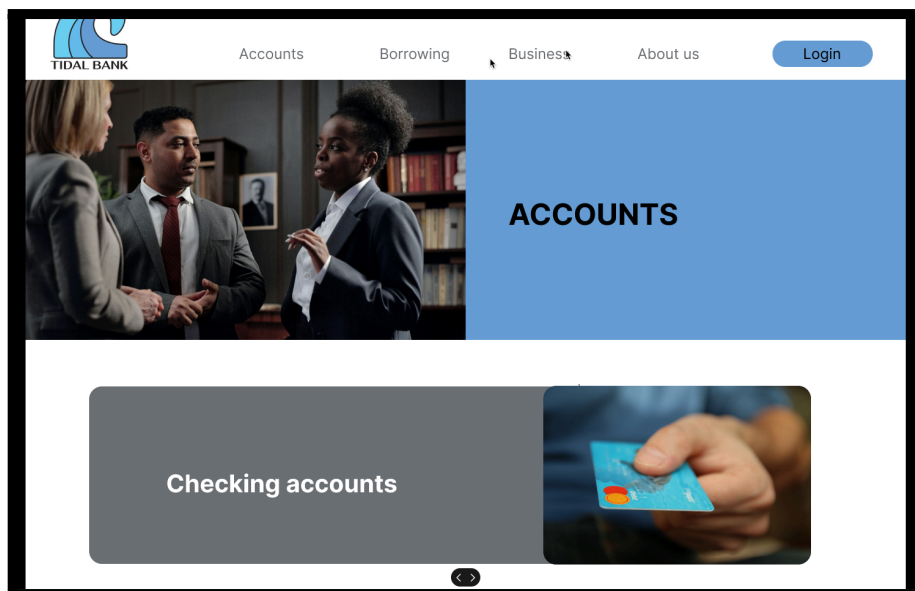
TIDAL BANK CONTENT-FIRST DESIGN CASE STUDY

[Tidal Bank](#) provides a variety of banking and savings accounts to customers. They want to create a new onboarding flow for their mobile app that explains the different savings products they offer. The bank wants to educate their customer base, which is primarily adults in their 20s who are just starting to think about their financial needs. Research the bank has conducted shows that these customers aren't always sure what products are best suited for them and want more education and guidance before making big financial choices.

The bank wants to give users a better understanding of the various types of financial products they offer and how a customer might choose one over the other. However, the team is unsure of how to organize this information, what order the information should be in, and how much information a user might need in order to make informed decisions.

They also want to use the process of customers setting up a login to help them choose the right product(s) for their specific financial goals and then start opening an account(s). The team isn't sure how to move from the product information to a sign-up flow. They are also not sure how much information they need from users to get started with the account opening process.

Tidal Bank's current website looks like this. The following chapters will show how the website evolves using a content-first approach.



Project kickoff

The design team at Tidal Bank reviews the double diamond content first design approach to UX design. This framework helps the team understand how to approach the design problem by thinking through the Design, Discover, Develop, and Deliver phases.

The team reviews the diamond together and thinks through all of the possible tasks and exercises they would potentially do during each phase. They will use the double diamond during the project kickoff to help them select the activities they will complete during the project.

The team will also regularly refer to the double diamond throughout the design process to make sure they are still on track and doing tasks that make sense within the double diamond framework.

To start the project, the team sets up a project kickoff meeting. Anne works with Roberta, the UX design lead, and John, the product manager, to host the kickoff with the full team. The kickoff meeting is key to a successful project, as it creates alignment among the project team and helps define what tasks will be carried out in order to create the best digital product.

This group includes the UX design team, the product and business teams, legal and compliance representatives, marketing team members, and anyone else who may have or need insight into the project. An agenda is sent out ahead of time so that expectations of the meeting are clear.

The first order of business is to discuss the current issues with the Tidal Bank website. We learn from the analytics team that the time users spend on the website isn't translating into new accounts. They tend to drop off in the process at key points that need to be addressed.

These include:

- During the account exploration process
- When deciding which type of account they want to open
- When it's time to enter bank information and fund the account
- Before the final "Open account" button

The product team notes that there are a lot of places where users bounce from the page. The completion rates are very low across the board for a variety of accounts.

The product team also notes that there is a relatively high volume of calls coming in from users who are confused by the website, as well as long lines at bank branches where users are coming in to complete simple tasks that could be accomplished online.

The product team would like to see a clear improvement in conversion rates for opening accounts, a decrease in call volumes for simple tasks, and fewer in-person branch visits for tasks that can be completed on the website. They are hopeful that the design team can review the website and come up with new designs to help address these issues.

Now that there's a better sense of the problems the team is tasked to solve, the team takes the time to discuss how they might approach them. Individuals start throwing out ideas for steps that they think the group should take and Anne documents them on a white board.

Some of the ideas the group explores include: content inventory, user research, competitive analysis, and priority guides, which provide an outline of information on a page that leads to good design.

A content inventory will be useful in that it will take the content designer through the entire website experience and information architecture. The group can also leverage the inventory when it comes time for the content audit.

The product team has emphasized the need for actual feedback from users to accompany the metrics that they already have from the website. The team suggests user interviews during the definition phase. The team needs to explore why these areas pose pain points, so they plan to conduct a variety of user research, including:

- Empathy mapping
- User interviews
- Testing prototypes

The team also decides they want to better understand what their competitors are doing and how their competitors are solving some of these same questions. So they decide to do a competitive analysis to see what is working and what opportunities they might have to create a better product than their competition.

After discussing a variety of possible activities they could use to create a better user experience, the team settles on a dozen they feel are the most important.

Based on time, budget, and people resources, the team decides to take on the following activities from the double diamond.

Discover

- Problem statement workshop
- Content inventory

Define

- Content audit
- Competitive analysis
- User research & empathy mapping

Design

- A priority guide
- Prototype starting with content
- Stakeholder presentation
- Testing with real users
- Iterate on designs

Develop

- Hand off to development
- Iterate to improve the product

Problem statement workshop

The Tidal Bank team needs to work out, as a team, what the problem statement is for Tidal Bank's onboarding project. Anne, our content designer, decides to hold a problem statement workshop for the onboarding project.

She invites:

- Herself, the content designer, workshop facilitator
- Roberta, UX design lead
- Amy, UX designer
- Santos, UX designer
- Millie, UX researcher
- Vamshi, product manager
- Kerry, sr. product manager
- Felicity, business partner
- Arez, marketing assistant

Anne, sends all of the invitees a clear agenda ahead of time, outlining the plan for the 2 hour workshop.

Agenda:

- Introduction
- Establish rules of engagement
- Icebreaker
- Small group project
- Large group readout
- Large group brainstorming
- Refine problem statement
- Wrap up

Anne starts the meeting with a short introduction of the reason for the workshop and a walkthrough of the agenda. She also outlines general rules for how the group should collaborate together.

Rules of engagement:

- Send an agenda with a list of meeting goals and attendees.
- Let people know that kind of feedback the team is looking for so that no one is distracted by other things they might see.
- Listen until people are done speaking, then repeat back the feedback to make sure everyone we heard correctly.
- Work to create consensus in the room, while working for what we know is best for the customer.
- Identify next steps for the team to take before the meeting ends.
- Send follow-up notes with next steps, next meeting time, and who the attendees will be.

Anne splits the group up into groups of three for the first exercise. She likes to start with smaller group exercises first because some people feel less intimidated and find it easier to share when in smaller groups.

Then Anne explains the first exercise. She asks each small group to work together to think about what a typical user of the Tidal Bank might look like and what their motivations for using Tidal Bank's website might be. She sets a timer and lets the groups work among themselves for at least 15 minutes.

Once the timer goes off, Anne brings the groups back together. She asks each group to share what they came up with during the small group exercise.

One group talks about a user who is a young adult who has never had a savings account before. The user they imagine is someone who is generally digitally savvy and would prefer to complete tasks online rather than in person when possible.

However, this user also does not know a lot about financial products and isn't sure what savings account would be right for them.

The small group emphasizes that this user would be quick to use the website if it is easy for them to complete their tasks, but they would also want a lot of explanatory information to make sure they are making the right choices for their situation.

After each group shares, Anne then leads the group through another exercise where they put sticky notes on the white board in two sections. One section is for characteristics of possible Tidal Bank users and the other section is for user needs.

The group spends another 10 minutes on this exercise. Once everyone has put sticky notes on the board. Anne leads the group through a discussion of what's on the board. She starts grouping items that are similar and noting crossover.

From this exercise, Anne starts to see certain patterns and suggests that their problem statement focus on providing information about financial products and making the sign-up process as simple as possible. The group discusses these ideas and works through a possible problem statement together:

As a new Tidal Bank customer, I want to understand what financial products are available to me so I can sign up for the product that meets my financial needs.

After the problem statement has been created, Anne takes it to a larger group of stakeholders to gather feedback and make sure it resonates with the team. Anne makes small changes to the problem statement based on the feedback and then shares out the new problem statement with the large group, emphasizing that this problem statement will be the basis of the project moving forward:

As a Tidal Bank customer, I want to understand what financial products are available so I can sign up for the product that meets my needs.

Create a plan

Now that the team has a clear idea of the steps they plan to take, they need to figure out a feasible timeline for completing the work and to assign tasks to the team members.

Felicity has timelines from the company leadership about when they want to launch the new pages. Roberta has a sense of how long design tasks needed for the work will probably take.

Felicity and Roberta talk through a rough draft of the plan and outline potential due dates for tasks. For example, Felicity expects gathering the full business requirements for the work to take about two weeks to complete and points out that this needs to happen before design work can commence.

Roberta expects the early discovery and research tasks, including collecting metrics, conducting a content inventory and audit, comparing competitor designs, and exploring user research will take at least six weeks to complete.

Using these basic benchmarks for tasks, the two build a rough outline of the project plan. Then they bring the plan to the larger team during the project kickoff to get feedback about how long the team expects tasks to take and if there are tasks that need to be added or removed from the plan.

The team also spends time assigning tasks from the plan to various members of the team so that everyone knows what they'll be working on and when. Once everyone is aligned on the approach the plan is ready for execution.

Task or Tool	Description or Deliverable	Lead and participants	Due Date
Problem statement workshop	Project problem statement	Anne	8/15
Gather business requirements	Discussion with business partners and outlined in project document	Vamshi, Felicity	9/1
Collect existing research, metrics, and other data	All documentation of metrics and user research gathered in one place for analysis	Roberta, Amy	9/15
Stakeholder interviews	Document with transcribed, edited interviews	Millie, Anne	9/30
Content inventory	Inventory spreadsheet	Anne, Santos	9/30
Content audit	Audit spreadsheet	Anne, Santos	10/15

Competitive analysis	Competitive analysis report	Millie, Anne, Amy	10/30
User research	Research analysis report	Millie, Anne	10/30
UX user journey flows	Journey map	Millie, Anne, Santos	11/7
Priority guide	Content priority outlines	Anne	11/21
Prototype	Figma design file	Roberta, Amy, Santos	12/1
Present to stakeholders	Design presentation	Anne, Roberta, Vamshi	12/5
Iterate on feedback	Figma design files	Santos, Amy, Anne	12/10
Work on final designs and content	Figma design files with final content	Santos, Amy, Anne	12/31

Content inventory

Anne and Santos start working on a content inventory for the current Tidal Bank website by reviewing the current pages and making a spreadsheet to collect their data. They use Screaming Frog and Google Analytics to get additional data about visits to the site and which pages users visit most often and stay on the longest.

They set up a spreadsheet to document all of the information they plan to gather, including:

- Page URL
- Page title
- Page description (what shows up underneath the title of the page in a web search)
- The first Heading 1 on the page
- The first Heading 2 on the page
- The number of views the page has had in the last 7 days
- The bounce rate of the page (the percentage of visitors to the page that immediately navigate away from the page)

For example, through the Tidal Bank Google Analytics account they can see that the Accounts page has a bounce rate of 53.30% while also being one of the most viewed pages on the site. This implies that although people are regularly navigating to the Accounts page, they don't seem to be finding the information they are looking for.

You can see additional examples from Anne and Santos's inventory below:

URL	Page Title	Page Description	H1	H2	7-Day Page Views	Bounce Rate
/accounts	Accounts	Tidal Bank offers convenient account services to make banking and life easier. Learn more.	Checking Accounts		15,257	53.30%
/checking	Checking	Tidal Bank offers our members free checking with rewards. It's easy to switch and start saving money today. Open your account today!	Checking	Mobile banking	7,634	33.40%
/saving	Saving	Tidal Bank offers a wide variety of products to help your business save more money. Open an account today!	Savings	Holiday club	7,469	36.40%
/certificate-of-deposit	Certificate of Deposit	<none>	Certificate of Deposit (CD)	What are CDs?	5,251	14.30%
/money-market	Money Market	<none>	Money Market	What account is right for you?	5,415	42.90%
/what-are-cds	What are Certificates of Deposit	Tidal Bank offers a wide variety of products to help your business save more money. Open an account today!	What are Certificates of Deposit?	What account is right for you?	746	89.30%
/CD-FAQs	CD FAQs	Learn how much you can save when you use Tidal Bank.	CD FAQs	What is a certificate of deposit	823	68.20%

		Explore our competitive mortgage rates, loan rates, savings rates, and certificates and IRA rates.				
/What-account-is-right	Accounts	Learn more about how you can better manage your finances and prepare for the future.	What account is right for you?	Open a checking account if...	1,983	20.70%
tidalbank.com/contact-us	Contact Us	Learn more about how much you can save with Tidal Bank! Find your local branch location and hours, and more.	Contact us	We'd love to hear from you!	11,378	25.40%
/rates	Rates	Learn how much you can save when you use Tidal Bank. Explore our competitive mortgage rates, loan rates, savings rates, and certificates and IRA rates.	Check out all of our rates	Account	8,932	48.20%

This content inventory helps Anne and Santos understand some basic statistics about the Tidal bank site. They can see which pages users spend the most time on and which pages users bounce off of quickly. They can also see which pages users find through searches and which pages might not be getting seen by users.

They also notice that users often land on the Certificates of Deposit page via search. This page has a large amount of traffic for the site and a very low bounce rate. However, two of the pages linked to from the Certificates of Deposit page—the What is a CD? and CD FAQs pages—have much lower traffic and high bounce rates. They make a note of this and plan to follow up on what’s working and not working on these pages during their content audit.

By reviewing the information in the inventory, Santos and Anne can start to see an outline of what’s working and what’s not for the Tidal Bank website. They’ll use this information to identify where to focus their efforts during the content audit.

Content audit

Once Anne and Santos have a solid content inventory, they start working on a content audit. To do this, they identify what heuristics they want to use to evaluate the strengths and weaknesses of the content on the site. They come up with a list of 12 categories they want to evaluate the content on:

- Accessible
- Inclusive
- Usable
- Readable
- Findable
- Relevant
- Accurate
- Trustworthy
- Timely
- Clear
- Necessary
- Has appropriate tone
- On brand
- Provides business value

They add these categories as columns to their content inventory so that they can keep all of the information in one place. Then they use a scale from 1-5 to evaluate each page, and enter the grades into the appropriate columns on the spreadsheet.

URL	Page Title	Accessible	Inclusive	Usable	Readable	Relevant	Accurate	Timely	Clear	Necessary	Appropriate tone	On brand	Business value
/accounts	Accounts	2	1	2	4	2	5	3	3	1	2	2	2
/checking	Checking	3	2	3	2	3	2	3	2	3	2	1	2
/saving	Saving	3	3	2	2	2	3	3	2	3	2	2	2
/certificate-of-deposit	Certificate of Deposit	1	2	2	3	4	4	3	3	3	2	2	3
/money-market	Money Market	2	2	3	3	2	3	3	2	2	2	2	4
/what-are-cds	What are Certificates of Deposit	2	2	1	2	2	3	2	3	1	2	2	2

/CD-FAQs	CD FAQs	1	2	2	3	3	3	2	3	2	2	2	3
/What-account-is-right	Accounts	2	2	3	2	3	4	3	4	3	3	3	3
/contact-us	Contact Us	2	2	2	3	4	3	4	3	5	2	2	5
/rates	Rates	1	2	3	3	4	5	3	3	5	3	2	4

After reviewing all of the content for the audit, Anne and Santos see a clearer picture about what’s happening on several of the pages. They notice that the Account page rates very low on Usability and Necessity; this may be why it has such a high bounce rate despite being a highly visited page.

When they look closer at the Certificates of Deposit pages, they notice that the main Certificates of Deposit page ranks highly for being Relevant and Accurate and generally higher on most of the categories than the average Tidal Bank page. They note that one of the reasons this page rates so highly is because the CD rates are listed right at the top of the page.

Certificate of Deposit (CD)

Schedule an appointment

Invest your money in a Certificate of Deposit with Tidal Bank.

- **13-month CD:** Get a 13-month CD with a 5.25% APY*
- **5-month CD:** Get a 5-month CD with a 5.25% APY*
- **19-month CD:** Get a 19-month CD with a 4.50% APY*

Ready to open your account? Give us a call, visit a branch or fill out [this online application](#).

They also notice that the CD FAQs page and the What is a CD? page rank very low in most categories. Anne and Santos consider that maybe these three pages could be combined to create a more useful experience for users.

After reviewing all of the content for the audit, Anne and Santos see several areas they can improve with good content design. Many of the pages on the site feel unnecessary and do not add business value. There is also a wide range of tones used across the site, which Anne wants to address. Plus many of the pages are not accessible or inclusive to all audiences.

Anne and Santos also see opportunities to reduce the number of pages and make sure all of the pages serve a clear purpose for users and provide a seamless experience for them to open an account.

User journey

Anne works with Millie, the UX researcher on the team, to conduct interviews with current and potential Tidal Bank users to better understand their needs when it comes to the Tidal Bank website.

Millie and Anne ask about the types of financial products the users have or are interested in. They ask about what types of information the users want when making decisions about financial products. And they ask about the users' previous experiences with banking and financial service websites.

Then they watch as the users use the Tidal Bank website to try to open a Certificate of Deposit and talk through their experience.

Millie and Anne come away with several key takeaways from the user interviews. Several of the users mention not knowing the difference between a CD and a Money Market account or not knowing which one would be best for them. The team notes this as an area where they could better inform their users.

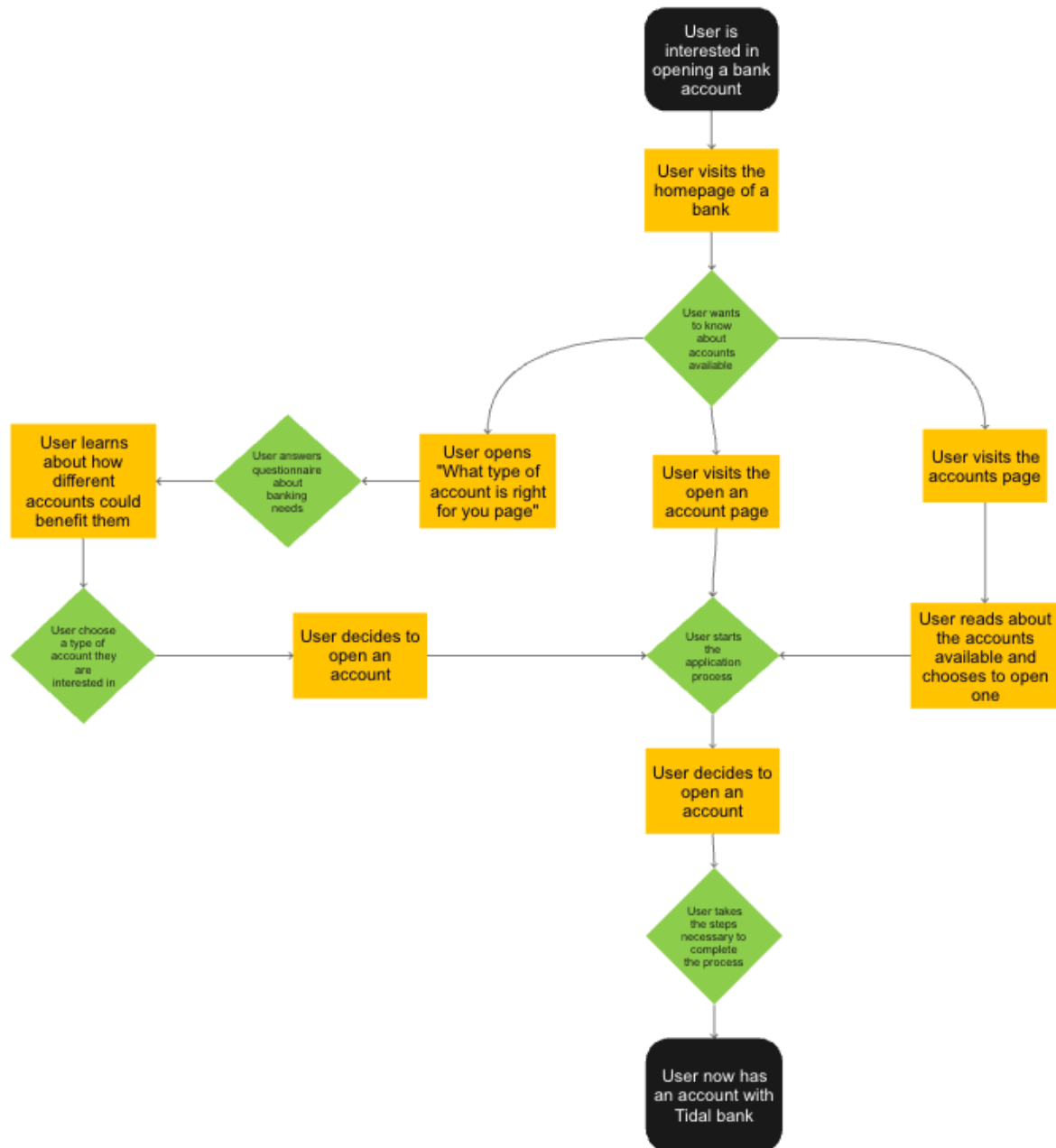
Another takeaway from the interviews is that users have some difficulty understanding how to open an account. During the walkthrough, several users said they felt unsure about where to go next and spent time clicking around the site trying to find the right next step. One user even gave up trying to open an account.

Millie and Anne recount the feedback and takeaways to the entire team. Then, Anne uses all of the feedback and qualitative research they've gathered so far to start reimagining the user experience for Tidal Bank.

To do this, she builds out a user journey for opening a new account at Tidal Bank. By building out all of the steps in the process from the user perspective, Anne can explore what content users might need at any given point in that journey.

Anne identifies several important pain points in the journey, including understanding what account is right for the user and what information is needed to open an account. Once she has a user journey laid out, she shows it to the team for feedback and to ensure she has captured the full journey.

Once the user journey is finalized, Anne can use it to help inform the pages and screens the team needs to build to make sure they are meeting user needs and answering questions users have through the process of opening an account.



Competitive analysis

Now that Anne has a clearer picture of the Tidal Bank website and what possible improvements they might make, she conducts a competitive analysis to understand how Tidal Bank stacks up to competitors. She selects several different types of

competitors, including direct competitors as well as indirect competitors – competitors that serve slightly different products or to a slightly different audience.

The competitors she chooses are:

West Credit Union: West Credit Union is a regional credit union that offers checking and savings accounts, as well as other financial products. It is a direct competitor of Tidal Bank, serving the same community and offering very similar products.

Seafarer's Bank: Seafarer's Bank is a local community bank that primarily offers checking and savings accounts. It is a smaller institution than Tidal Bank or West Credit Union, but it is a direct competitor as it serves the same community.

Web Bank: Web Bank is an online-only financial institution that offers checking and savings accounts. It is a national institution that has no brick and mortar presence in the community. However, it serves similar users as Tidal Bank and therefore is a direct competitor.

Big Corp Financial: Big Corp Financial is a large regional bank that provides a wide range of financial products including checking and savings accounts, but also loans, credit cards and investment accounts. It serves similar types of products as Tidal Bank, however it is not available in the community that Tidal bank primarily services, so it is an indirect competitor.

Anne chooses these four competitors in order to better understand the things Tidal Bank's direct competitors are doing and to get ideas from indirect competitors about how Tidal Bank could improve. By doing a competitive analysis, Anne is able to see how Tidal Bank compares to other banks offering similar products. She's able to see what other banks are doing to answer similar problems and see where gaps might be across the entire industry.

She builds a spreadsheet to capture a variety of criteria about each competitor, including:

- Institution name
- Institution URL
- Description
- Strengths
- Weaknesses
- Opportunities
- Threats
- What content works well
- What content doesn't work as well

- Takeaways

The information she enters for each competitor are as follows:

West Credit Union

URL: <https://www.westerracu.com/>

Description: Small community credit union offering checking and savings accounts as well as loans and other financial products

Strengths: Clean design, bold simple language; starts main page with intro information, which is customizable

Weaknesses: Pages are overloaded with information and the navigation can be somewhat circular at times

Opportunities: Application to open an account is in an entirely different flow, very jarring to move from the main website to the application

Threats: Outlines clear pros and cons and has a lot of detailed information about why to choose West

What content works well? Content is descriptive and is divided into chunks

What content doesn't work well? Too much information on a page, although it is chunked, it could still be a bit overwhelming. Descriptive content is separate from application process

Takeaways: Break content up but beware of still having too much information on a page; keep information relevant to the application close to the application

Seamen's Bank

URL: <https://www.seamensbank.com/>

Description: Small community bank offering checking and savings accounts

Strengths: Focused on community and trust in main content; uses bullets to outline different accounts in one place

Weaknesses: A lot of community content on the main page, not as much information about what types of accounts are available and how to open an account; doesn't allow you to start an application online from the accounts page

Opportunities: Impossible to start the application process online, you must go into a branch to start, but it doesn't tell you that clearly on the website

Threats: Feels community minded; clear about where your money is going to go

What content works well? Content that shows the value of keeping money in a local bank; information on accounts is chunked and simple

What content doesn't work well? A lot of information on a page and next steps are not clear

Takeaways: Show the value of the institution; why pick this bank; have clear Calls to Action (CTAs) and Next Best Actions (NBAs)

Web Bank

URL: <https://www.ally.com/>

Description: Online-only bank offering competitive checking and savings accounts

Strengths: Upfront about the products it offers and how they save the customer money. Lots of clear language around how much customers will pay and how long setup will take

Weaknesses: A lot of information on the accounts page, feels built around SEO rather than user experience

Opportunities: Clear CTAs but application is still one step away from information about account

Threats: Competitive products, clear CTAs at the top of the page; application includes relevant information about what you need to start the process

What content works well? Gets to important information quickly and is chunked in easy to read sections; clear CTAs and NBAs

What content doesn't work well? Feels impersonal, focused on features rather than why users might want to choose the product

Takeaways: Approach customers where they are; use language that users can relate to

Big Corp Financial

URL: <https://www.bmo.com/en-us/main/personal/online-banking/>

Description: Large, national bank offering a wide range of personal and business banking options, including checking and savings accounts, credit cards, and loans

Strengths: CTA to get started is on the main page, plus a checklist to follow along with. Clear value propositions for users about why they should choose this bank

Weaknesses: Focused less on the financial products and more on the technology of online banking; checklist is a PDF rather than an interactive web page

Opportunities: Application must happen at a branch; every link opens a new window

Threats: Online banking setup is simple, has clear steps and assistive information as well as a progress bar to show how far through the process you are, however you have to go to a branch to get started

What content works well? Content answers a lot of questions up front and has clear value props, CTAs, and NBAs

What content doesn't work well? Navigation feels bloated and there is probably more information on the site than absolutely necessary

Takeaways: Beware of having too much content but try to answer user questions before they ask

Through this process, Anne is able to gather several recommendations for how Tidal Bank can enhance their experience to better compete with other banks. For example, she notices that many pages on West Credit Union's website are very text heavy and include a lot of information. And in some cases it actually makes it harder to complete tasks. Her biggest takeaway from West Credit Union's site is to keep information relevant to the application close to the application.

When she reviews Web Bank's website she notices how approachable the content is. Since they are a web-first company, their website is the only place they can make an impression on their customers and potential customers and it shows. They keep things clean and simple throughout the website. Anne's main takeaway from Web Bank is to make sure to approach customers where they are and to stay away from jargon, instead using language that users can relate to and understand quickly.

By completing a competitive analysis, Anne has several ideas for what she can integrate into the new Tidal Bank website that will help Tidal Bank get ahead of competitors. Now that the team has clear data and analysis on the Tidal Bank website and its competitors, it's time to talk to actual users about what their wants and needs are.

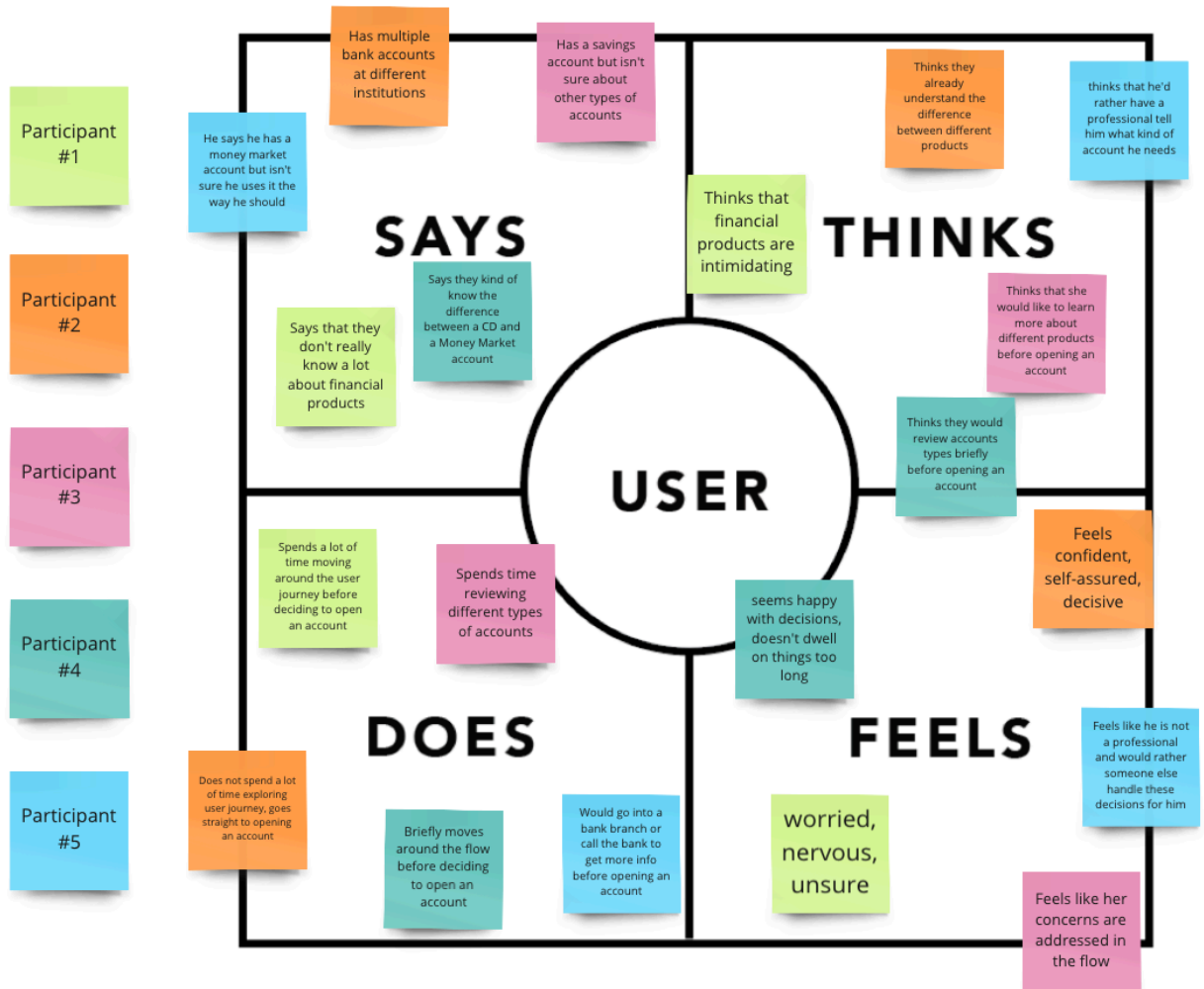
Empathy mapping

Now that the team has a user journey, they decide to conduct an empathy mapping exercise. Anne and Millie work together to create an empathy mapping user test. They gather 5 participants for the study that fit the team's primary user: **adults in their 20s who are just starting to think about their financial needs.**

Anne and Millie walk the participants through the new user journey that the team has created based on the user interviews they conducted. As they walk through the journey, Millie asks the participants about the journey and asks them to narrate what they are thinking and feeling through the process.

As Millie is leading the participants through the exercise, Anne is mapping the responses onto sticky notes and placing them on the empathy map. She uses a different color for each participant.

EMPATHY MAP



Priority guides

After the exercise, Millie and Anne review the results. A few things pop out to them. They noticed that the majority of their participants had some understanding of banking products, but felt like they could learn more. They also noticed that several participants said they would spend a lot of time reviewing products before opening an account, and that the user journey accounted for that.

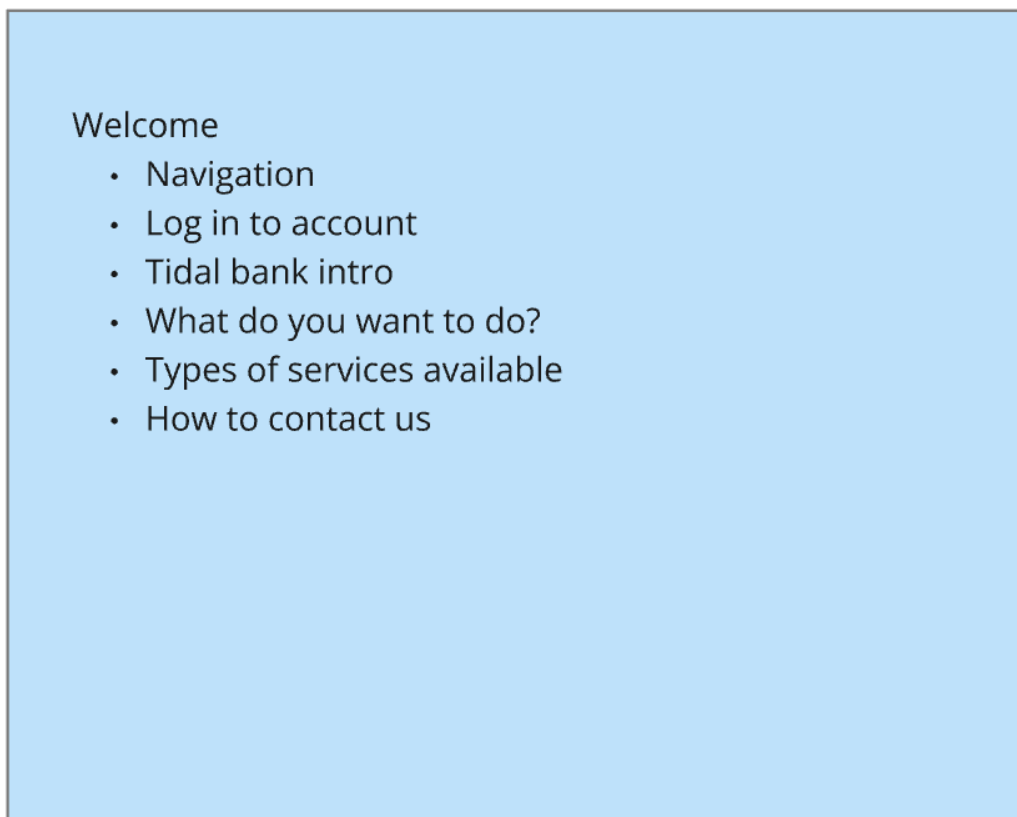
Overall, they feel that the feedback they have received during this exercise confirms their direction in creating a user journey that highlights learning about different products. They take these results back to the team to review.

Anne uses the user journey to identify five main pages that she wants to focus on for a content redesign: the home screen, the Accounts page, the Money Market page, the Certificates of Deposit page and the Open an Account guide page.

Before starting on the design of these pages, Anne outlines the content that she thinks should be on each page. She builds a priority guide that shows the information structure for each page and the hierarchy of information on the page.

By building priority guides for these pages, Anne can help ensure that the designs will include the right information in the right order to meet user needs.

Home Screen



Accounts

Heading

Navigation

- What does it mean to open an account?
- What types of accounts does Tidal Bank offer?
 - List of accounts with brief descriptions
 - Links out to more in-depth account pages
- Ready to open an account?
- Not sure what is right for you? Take our quiz
- How to contact us

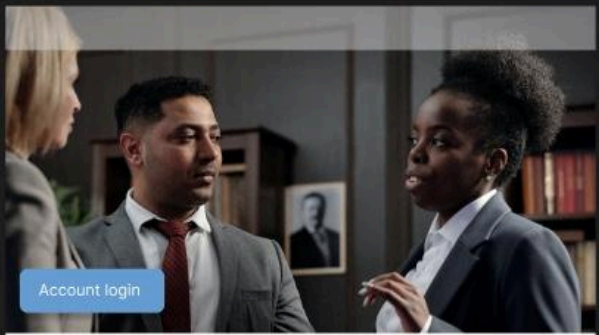
Sketch a prototype

Now that the team has a clear understanding of what pages they want to focus their redesign on and the information and structure of those pages, they can begin designing a first draft prototype in Figma.

Santos starts building new page designs based on the new Tidal Bank look and feel. Anne begins adding content to the pages based on the information hierarchy the group established in the priority guides.

There are several considerations Anne makes as she writes the first draft of content for the new pages. In addition to using the information hierarchy in the priority guides, she thinks through word choices that match the tone and voice of Tidal Bank. She also focuses on making sure the content is clear and that the information and actions are focused on user needs.

She goes through several iterations in order to get wording right and to edit down content that is confusing or superfluous.



[Account login](#)

Welcome to Tidal Bank


Trusting someone with your money is no easy task. At Tidal Bank, we take your needs seriously.

What account is right for you?


Answer a few simple questions to figure out what kind of account meets your needs.

[Start quiz](#)

Our services



Checking



Savings



Mo

Contact us

Main Branch
123 Maple Street
Anytown, MA 00033
(555)655-5565





Accounts

We offer a variety of accounts, depending on your needs. Review the account types to find what works for you.

Checking

A checking account allows you to write checks and make debit purchases quickly and easily.

[View all checking account options >](#)

Savings

Keep your money in a savings account and earn a small amount of interest each month.

[View all savings account options >](#)

Money market

A money market account provides a higher interest rate than a regular savings account but may have minimum balance requirements

[View all money market account options >](#)

Certificate of deposit

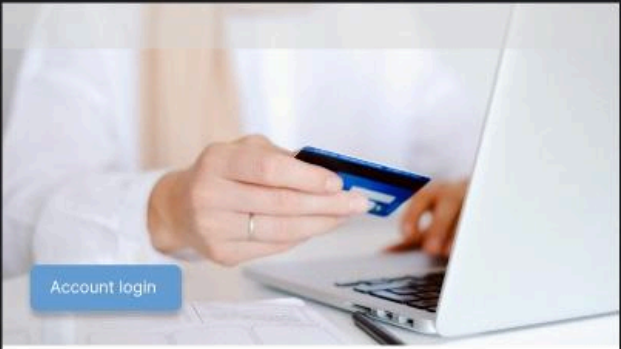
Certificate of deposits earn a higher interest rate, but must be held without withdrawal for a set amount of time.

[View all certificate of deposit options >](#)

Not sure what account is right for you?

[Take our quiz >](#)





Opening an account

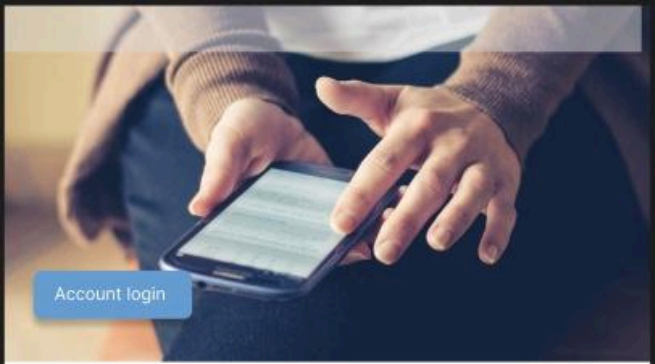
Opening an account with Tidal Bank is easy, fast and secure. You just need a few things to get started:

- You must be 18 or older
- You must have a Social Security number or a Tax Identification number
- You need a U.S. residential street address
- You must provide your legal name
- You must provide your birth date

If you have everything you need, go ahead and get started.

[Start application](#)





Account login

What account is right for you?

Answer a few quick questions about your financial goals and we'll recommend the accounts to help you achieve them.

Are you saving money for a specific goal, such as a vacation, college, or a house?

- Yes
- No
- Unsure

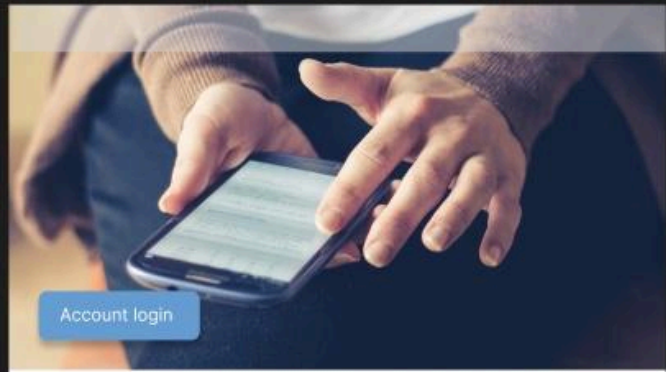
Do you have a large amount of money that you don't plan to use in the near future, such as an emergency fund?

- Yes
- No
- Unsure

Do you receive any direct deposits, including payment for work?

- Yes
- No
- Unsure





Our recommendation

Based on your responses we think the type of account that would best meet your needs is a:

Certificate of deposit (CD)

A certificate of deposit (CD) is a great choice for someone who has a large sum that they do not need to spend in the short term.

If you put money in a certificate of deposit, you will not be able to withdraw it until the term is complete without incurring penalties. However, the interest rate on CDs is typically much higher than a traditional savings account.

[Learn more about certificates of deposit >](#)





Money Market

Our money market accounts combine the benefits of an investment account with the convenience of a regular savings account. We offer a variety of money market accounts with varying APR rates based on the balance you hold in the account.

Account	Minimum balance	APR
Basic	\$5,000	1%
Plus	\$15,000	1.5%
Platinum	\$50,000	2%
Select	\$100,000	3%
High-yield	\$50,000	4%

To open your money market account, start your application or visit a Tidal Bank branch today.

[Start application](#)





[Account login](#)

Certificates of deposit (CD)

Certificates of deposit at Tidal Bank offer competitive rates for a variety of terms. All of our CDs are federally insured.

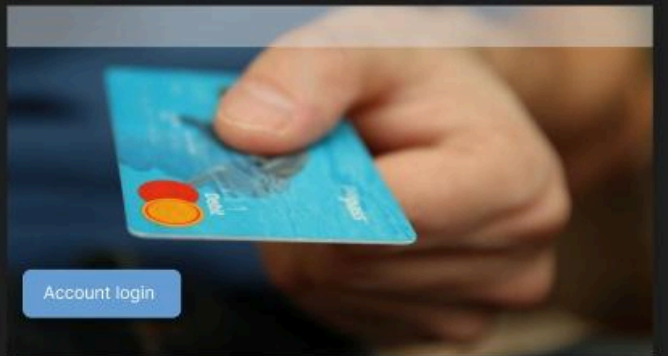
Choose a timeline that's right for you and your goals to lock in a guaranteed return.

CD term	Minimum balance	APR
13-Month Promo	\$500	5%
3-Month	\$500	2.3%
6-Month	\$1,000	2.5%
Jumbo 12-Month	\$100,000	2.75%
Jumbo 24-Month	\$100,000	4%

To open your certificate of deposit, start your application or visit a Tidal Bank branch today.

[Start application](#)





[Account login](#)

Checking accounts

Our checking accounts offer easy access to your money for basic, daily transactions.

Our basic account has no monthly fees and no minimum balance required. If you are interested in earning with your checking account, an interest bearing checking account may be right for you.

Tidal Bank checking accounts come with a debit card and easy, online banking.

Account	Minimum_balance	APR
Basic		0%
Interest Checking	\$2,500	0.05%
Platinum	\$25,000	0.10%
Premiere	\$50,000	0.15%

To open your money market account, start your application or visit a Tidal Bank branch today.

[Start application](#)





[Account login](#)

Savings accounts

A simple savings account may be just what you need, whether you are saving up for college, a new car, or even a vacation.

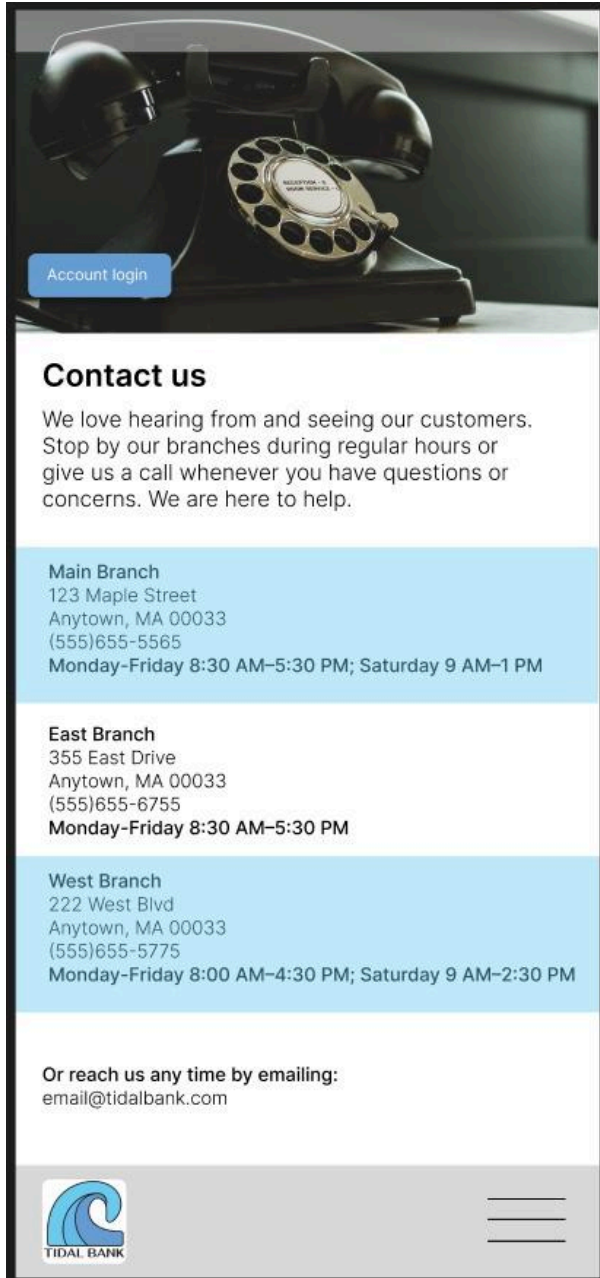
Our savings accounts are easy to open and maintain. We offer a variety of accounts with different interest rates and minimum balance requirements so you can save your way.

Account	Minimum balance	APR
Regular savings	\$500	0.05%
Platinum savings	\$1,000	0.08%
College savings	\$500	0.10%

To open your money market account, start your application or visit a Tidal Bank branch today.

[Start application](#)





Iterate on the design

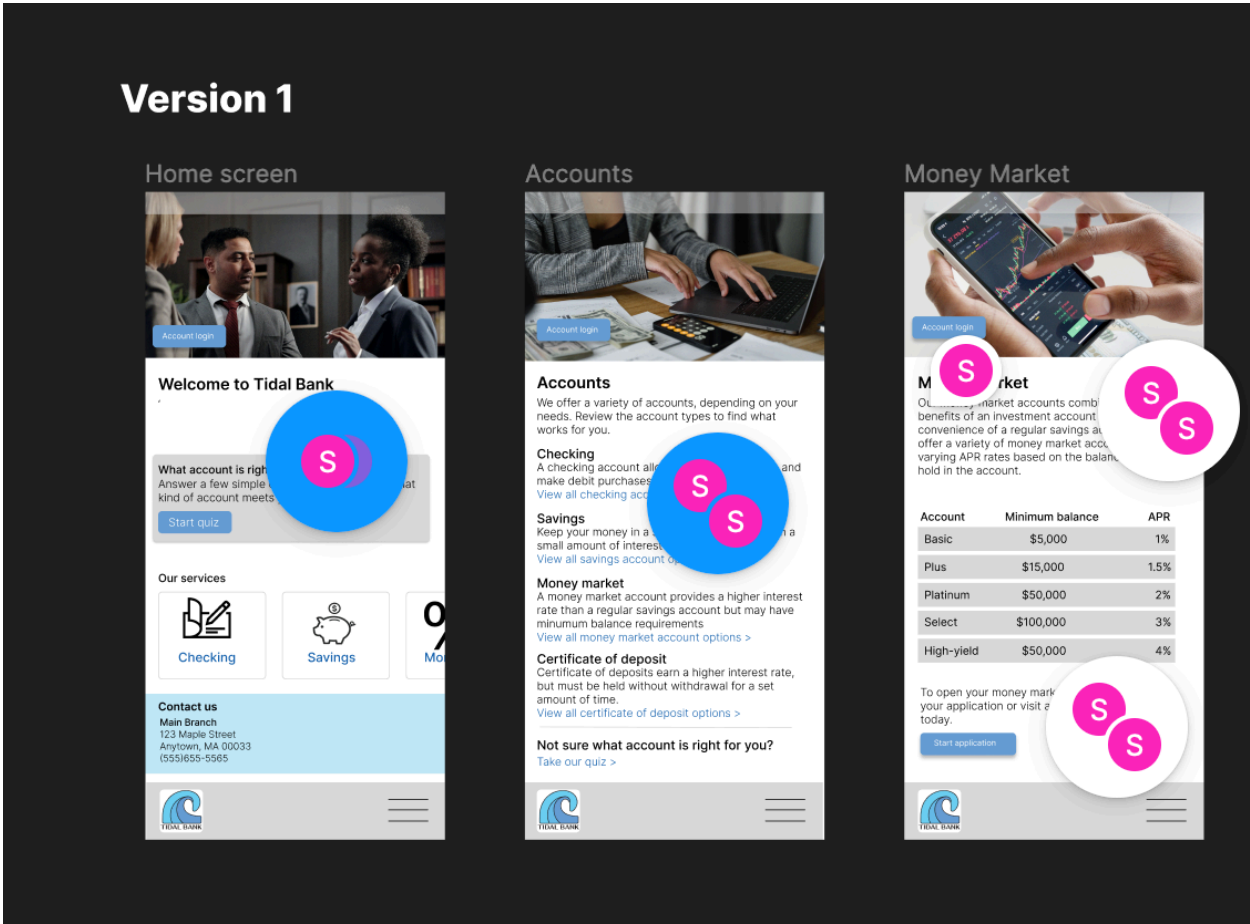
Once the team has a first draft of the prototype, complete with draft content, Santos and Anne share their work with the larger design team during a critique to discuss their design decisions and to get feedback and fresh perspectives.

Santos and Anne also share the design file, which they have created using a tool like Figma, with the group, so that others can review the designs more closely, add

comments and share other feedback. This feedback can include thoughts on how the page is laid out, whether design elements work in context, and whether the content meets expectations.

On the Tidal Bank prototype, the content design manager, Melissa, reviews the prototype and makes suggestions on how to improve the content on the page. She recommends changes that align the content more closely with the Tidal Bank style, notes ways to add clarity, and suggests places where the content could be simplified.

For example, the Accounts page is a bit content heavy and could be overwhelming for users. Melissa recommends cutting some of the content on the page to make it easier for users to skim and find the information they are looking for.



The team uses the commenting tool in Figma to highlight areas that could be improved and discuss what changes to make. This makes it easier for the team to see exactly what the feedback is referring to and where to make changes.

Money Market

Steps for opening



Account login

Account login

Money Market

Our money market accounts offer a variety of benefits and convenience. We offer a variety of varying APRs to hold in the account.

Account

Basic		
Plus		
Platinum	\$50,000	2%
Select	\$100,000	3%
High-yield	\$50,000	4%

To open your money market account, start your application or visit a Tidal Bank branch today.

Start application



Navigation icons: back, forward, search, share, close

S Sarah Anne Johnson 6 months ago

Just get rid of "Our" and start with Money Market accounts...

+ 1

S Reply

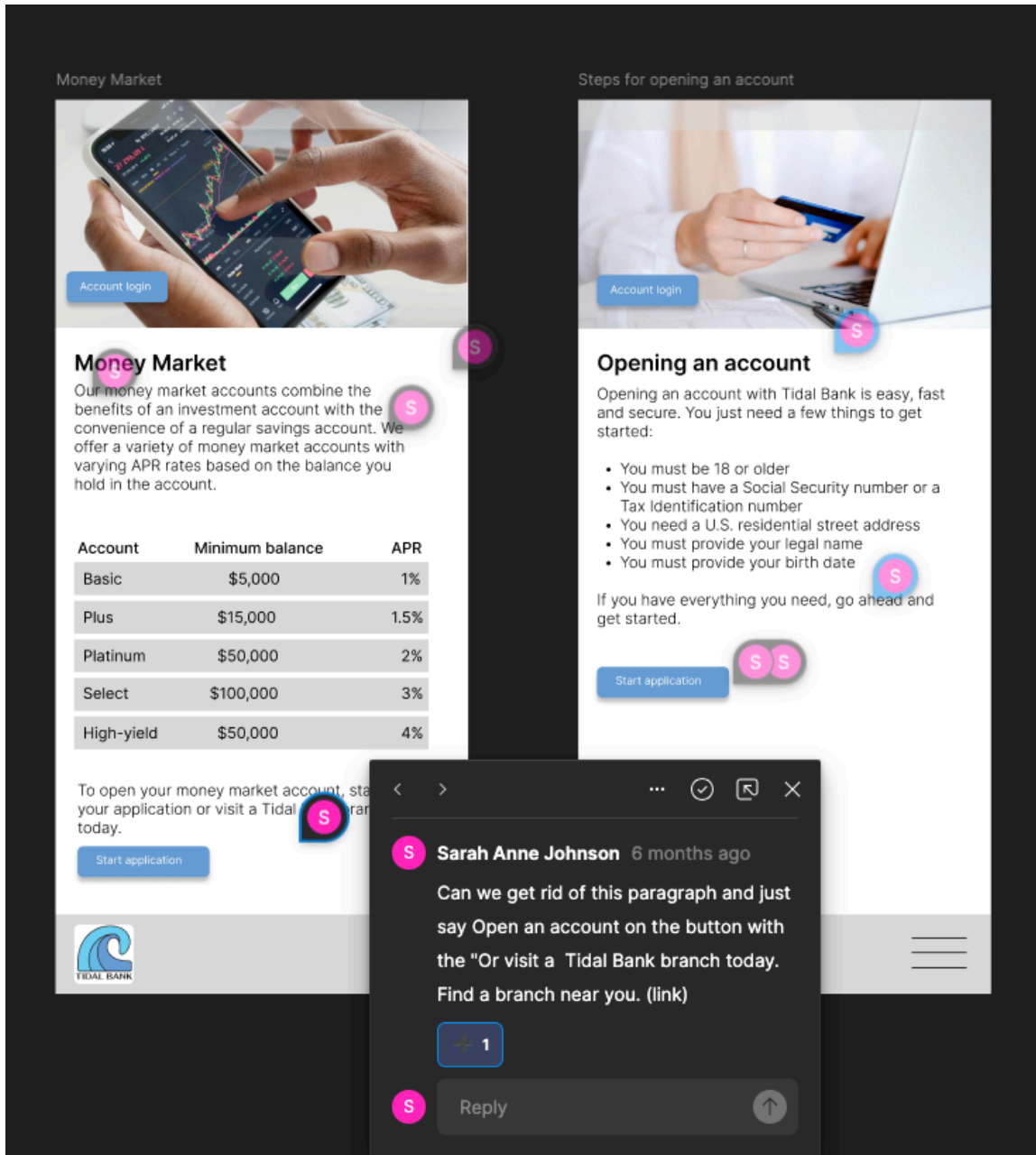
openi

opening and security started:

You must provide:
You must provide:
Tax Id
You must provide:
You must provide:
You must provide:

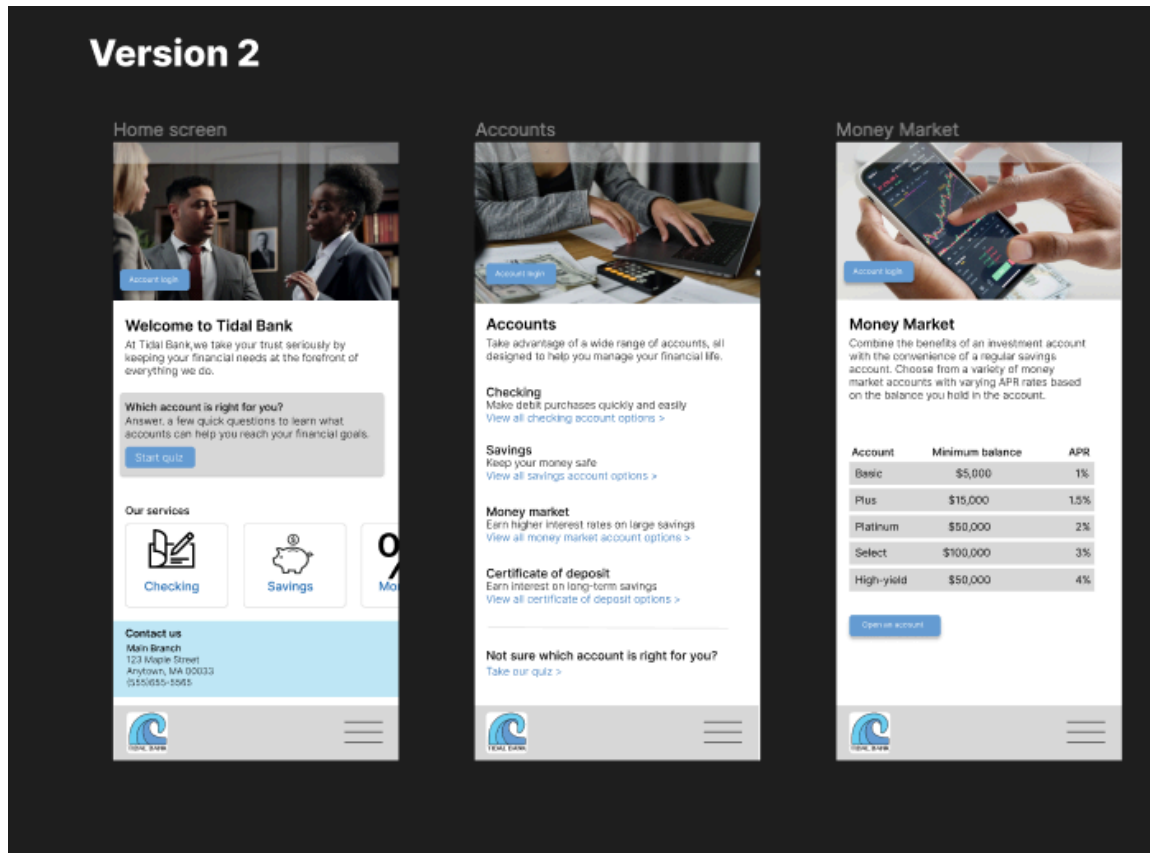
you have not started

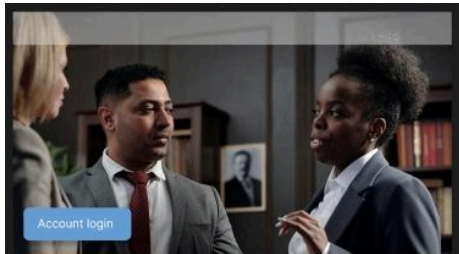
Start app



The team takes all of the feedback from the design critiques, as well as all of the comments and considers how they might incorporate it into their designs. They make a new version of the prototype with these changes. Anne updates the Account page based on the feedback she received. She simplifies the content on the page to make it easier for users to understand.

After the team makes all of the updates, they review the pages with the larger design team again to make sure they've addressed feedback and to understand if any other questions or concerns arise.





Welcome to Tidal Bank

At Tidal Bank, we take your trust seriously by keeping your financial needs at the forefront of everything we do.

Which account is right for you?
 Answer a few quick questions to learn what accounts can help you reach your financial goals.

[Start quiz](#)

Our services



Checking

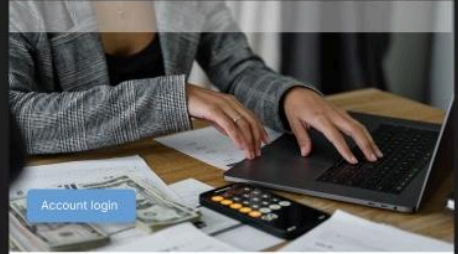
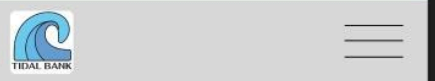


Savings



Money market

Contact us
Main Branch
 123 Maple Street
 Anytown, MA 00033
 (555)655-5565



Accounts

Take advantage of a wide range of accounts, all designed to help you manage your financial life.

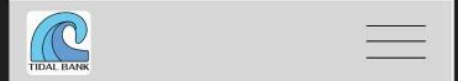
Checking
 Make debit purchases quickly and easily
[View all checking account options >](#)

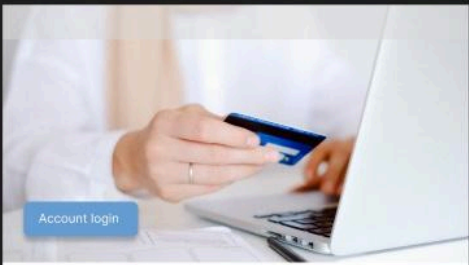
Savings
 Keep your money safe
[View all savings account options >](#)

Money market
 Earn higher interest rates on large savings
[View all money market account options >](#)

Certificate of deposit
 Earn interest on long-term savings
[View all certificate of deposit options >](#)

Not sure which account is right for you?
[Take our quiz >](#)





Account login

Here's what you'll need

Opening an account with Tidal Bank is easy, fast and secure. You just need a few things to get started:

- You must be 18 or older
- You must have a Social Security number or a Tax Identification number
- You need a U.S. residential street address
- You must provide your legal name
- You must provide your birth date

Let's get started.

Start your application



Account login

Which account is right for you?

Answer a few quick questions about your financial goals and we'll recommend the accounts to help you achieve them.

Are you saving money for a specific goal, such as a vacation, college, or a house?

- Yes
- No
- Unsure

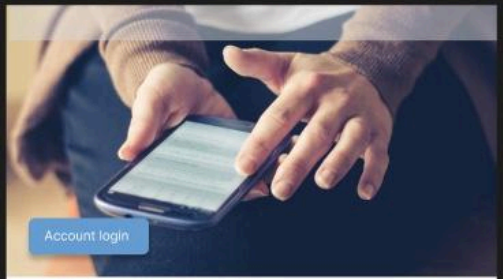
Do you have a large amount of money that you don't plan to use in the near future, such as an emergency fund?

- Yes
- No
- Unsure

Do you receive any direct deposits, including payment for work?

- Yes
- No
- Unsure





Our recommendation

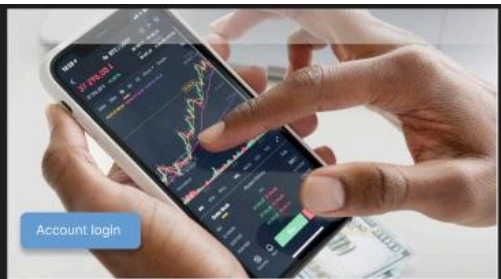
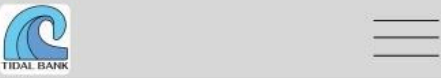
Based on your responses, we recommend that you consider the following:

Certificate of deposit (CD)

A certificate of deposit (CD) is a great choice for someone who has a large sum that they do not need to spend in the short term.

If you put money in a certificate of deposit, you will not be able to withdraw it until the term is complete without incurring penalties. However, the interest rate on CDs is typically much higher than a traditional savings account.

[Learn more about certificates of deposit >](#)

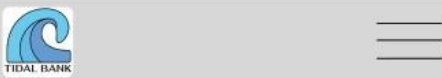


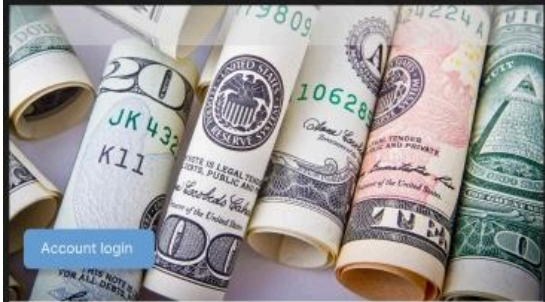
Money Market

Combine the benefits of an investment account with the convenience of a regular savings account. Choose from a variety of money market accounts with varying APR rates based on the balance you hold in the account.

Account	Minimum balance	APR
Basic	\$5,000	1%
Plus	\$15,000	1.5%
Platinum	\$50,000	2%
Select	\$100,000	3%
High-yield	\$50,000	4%

[Open an account](#)





[Account login](#)

Certificates of deposit (CD)

Certificates of deposit at Tidal Bank offer competitive rates for a variety of terms. All of our CDs are federally insured.

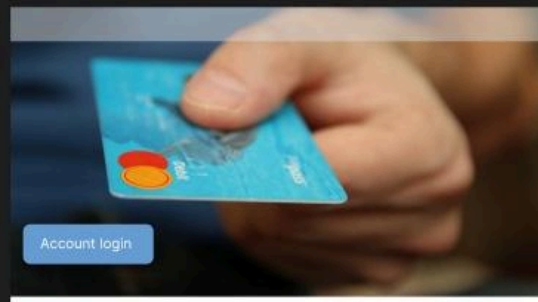
Choose a timeline that's right for you and your goals to lock in a guaranteed return.

CD term	Minimum balance	APR
13-Month Promo	\$500	5%
3-Month	\$500	2.3%
6-Month	\$1,000	2.5%
Jumbo 12-Month	\$100,000	2.75%
Jumbo 24-Month	\$100,000	4%

[Open an account](#)



TIDAL BANK



[Account login](#)

Checking accounts

Checking accounts offer easy access to your money for basic, daily transactions.

A basic account has no monthly fees and no required minimum balance. If you're interested in earning with your checking account, an interest bearing checking account may be right for you.

Tidal Bank checking accounts come with a debit card and easy, online banking.

Account	Minimum balance	APR
Basic		0%
Interest Checking	\$2,500	0.05%
Platinum	\$25,000	0.10%
Premiere	\$50,000	0.15%

[Open an account](#)



TIDAL BANK





Account login

Savings accounts


A simple savings account may be just what you need, whether you are saving up for college, a new car, or even a vacation.

Savings accounts are easy to open and maintain. Choose from a variety of accounts with different interest rates and minimum balance requirements so you can save your way.

Account	Minimum balance	APR
Regular savings	\$500	0.05%
Platinum savings	\$1,000	0.08%
College savings	\$500	0.10%

Open an account





Account login

Contact us



We love hearing from and seeing our customers. Stop by our branches during regular hours or give us a call whenever you have questions or concerns. We are here to help.

Main Branch
 123 Maple Street
 Anytown, MA 00033
 (555)655-5565
 Monday-Friday 8:30 AM-5:30 PM; Saturday 9 AM-1 PM

East Branch
 355 East Drive
 Anytown, MA 00033
 (555)655-6755
 Monday-Friday 8:30 AM-5:30 PM

West Branch
 222 West Blvd
 Anytown, MA 00033
 (555)655-5775
 Monday-Friday 8:00 AM-4:30 PM; Saturday 9 AM-2:30 PM

Or reach us any time by emailing:
 email@tidalbank.com

Usability testing

The team wants to share their work with users to make sure they've solved the problems they saw users having with the original Tidal Bank website.

The team works with Millie again to set up an unmoderated user study where users interact with a clickable prototype of the new site to complete a few tasks and then answer a survey about the experience.

They use UserTesting.com to set up the test and ask users to learn more about the financial products Tidal Bank offers, select a type of account to open, and then open

an account. After the user completes the tasks, they ask users to complete a survey where participants score the following statements from 1 to 5 from “Strongly disagree” to “Strongly agree.” The survey includes statements such as:

- I think I would use Tidal Bank frequently
- I found the Tidal Bank website unnecessarily complex
- I thought the website was easy to use
- I was able to complete tasks quickly
- I felt confident using the website
- I imagine that most people would be able to use the website quickly
- I need to learn a lot of things before I can start using the website

They conduct the test with 15 participants and find that 77% of users are able to complete all of the tasks, and 90% of the participants said they strongly agree with the statement “I thought the website was easy to use,” and “I felt confident using the website.”

The team is happy with these results and decides they are ready to move forward with their new designs.

Present to stakeholders

Once the design team has the new Tidal Bank pages updated, they schedule a time to share their work with the important stakeholders and the larger Tidal Bank team. Because the stakeholders are not designers, it is important to outline the entire process and the rationale behind the design decisions the team made.

The team works together to create a presentation that clearly and quickly outlines their process. The presentation starts with stating the problems with the current Tidal Bank website that the team is trying to solve. Then they outline the design team’s focus and their approach for updating the site.

They discuss the research that the team conducted and what they learned from the research. Anne discusses how updating the information architecture and hierarchy of the pages will help guide users through the website and make it easier for users to find the information they are looking for, as well as make it simpler to open a new bank account.

Then the team shows stakeholders the new designs and walks the whole group through why they made the choices they did.

After the design team finishes sharing the design, they open up a discussion with the stakeholders to get feedback and to clarify any questions or concerns stakeholders have.

If there are issues with the design that arise during this meeting, the team makes a plan for how to approach updates and adjust timelines.

Presenting: Roberta, UX lead; Anne, content designer; Santos, designer; Millie, UX researcher.

Stakeholder audience: Vamshi, product manager; Kerry, Sr. product manager; Felicity, business partner; Arez, marketing lead.

Roberta, the UX lead, opens the presentation.



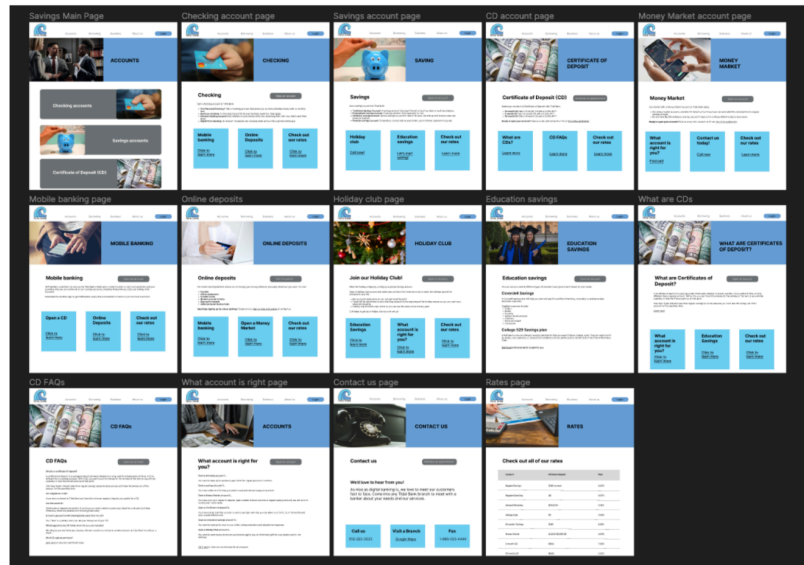
A new design for Tidal Bank

Roberta: Welcome everyone! We are excited to show you the work we've done on creating a new design for the Tidal Bank website. We would like to go through the whole presentation first, so please hold your feedback and questions until the end.

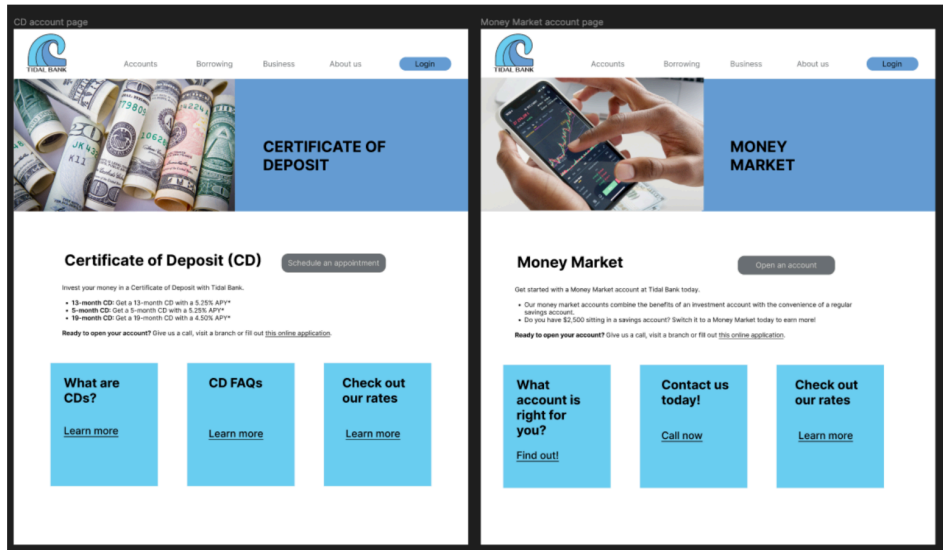
Before we go into our new designs, we want to briefly take some time to review the current Tidal Bank website and outline some of the issues we encountered in our research and are addressing in our new designs.

The current Tidal Bank website

Navigating the current Tidal Bank website is confusing for users. Information is inconsistent and the most important info is often missing or hidden.

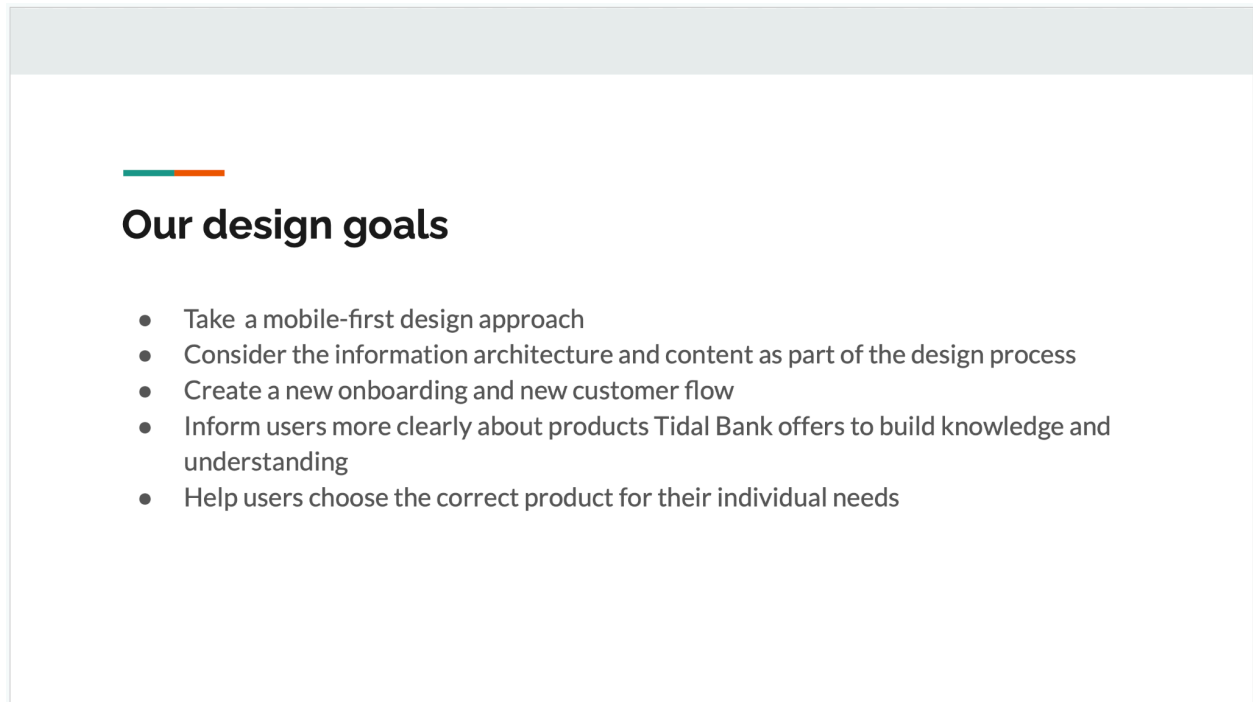


Roberta: Here you can see some of the main pages of the current Tidal Bank website. The design feels outdated and there is a lot of missing information. Based on the metrics that our Analytics team gathered, users tend to drop off the website before they complete their tasks.



On the current Tidal Bank website, content is inconsistent and next best actions for the user are unclear.

Roberta: There's also clear inconsistencies in the language we are using across the website and the steps that users need to take to complete a task are not outlined.



The screenshot shows a slide with a light gray header bar at the top. Below the header, there is a decorative horizontal line with a teal segment on the left and an orange segment on the right. The main title of the slide is "Our design goals" in a bold, black font. Below the title, there is a list of five bullet points, each starting with a black dot. The slide has a white background and a thin gray border.

Our design goals

- Take a mobile-first design approach
- Consider the information architecture and content as part of the design process
- Create a new onboarding and new customer flow
- Inform users more clearly about products Tidal Bank offers to build knowledge and understanding
- Help users choose the correct product for their individual needs

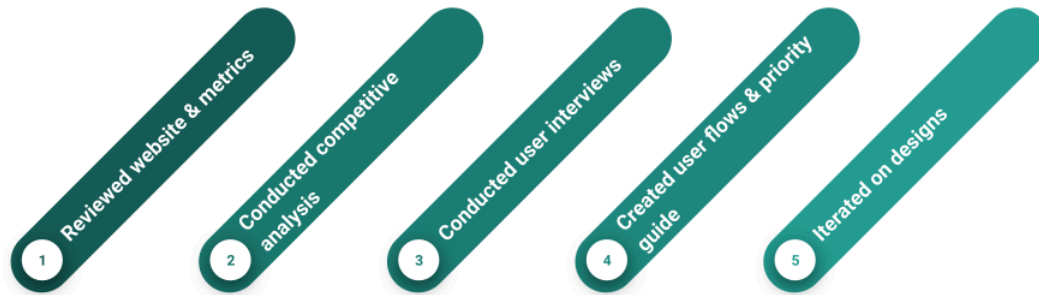
Roberta: To address these issues, our design team outlined goals for the project, which you can see here:

- Take a mobile-first design approach because most of our users are coming to the site via their mobile device
- Think through the information architecture of the site to create clear paths and an information flow that makes sense for our users
- Think through a couple of key flows, including the onboarding process for opening a brand new account
- Offer ways for our users to build knowledge about the products Tidal Bank offers
- Make sure that our users can make informed decisions and find what they are looking for

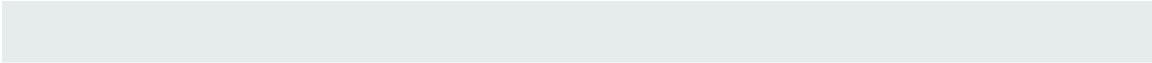
As we go through the research and design process on the next few slides, Santos, Anne, and Millie will walk us through our findings and our design decisions.




Our approach



Santos: Here you can see the approach we took to tackle these goals. Importantly, we spent a significant amount of time doing research—including metrics gathering, competitive analysis, user interviews, empathy mapping, and content priority guides—before we started designing. This gave us a strong foundation for our design decisions and helped us ensure we were designing for the right problems and meeting our users’ needs.



Key findings

53.3%

The bounce rate the Accounts page, a page considered high value

62%

Of users interviewed said they felt unsure of how to find what they were looking for.

1,500

The number of visits over the course of a month for the “What account is right for you?” page, ranking it very low.

Millie: Through our research we discovered a number of important findings. Here are several of our key findings. Importantly, one of the biggest themes of our research was that users are not finding what they need, instead ending up on pages they do not find useful and therefore leaving the site entirely.



Changes to the website structure

- Simplified structure
- Removed unuseful pages
- Reorganized home page
- Created new Opening Account page
- Created new quiz feature

Anne: To address the issues we uncovered in our research we decided to make several key structural changes to the website. Because users were getting confused or lost on our website, we decided to simplify the structure of the site, removing pages that weren't useful.

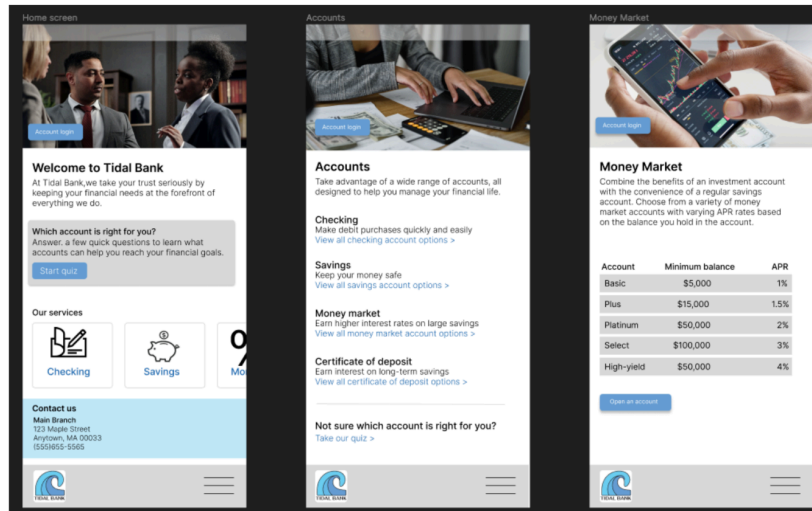
We also restructured the navigation of the website to make it easier for users to find what they were looking for. And we reorganized the homepage to direct users more quickly to the items they said they were most interested in accessing.

To address issues with users not being able to complete the task of opening an account and completing the conversion process, we completely overhauled the "Opening an account page" to make sure users have everything they need before starting the process. This will prevent users from leaving the flow without completing the account opening flow.

And finally, we created a new quiz feature to help users identify the right products for them. This will help provide users with knowledge and promote different products based on user needs. We expect this to substantially increase conversion rates.

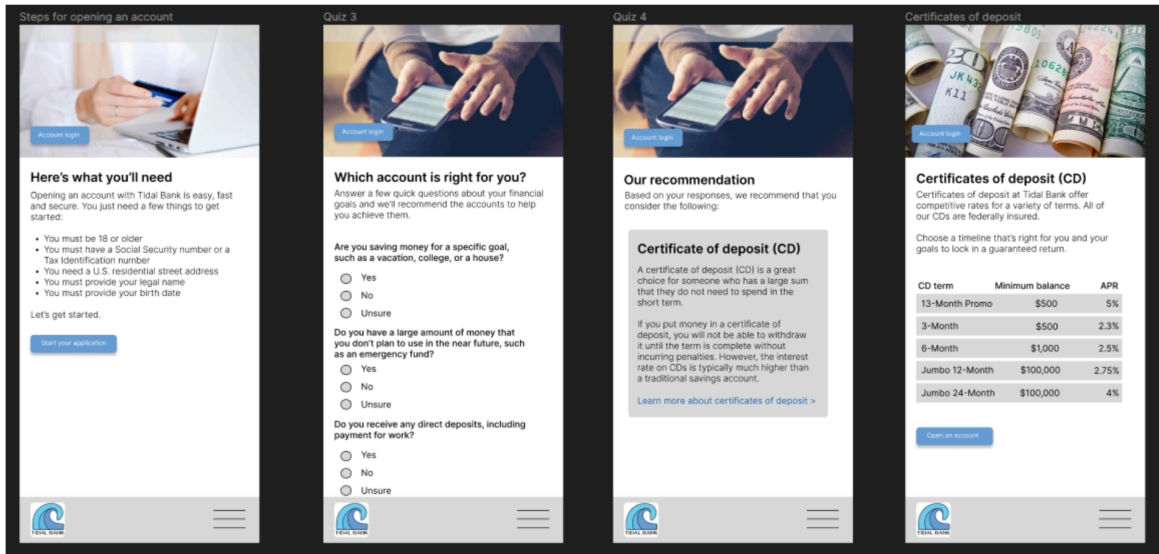
New design

We focused on restructuring some of the main pages to ensure users could find the information they were looking for quickly.



Santos: Here you can see the restructuring we did on the main pages to help make the pages more clear and easier to navigate.

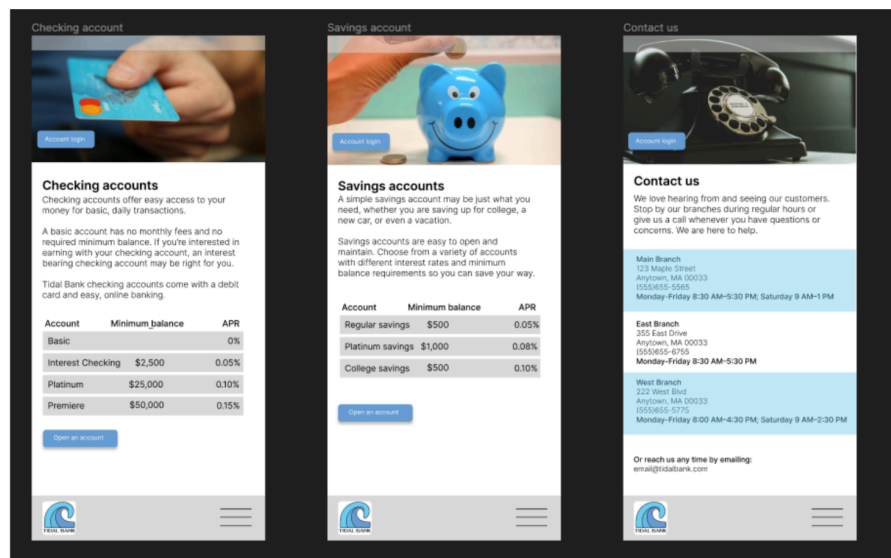
Also, note that we designed with mobile devices in mind first to make sure that our designs are useful and accessible on the screens that the majority of our target users are using to access our website.



New pages include a page explaining what's needed to open an account and a quiz to help users identify the right account for them.

Anne: Here we've used content design to enrich our "Opening an account" page. By outlining the requirements for opening an account up front, we can keep users from dropping out of the process early.

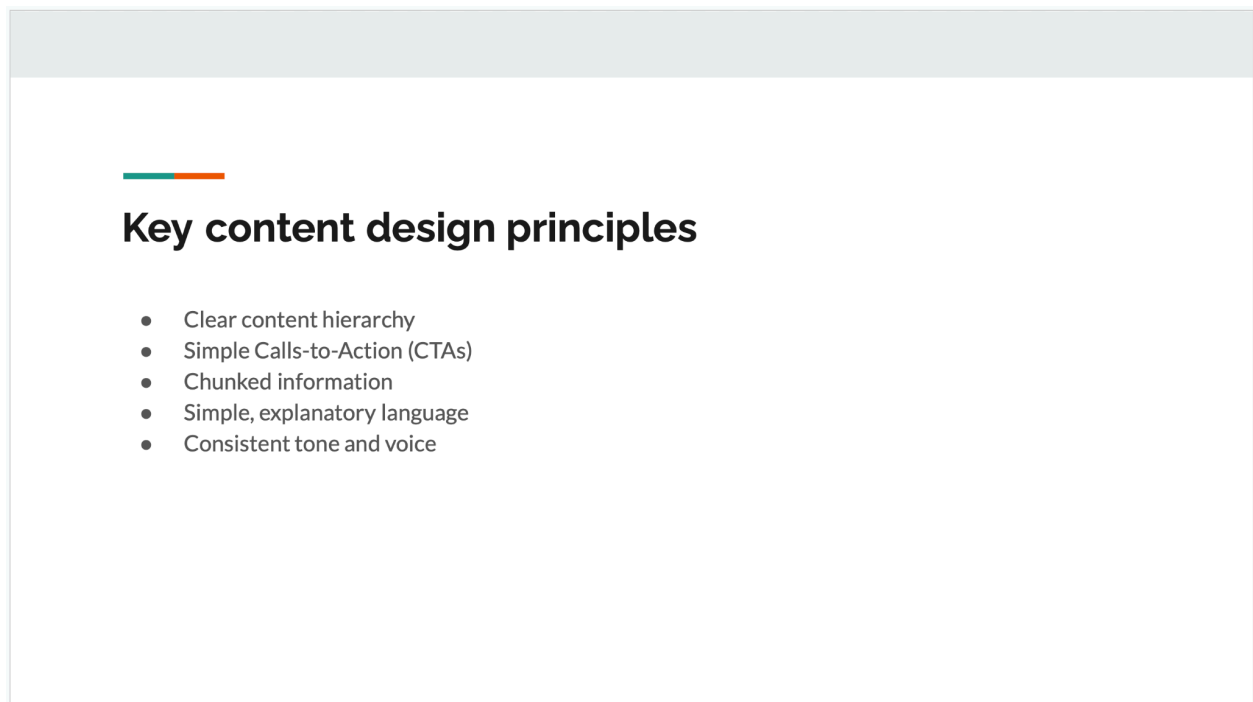
You can also see an example of the quiz page. Clear, conversational questions help inform users and can also help them find the right products.



We created a new template for account pages to maintain consistency and to simplify pages.

Santos: Notice the new format of our product pages. We created a clear template to use for all of our product pages to keep things consistent and to keep information in formats that are easy for users to digest.

Because we have a template, we can also create clear guidelines for using this template, both for the design and the content, to ensure new product pages follow the same format in the future.



Anne: Finally, we want to point out a few of the key content design principles that we followed in this redesign process.

- Restructured the website and eliminated duplicate and irrelevant pages in order to create a clear content hierarchy.
- Updated buttons and other calls-to-action with clear and simple language.
- Broke up the content on the product pages into chunks to make it easier for users to read and digest.
- Simplified language where possible to ensure all of our users could understand the ins and outs of our products.
- Updated language so that we use a consistent voice throughout the website based on our style and brand guidelines.

Feedback?

Roberta: Thank you to the entire design team for their work on this project. We have confidence that these new designs will be much more user-friendly and help Tidal Bank achieve its business goals as well.

Now, does anyone have any questions or feedback they'd like to discuss?

The group begins a feedback and general discussion.

Felicity: We will need to watch the metrics once this is released to make sure it meets all of our KPIs for lowering bounce rates and increasing completion rates. I'm worried there are still going to be a lot of calls from users who have questions. What if this doesn't work? Can we revert to the old design?

Roberta: That's a great point and we will keep an eye on those metrics once the design is launched. If we see that the metrics after a few weeks aren't meeting our KPIs we can review together and see if there are ways for us to improve the design. We don't plan to revert back to the old design, but instead find ways of improving the new design.

Vamshi: We'll need to check in with the development team about upkeep on that quiz. It's a great idea, but we need to make sure the tech behind it will work and can be maintained easily.

Anne: That's a great call out! Let's have a meeting with the development team to discuss the technical capabilities and how we can build this quiz in a way that's sustainable.

Kerry: I'm worried that the simplified language doesn't adequately describe the products. What if there are compliance or legal issues with the language we are using?

Anne: Let's check with the legal team to review the language and discuss some key guidelines for the template so that if we add new product pages in the future, we can ensure it meets the legal team's requirements.

Arez: What if we want to promote specific financial products? Is there space for that on the website?

Santos: Yes! Because the home screen has a more modular design now, we can easily add some promotional sections to the site. Let's talk about what potential requirements you have for a module like that and then we can build a template.

Roberta: Thank you all for your participation today! We will meet again in a few weeks to discuss how things are going and if there are any updates we need to make to the design based on the metrics we have agreed to gather.

Review and handoff

They schedule a meeting with the compliance and legal teams to review the designs and make sure they meet all of the compliance and legal guidelines. Because Tidal Bank is in financial services, there are legal restrictions and requirements for how the company presents certain information.

The legal and compliance teams review the new designs with the design team and make a few small recommendations for language changes to ensure that the pages are in compliance with the law.

Once the team has stakeholder approval and confirms that the designs meet all legal requirements, the team starts preparing the design file for handoff.

Handoff can mean different things to different teams, but for the Tidal Bank team, it means making sure everything is organized clearly in the design file, all of the content is up-to-date, and annotations are added to make sure the developers

understand the intention of all parts of the design, such as how a certain section might function or where a particular button would lead the users.

Once the design file is ready, the team schedules a meeting with the development team to walk through the design. This is a space for the development team to ask questions and better understand how to build the designs.

After the handoff meeting, the development team begins building the new pages. As the pages are being built, the development team may share their work with the design team to ensure they are building the design correctly and that they are following the designs as outlined. This is an important part of quality assurance. This is also a time where the content designer can copy edit the developer's work to ensure the content is being implemented correctly.

Project outcomes

Once the developers complete the design and everyone has had a chance to review the work, the development team launches the new design to users.

Through the process of redesigning the Tidal Bank website, the team learned a lot. Through the content inventory and content audit, they gained a better understanding of how some pages on the site worked better than others and why. Through the competitive analysis, they gained insight into what Tidal Bank's competitors are doing and how they might incorporate what others are doing. During the user interviews they learned more about how real users interact with their website.

As they built out priority guides, they learned about organizing the content on a page and how information architecture can shape the design. Through the designing and prototyping process they learned how to bring their ideas to life and to iterate and improve as they go.

They were able to distill their work into clear ideas and articulate why they made the design decisions that they did. And finally, testing their new designs with users helped them validate their work.

The Tidal Bank design team's work is done...for now. But as users start to use the new Tidal Bank website, the data analytics team will watch to see how the new site performs. If they notice something that's not working, they will come back to the design team to see if there are ways to address these new user problems and the cycle begins again!