# BCA Mobile

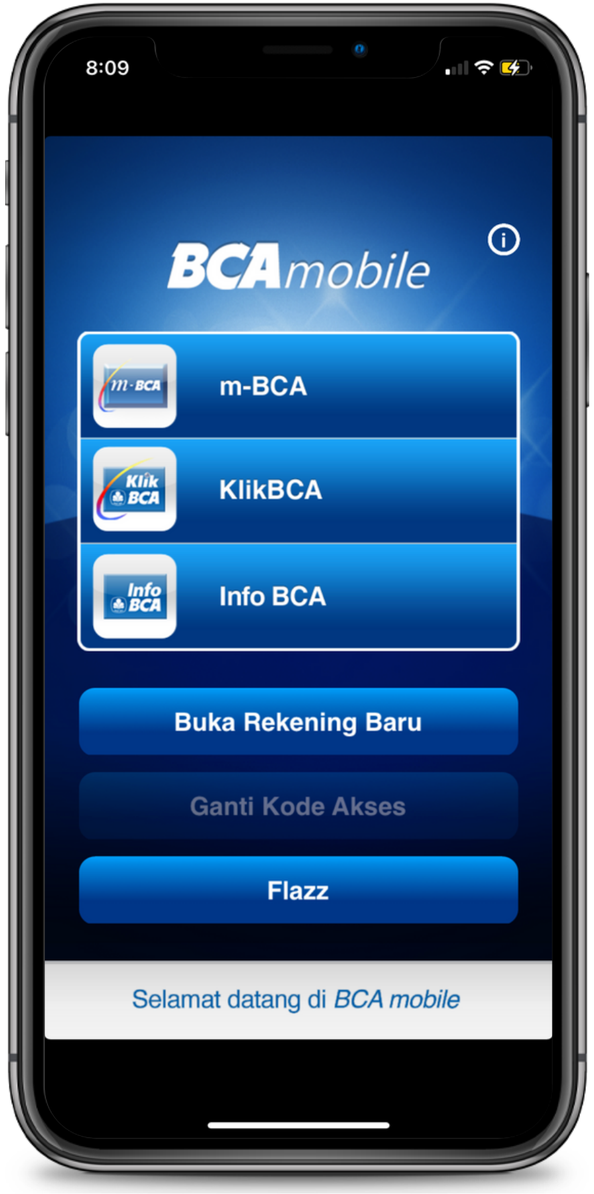
Convenient banking at your fingertips

# Company Research

PT Bank Central Asia Tbk, commonly known as **BCA (Bank Central Asia)** is an Indonesian bank founded on 21 February 1957.

It is considered as the **largest privately-owned bank in Indonesia.** Products include: Consumer Banking, Corporate Banking, Credit cards, Investment banking, Mortgage loans. Private Banking

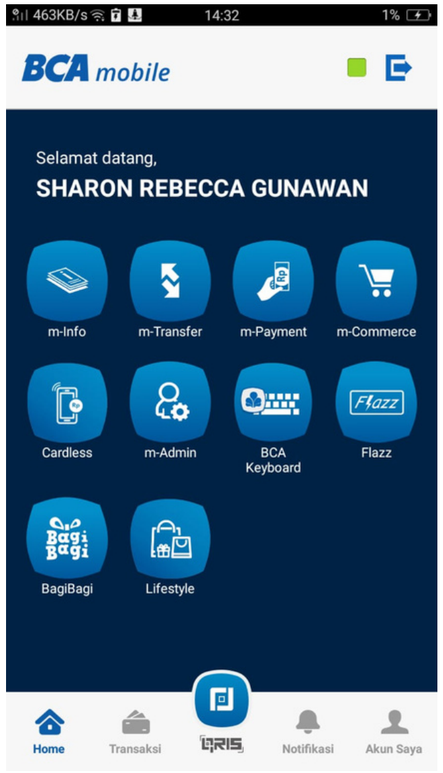
**Operating income**
Rp 71.6 trillion (2019)
**Net income**
Rp 28,6 trillion (2019)
**Total assets**
Rp 919.0 trillion (2019)
**Total equity**
Rp 174.1 trillion (2019)
**Number of employees**
24,789 (2019)



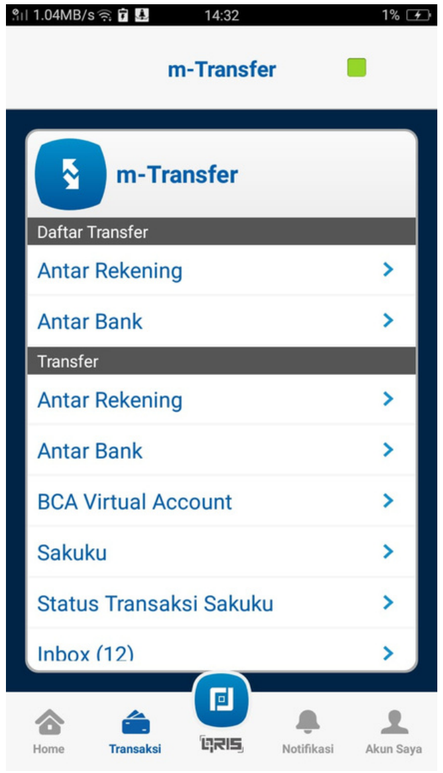

# BCA Mobile

Banking application service that provides easy banking transactions through KlikBCA or m-BCA.

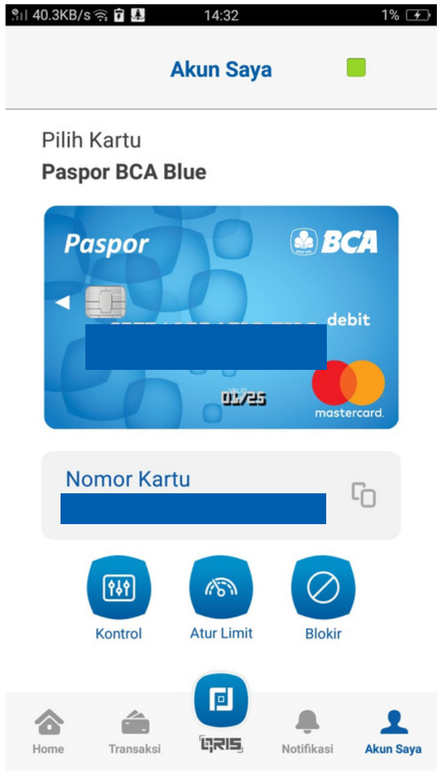
Landing Page




Home Page

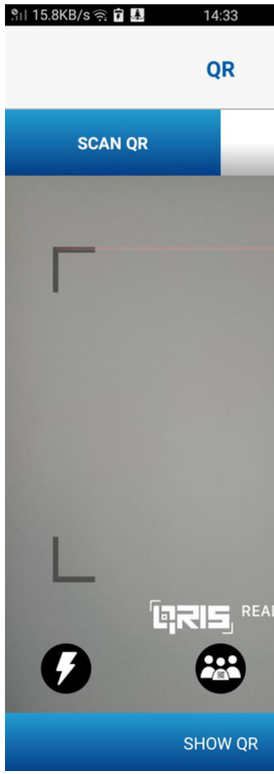



Transaction Page




Account Page

Notification Page




QR Scan

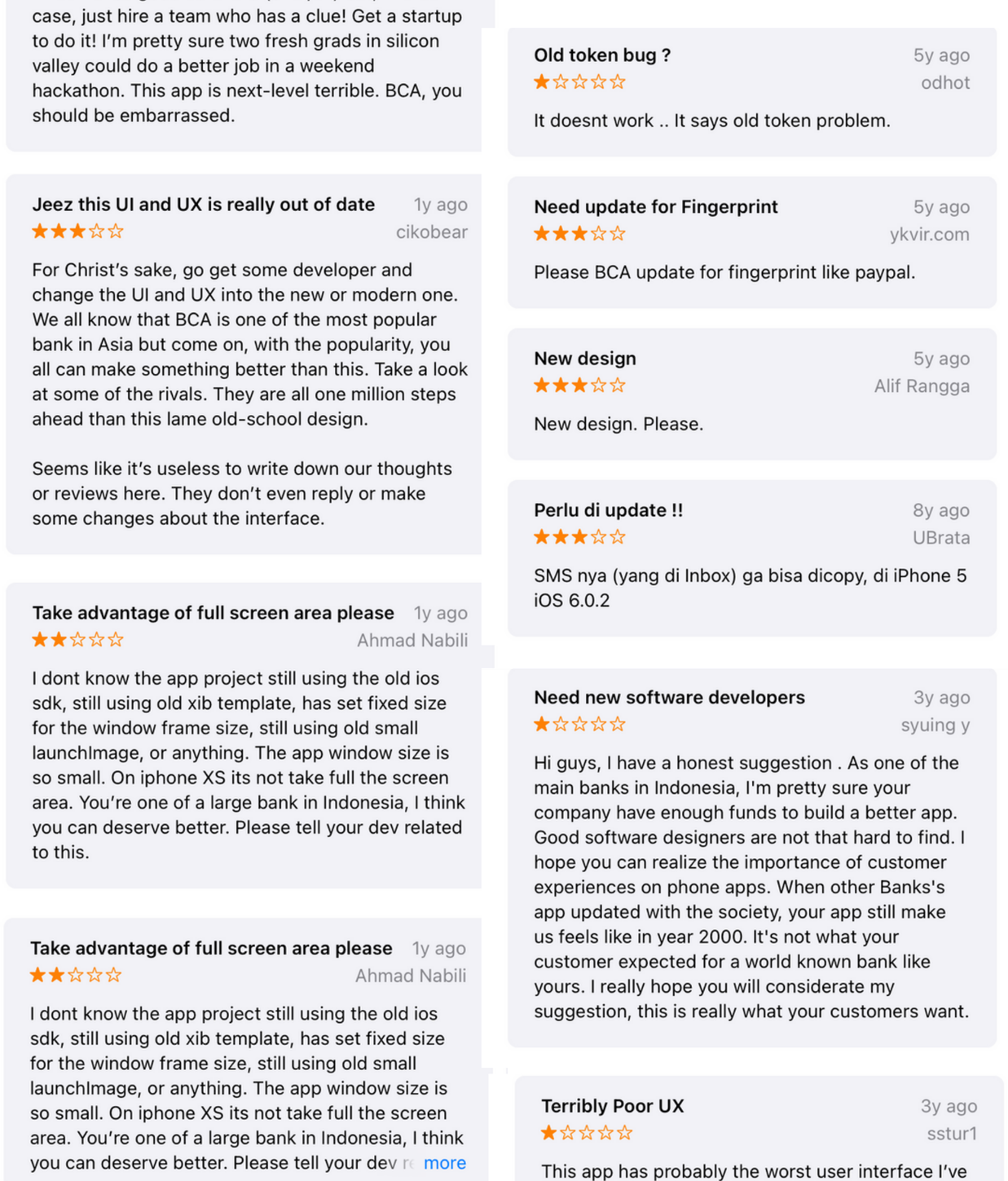
# Define the Problem

# The Problem

1. **Bad UX:** Hard to navigate, the only function of the app is to transfer, the other function are not able to be maximized by users

2. **BAD UI**: Design is outdated

3. **Need more dynamic UX**, to engage with the users in a personal level



case, just hire a team who has a clue! Get a startup to do it! I'm pretty sure two fresh grads in silicon valley could do a better job in a weekend hackathon. This app is next-level terrible. BCA, you should be embarrassed.

**Jeez this UI and UX is really out of date** 1y ago
★★★☆☆ cikobear

For Christ's sake, go get some developer and change the UI and UX into the new or modern one. We all know that BCA is one of the most popular bank in Asia but come on, with the popularity, you all can make something better than this. Take a look at some of the rivals. They are all one million steps ahead than this lame old-school design.

Seems like it's useless to write down our thoughts or reviews here. They don't even reply or make some changes about the interface.

**Take advantage of full screen area please** 1y ago
★★☆☆☆ Ahmad Nabili

I dont know the app project still using the old ios sdk, still using old xib template, has set fixed size for the window frame size, still using old small launchImage, or anything. The app window size is so small. On iphone XS its not take full the screen area. You're one of a large bank in Indonesia, I think you can deserve better. Please tell your dev related to this.

**Take advantage of full screen area please** 1y ago
★★☆☆☆ Ahmad Nabili

I dont know the app project still using the old ios sdk, still using old xib template, has set fixed size for the window frame size, still using old small launchImage, or anything. The app window size is so small. On iphone XS its not take full the screen area. You're one of a large bank in Indonesia, I think you can deserve better. Please tell your dev r more

**Old token bug ?** 5y ago
★☆☆☆☆ odhot

It doesnt work .. It says old token problem.

**Need update for Fingerprint** 5y ago
★★★☆☆ ykvir.com

Please BCA update for fingerprint like paypal.

**New design** 5y ago
★★★☆☆ Alif Rangga

New design. Please.

**Perlu di update !!** 8y ago
★★★☆☆ UBrata

SMS nya (yang di Inbox) ga bisa dicopy, di iPhone 5 iOS 6.0.2

**Need new software developers** 3y ago
★☆☆☆☆ syuing y

Hi guys, I have a honest suggestion . As one of the main banks in Indonesia, I'm pretty sure your company have enough funds to build a better app. Good software designers are not that hard to find. I hope you can realize the importance of customer experiences on phone apps. When other Banks's app updated with the society, your app still make us feels like in year 2000. It's not what your customer expected for a world known bank like yours. I really hope you will considerate my suggestion, this is really what your customers want.

**Terribly Poor UX** 3y ago
★☆☆☆☆ sstur1

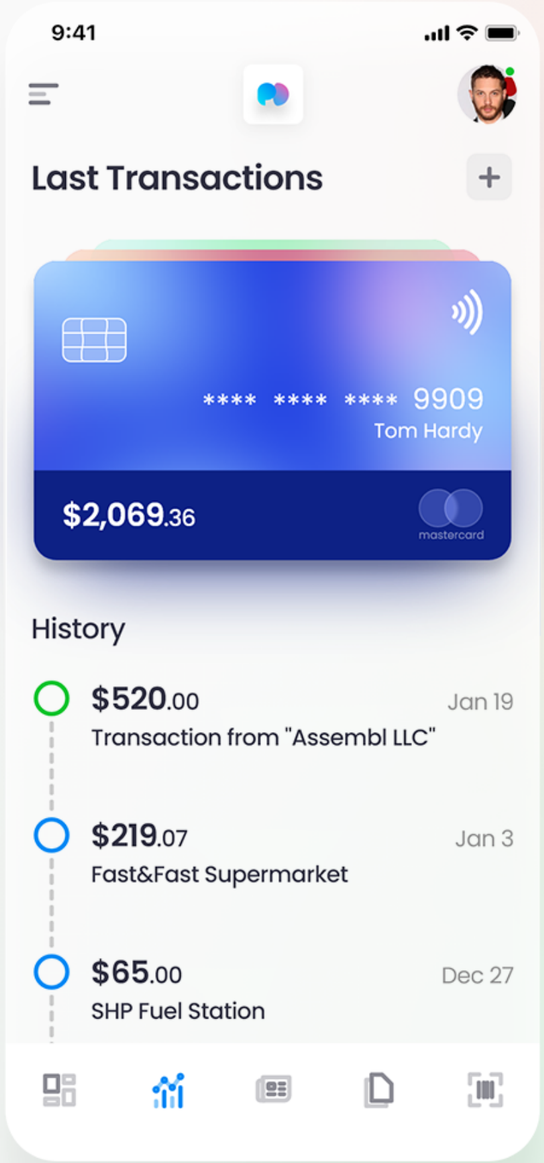
This app has probably the worst user interface I've

# Ideation
# & Inspiration

# The Solution 1:
# **Transaction History**

---

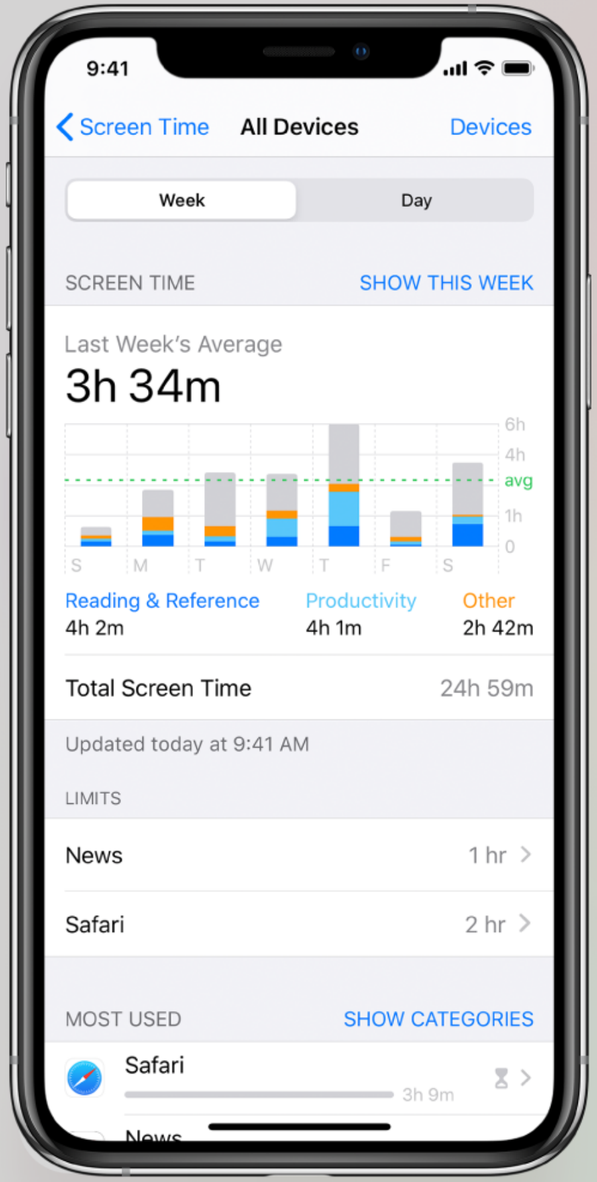
Transaction history helps users keep track of what, when, and where they spend their money in. In a banking app nowadays, I do think that this is necessary to have. Not only to ease users, but also to prevent fraud or unwanted payment done without cardholder's notice and/or approval.



# The Solution 2:
# **Personal Statistics**

---

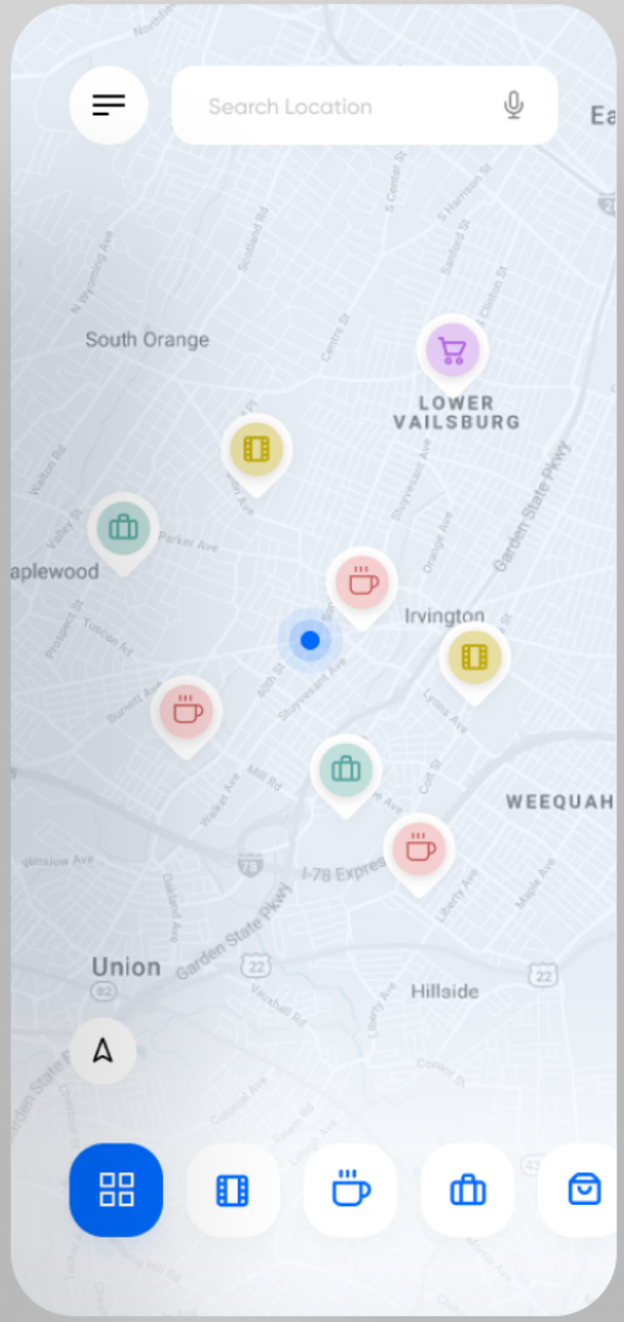
While transaction history keeps track of users' expenses, personal statistics summarize their expenses by day, weeks, month, or year. It helps users aware of their spending and if the percentage of their spending makes sense according to what they actually plan and/or prioritize.



# The Solution 3:
# **Nearest ATM/Bank Map**

---

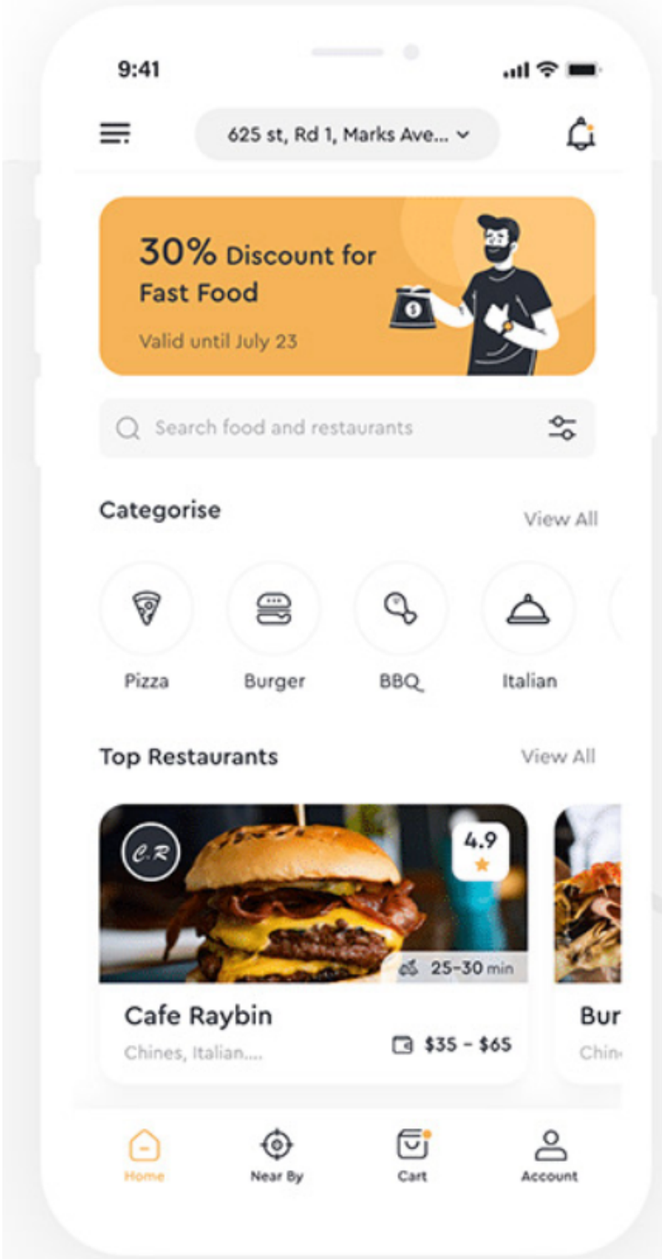
Even though we are in a world moving towards a digital era where a lot of payments are done cashless, Indonesia is still a bit behind on that aspects. There are still a lot of payments that requires cash, and a lot of people might not be carrying cash too much. ATM locations might be hard to find too, especially if user is not in their familiar area. A location map can be helpful to spot an ATM.



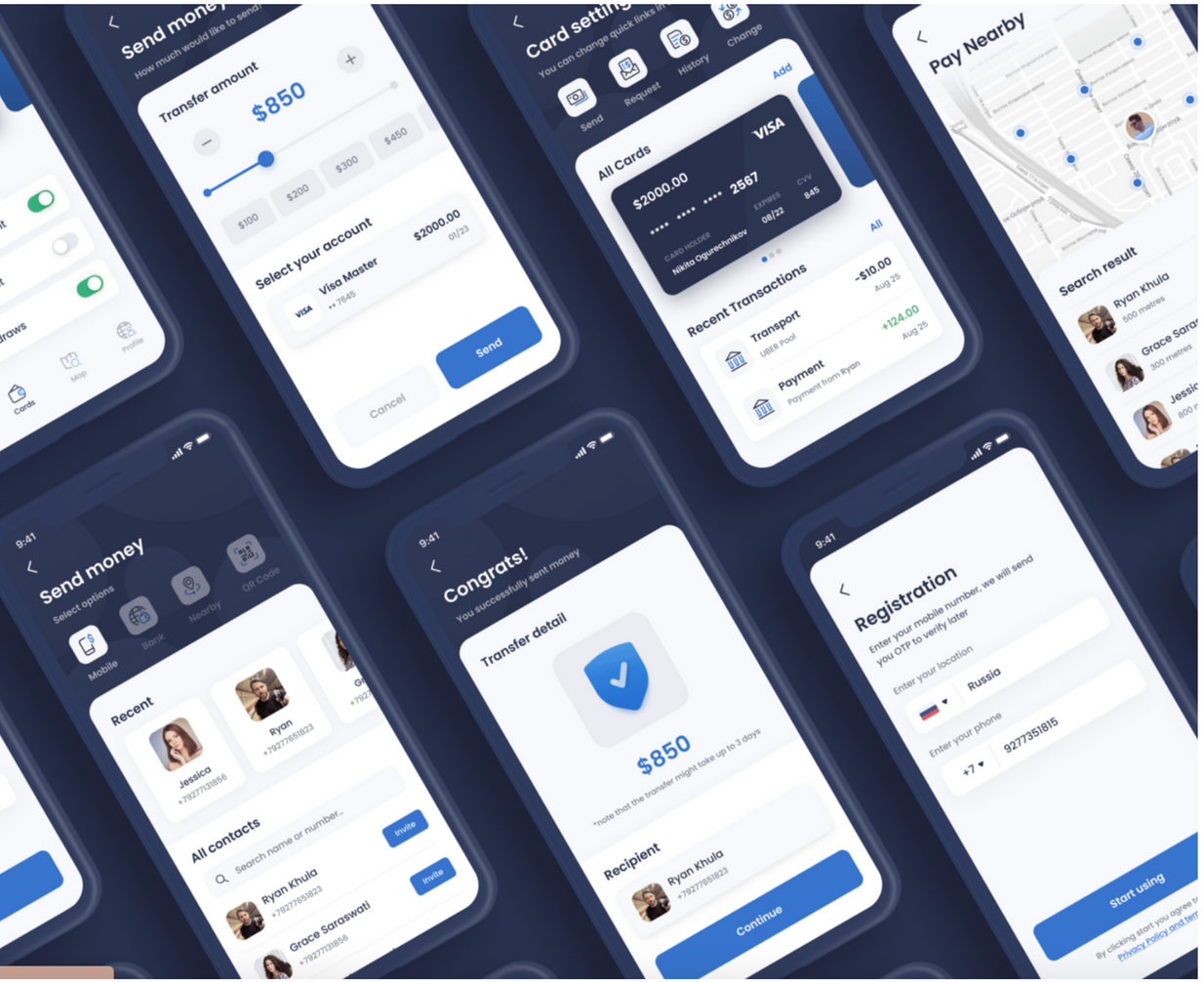
# The Solution 4:
# **Promo/Offers Info**

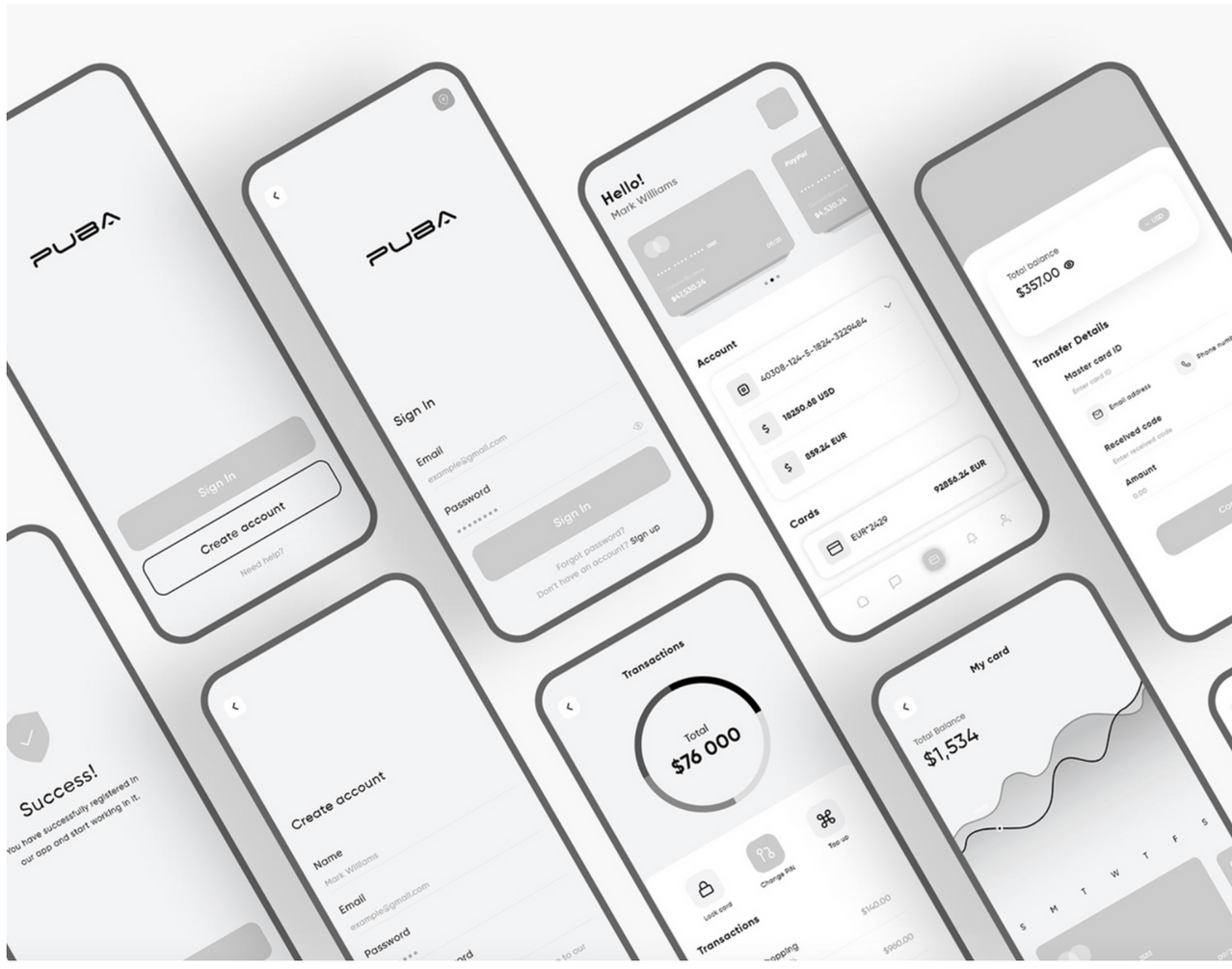
---

Banks often collaborates with vendors such as e-commerce, restaurants, services, etc. Or, there might be an offer provided by the bank itself, e.g. credit card special offers, or a new reward system that might benefit the users. Having a promo/offer info section might be a good addition to the app.



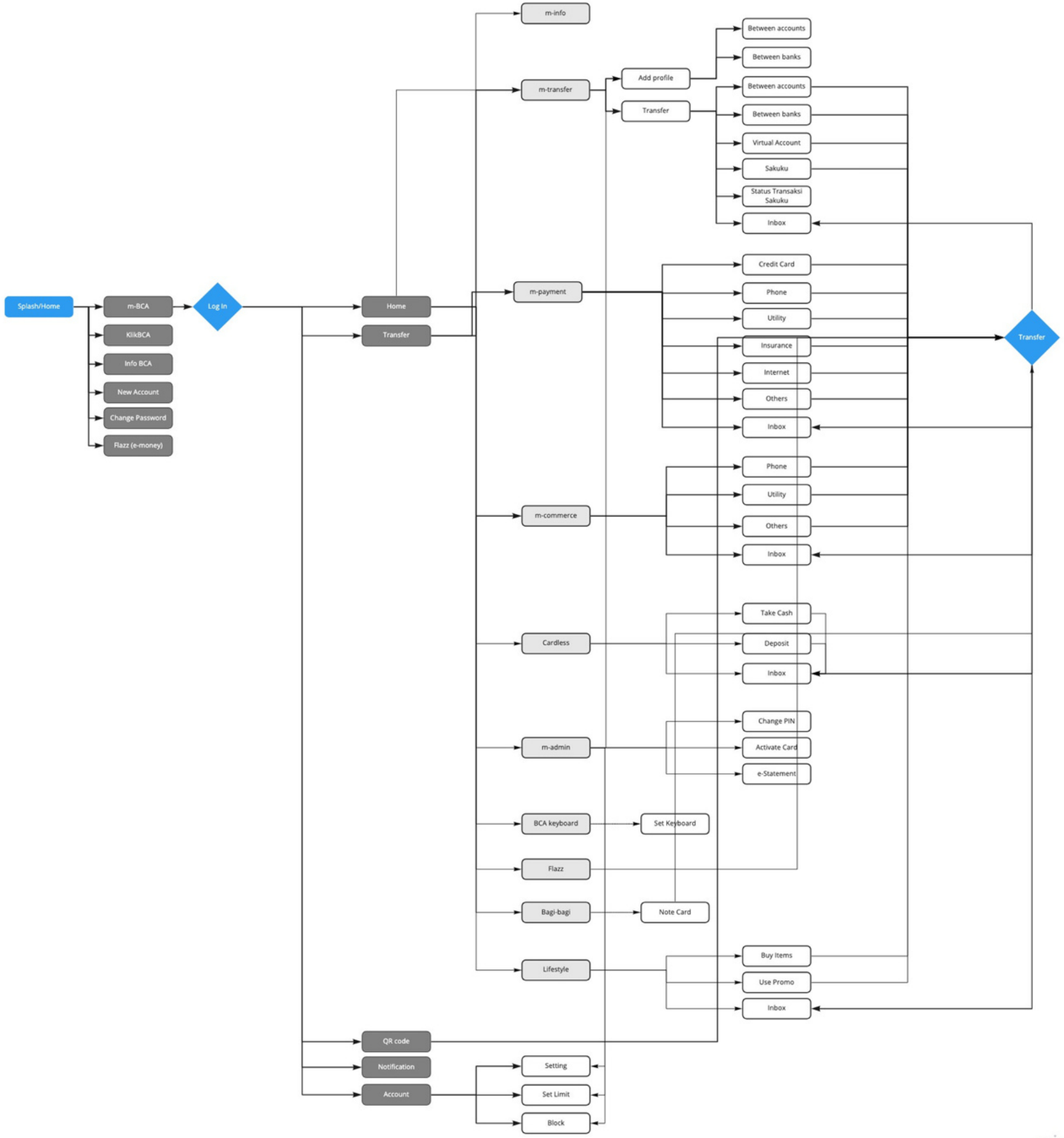
# Inspiration



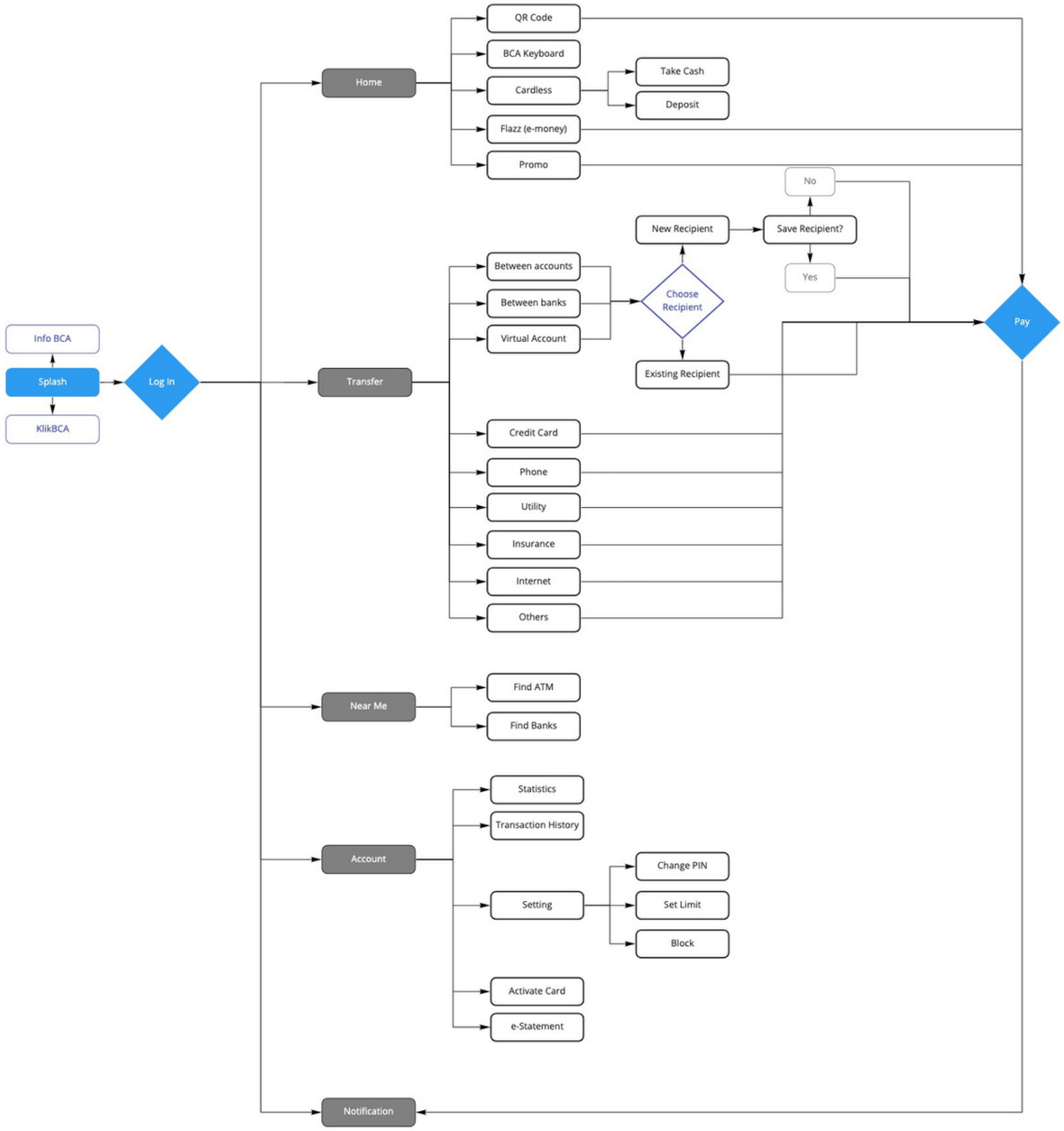
# User Flow

# Current User Flow




miro

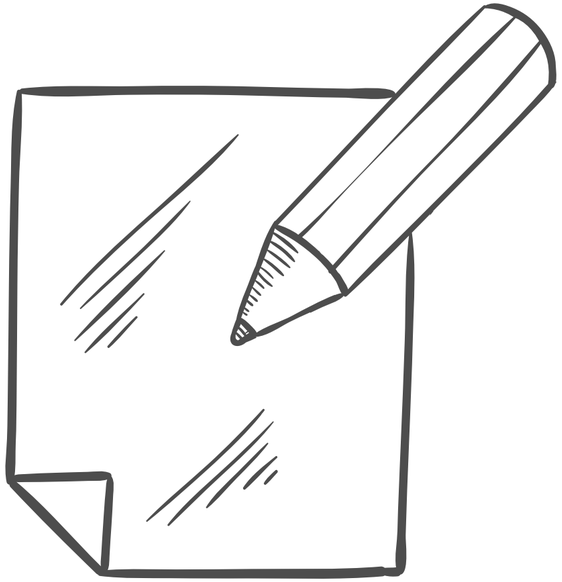
# New User Flow

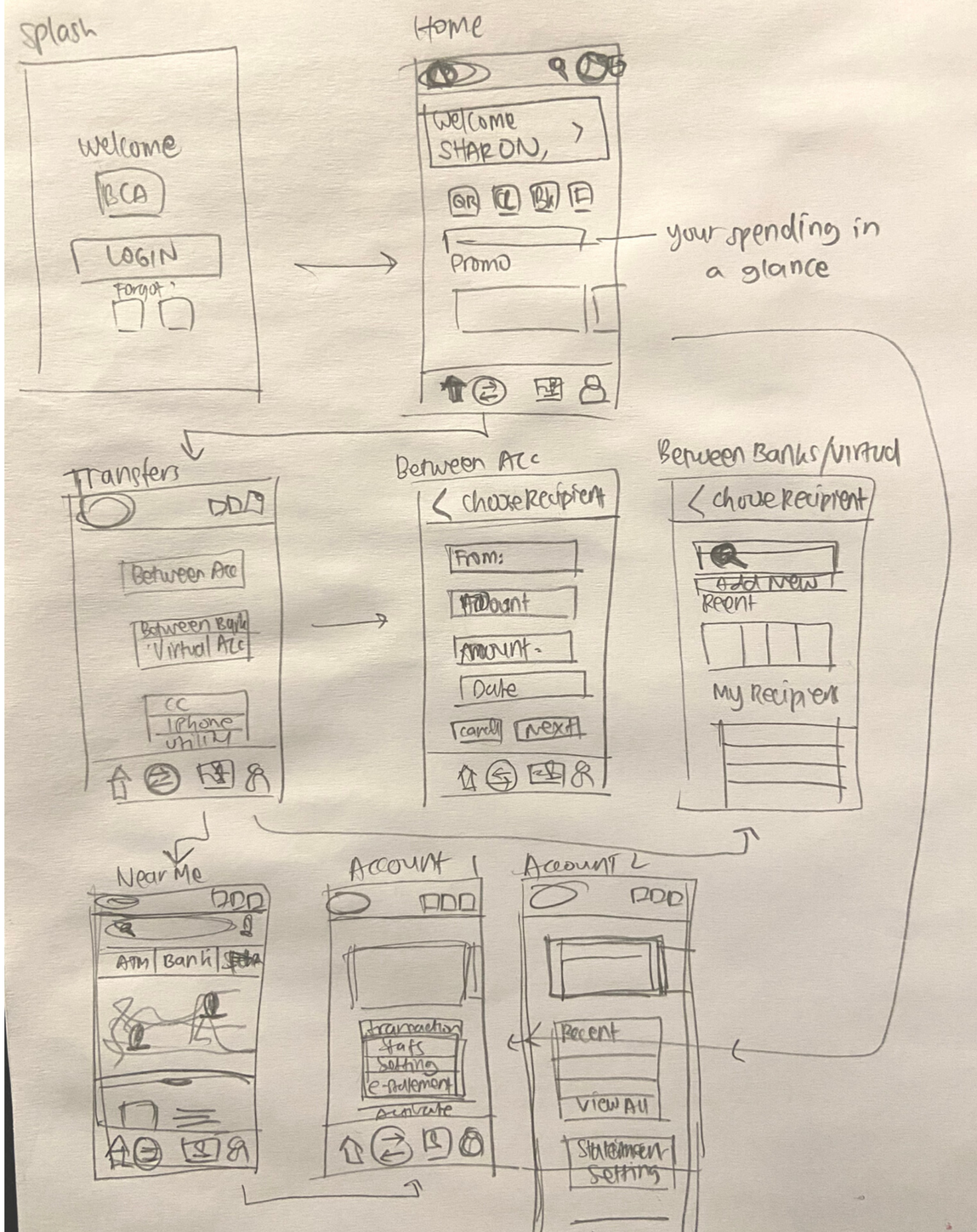



miro

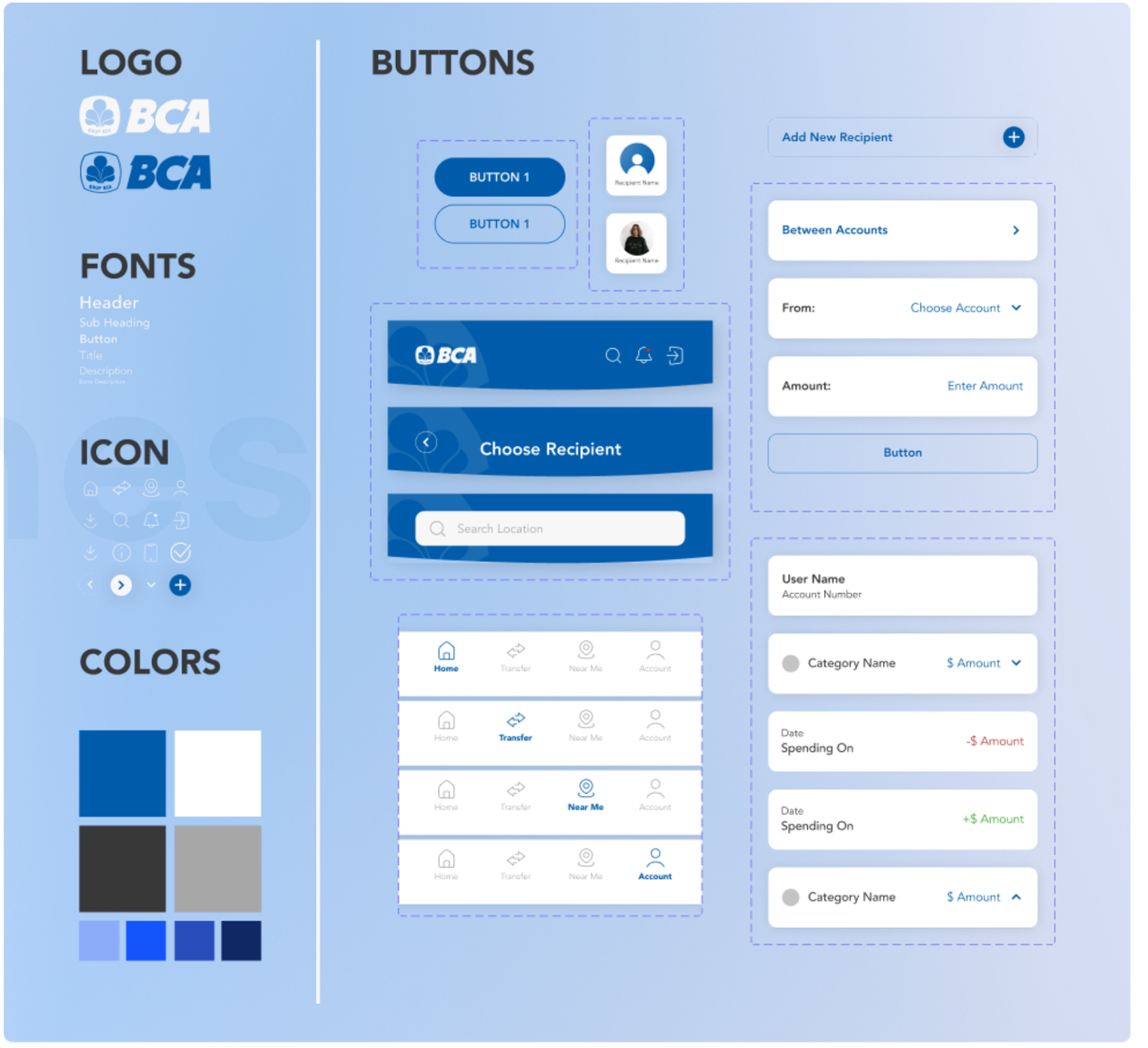
# Design
# & Prototype

## Sketches

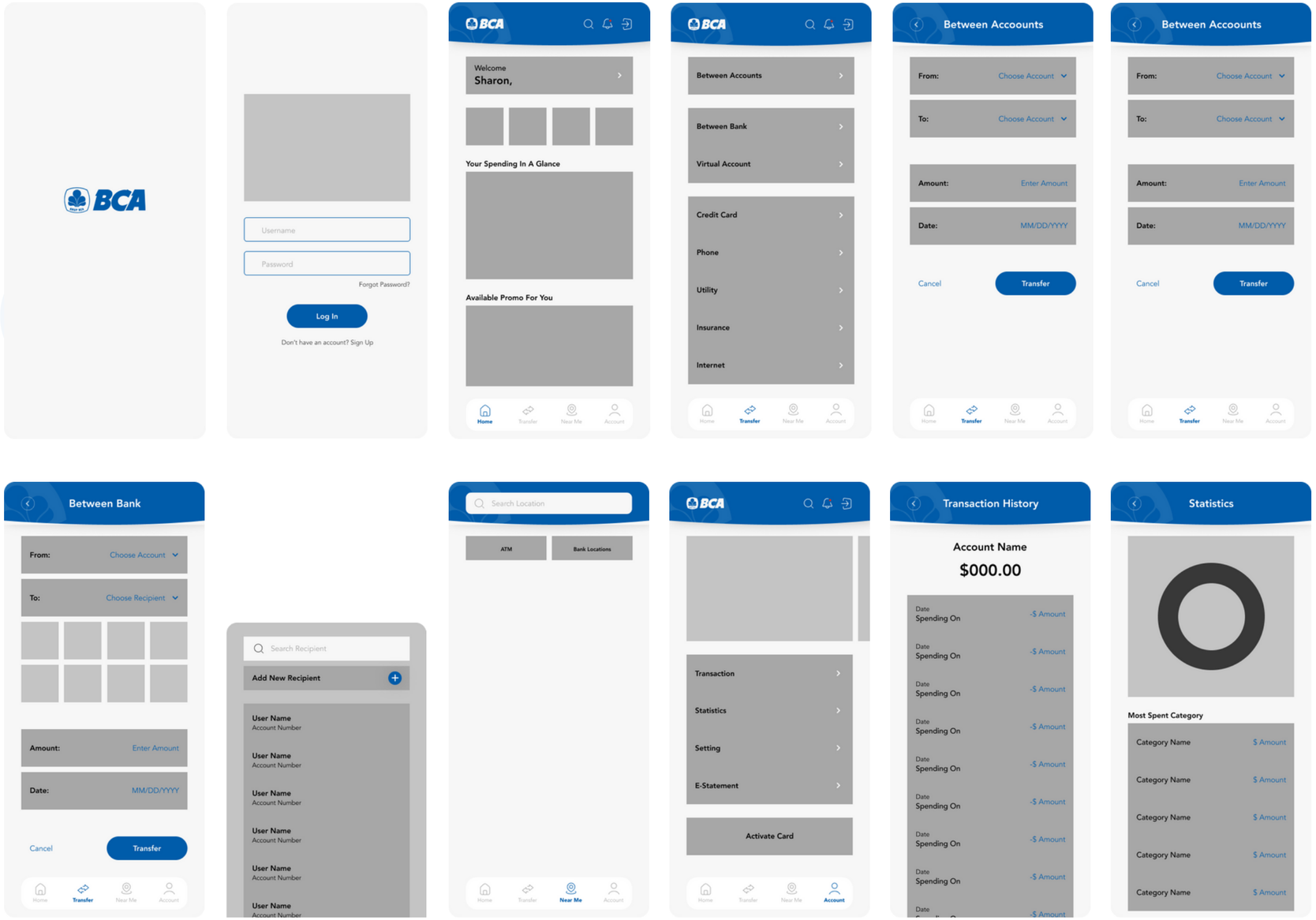



Splash
welcome
BCA
LOGIN
Forgot
Home
welcome
SHARON,
Promo
your spending in a glance
Transfers
Between Acc
Between Bank Virtual Acc
CC
Iphone
Utility
Between Acc
choose Recipient
From:
Amount
Date
cancel
Next
Between Banks/Virtual
choose Recipient
Add New
Recent
My Recipient
Near Me
ATM
Bank
Account 1
transaction
Stats
Setting
e-statement
Activate
Account 2
Recent
View All
Statement Setting

## Design Guidelines

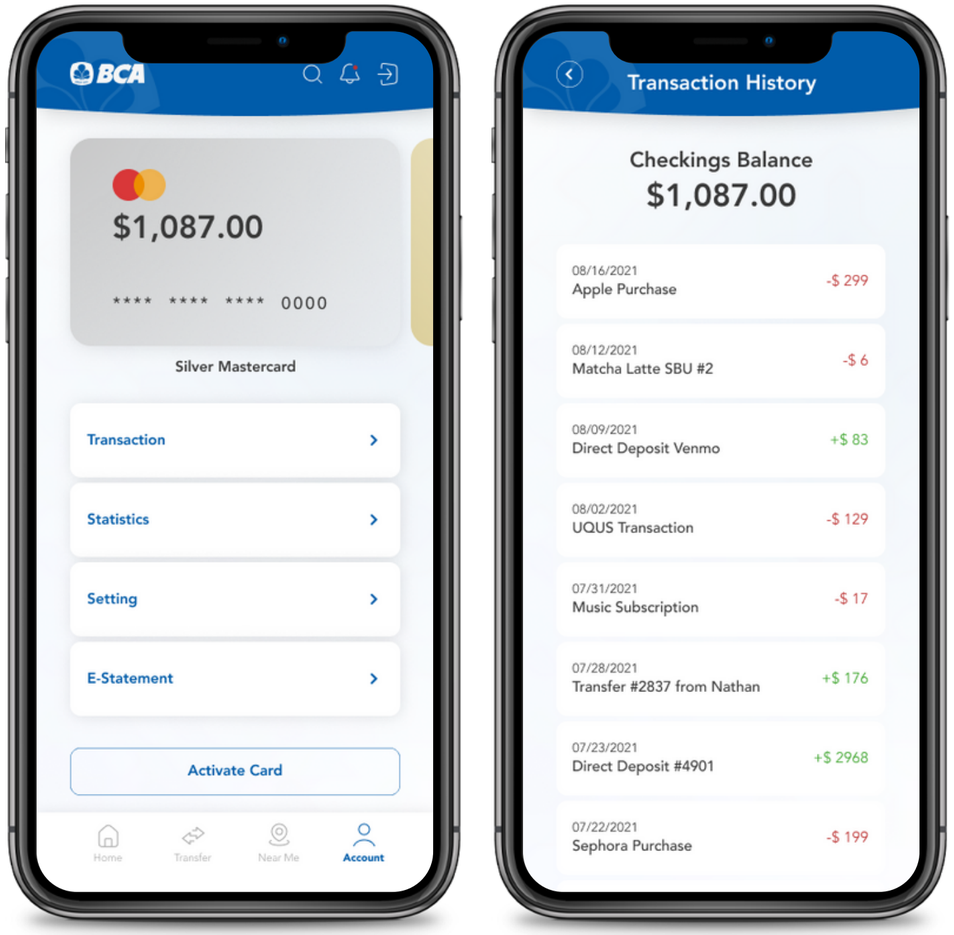


# Wireframe


BCA
Username
Password
Forgot Password?
Log In
Don't have an account? Sign Up
Welcome
Sharon,
Your Spending In A Glance
Available Promo For You
Between Accounts
Between Bank
Virtual Account
Credit Card
Phone
Utility
Insurance
Internet
Between Accoounts
From:
Choose Account
To:
Choose Account
Amount:
Enter Amount
Date:
MM/DD/YYYY
Cancel
Transfer
Between Bank
Choose Recipient
Search Recipient
Add New Recipient
User Name
Account Number
Search Location
ATM
Bank Locations
Transaction
Statistics
Setting
E-Statement
Activate Card
Transaction History
Account Name
$000.00
Date
Spending On
-$ Amount
Statistics
Most Spent Category
Category Name
$ Amount
Home
Transfer
Near Me
Account

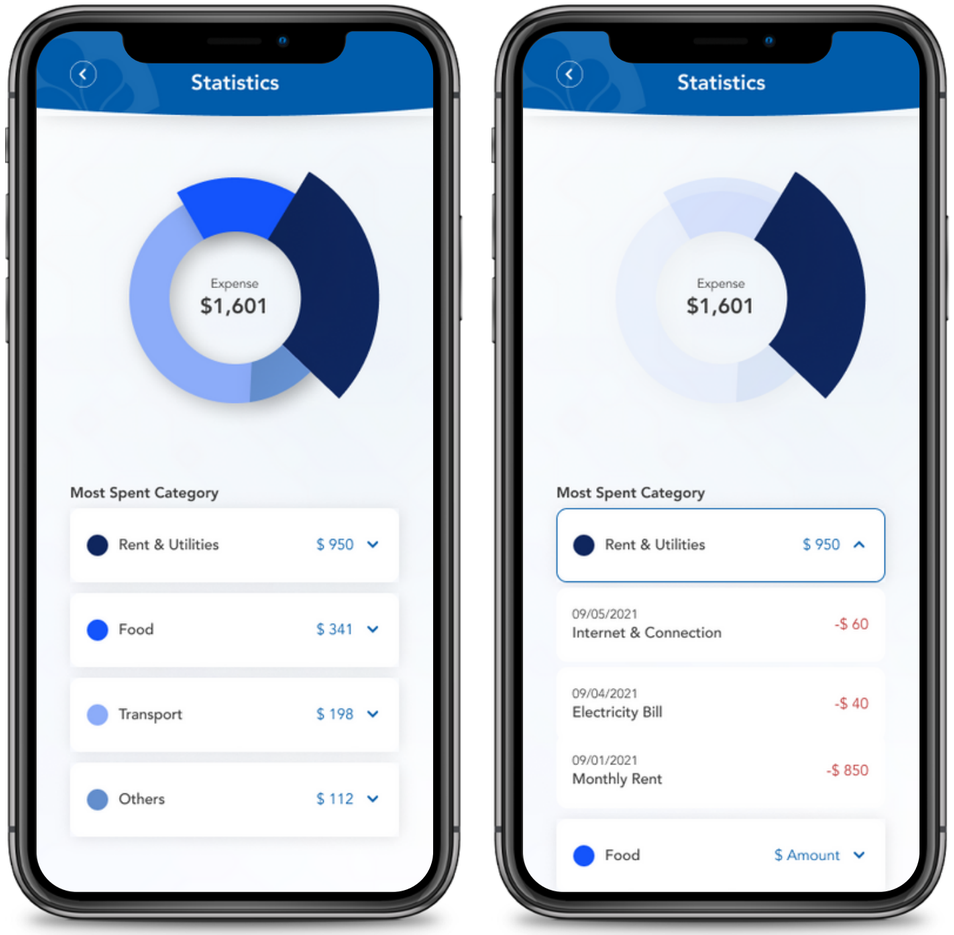
Hi-Fi Design & Prototype

# The Solution 1:
# Transaction History



Hi-Fi Design & Prototype

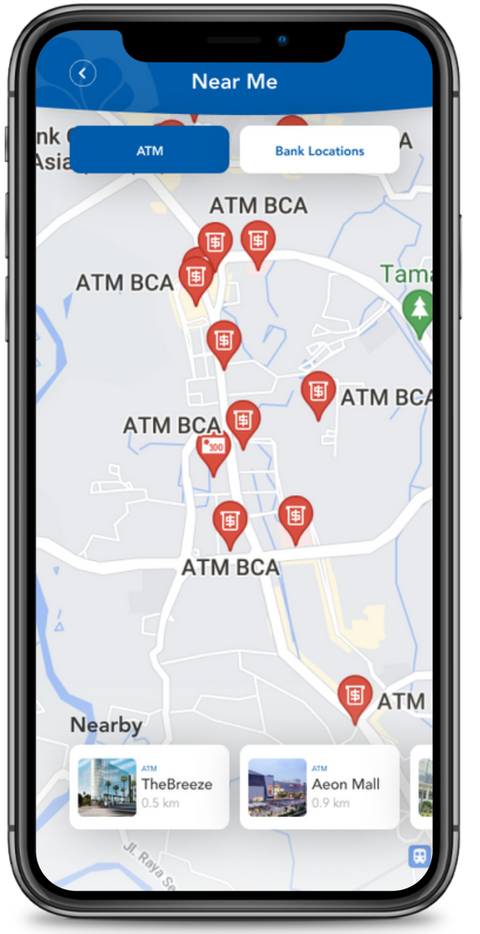
# The Solution 2:
# **Personal Statistics**



Hi-Fi Design & Prototype

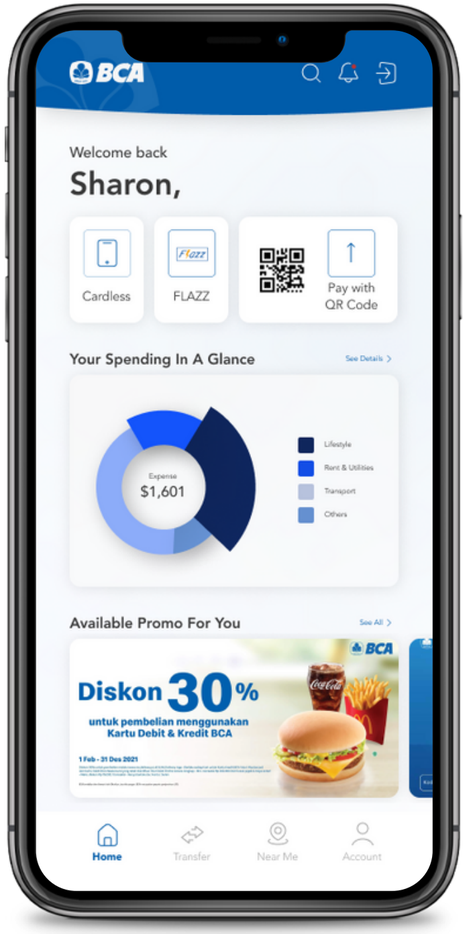
Hi-Fi Design

# The Solution 3:
# Nearest ATM/Bank Map



Hi-Fi Design & Prototype

# The Solution 4:
# **Promo/Offers Info**



## Hi-Fi Design & Prototype

Prototype Link:
https://bit.ly/3gtCQQT

# Thank You!