Sharjah Islamic Bank Digital first banking app

for modern Emirati families



Responsibilities: Wireframing, Prototyping, User Testing

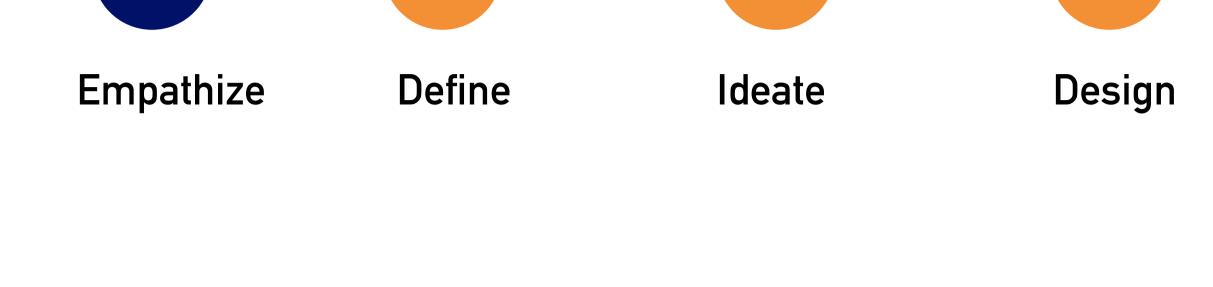
Duration: 3 months

Tools: Figma, Miro, Invision

Sharjah Islamic Bank is an Islamic Bank headquartered in Abu Dhabi UAE that focuses on digital-first banking aimed at the modern Emirati families.

Project overview

The Phase 1 of this project dealt with delivering an MVP whilst working in an agile environment.



Also referred to as benchmarking, helps to define minimum features that the product should offer in comparison to its competitors.

Competitive Analysis

Exploring immediate competitors in the Banking and Finance sector, provided an insight what's available to customers now, and how we can do things better.



مصرف الشــارقة الإســلامـي

redefining the Islamic banking market across the world.

Target Persona

Umm Jasem

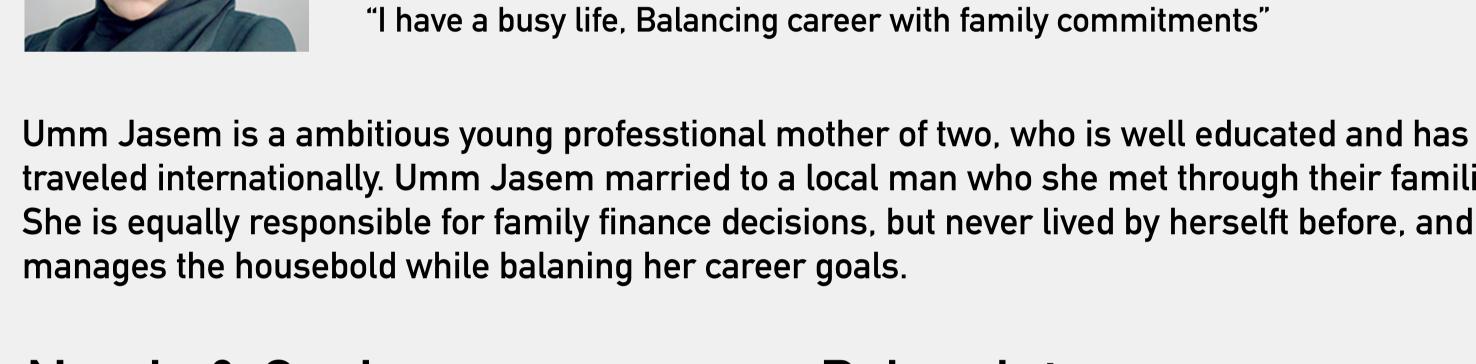
Location: Sharjah

Occupation: Customer Care Officer

AGE: 39

Since majority of users for this app would be Emirati families and expats, a target

persona was built to understand the user requirements, behaviours and pain points.



Everday banking on the go

• Transparent and Shari'ah compliant

• Tech kids importance and saving and

AGE:41

Location: Sharjah

traveled internationally. Umm Jasem married to a local man who she met through their families. She is equally responsible for family finance decisions, but never lived by herselft before, and manages the housebold while balaning her career goals. **Painpoints** Needs & Goals

Kids not understainding value of money

Too much paper work in banking.

Painpoints

Family

More

500 AP > \

Freeze Card

Add to

Wallet

Phy

5,000 >

Cards

Manage Card

Allow Online Payment

Debit Card Limit

Set Daily/Monthly Limit

Enter top up amount Maximum limit: 5000 AED

Enter debit card details

1,000 AED

Allow International Payment

Your Card will be permanently blocked

Freeze Card Change PIN

Allow Online Payment

Allow International Payment

Your Card will be permanently blocked

Manage Card

Block Card

Debit Card Limit

HA Banking

Accounts

Your accounts are

Set Daily/Monthly Limit

• Utilities, credit card payments etc

"I have a busy life, Balancing career with family commitments"

earning money



Muhamed Al Mullah

Occupation: Head of IT Government Firm

 Confusing banking replies Maintain Balance

Banking

To understand how the users are going to interact with the application and perform important tasks, a user flow was created. Here I primarily focussed on the Banking tab of

Market

Accounts

Top up

Transfer

User flow

All Transactions >

Starbucks

Amazon

3rd Feb 2021

Starbucks

Transfer to Sarah

Salary Credited

Set debit card limit

POS Limit (Point of Sale)

Q =

- AED 20

- AED 200

- AED 100

- AED 20

+AED 20,000

Monthly

- AED 10000+

DD/MM/YYYY

Select Amount

Cancel

Set daily limit

POS limit (Point of Sale)

Maximum limit: 100,000 AED

02/24

* The 3 digits at the back of your card is your CVV code

Top Up with 1,000 AED

DD/MM/YYYY

Apply

the app, which I was responsible to build while being a part of the design team.

Login/ Signup

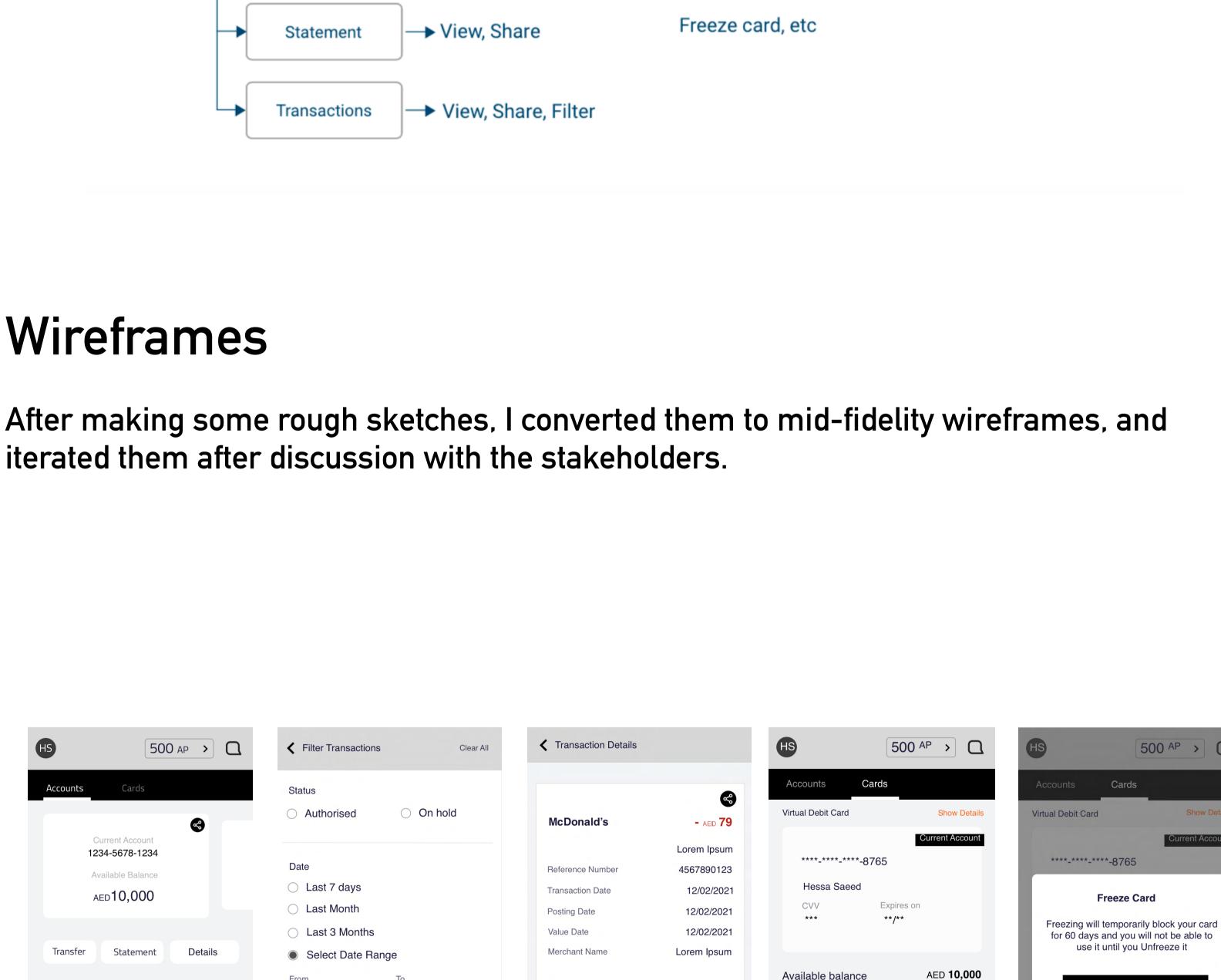
Payments

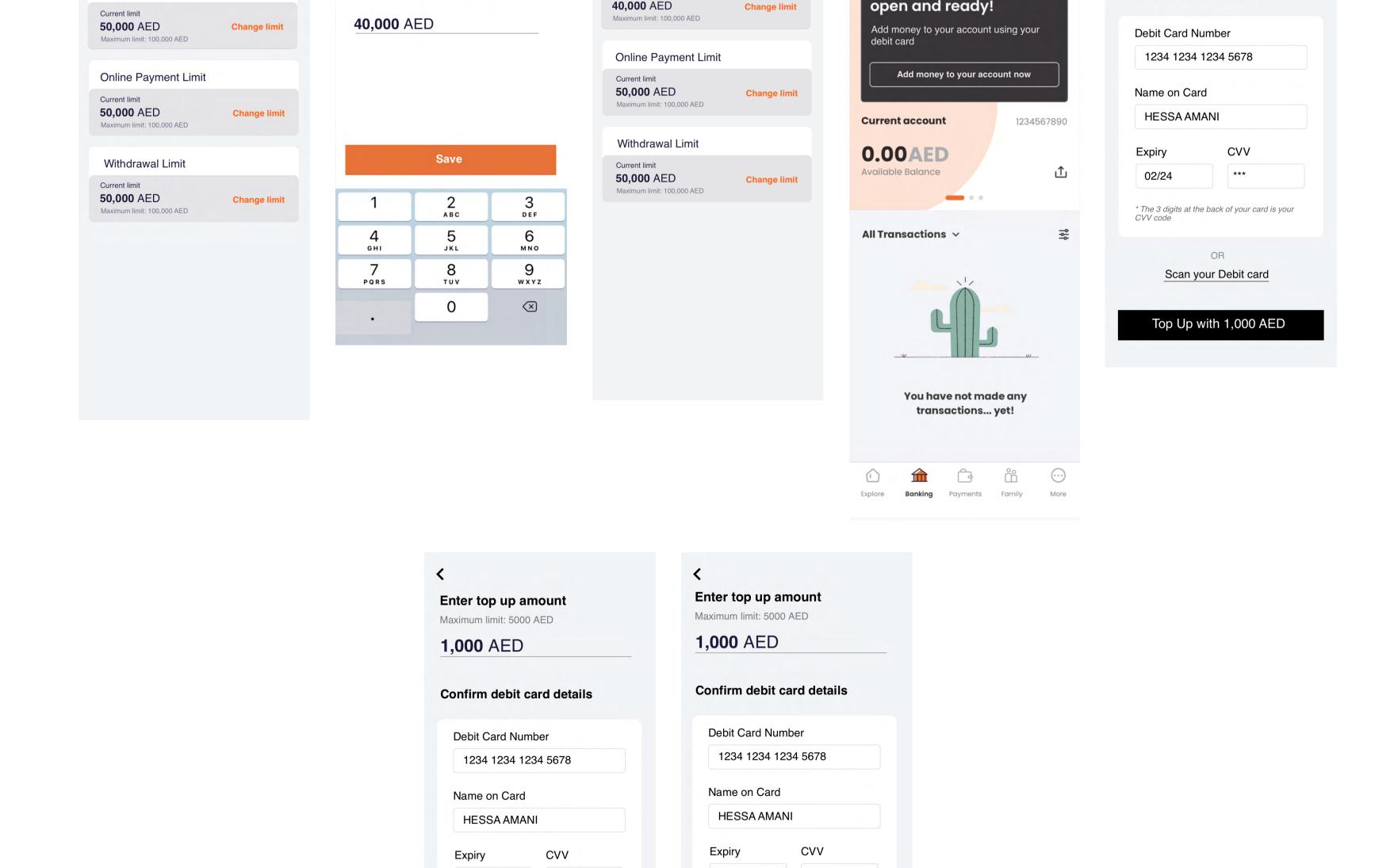
Cards

Manage Card

Change PIN

Change limit





02/24

* The 3 digits at the back of your card is your CVV code

Top Up with 1,000 AED

Daily POS Limit changed Successfully

Monthly

Daily

POS Limit (Point of Sale)

Current limit



