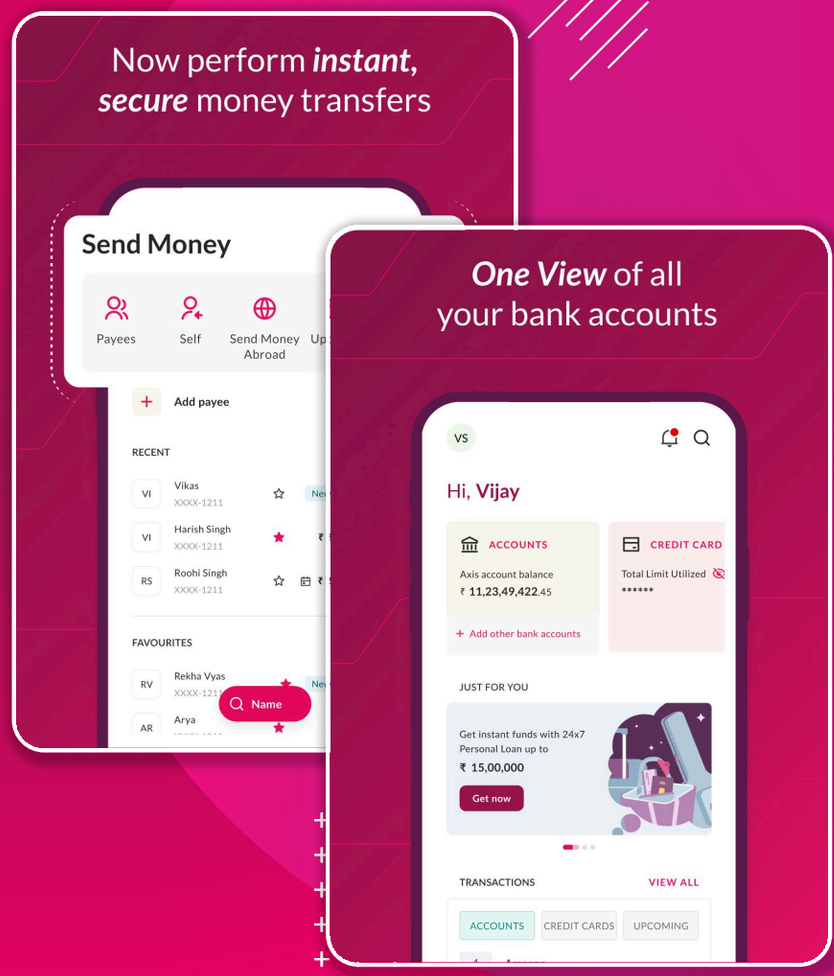
Axis Bank Digital Services App

Tools Used



- **Role**: Lead UX Designer & Individual Contributor
- **Tools**: Figma, Adobe XD
- **Project Type**: New Digital Services + Redesign of Existing Services
- **Duration**: Ongoing — 24 services designed (e.g., update nominee, PAN, DOB, etc.)

Project Overview

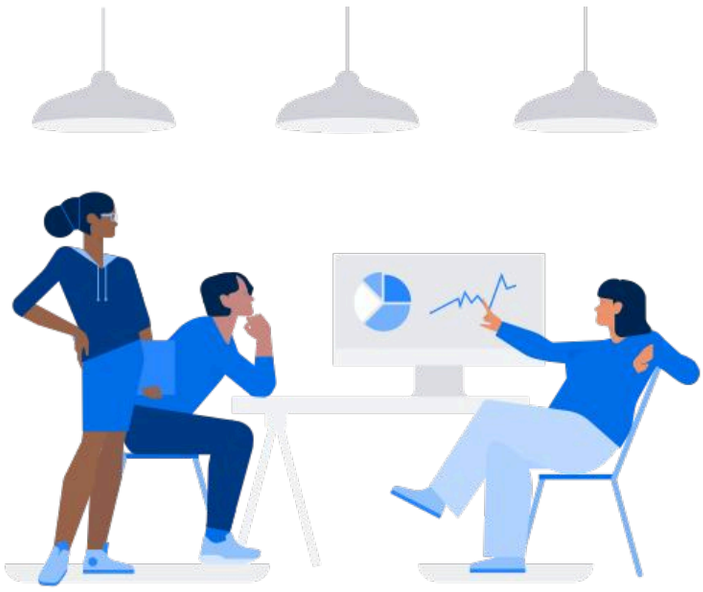
Axis Bank wanted to digitize several key branch-only services to improve accessibility and reduce operational load. The vision was to enable customers to perform essential account updates and maintenance activities directly from the mobile app — securely, seamlessly, and intuitively.
As the Lead UX Designer, I was responsible for understanding user pain points, defining workflows, and creating scalable UI patterns across 24 digital services.

The problem statement

Many Axis Bank customers had to visit physical branches for routine updates such as changing a nominee, updating their PAN, or modifying their date of birth.
This not only caused user frustration but also led to long queues and inefficiency at branches.

Pain Points:

- Limited online access to basic account services
- Inconsistent experience across web and mobile platforms
- Complex document verification and approval processes



Project Goals

- Digitize 24 key services (including nominee, PAN, and DOB updates)
- Reduce dependency on physical branch visits
- Simplify workflows to improve task completion rate
- Ensure compliance with KYC and RBI regulations
- Maintain accessibility and consistency with Axis Bank's design language

Research & Insights

Research Method

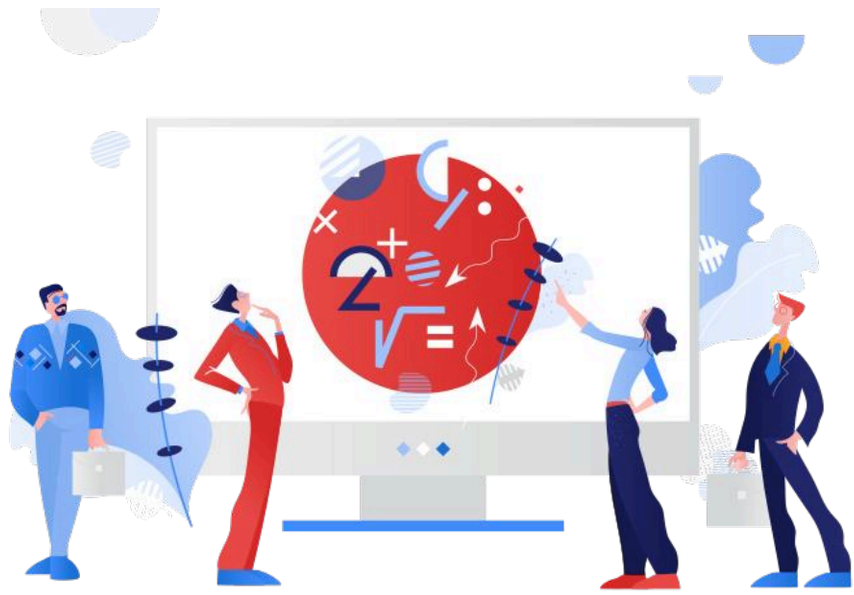
Since Axis Bank already had a large customer base, I conducted competitor analysis across major digital banks (HDFC, ICICI, Kotak, and SBI YONO) to benchmark their user experience and identify best practices.

Key Insights

- Users preferred guided step-by-step flows for regulatory services.
- Document upload and status tracking were the most confusing areas in existing apps.
- Banks offering real-time validation (e.g., Aadhaar/PAN link verification) had higher trust and retention rates.

Target Users

- **Age Group**: 25–55
- **Profession**: Working professionals, entrepreneurs, and retirees
- **Behaviour**: Regular online banking users comfortable with mobile apps but cautious with sensitive tasks



UX Process

Information Architecture

I structured the app to integrate new services within the “Service Requests” section while maintaining consistency with Axis’s design hierarchy.

User Flow

- Select Service (e.g., “Update Nominee”)
- Provide/Upload Details
- Review & Submit

Wireframes & Design Exploration

Low-fidelity wireframes were created in Adobe XD to quickly validate flows. Once approved, high-fidelity designs were built in Figma, following Axis Bank’s design system and accessibility standards.

Focus Areas

- Clear CTA hierarchy (“Proceed”, “Save”, “Verify”)
- Inline error handling for document uploads
- Consistent iconography and form layouts

Final UI Design

The final UI leveraged Axis Bank’s brand palette — deep magenta, grey, and white — to maintain brand consistency while adding modern UI touches like rounded containers and intuitive spacing.

Key Design Highlights

- Step Progress Indicator: Guided users through multi-step updates.
- Smart Form Fields: Autofill for linked Aadhaar/PAN details.
- Instant Acknowledgement: Confirmation screen + SMS notification after successful submission.

Usability Testing & Results

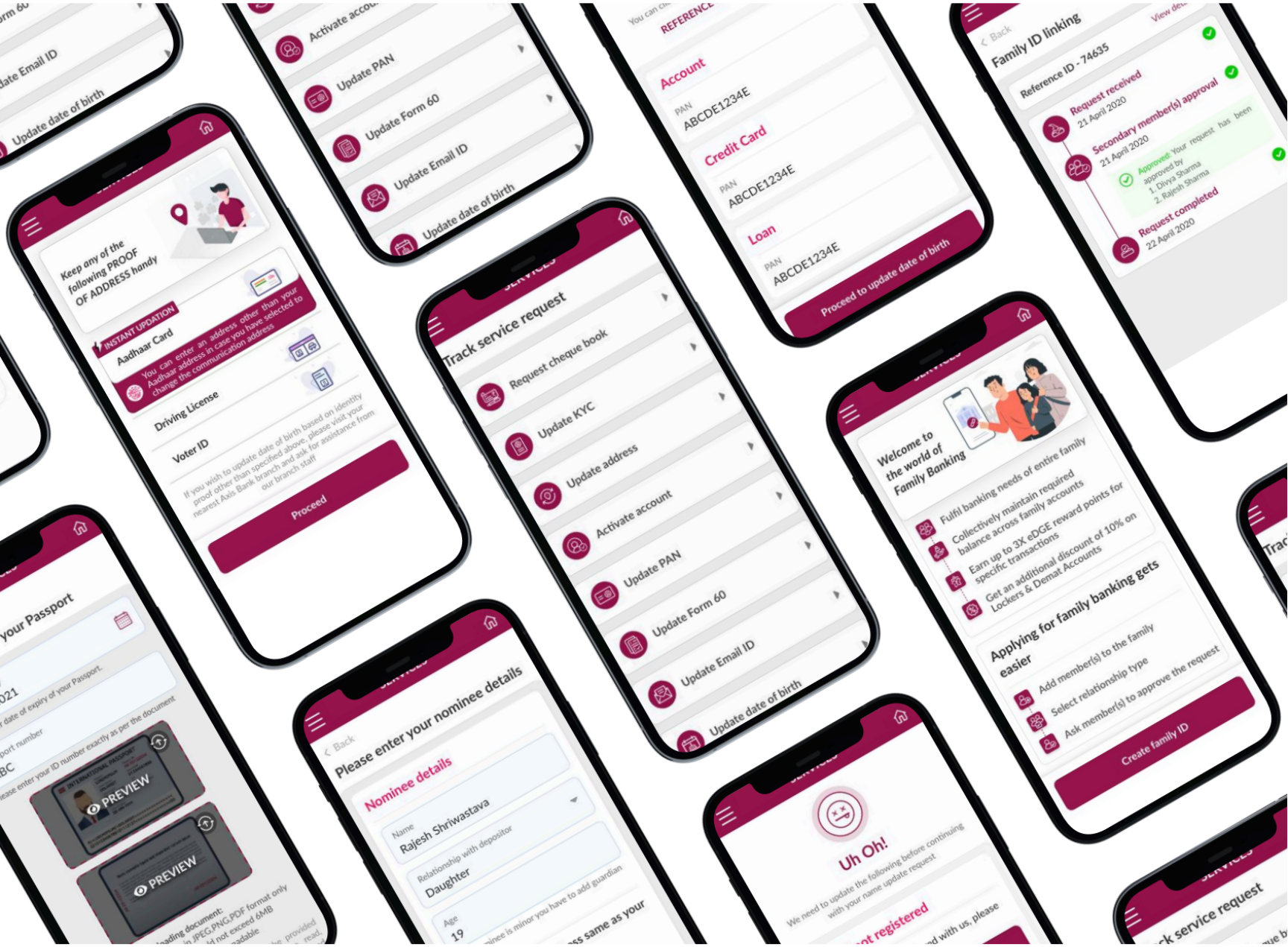
Prototype testing was conducted with a small group of users (Axis internal staff + 5 customers).

Findings

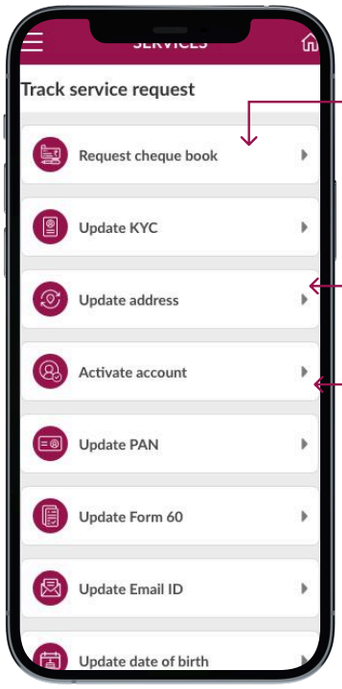
- 90% found the new flow easy to complete within 2 minutes.
- Users appreciated the clear progress bar and error handling messages.
- Minor revisions were made to improve visibility of document upload instructions.

Impact & Outcome

- ✅ 24 offline services digitized
- ✅ Reduced branch visits by ~30% within pilot phase
- ✅ Improved customer satisfaction and NPS for digital channels



Hi-Fi Designs



Track Cheque Book Status

Users can easily track the status of their cheque book request in real time, ensuring full transparency from request initiation to delivery.

Track Address Update Status

Users can view the current status of their address update request — from submission to approval — without needing to visit the branch.

Track Account Activation Status

This screen allows users to check the progress of their new account activation, offering clear milestones and estimated completion timelines.

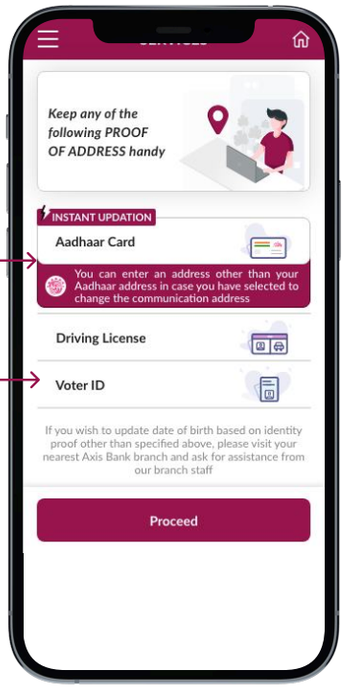
Track service request

Instant Aadhaar Verification

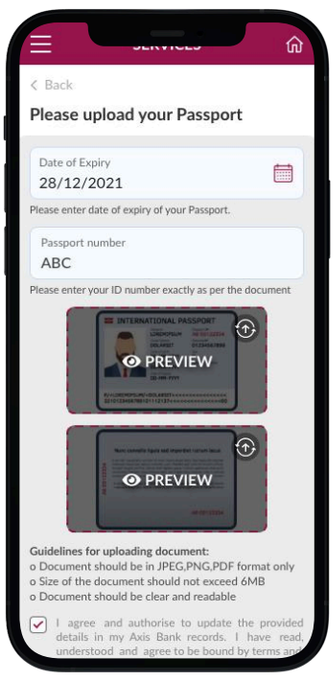
Customers can instantly verify their identity using Aadhaar, enabling secure and paperless authentication directly within the app.

Voter ID Verification

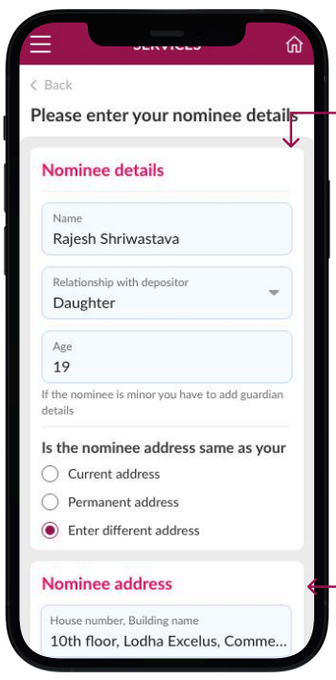
As an alternative verification method, users can validate their details using their Voter ID, ensuring inclusivity for all customers.



Verification screen



Update passport



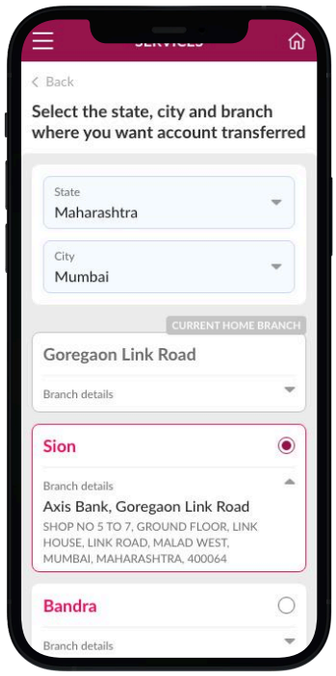
Add Nominee Details

Users can conveniently add nominee information such as name, relationship, a critical step in enhancing account security.

Enter Nominee Address

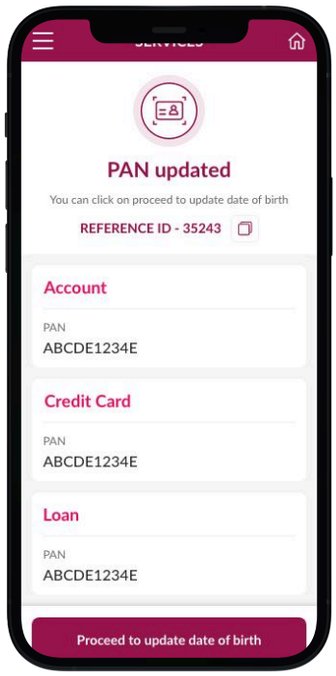
A clean and structured form allows users to input or update nominee address details, maintaining accuracy and compliance.

Add Nominee



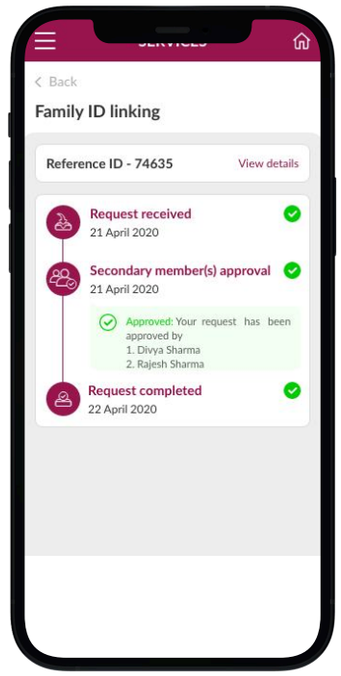
Account transfer

Users can seamlessly select an account and initiate a transfer request between branches, simplifying traditionally complex processes.



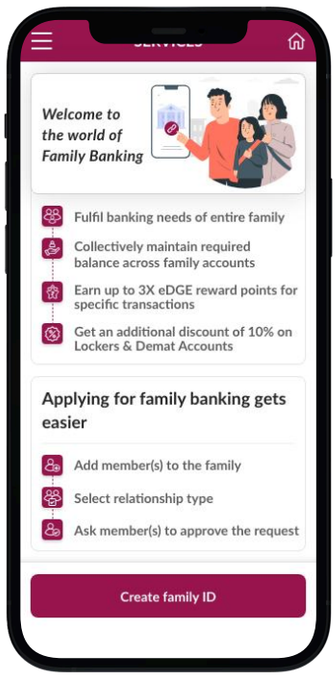
PAN Update Confirmation

Upon successful PAN update, users receive a confirmation screen summarizing their request details and ensuring peace of mind.



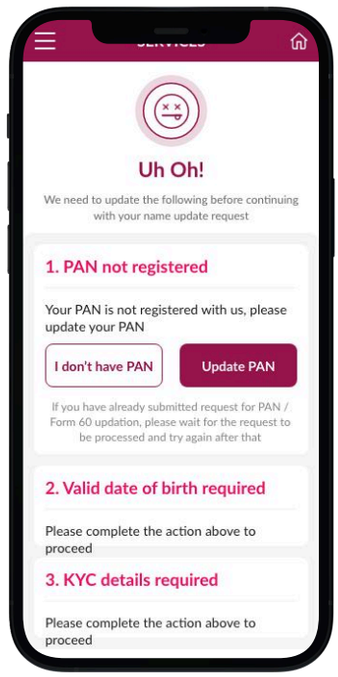
Service Tracking – Individual Request View

Users can view real-time progress for a specific service request with clear status updates and approval details.



Family Banking Linkage

Users can create or link family accounts to enjoy exclusive benefits under Axis Bank's Family Banking feature, promoting collaborative financial management.



#User Validation

After successful identity verification, the user is validated and can proceed securely to access or update their banking services.

Learnings

- Designing for trust and transparency is crucial in digital banking.
- Even simple flows like “update nominee” can hide complex backend validations that affect UX.
- Early stakeholder alignment between design, compliance, and tech saved rework later in the process.

Thank You For Watching

Designer

Bilal