Disclaimer

Over the past 3.5 years, I worked full-time as a UX Designer at PostFinance on large-scale, real-world financial products.

The case studies presented here are based on real projects and real user behavior.

Due to confidentiality requirements, some metrics are shown as ranges or adjusted, and certain details are intentionally simplified.

The focus of these cases is on decision-making, trade-offs, and business impact rather than on visual design alone.

PostFinance

Optimizing the Investing Experience

Increasing engagement and investment conversions through better clarity, guidance, and decision support.



Anna Mueller | Product Designer | Fintech / B2C

Problem, Role, Impact

The Problem

- Users **struggled to understand and compare investment products**, which made decision-making difficult and increased drop-offs before conversion.
- Due to the complexity of the information and lack of clear guidance, **users often abandoned the journey at critical decision points**.
- At the same time, **multiple initiatives and pages existed**, but there was no clear, data-driven understanding of which parts of the journey were actually causing friction and impacting business results.

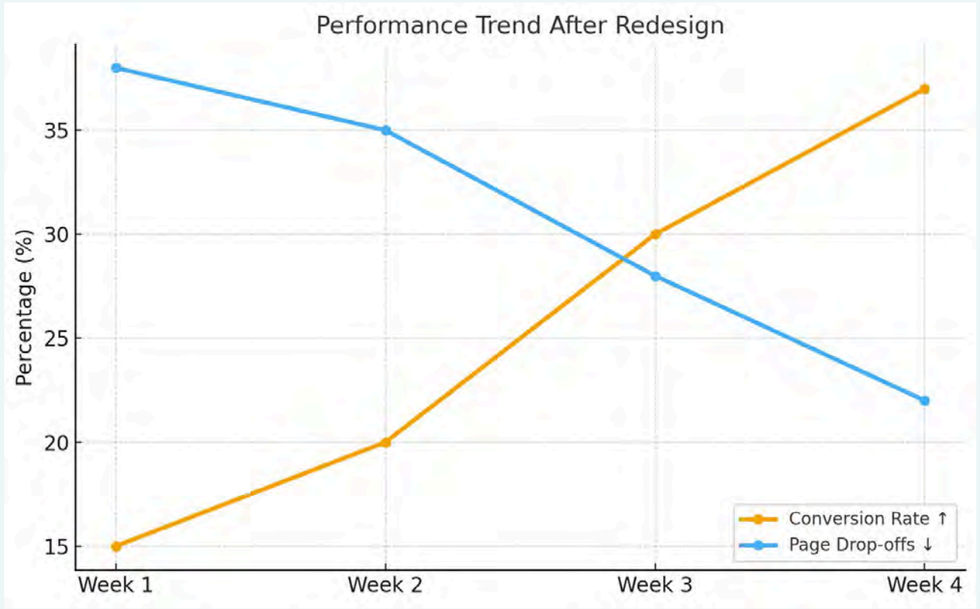
My Responsibility

My role was to take ownership of the problem:

- **Understand** what was really happening in the investment journeys
- **Choose** the right research and analysis methods
- **Drive design decision**s focused on reducing drop-offs and improving conversion on key focus pages.

Impact (high level)

- Improved clarity in key investment entry and decision flows
- Reduced friction at critical decision points
- Positive conversion trends observed during A/B testing
- Reduced drop-offs on the defined focus pages



Trend illustration based on internal analytics.

Discovery & Analysis: Finding Where Value Was Lost

Goal: pinpoint the highest-impact friction points and align stakeholders on what to fix first.

WHY

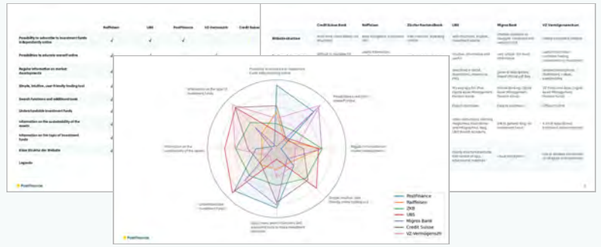
- Tight timelines → needed fast clarity for decisions
- High-risk fintech context → focus on trust and comprehension
- Too many pages & initiatives → required evidence to narrow scope

→ Needed evidence to confidently **say "no" to lower-impact** ideas

WHAT

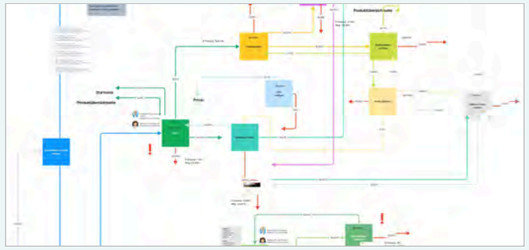
Competitive Analysis

- Comparison of **7 providers** based on functional and content-related criteria
- Visualization in **radar charts** & **comparison tables**
- **Goal:** Understand PostFinance's market position and derive optimization potential



User Journey Analysis (GA4 and Clarity)

- Identification of **pain points**, **drop-offs**, and **fragmented entry paths**
- Visualization of complete **journey flows**
- **Hypotheses** formulated on **product complexity** and barriers



Usability Testing (Live Pages)

- Remote **tests with real users**
- Insights into **overwhelm**, l**ack of clarity**, and false expectations
- **Focus**: Mobile-first, simplified content, clear structure



SO WHAT

Outcome of analysis:

- Agreed **focus areas** for optimization (highest-impact pages)
- **Clear hypotheses** for structure and guidance improvements
- Evidence base to **align sceptical stakeholders** and proceed to prototyping

💡 **Key insight:**
Investment users avoid complex branching - they want a clear overview before committing.

AB/N Testing: Hypothesis Validation

Test Objective
The goal was to find out how different **page variants affect user guidance** and interactions in the “**Invest in Funds**” section.

Stakeholder and Risk Context
Due to high financial risk and regulatory context, the experiment required alignment across multiple senior stakeholders and controlled traffic allocation.

Test Setup
Three design variants (including the current page as the status quo) were tested against each other over a two-month AB/N test period.

Hypotheses
- A simplified **grouping** of products **improves navigation**
- Clear **UI** elements enhance understanding and **reduce drop-offs**
- A **guided journey** increases the share of **product accesses**

KPIs and Success Metrics
- **Increase** in sessions involving product interaction
- **Average time** spent per page
- **Reduction** in drop-offs and loops within the triage flow
- Most **frequently used elements** and content types

A – Status Quo
Existing triage page



B – New Grouping
With carousel and guided journey



C – Link Structure & Info Paths
Simplified product overview



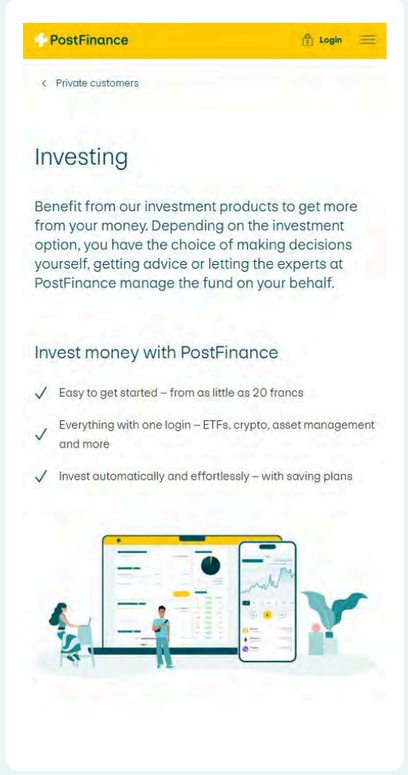
Concept: A New Entry Point into Investing

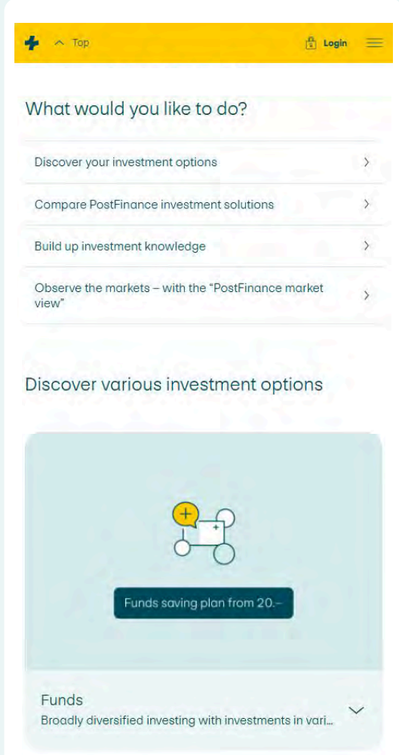
***After the A/B test**, I gathered the successful elements and incorporated all inputs into the new solution.*

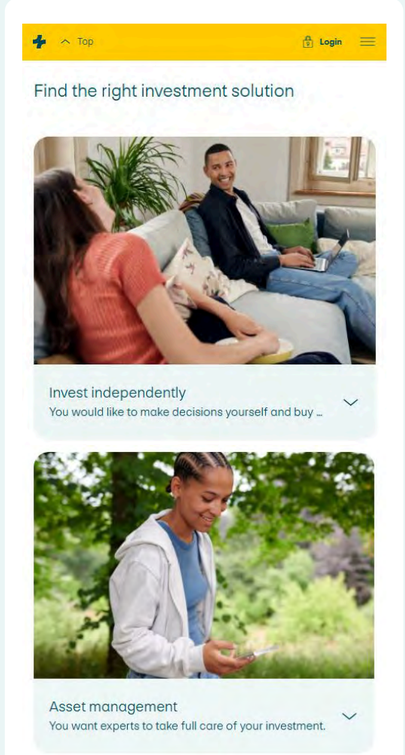
The **principles of behavioral design** were applied to create a **clear** and **understandable entry into investing**:

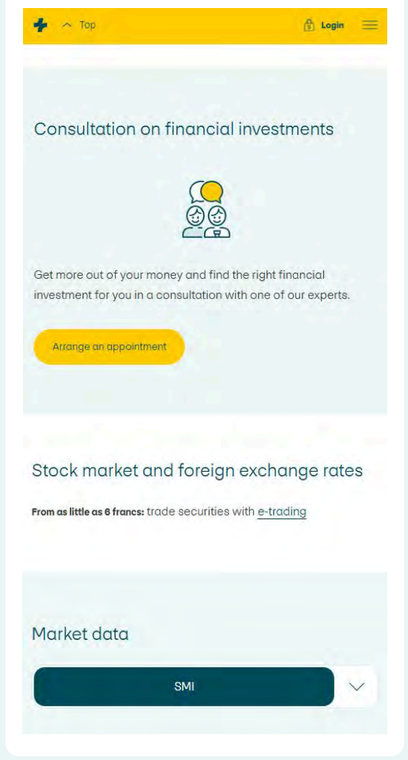
- The user understands where they are and what they have to do
- Expected actions are clearly visible
- Investment tools are quickly recognizable
- Additional content (“Knowledge & Tools”) is easy to find

Final solution launched in production

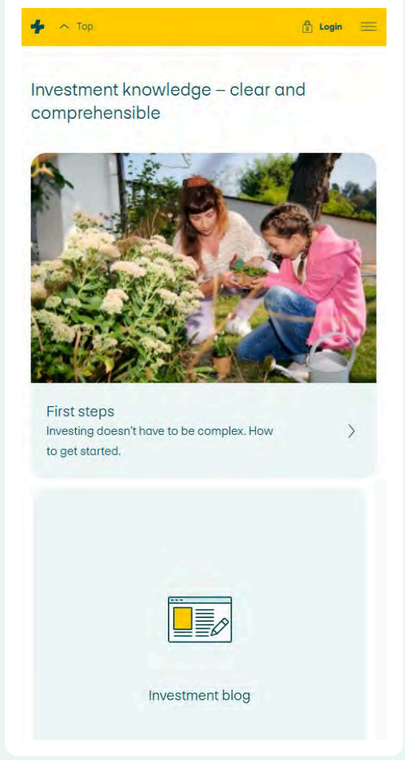


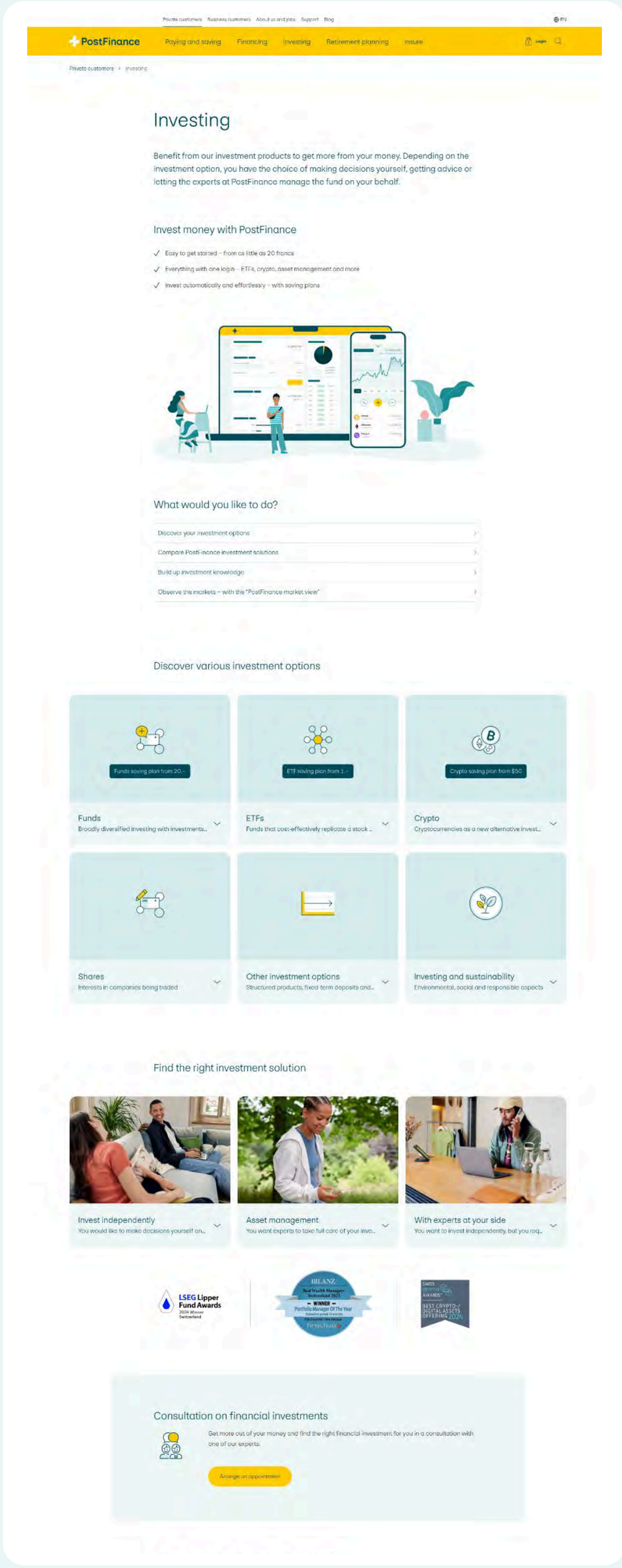












Performance After the Redesign

Directional impact observed after launch and during early validation.

Positive Effects for Users

- Higher engagement with investment entry pages
  → users explored more products before making a decision
- Reduced friction at key decision points
  → fewer early exits during product comparison
- Shorter time to first meaningful action
  → users reached relevant investment options faster
- Strong mobile engagement
  → confirmed relevance of a mobile-first investment entry

- **ETF table with 498 clicks → clear product interest**
- **Increased interaction with primary CTAs (e.g. “Invest now”)**

- ***Conversion Rate ↑ 12–18%***
- ***Drop-offs on entry pages ↓ 15-20%***
- ***Time to first meaningful action ↓ 12–20%***
- ***Engagement with investment content ↑ 20-30%***

Business Impact

- Increase in volume for ETF and ETF savings plans
- Target KPIs achieved and partly exceeded
- Higher conversion readiness through clear user guidance and effective CTA placement
- Improved conversion on product and landing pages
- Contributes to efficiency gains in the digital sales funnel

Next steps

- Further personalization based on user intent and experience level
- Iterative optimization of secondary investment flows
- Deeper validation of long-term engagement and conversion behavior
- Rollout of the validated entry model to other investment products

PostFinance

Designing Clarity
for New Entrepreneurs

Redesigning fragmented entry journeys
into a focused, decision-ready experience.



Anna Mueller | UX Strategy | B2B Banking

WHERE WE STARTED

A complex problem without a clear focus

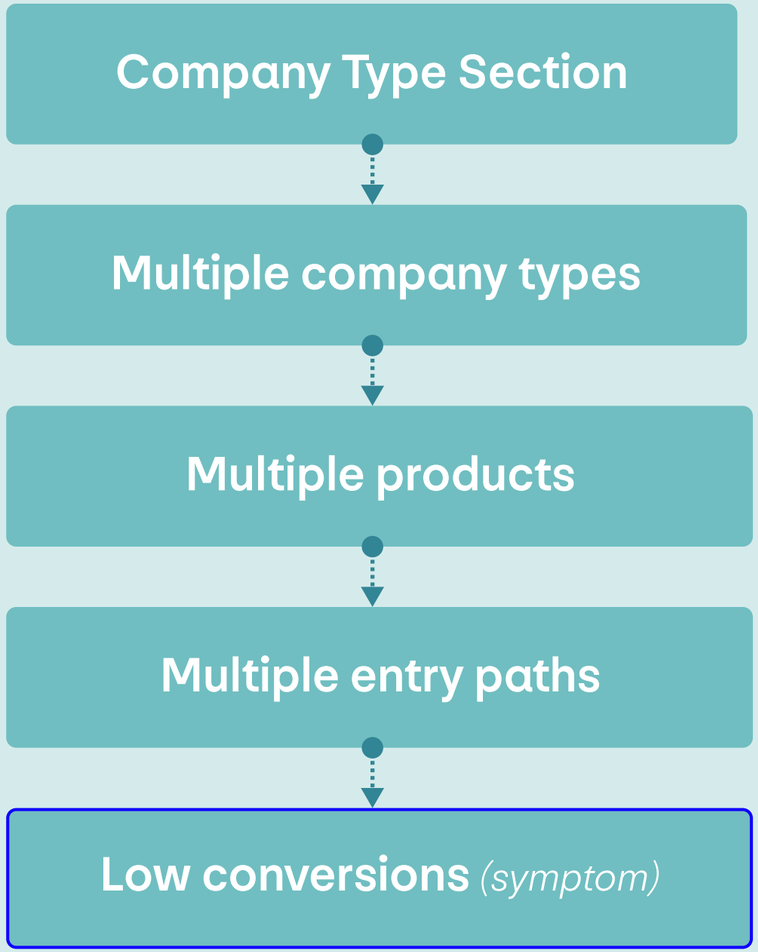
At the start of the project, the “Company Type” section showed **low transitions to business products and weak conversion performance**.

The challenge was not a specific usability issue, but a l**ack of clarity around focus**.

- no clearly defined primary target audience
- no shared understanding of which products were relevant for which business types
- no agreement on where improvements would have the highest impact

Our task was **to identify the core problem, define the right focus, and restructure the section to improve both the user experience and transitions to business products**.

Unknown State



Problem Signals (Observed)

- Low transitions to business products
- Weak conversion on key offers
- High exits from entry-level pages
- Inconsistent user flows

⚠️ **At this stage, we didn’t yet know where the journey was breaking — only that it was.**

FINDING FOCUS THROUGH ANALYSIS

Why the current setup failed to support business decisions

The challenge was not usability alone, but a lack of strategic focus.

The “Company Type” section attempted to serve multiple business segments and products at once.

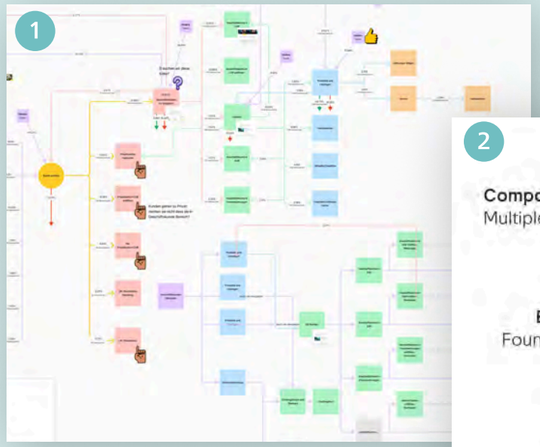
For new entrepreneurs in particular, this resulted in **early information overload and unclear decision paths**. Instead of enabling confident choices, users were exposed to too many options too early — leading to hesitation, navigation loops, and low transitions to business products.

By analyzing user behavior across the journey, we identified where **complexity created friction**, where **business goals and user expectations diverged**, and which segment showed **the highest potential** for focused improvement.

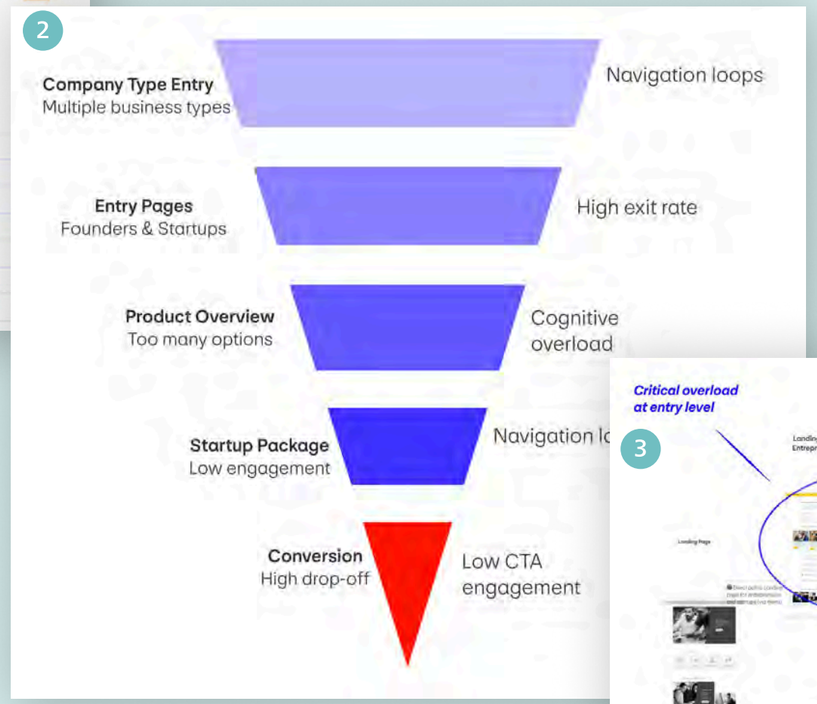
This led to a clear strategic shift:
we prioritized new entrepreneurs as the primary target group — instead of trying to optimize the experience for everyone at once.

Decision supported by UX insights

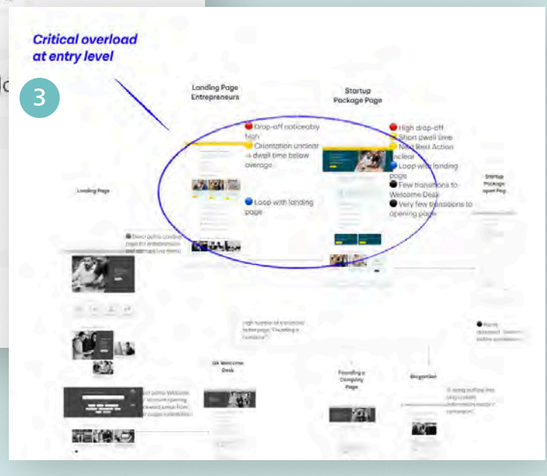
Broad targeting → Single priority segment
Multiple products → One focused entry experience



System-level behavioral analysis (GA)
Understanding what was happening across the entire business customer ecosystem.



Funnel analysis
Where intent was lost before conversion.

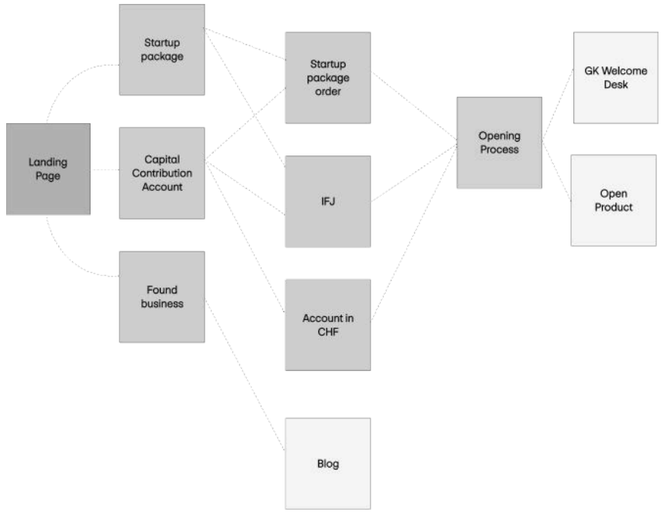


Target journey deep dive
Finding the real problem once focus was defined.

THE TURNING POINT

From broad coverage to focused decision-making

🟥 BEFORE
Broad scope, unclear focus



What we observed
- Multiple business segments addressed at once
- Early product comparison at entry
- High cognitive load before intent was clear
- Weak transitions into core business products

Strategic Decision

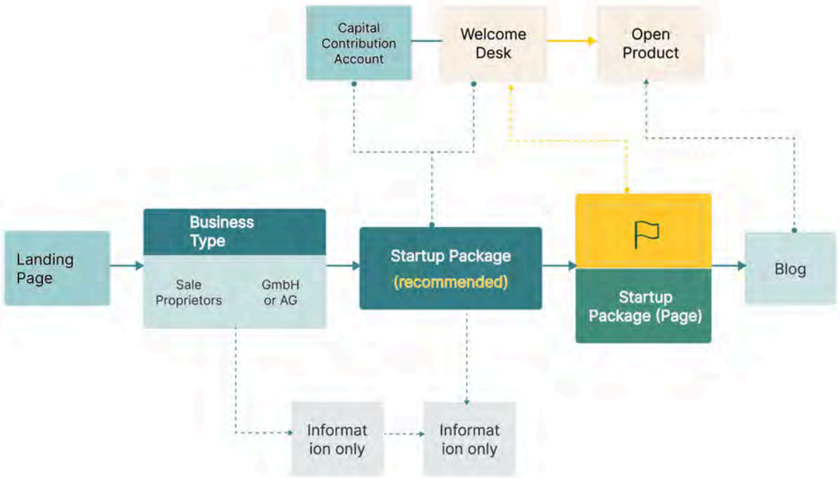
FOCUS BEFORE SCALE

We deliberately chose focus over coverage.

- Users needed guidance before choice
- Search intent ≠ decision readiness
- Early complexity blocked action

Key trade-offs
- We did not expand the solution to all business segments
- We paused secondary product exposure at entry
- **We optimised for decision clarity, not maximum visibility**

🟩 AFTER
One priority segment, one clear path



What changed
- One primary target group: new entrepreneurs
- Clear entry logic based on user readiness
- Products introduced progressively, not upfront
- Stronger alignment between UX and business impact

STARTUP PACKAGE PAGE: DETAILED DEVELOPMENT

Single primary CTA, progressive disclosure, reduced cognitive load.

Startup Package Page: five central behavioral patterns

Since the startup pakage often raises questions for users, I integrated an explanatory carousel right at the beginning.

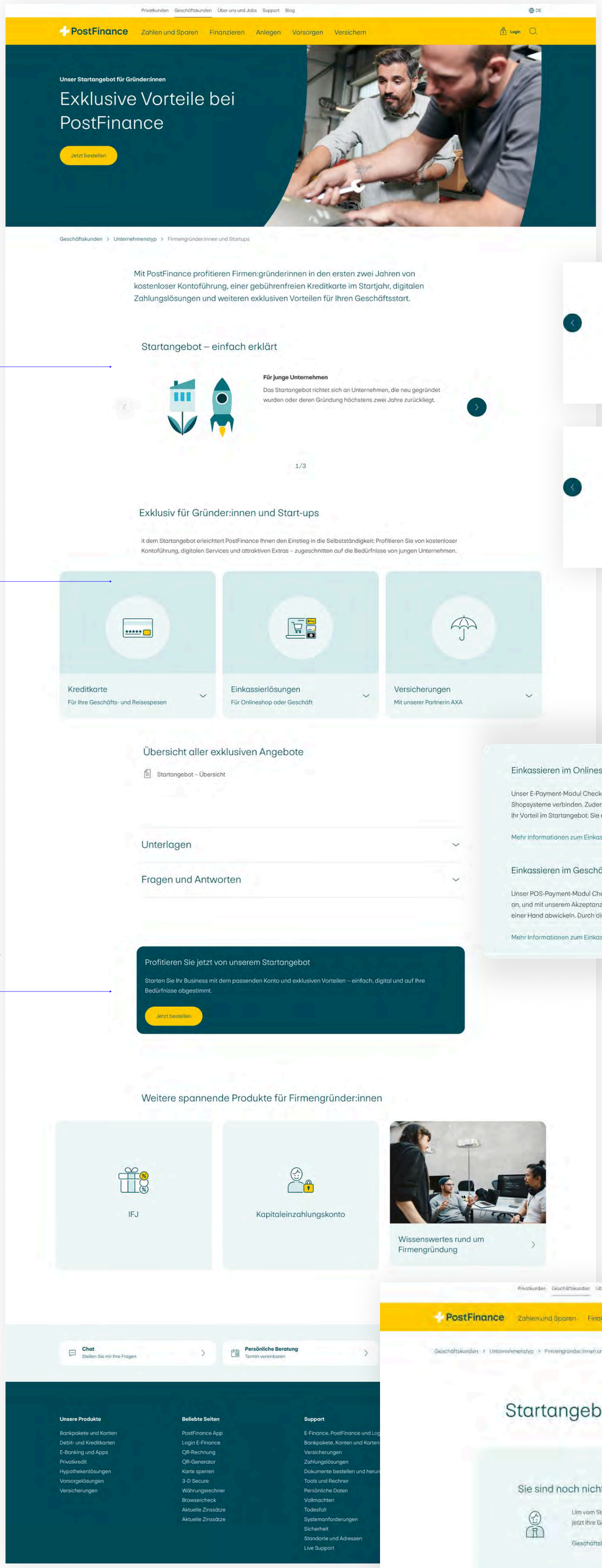
In this element, it is explained in three simple and clear steps what the startup pakage is, when it is used, and for whom it is suitable. The texts are supported by thematically matching illustrations.

As the the startup pakage offer includes several products, I structured them into three clear groups for users.

Each tile can be expanded and contains a short piece of information about applying for the product, as well as a direct link to the product page.

The call-to-actions were reduced to a single one – “Open Startup Package”, which leads directly to the opening page.

On the Startup Pakage Open page, a corresponding call-to-action for new customers was added, leading directly to the Business Customer Welcome Desk.



This page was designed taking into account the **Conversation Power Model** as well as **best practices in user behavioral design**.

The five **central behavioral patterns** – **Arriving, Understanding, Choosing, Deep Diving, Closing** – were specifically implemented in the structure and content to guide users clearly, step by step, and securely toward the desired action.

OUTCOME & VALIDATION

Validated impact of a focused entry strategy

Problem Signals

Early cognitive overload
Users hesitated at entry
→ exits from entry pages

Navigation loops
Users bounced between sections
→ linear progression to Startup Package

Low decision readiness
Users avoided commitment
→ engagement with primary CTA

Results

Increased engagement with the Startup Package entry

Reduced exits on the first decision step

More linear journeys toward the opening process

Fewer back-and-forth navigation patterns

Next steps

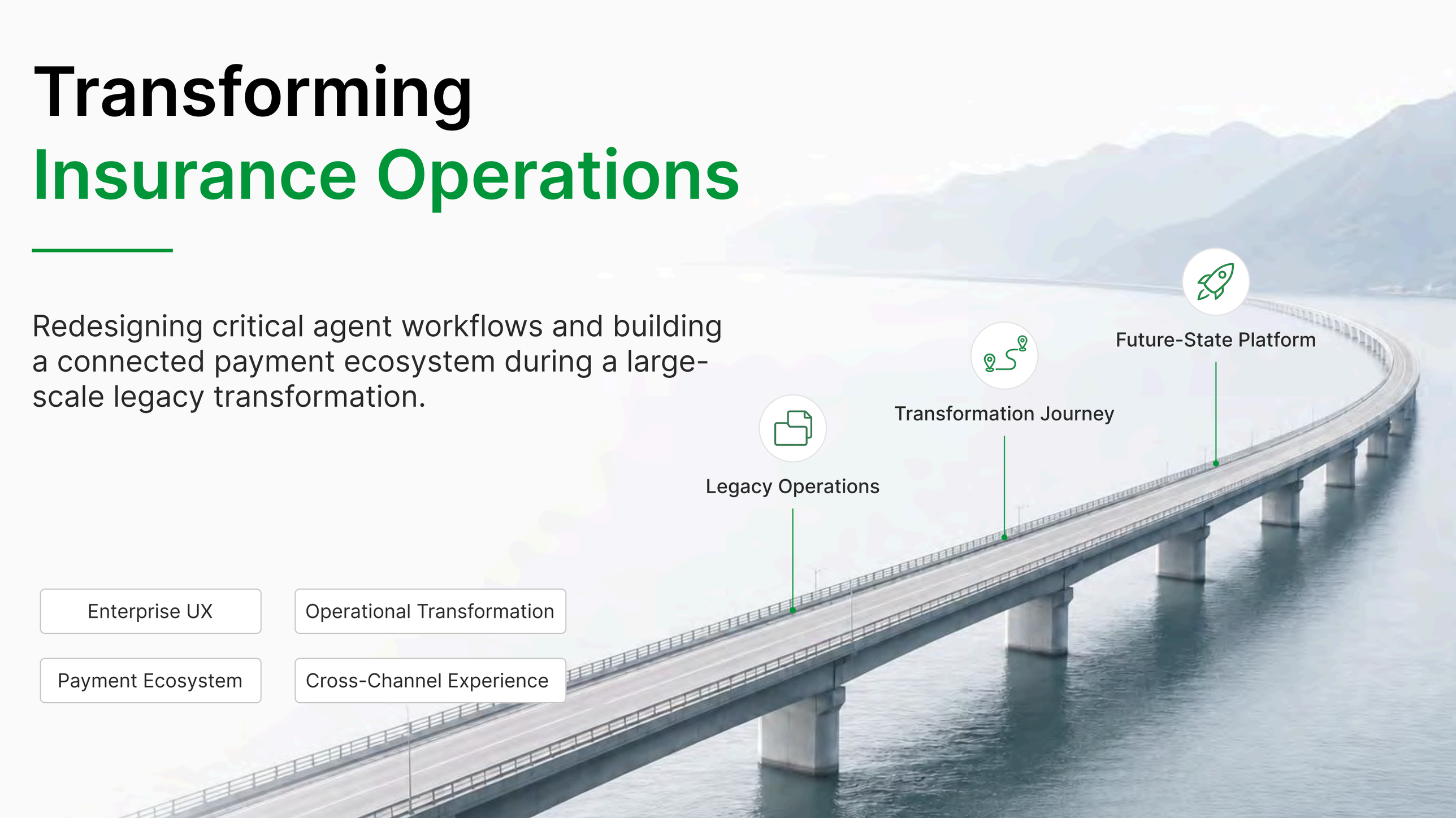
Scale the focused entry model to other “Company Type” segments

Redesign additional product entries based on user readiness, not search intent alone

Apply the same validation approach before rolling out future entry experiences

Transforming
Insurance Operations

Redesigning critical agent workflows and building a connected payment ecosystem during a large-scale legacy transformation.



- Enterprise UX
- Operational Transformation
- Payment Ecosystem
- Cross-Channel Experience

PROJECT OVERVIEW

RESO Garantiya initiated a large-scale migration from a legacy Citrix-based environment to a browser-based platform for insurance agents.

The transformation focused on modernizing core operational workflows while maintaining business continuity during active insurance operations.

MY CONTRIBUTION

- Redesigned critical insurance agent workflows
- Led payment ecosystem design across desktop and mobile
- Designed cross-channel payment journeys
- Improved operational visibility and follow-up flows

PROJECT SCOPE

> Enterprise UX transformation of a legacy insurance platform, covering workflow redesign, payment operations, and cross-channel journeys.

Phased migration

Product-by-product rollout with active operational support

1 year development

Platform development and phased implementation

Connected ecosystem

Integrated workflows across clients, policies, payments and invoices

Dual systems during migration

Citrix remained available as a fallback to ensure business continuity

BUILDING TRUST

The challenge was not only technical.

Insurance agents had relied on Citrix for years to manage live customer transactions through familiar workflows.

Adopting the new platform required more than migration — it required trust in operational reliability.

Familiarity Bias

Strong attachment to existing workflows

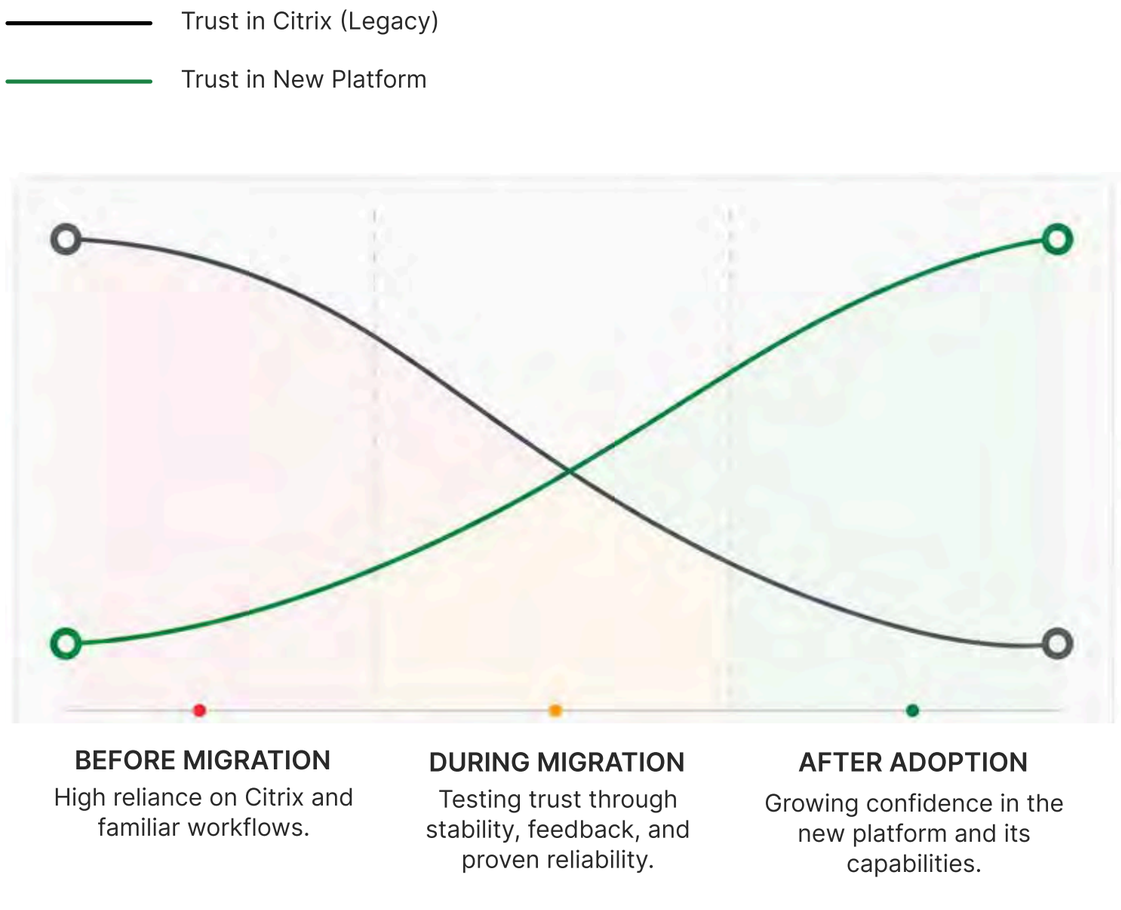
Trust Gap

New platform needed proven reliability

Risk Aversion

Fear of mistakes during live operations

TRUST SHIFT OVER TIME



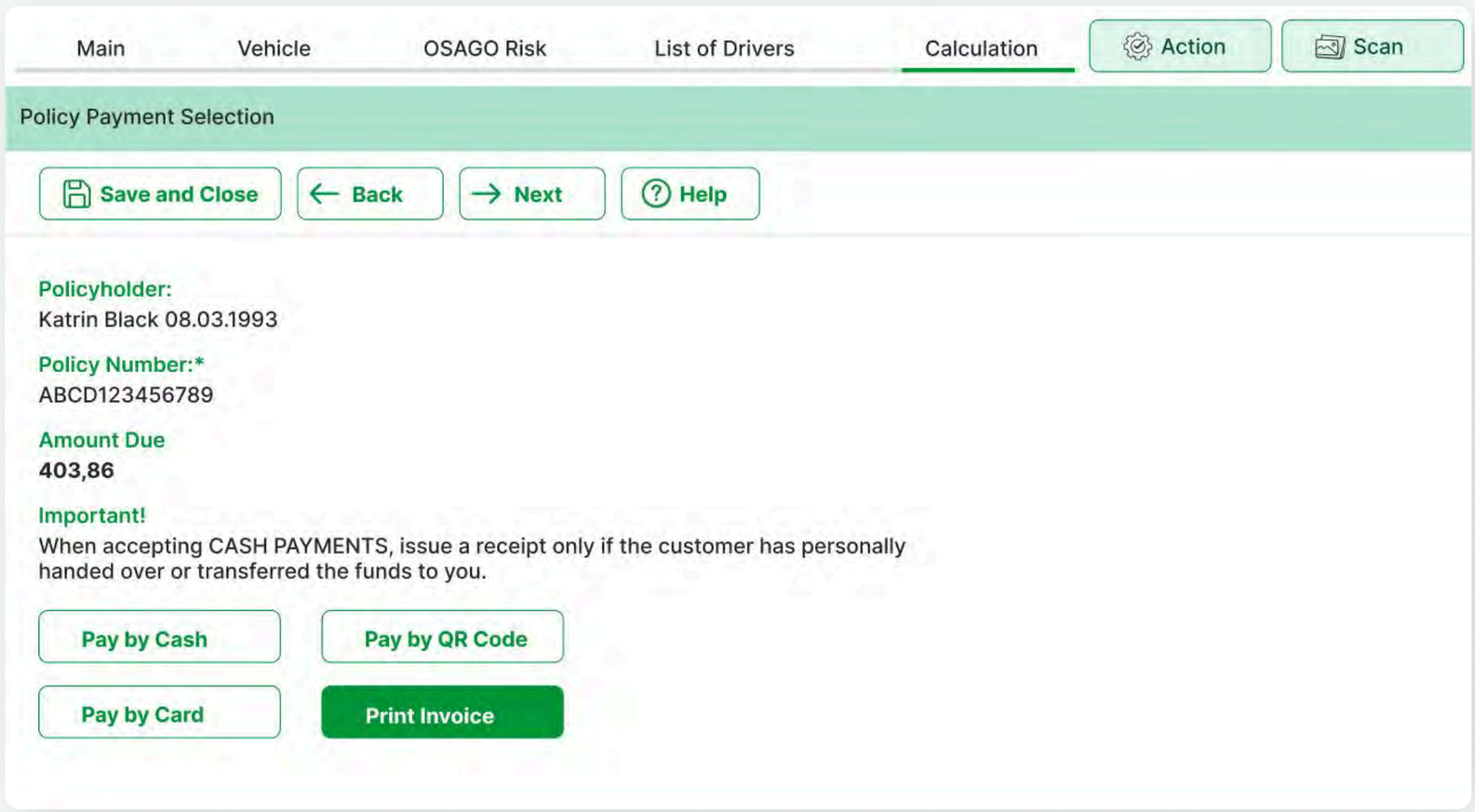
KEY INSIGHT

> Successful migration depended as much on trust-building as on technical implementation.

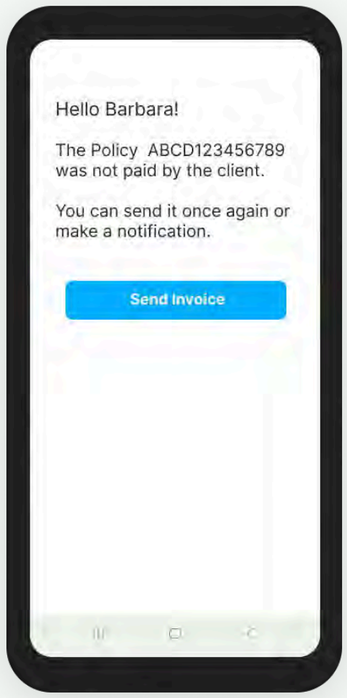
CROSS-CHANNEL ECOSYSTEM

I designed a cross-channel payment experience connecting agent workflows and customer interactions across desktop and mobile touchpoints. The payment experience was designed as a cross-channel journey — not a standalone feature.

Payment Selection

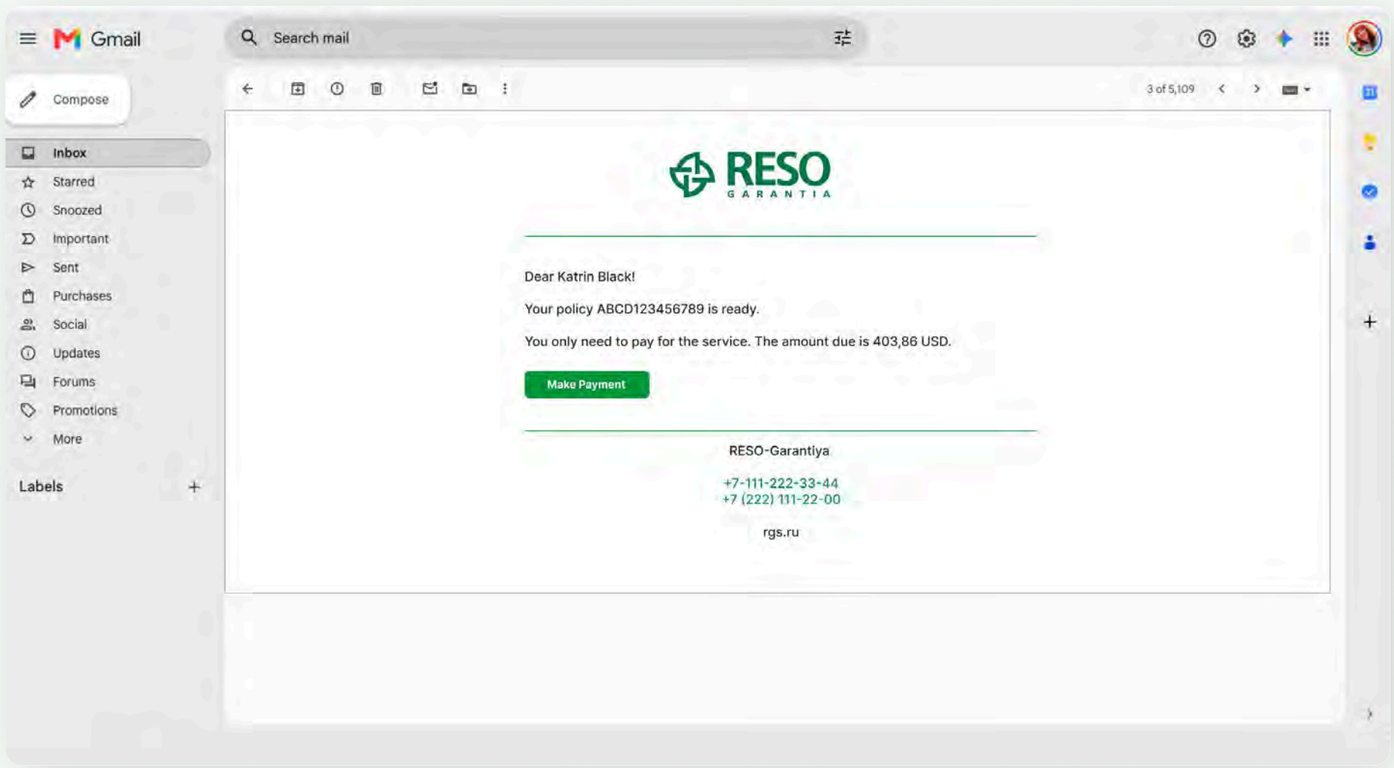


Agent Notification / Mobile Follow-up

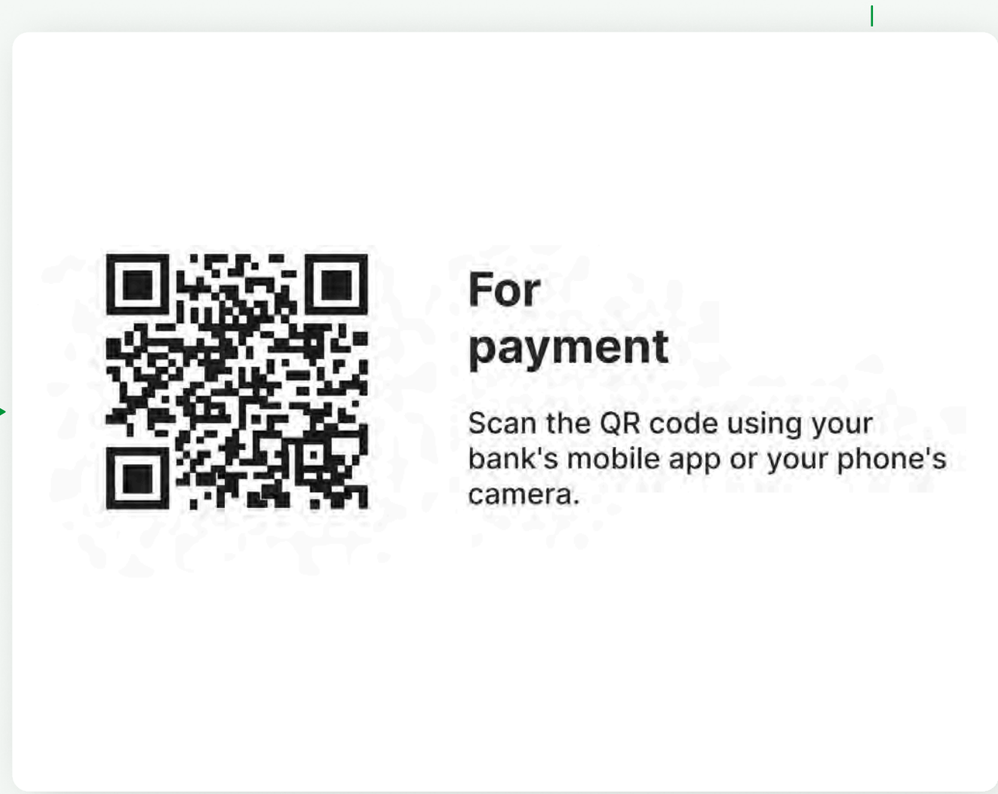


Agent follow-up →

E-Mail with a Link / Clients Journey starts

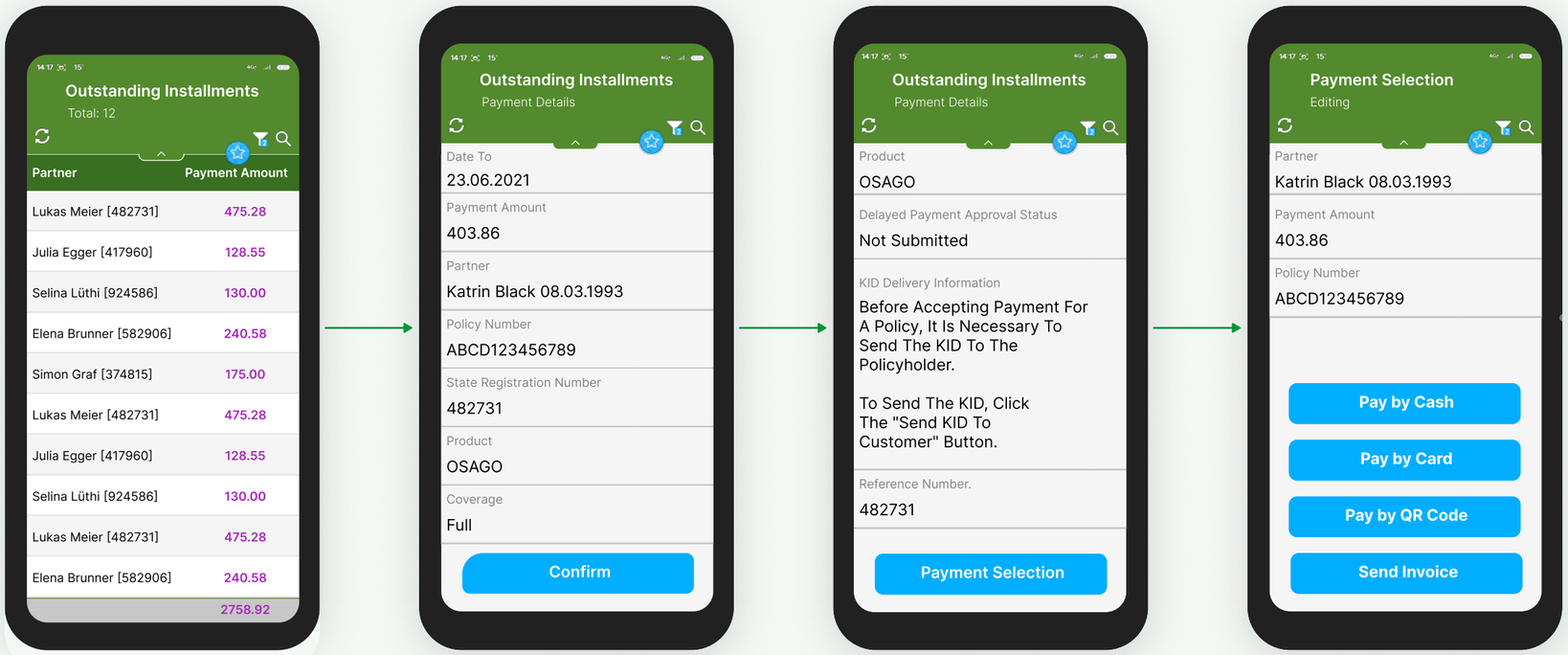


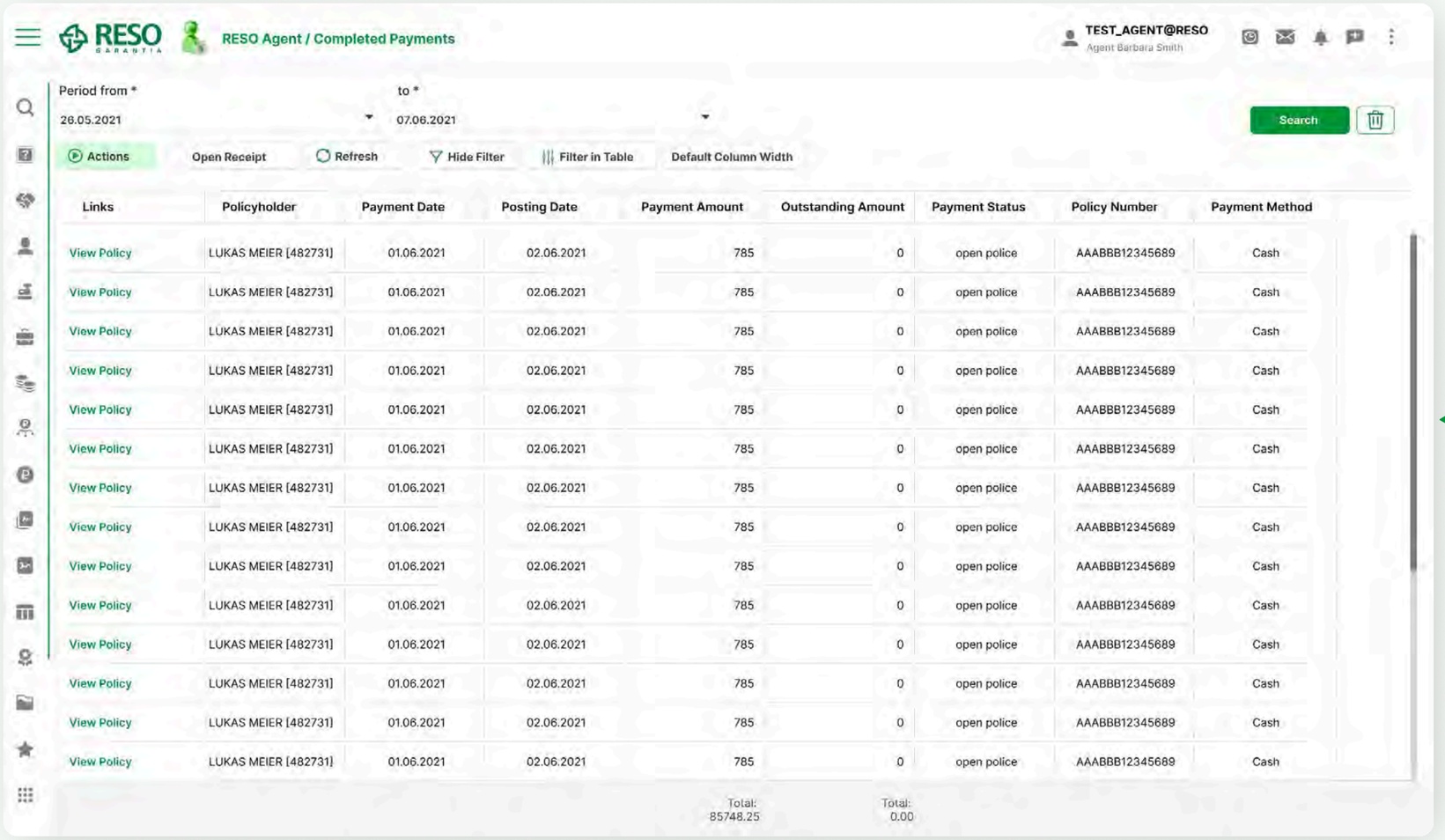
Deep-link with QR-Code



OPERATIONAL FOLLOW-UP

Payment status and policy information remained synchronized across mobile and desktop environments, enabling agents to monitor outstanding payments and continue customer follow-up





Agents could track payment status, resend invoices, and continue customer follow-up without leaving the operational ecosystem.

IMPACT & KEY CONTRIBUTION

From fragmented workflows
to a connected insurance ecosystem.

The new platform unified core insurance workflows, introduced a connected payment ecosystem, improved agent productivity, and created a scalable foundation for future growth.

Integrated Payment Ecosystem

Connected desktop and mobile payment journeys across channels

Improved Agent Efficiency

Faster workflows and less manual effort.

Reduced Operational Friction

Integrated payments and streamlined processes.

Scalable Foundation For Growth

A flexible platform ready for new services.

KEY CONTRIBUTION

My biggest contribution was not only modernizing workflows, but designing a connected payment ecosystem that improved operational efficiency across the insurance journey.

BEFORE		AFTER
Legacy Environment		**Connected ecosystem**
X Desktop-only workflows		✓ Browser + mobile accessibility
X Fragmented operations	→	✓ Connected ecosystem
X Manual payment handling		✓ Integrated payment workflows
X Limited visibility		✓ Operational transparency

THANK YOU!

Enterprise transformation is not just about systems —
it is about designing trust, continuity, and operational clarity.

