JioFinance

JioFinance

Smart and secure financial services platform developed by Jio.

Platforms

IoS Android

Design Process

Beta Version
Beta Version is available for internal users

Foundation Research
A comprehensive set of fear-based design principles and guidelines to DS for designing user friendly and risk-aware destructive actions (DA)

Feature Evaluation
Evaluating what features needed and the one

User Experience Audit
Evaluating user experience while using the app

Sr. App Journey Audit
Find the e-bay broker, Insurance Aggregator, p2b, etc. DS 10 experience principles

UI Review
UI Audit according to Jio Design System (DS)

Version 1
UI Audit according to Jio Design System (DS)

Foundation Research

This research explores how fear affects users during high-stakes actions and defines UX guidelines to increase trust and confidence in destructive-action interfaces.

Primary Objective

- Identify fear points in user decision-making during important actions
- Analyze the psychological triggers of fear
- Evaluate existing mitigation strategies
- Measure user trust and confidence levels
- Develop UX principles to reduce fear

Outcome

A comprehensive set of best practices and actionable guidelines in DS for designing user-friendly and risk-aware destructive action (DA) interfaces.

Research Methodology

Research

- Secondary research and Design — Stage 1: Understand destructive actions, and subsequently designing screens for testing with the users
- 11 In-Depth user Interview — Stage 2: Observe user behavior and hesitation across three Jio app flows with varying levels of destructive actions.
- Analysis — Stage 3: Observe users as they interact with screens highlighting destructive actions

Usability testing sessions with users to understand the fears, triggers and perceptions around destructive actions.

Secondary Research

Types of Decision

There are 2 layers of decisions which users can encounter :
1. Severity of decision (High, Medium, Low)
2. Positive or negative decision

Types of actions

There are 2 types of destructive actions:

1. Affirmative destructive actions: Destructive actions initiated by the user that takes the users further in their journey (for example, Save or Delete)
2. Accidental destructive actions: Destructive action aren't always affirmative. In certain cases, destructive actions might be initiated accidentally by the user or by the system.

Fears which exist

Accidental triggers

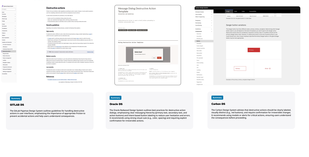
Triggered while users accidentally navigate away from a page without saving their data.

Ambiguous Actions

Users are uncertain about the impact, outcome, or reversibility of their decisions.

Irreversible outcomes

Actions which lead to permanent and irreversible consequences that cannot be undone which leads to panic



Secondary Research

Linking

Primary Research

What

Types of Destructive Actions: Defined affirmative vs. accidental actions

User Fears & Pain Points: Identified major concerns: accidental triggers, ambiguous actions, irreversible outcomes.

Severity Levels Framework: GitLab, Oracle, and Carbon DS emphasize clear hierarchy, warnings, and confirmations, leading to a structured low, medium, high severity approach

Why

Insights from GitLab, Oracle, and Carbon DS emphasise severity-based handling—this framework helps apply those best practices systematically. So the screens were tested on basis of hierarchy

Assess User Impact: Some actions (e.g., deleting an account) have irreversible consequences, while others (e.g., removing an item from a cart) are easily reversible. Severity helps differentiate these cases.

Clear severity levels prevent overuse of warnings, ensuring users only pause when truly necessary.

High severity : JioFinance, Low severity : Deleting address and Medium severity : E-commerce order cancellation

Primary Research

Testing for Primary research

The primary research aimed to understand user hesitation and fear while performing destructive actions in Jio apps.

Approach:

User Testing: Observing interactions with destructive actions like completing transaction in JioFinance app, Deleting address, and cancellation of Order in Jiomart

High Severity Flow

Confidential

Testing the role of UX copy, visual cues and other UI elements in a high severity user flow of Jio Finance

Next Step –

JioFinance Research

- User Testing — Testing the role of UX copy
  - High Severity Flow design
  - Medium Severity Flow design
  - Low Severity Flow design
- Painpoints
- Opportunities
- Proposed Guidelines

We can connect further to know in detail.

Feature Evaluation

Feature and Functionality: What the Marketplace Section Offers

Personalisation journey
Plan
Loans
Invest
Cards
Pay
Bank and UPI
Insurance
Support & Guidance

Experience Evaluation

Consumer Engagement
Confidence
Joy
Simplicity
Clarity
Convenience
Visibility
Re-engagement
Sense of Control
Personal Connection

Next Step

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