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.

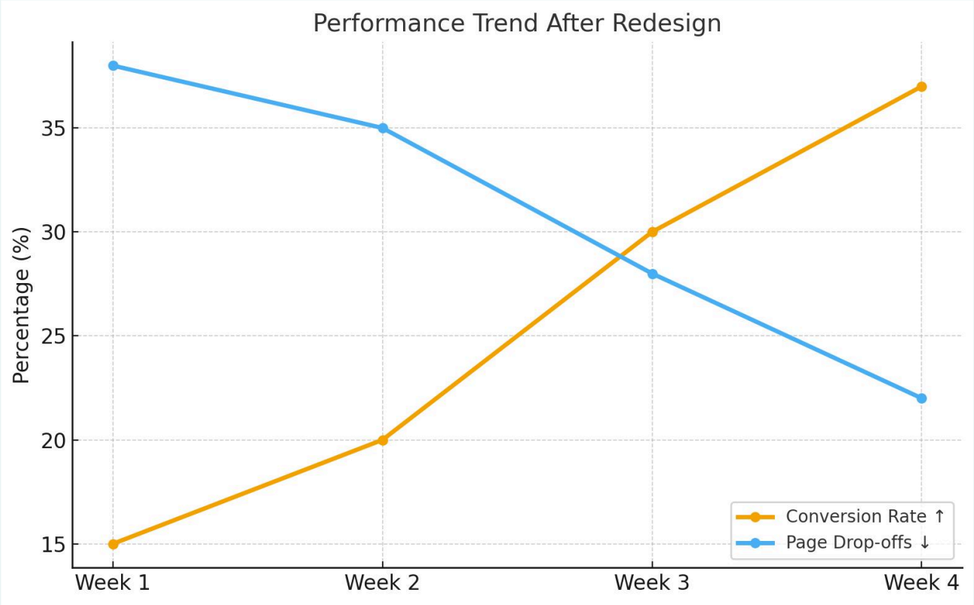
My Responsibility

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

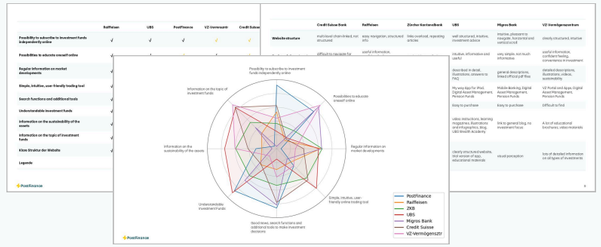
- Tight timelines → needed fast clarity for decisions
- High-risk fintech context → focus on trust and comprehension
- Too many pages & initiatives → required evidence to narrow scope

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

WHAT

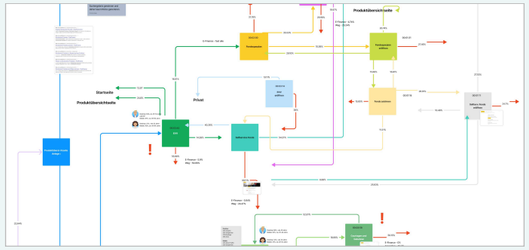
Competitive Analysis

- 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



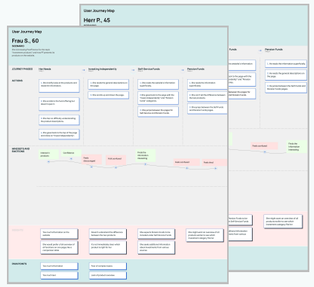
User Journey Analysis (GA4 and Clarity)

- 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

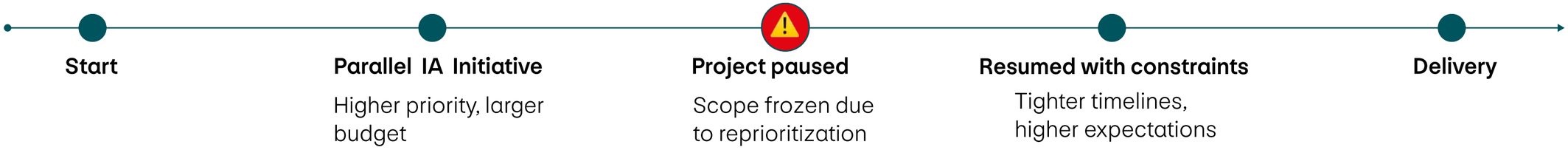
Outcome of analysis:

- 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.

When assumptions met reality

Midway through the project, a **parallel initiative was launched** to redesign the entire site information architecture, receiving **higher priority and budget**.
As a result, **our project was paused** and later resumed under tighter timelines and increased stakeholder scrutiny.



Under these conditions:

Constraints

- Tight timelines after project resume
- High stakeholder pressure due to financial and regulatory risk
- Limited tolerance for experimentation in a live investment environment
- Need for fast clarity to support business-critical decisions

My response

- Defended a research- and data-driven approach
- Reframed the scope to focus on highest-impact flows
- Prioritized methods that enabled confident decision-making under pressure
- Acted as a mediator between design, stakeholders, and development

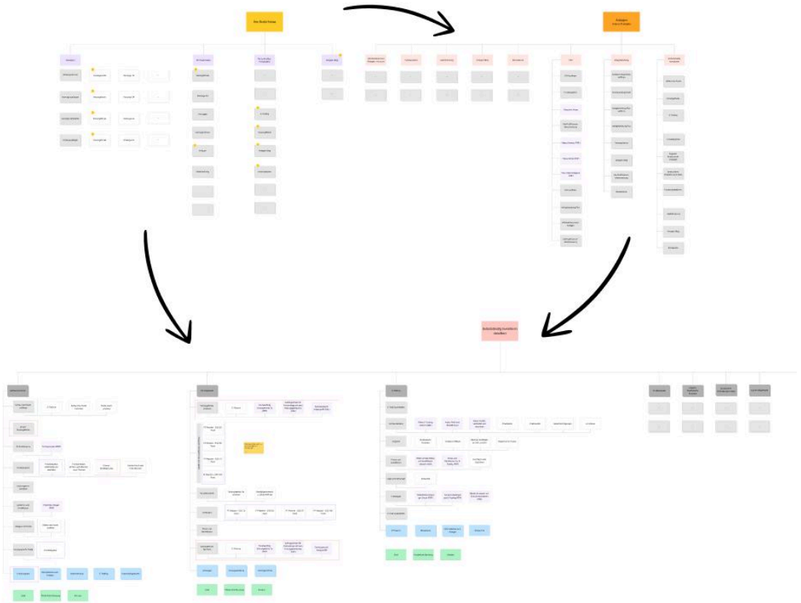
⚠️ **This context directly influenced which problems we could solve, how fast, and how much risk we could take in design decisions.**

Concept and Prototyping: Initial Direction

Development of a focused investment entry flow and initial low-fidelity prototypes, based on insights from funnel analysis and usability testing. Initial direction before validation.

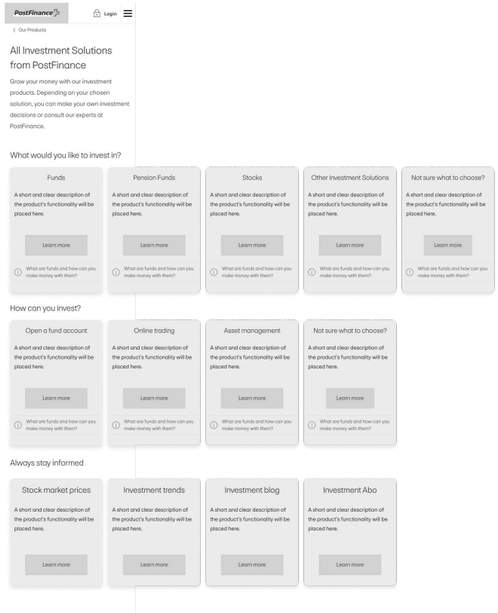
Information Architecture Revised

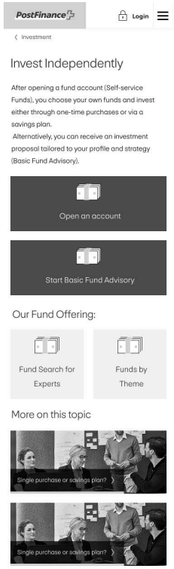
- **Simplified navigation** and reduced hierarchy levels
- **Thematic grouping** of products
- **Clear presentation** of all options
- Focus on a **single, high-impact entry flow** instead of multiple parallel paths

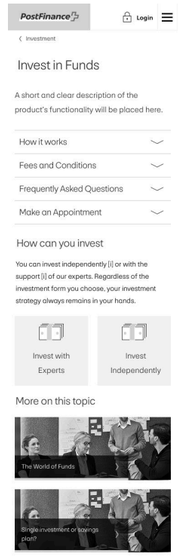


Mobile-First Approach

- **Structured display** of all products
- **Consistent layout** across all pages
- **Clearly prioritized entry** points and knowledge content
- Focus on a **streamlined** and **understandable** presentation







Initial hypothesis

Breaking the investment entry into multiple guided flows would reduce cognitive load and support better decision-making.

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.

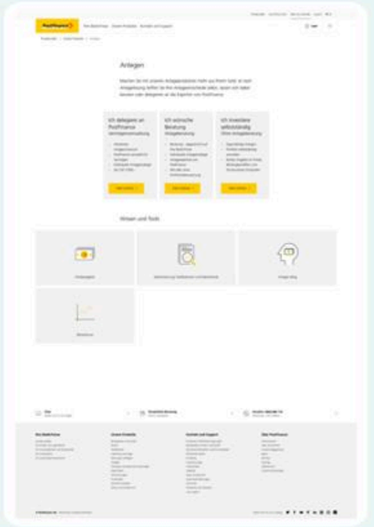
Stakeholder and Risk Context
Due to high financial risk and regulatory context, the experiment required alignment across multiple senior stakeholders and controlled traffic allocation.

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.

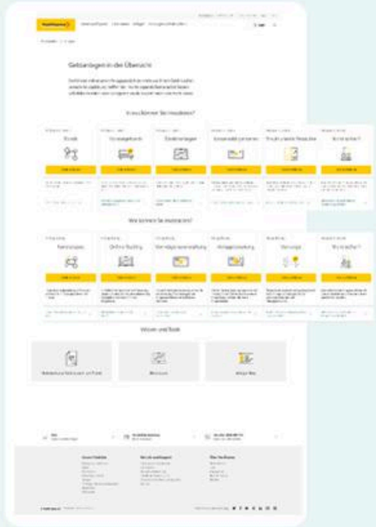
Hypotheses
- A simplified **grouping** of products **improves navigation**
- Clear **UI** elements enhance understanding and **reduce drop-offs**
- A **guided journey** increases the share of **product accesses**

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



Expectation vs Reality: What I Learned

Initial Assumption

Based on common UX patterns, I assumed that breaking the investment entry **into multiple guided flows would reduce cognitive load** and support better decision-making.

Clear paths **were expected to help users feel more confident** and oriented in a complex financial context.

What Data Showed

AB testing and early behavioral data consistently revealed **the opposite effect**.

Users hesitated when asked to choose a path upfront, spent more time evaluating options, and showed signs of increased cognitive load.

Instead of guidance, the structure created friction.

What I learned

In complex financial products, **reducing choice and cognitive load matters more than structural clarity**.

What I changed next

I reduced the experience to a single, high-impact entry point that provided a clear overview before guiding users further.

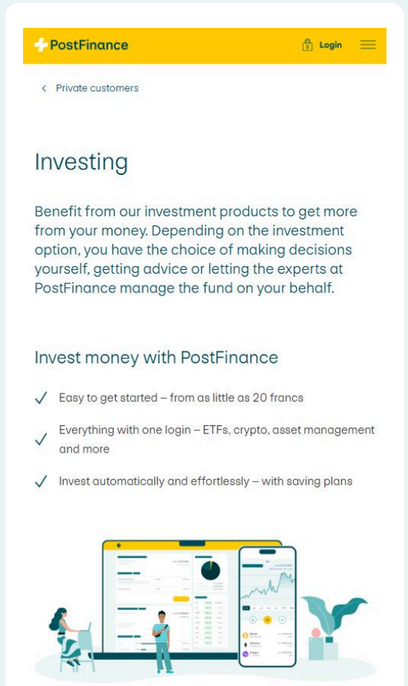
Concept: A New Entry Point into Investing

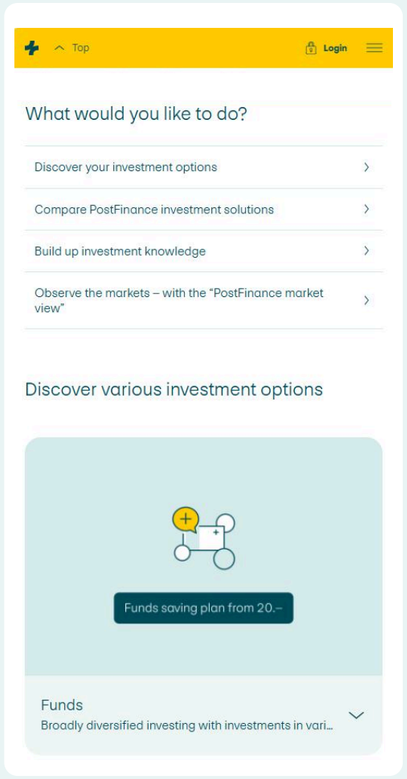
***After the A/B test**, I gathered the successful elements and incorporated all inputs into the new solution.*

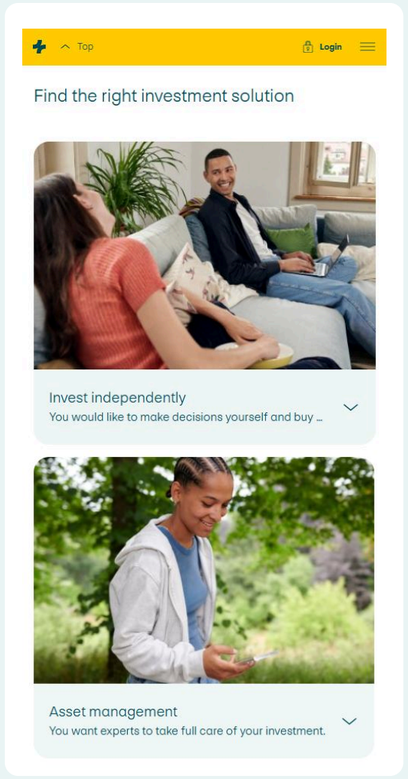
The **principles of behavioral design** were applied to create a **clear** and **understandable entry into investing**:

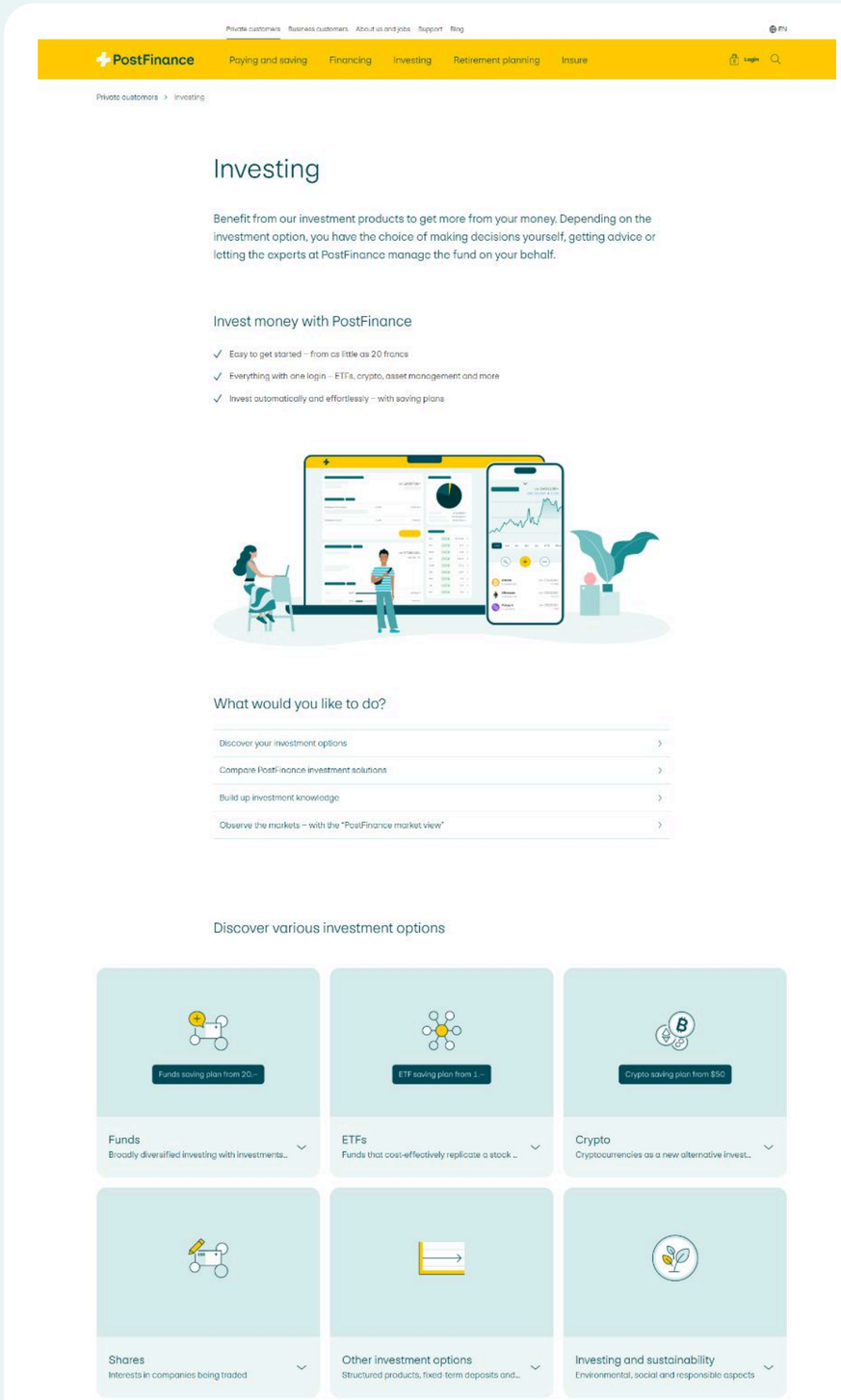
- The user understands where they are and what they have to do
- Expected actions are clearly visible
- Investment tools are quickly recognizable
- Additional content (“Knowledge & Tools”) is easy to find

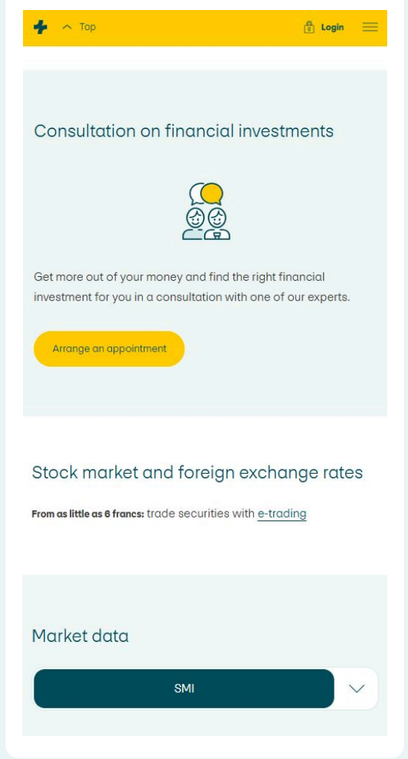
Final solution launched in production

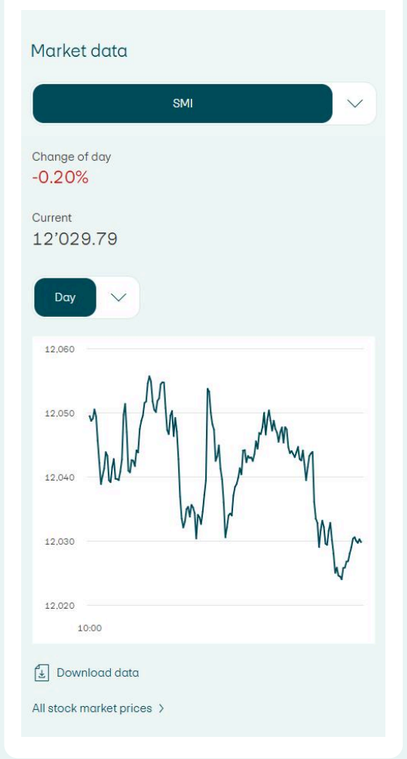


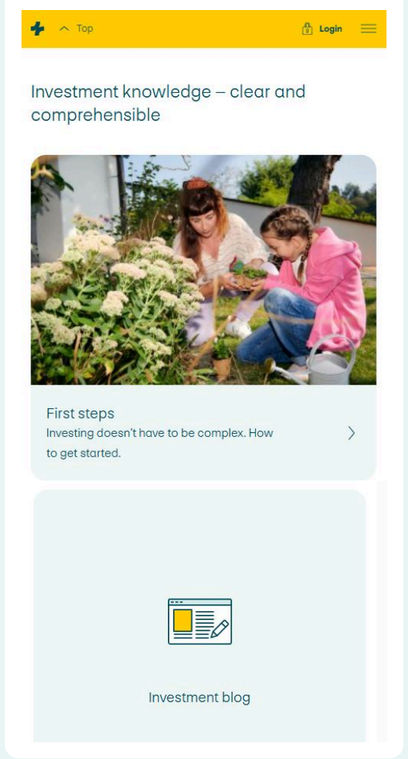




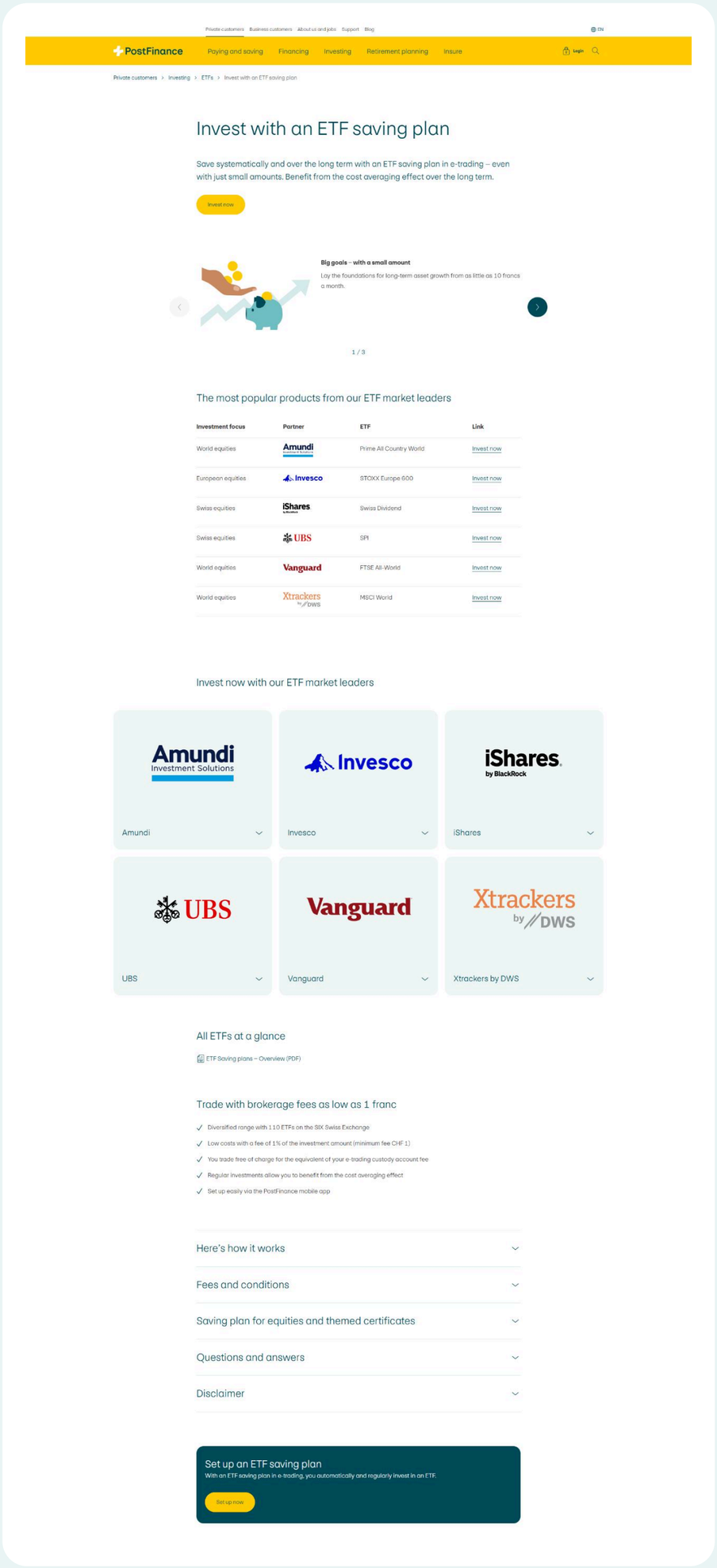




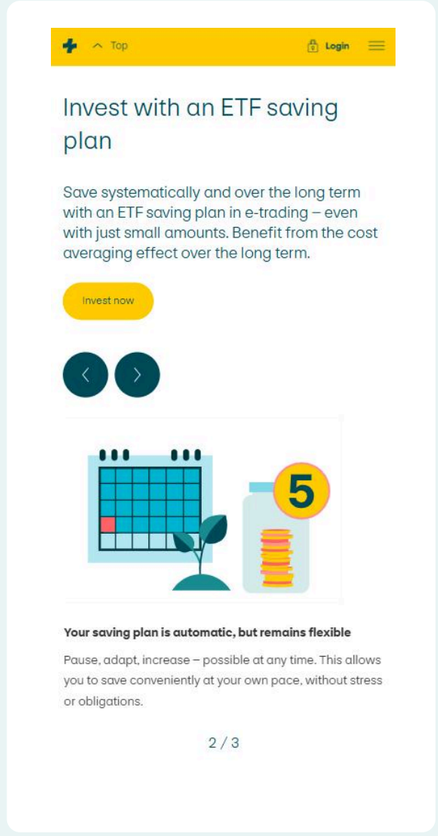


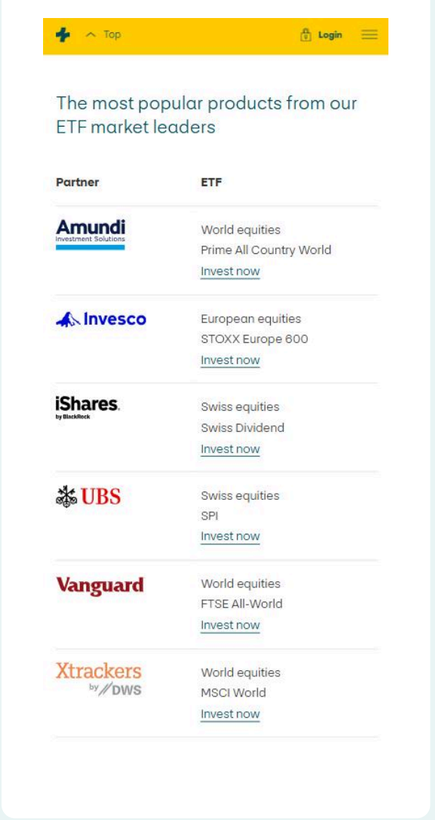


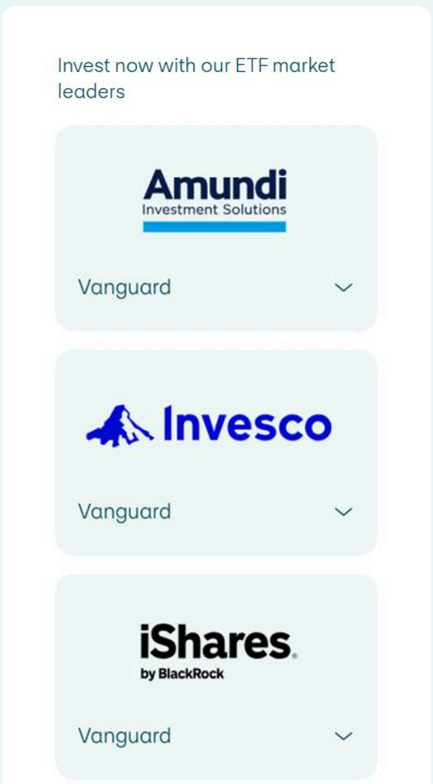
Concept: ETF Savings Plan



- Easy-to-understand page, even for beginners
- Motivation through simplified messaging & illustrations
- Focus on popular ETFs with clear visual presentation
- Prominent call-to-action for quick entry
- Mobile-optimized for smaller screens







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

Thank you for your time

From uncertainty to investment confidence.



Anna Mueller | Product Designer | Fintech / B2C