PostFinance

Designing Clarity
for New Entrepreneurs

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



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WHERE WE STARTED

A complex problem without a clear focus

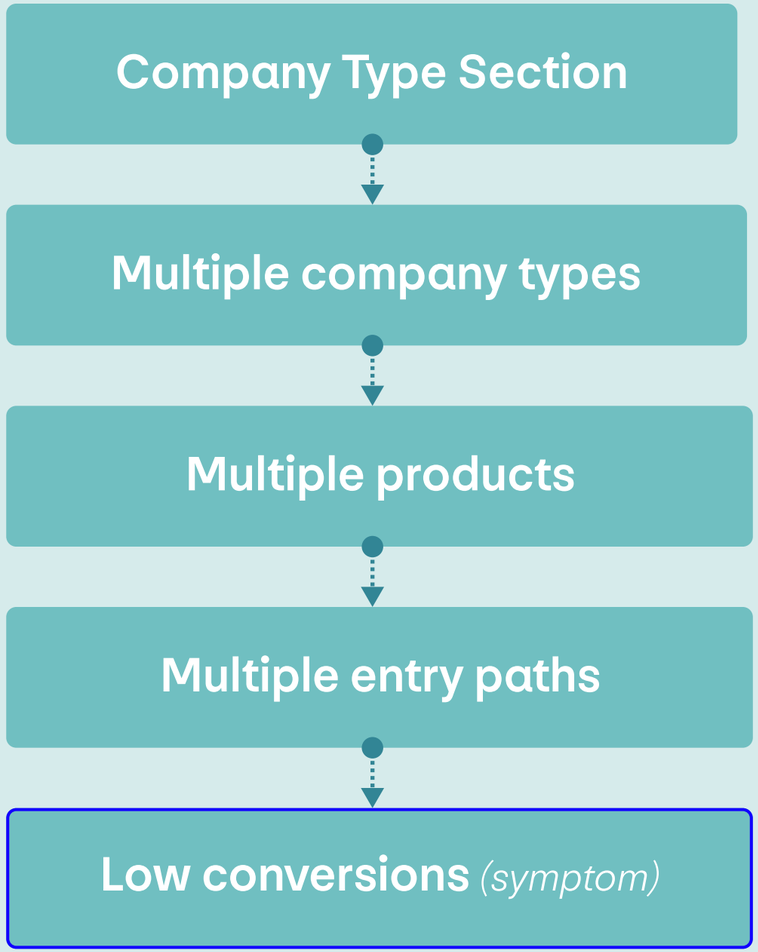
At the start of the project, the “Company Type” section showed **low transitions to business products and weak conversion performance**.

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.**

COLLABORATION & OWNERSHIP

Working across disciplines

My role was to **connect perspectives, challenge assumptions, and turn fragmented inputs into clear product decisions**.

SEO
I partnered closely with SEO to translate search intent into entry hypotheses.

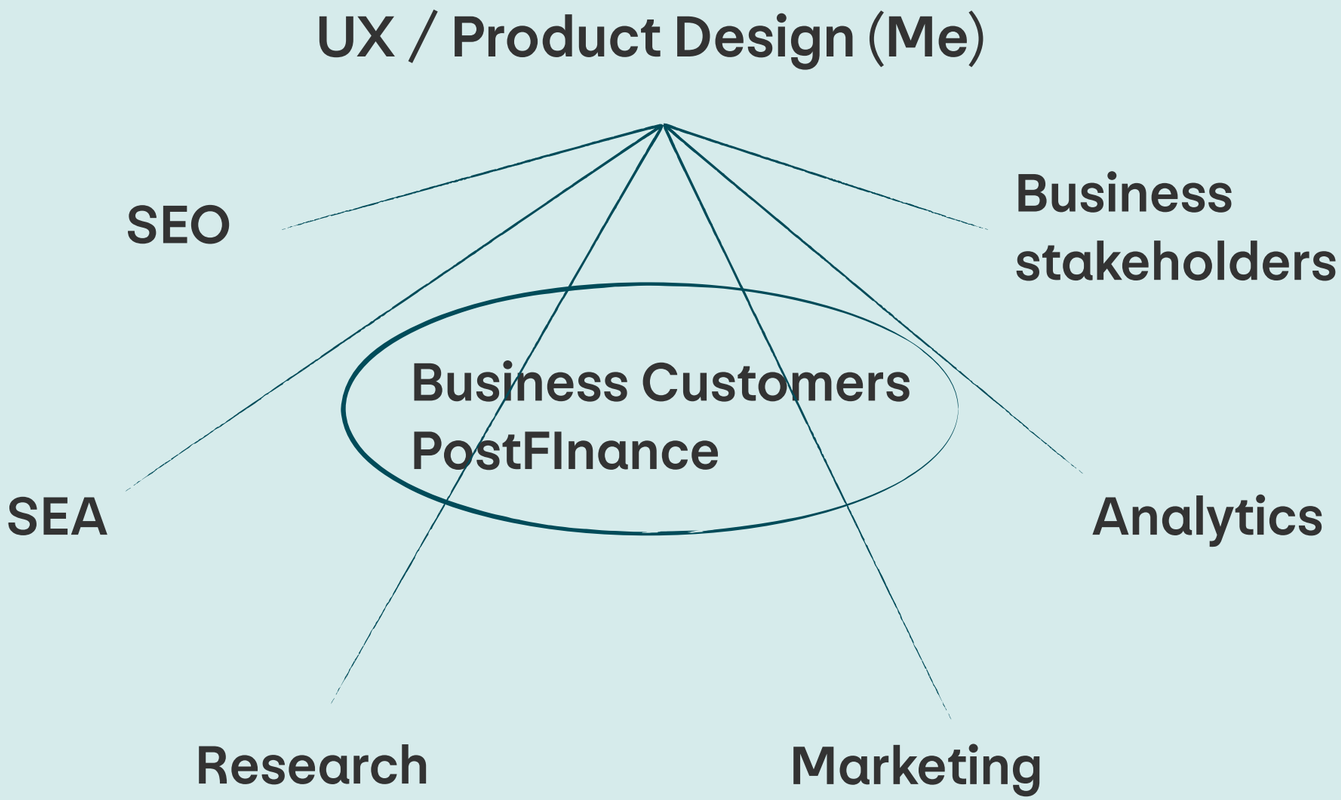
Marketing
I navigated tension with marketing, balancing brand storytelling with the need for a focused, conversion-driven journey.

Analytics
I validated design assumptions with analytics, using behavioral data to confirm or reject hypotheses.

Research
I co-led usability testing with research, ensuring insights directly informed structure, content hierarchy, and next-step logic.

Business Stakeholders
I facilitated alignment with business stakeholders, framing design trade-offs within commercial and regulatory constraints.

Accessibility
I designed within strict accessibility standards, integrating compliance requirements early — not as a final check.



Design decisions were made at the intersection of data, constraints, and real user behavior — not in isolation.

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.

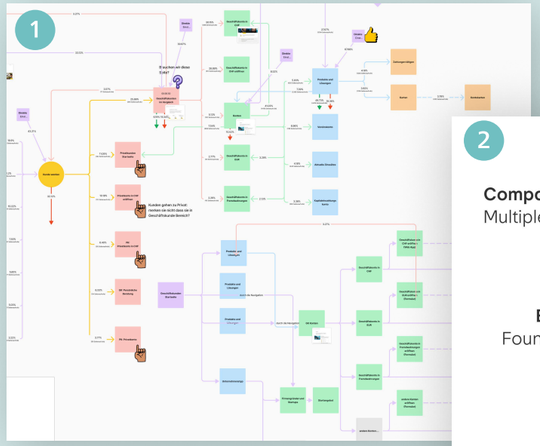
For new entrepreneurs in particular, this resulted in **early information overload and unclear decision paths**. Instead of enabling confident choices, users were exposed to too many options too early — leading to hesitation, navigation loops, and low transitions to business products.

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.

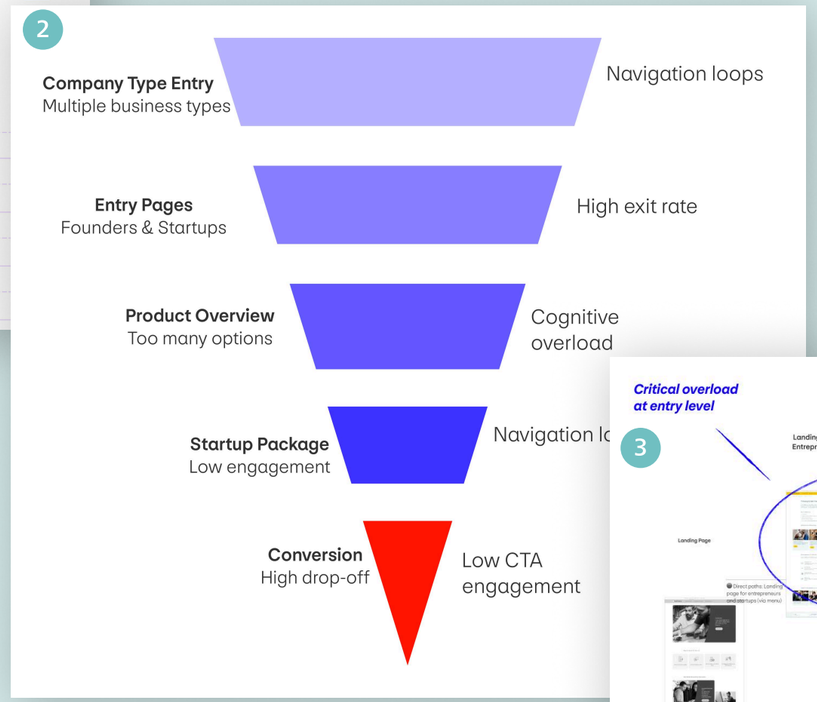
This led to a clear strategic shift:
we prioritized new entrepreneurs as the primary target group — instead of trying to optimize the experience for everyone at once.

Decision supported by UX insights

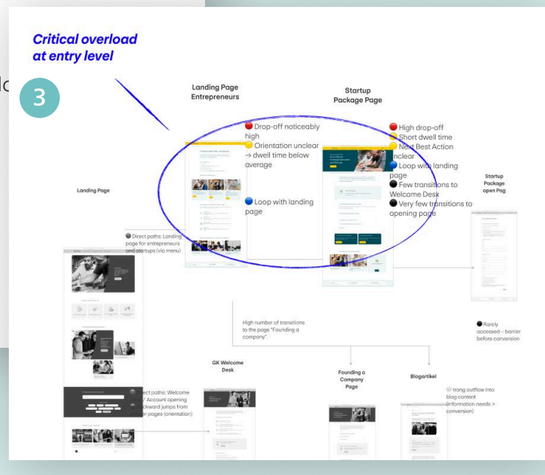
Broad targeting → Single priority segment
Multiple products → One focused entry experience



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 INITIAL CONCEPT

Why this direction made sense

Early i**nsights from SEO and marketing research** showed that business users entered the platform with three dominant intents: **starting a business, capital payment accounts, and the startup package.**

Based on this, **we focused first on new entrepreneurs and startups**, with the intention to later scale the solution to other business segments.

We designed **three entry journeys** aligned with search intent, surfacing relevant products upfront to support comparison and faster decision-making.

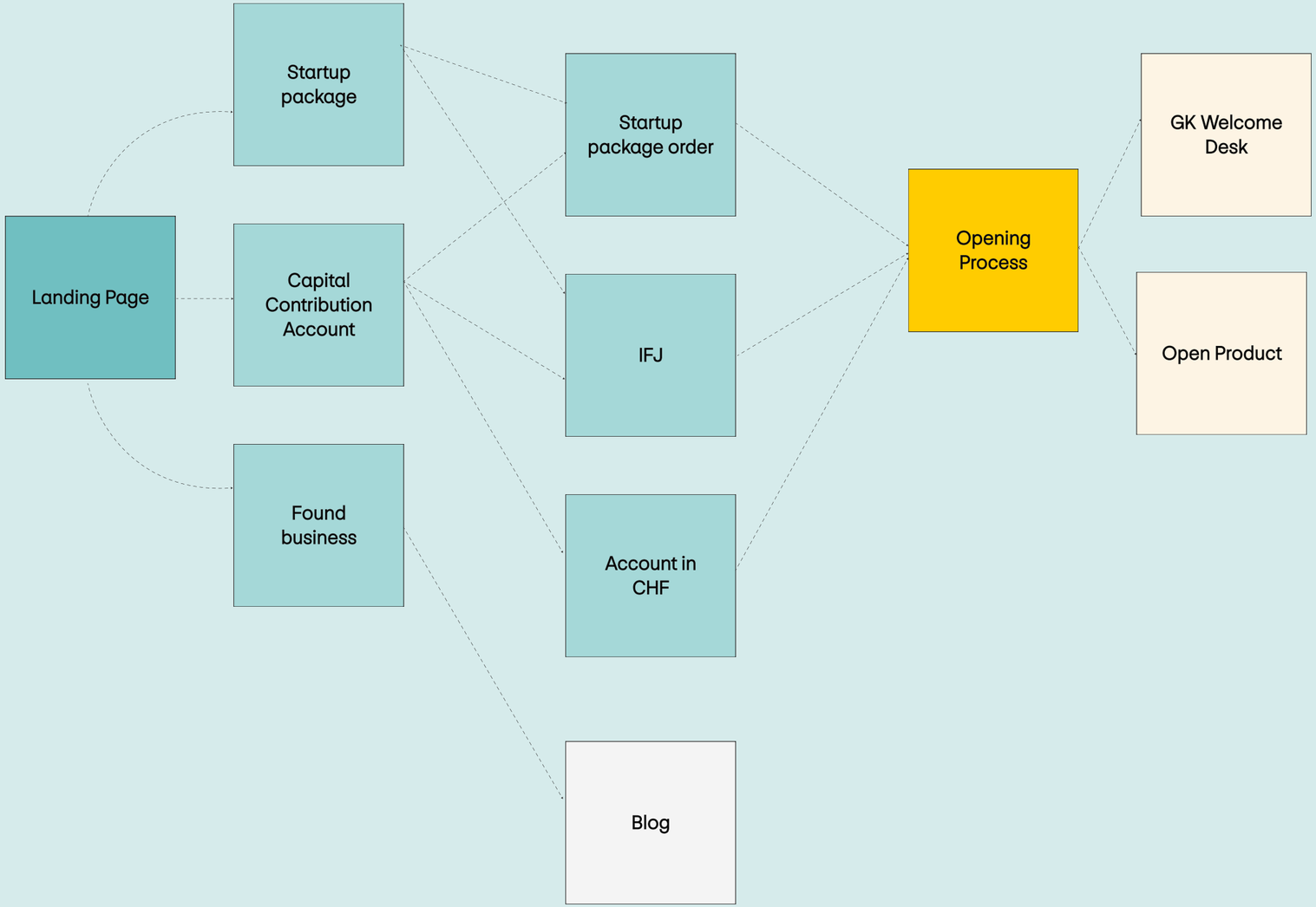
In parallel, we introduced a separate informational path for users who were still exploring how to set up a business.

Business goal:
Increase digital sales by making key offers visible early and reducing friction in the first decision steps.

Why this made sense
From a business perspective, the concept aimed to:

- accelerate product discovery
- reduce decision friction
- increase cross-product visibility

On paper, the concept aligned well with digital sales objectives and stakeholder expectations.



Early exposure to multiple products added complexity at the very beginning of the journey.

VALIDATING THE RISK BEFORE SCALING

Testing the Entry Experience

Rather than rolling out the concept broadly,
we launched a focused entry page **as a live experiment.**

The goal was to v**alidate whether intent-based entry journeys and early product exposure would help users move faster** toward relevant business products.

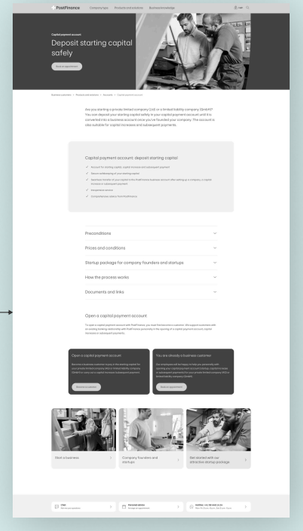
- Live entry page launched for new entrepreneurs
- Limited rollout over ~2 months
- Quantitative (GA) + qualitative (Clarity) analysis

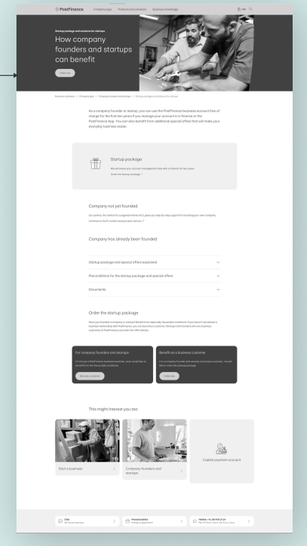
I proposed validating the concept through a limited live test before scaling the solution further.

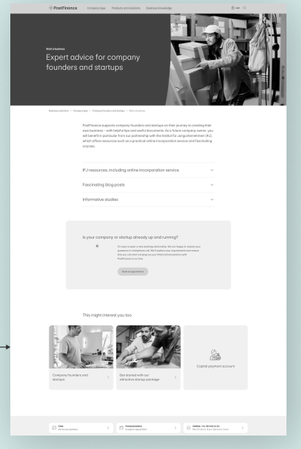
Usability testing
Conducted moderated usability sessions with new entrepreneurs to observe decision-making, confusion points, and mental models in early-stage journeys.

Live test entry point

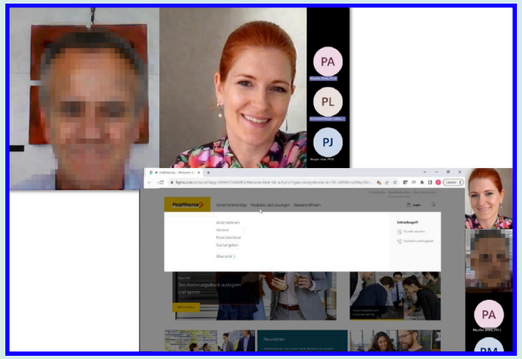








Moderated usability testing with new entrepreneurs



WHAT DIDN'T WORK

Where our hypothesis broke down

1. Search intent is not decision readiness
The entry journeys were primarily structured around SEO and search demand. In a complex banking context, users did not arrive ready to choose between multiple product paths.

Instead of supporting decisions, the intent-based split forced users to decide too early, before they had enough clarity about their actual business situation.

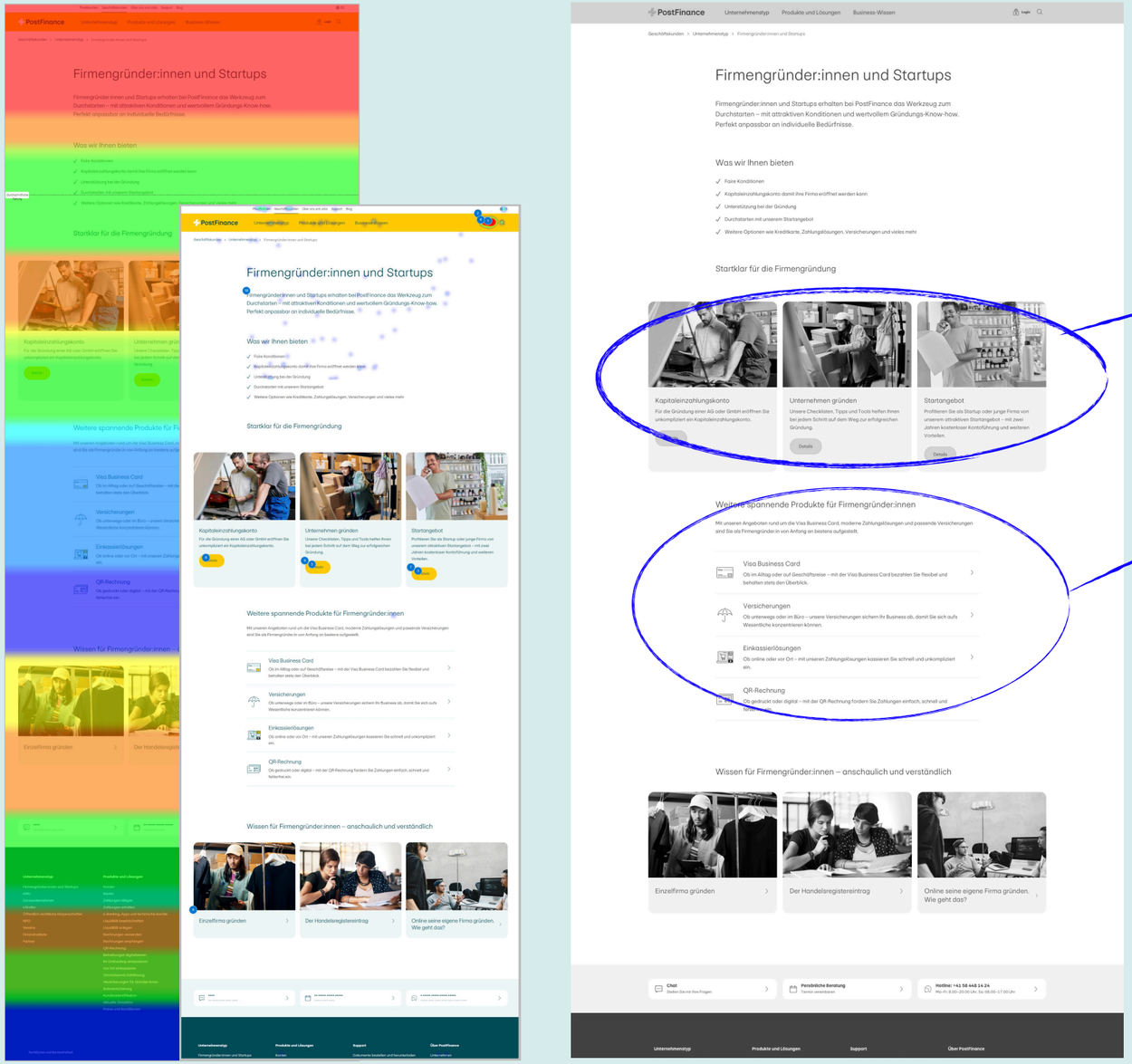
2. Too many options, too soon
By surfacing multiple products and supporting services at the very beginning, the experience created cognitive overload at the entry level.

Users struggled to:

- understand which product was relevant
- distinguish core offers from optional services
- confidently move forward in the journey

As a result, additional products — intended to increase digital sales — became blockers rather than enablers.

Key insight
Users expected guidance first, choice second.
The experience needed to understand who they are and what they are trying to achieve before asking them to compare products.



Entry points were initially defined based on search intent (SEO) and marketing insights — not on users' decision readiness.

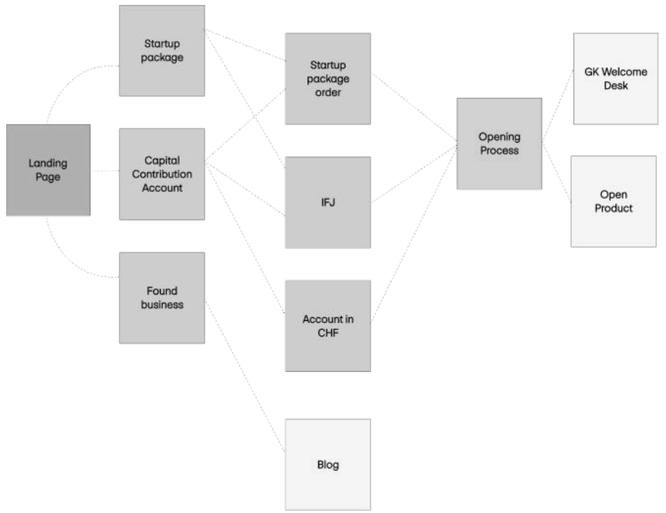
Supporting services were positioned as optional add-ons, allowing small businesses and startups to explore them in parallel without blocking the main journey.
Too many additional products were introduced too early in the journey, increasing cognitive load at the entry level.

Key takeaway:
What was designed to support exploration ended up competing with the primary decision.

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

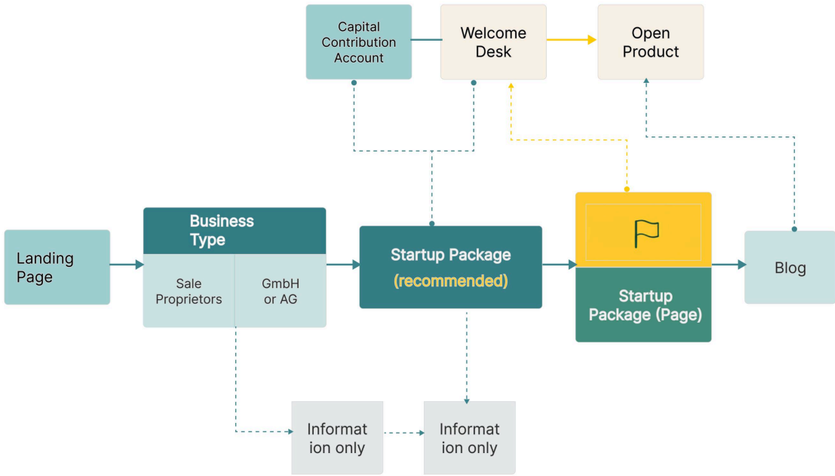
FOCUS BEFORE SCALE

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

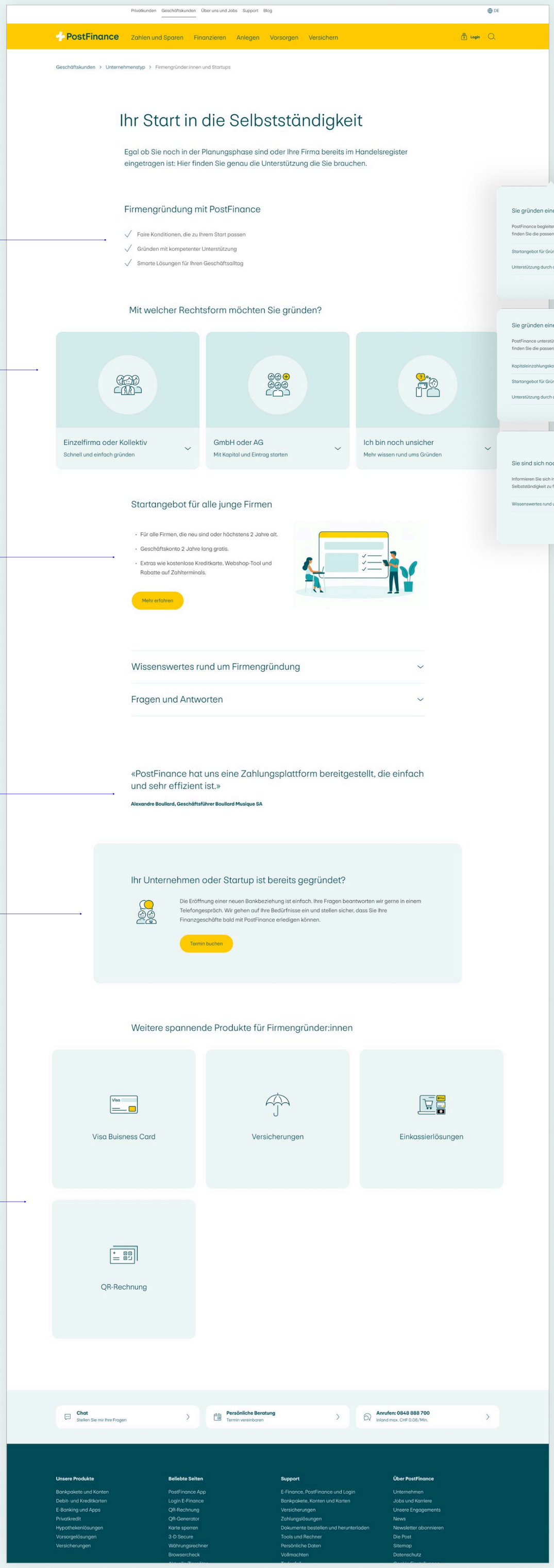


What changed
- One primary target group: new entrepreneurs
- Clear entry logic based on user readiness
- Products introduced progressively, not upfront
- Stronger alignment between UX and business impact

LANDING PAGE: DETAILED DEVELOPMENT

Designed to guide new entrepreneurs from intent to confident first action.

Landing page: mapping to the 7-level model



Three key advantages of working with PostFinance

Expandable tiles arranged for two main target groups plus a “General Interest” group

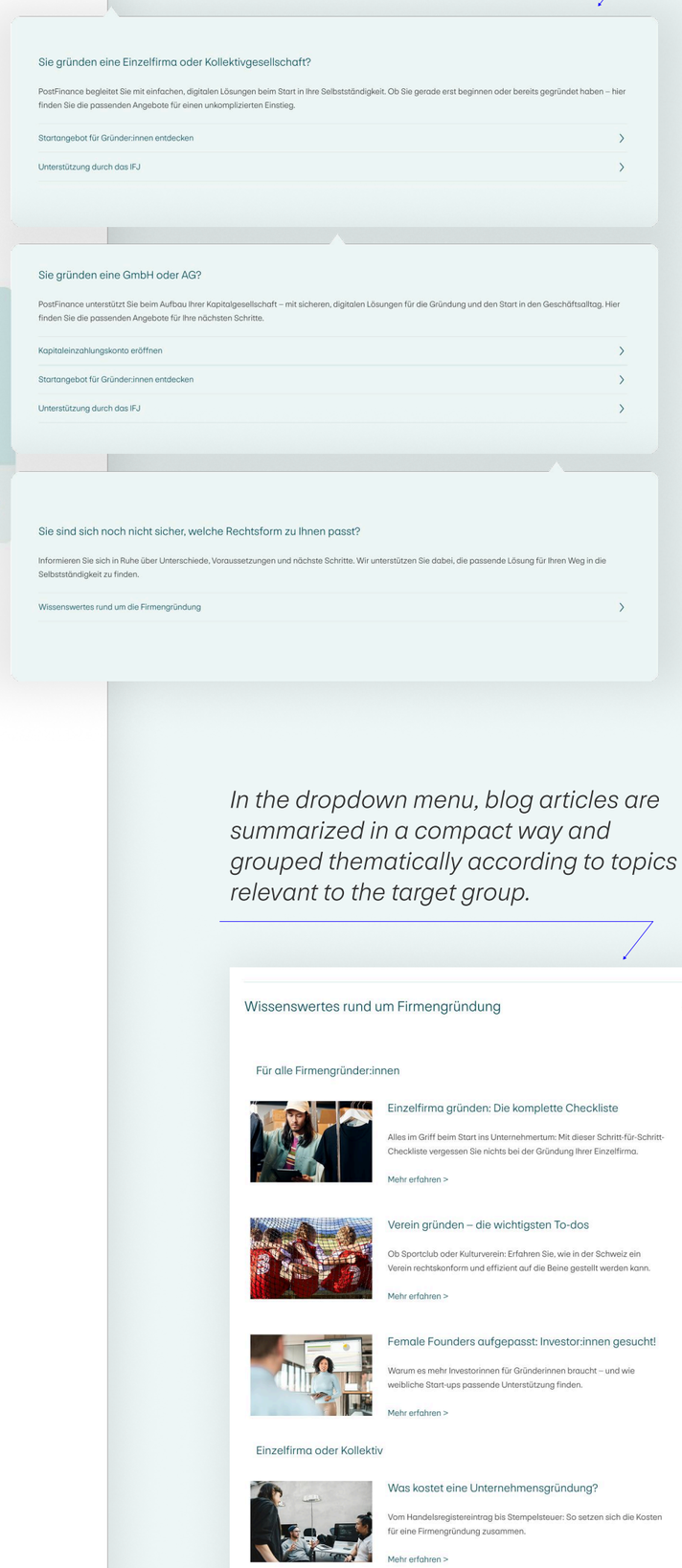
Startup Package teaser prominently placed with illustration and strong call-to-action

The social proof element on this page serves as a trigger for users’ confident decision-making

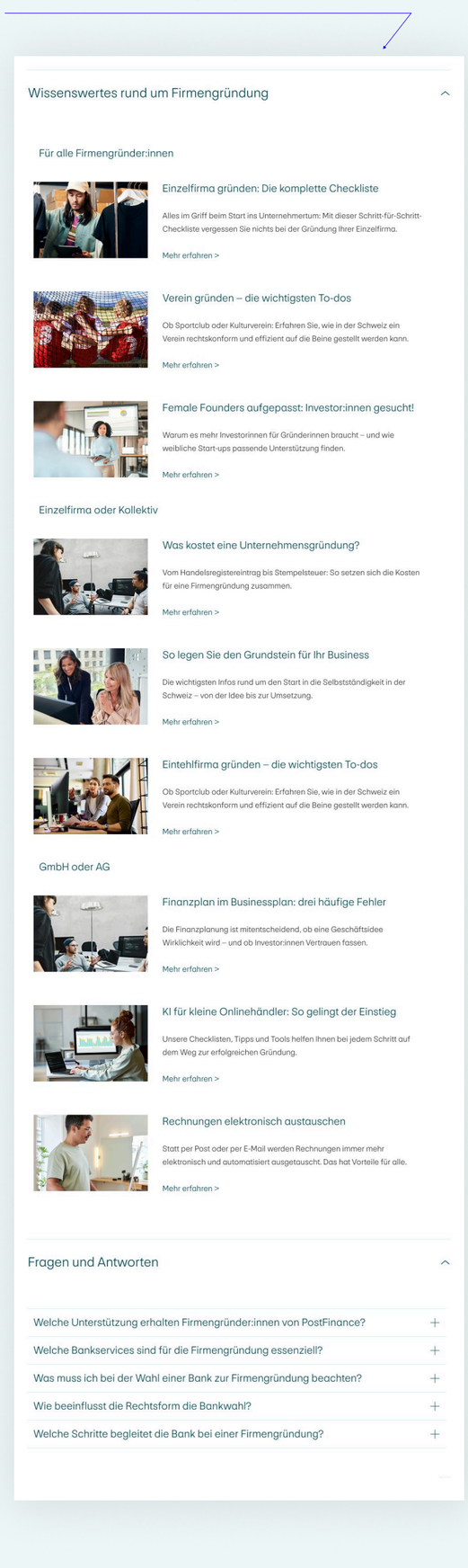
The call-to-action offering to book an appointment with a specialist leads users directly to the entrepreneurs’ Welcome Desk page

At the bottom of the page, additional products are discreetly presented.
They are not part of the focus products of this page but may still be of interest to users.

In each expanded tile: general information about the respective target group as well as suitable, specific products.



In the dropdown menu, blog articles are summarized in a compact way and grouped thematically according to topics relevant to the target group.



The landing page was designed according to the **Conversation Power Model**.

Each section addresses one or more levels of the model - from **relevance** and **trust**, through **orientation** and **stimulation**, to **security**, **comfort**, and **evaluation**.

This ensures users are **guided step by step**, in a **clear** and **structured way**, from first impression through to decision-making.

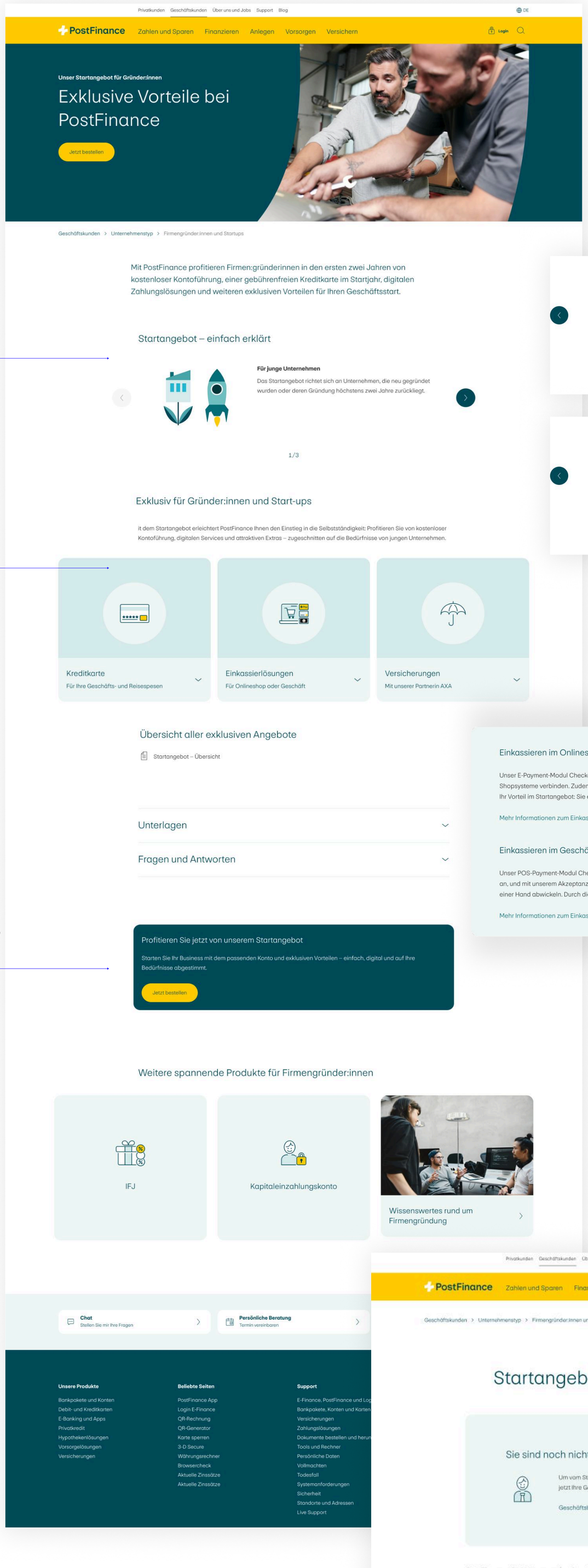
I **structured the content** so that each target group **immediately finds relevant information** without unnecessary searching.

All key **call-to-actions** are **prominently placed** to purposefully guide users toward opening the right product, thereby strengthening the sales funnel.

STARTUP PACKAGE PAGE: DETAILED DEVELOPMENT

Single primary CTA, progressive disclosure, reduced cognitive load.

Startup Package Page: five central behavioral patterns



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.

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

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**.

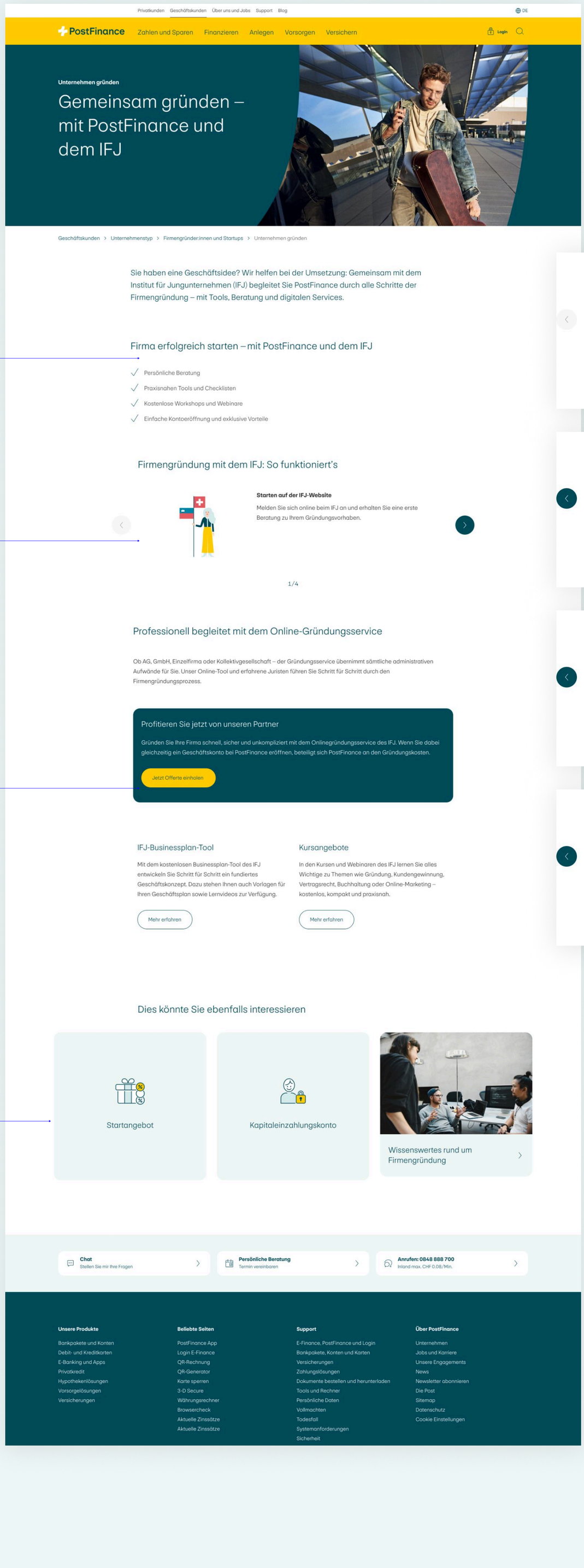
The five **central behavioral patterns** – **Arriving, Understanding, Choosing, Deep Diving, Closing** – were specifically implemented in the structure and content to guide users clearly, step by step, and securely toward the desired action.

PRODUCT PAGE IFJ: DETAILED DEVELOPMENT

Consistent patterns to maintain trust and orientation across the journey.

This page was developed according to the **same best practices of behavioral design**.
Since it is part of the same journey, I integrated recognizable elements.

Product page IFJ: five central behavioral patterns



Right at the beginning of the page, I listed the advantages of the partnership with IFJ.

In the carousel, it is briefly and visually explained how exactly the partnership with IFJ works and what it involves.

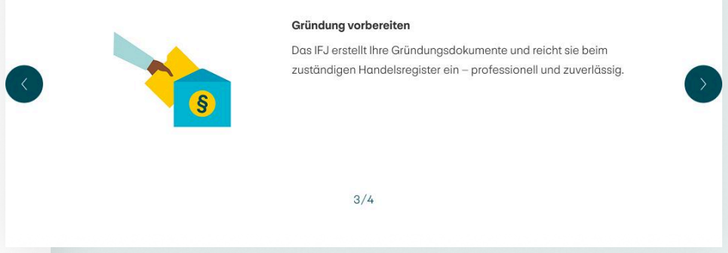
This page does not contain its own call-to-action, apart from our partner's form.

Nevertheless, in the lower section, our complementary offers are clearly presented.

In this element, I provide a four-step textual guide with illustrations explaining how the partnership works.









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

KEY PRODUCT & UX TAKEAWAYS

Principles reinforced through this project

Focus is a product decision, not a design preference
Narrowing scope created more impact than adding features.

Search intent does not equal decision readiness
Entry experiences must be designed around user confidence, not traffic logic.

Validation before scaling reduces long UX and business risk
Small live experiments revealed structural issues early.

UX impact increases when design mediates between data, stakeholders, and user reality
Strong outcomes came from alignment — not isolated design decisions.



Thank you
for your time

Better decisions start with better guidance.



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