DBS digibank

Know where you stand. Act with confidence — a UX / Product Design case study

Independent portfolio project · Johyun Moon · 2026. Functional mobile and desktop prototype with fictional demo data. No primary user research has been conducted yet.

> **How to read this case study.** VERIFIED observable in the working prototype · BRIEF requested in the project brief · ASSUMPTION not yet tested · HYPOTHESIS a design bet to test. No interviews, user quotes or usability results are reported.

1. Design system

VERIFIED The prototype uses shared colour tokens, typography and controls across both layouts.

Identity

The DBS digibank name and red accent identify the subject of this unofficial redesign. They are not a new logo proposal or evidence of affiliation with DBS Bank.

Colour

Role	Token	Use
Brand red	--brand	Primary actions, greeting band and selective emphasis
Charcoal	--ink	Desktop navigation and Everyday Account artwork
White	--background / --surface	Page background and information surfaces in light mode
Main / secondary text	--foreground / --ink-2	Hierarchy without relying on colour alone

Dividers / focus	--line / --focus	Grouping and visible keyboard focus
Status	--pos / --warn / --danger	Success, safety holds and errors, paired with text and icons

Typography, components, motion

- Plus Jakarta Sans for the interface; tabular numerals for money and dates.
- Shared cards, labelled fields, line icons and visible focus indicators.
- Amounts can be hidden across overview, lists and charts. Statuses include text, not colour alone.
- Mobile activity expands with a spring-like overshoot; back, close, Escape and tap-outside exits are provided.
- Charts have subtle continuous motion with pause controls. Reduced-motion preferences are respected.
- Voice: concise and specific. Simulated approval and scheduled payments are labelled as demo behaviour.

2. Product context

BRIEF Elevate an imported DBS redesign into a portfolio-ready banking experience while preserving its navigation and functionality, the original desktop dashboard composition, and the approved white, red and charcoal visual direction.

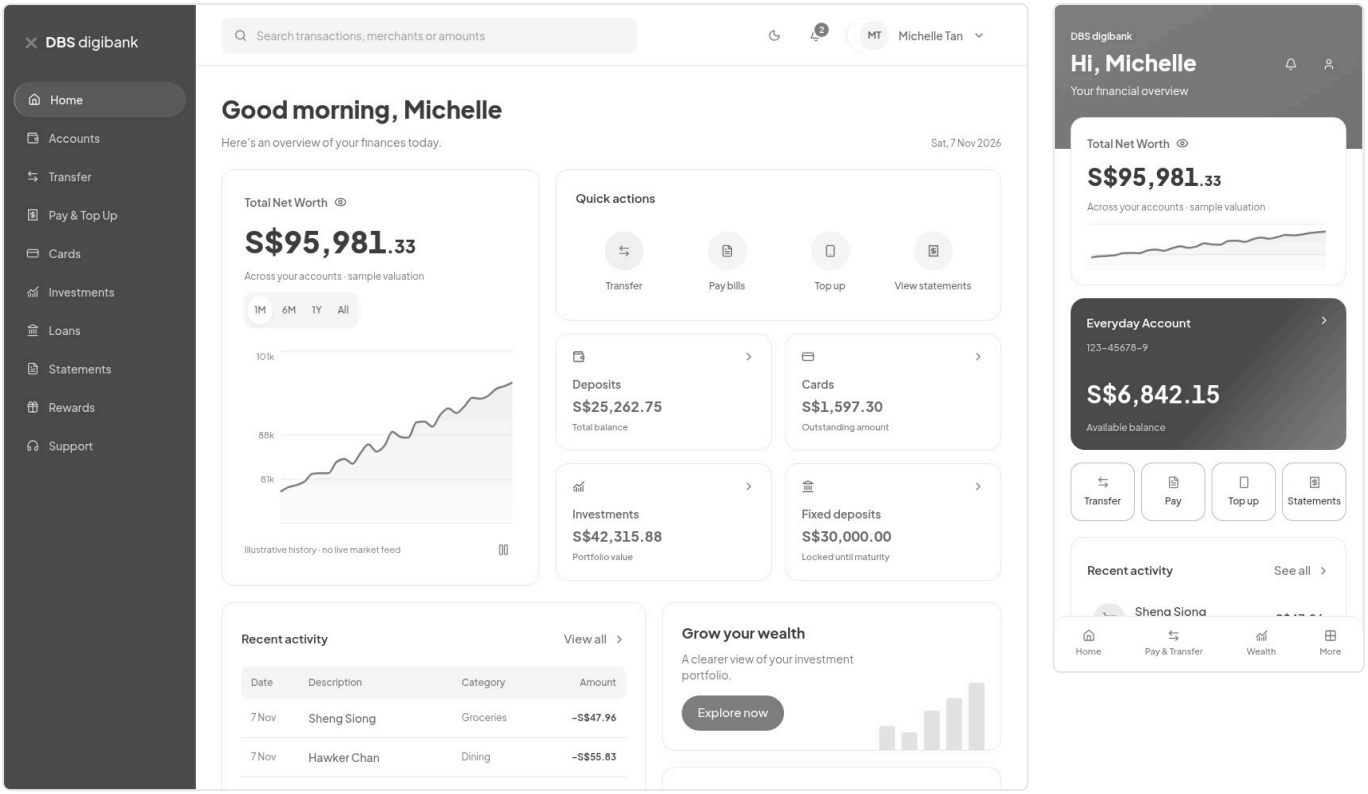
VERIFIED This is a banking simulation, not a bank connection. Balances and transactions share an in-memory ledger and reset on refresh. Only theme and privacy preferences persist.

ASSUMPTION People may need clearer answers to “what is available?” and “is this safe to send?” than a product-led financial summary alone provides.

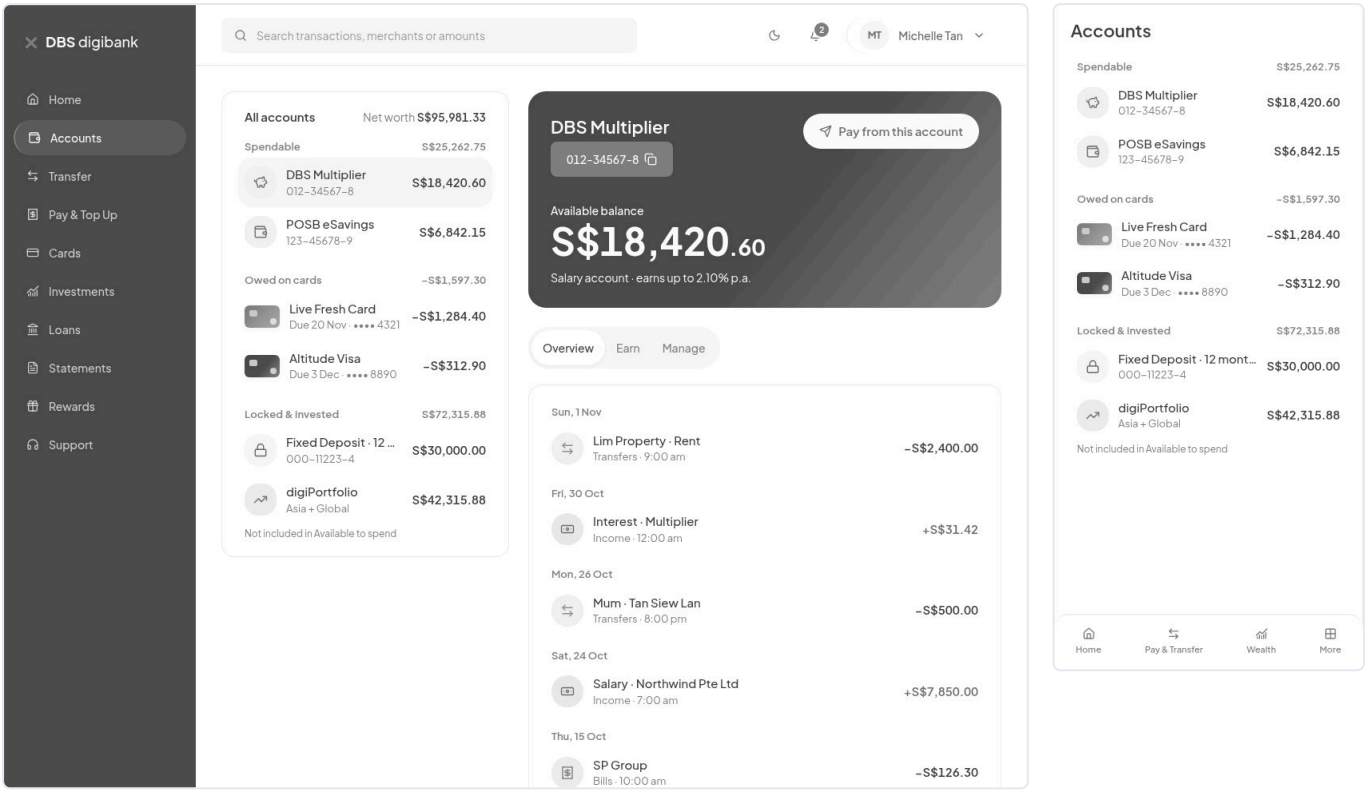
3. Wireframe journey

Desktop on the left, mobile on the right. These grayscale references were derived from the finished working prototype; they are not historical wireframes or evidence of a pre-build design process.

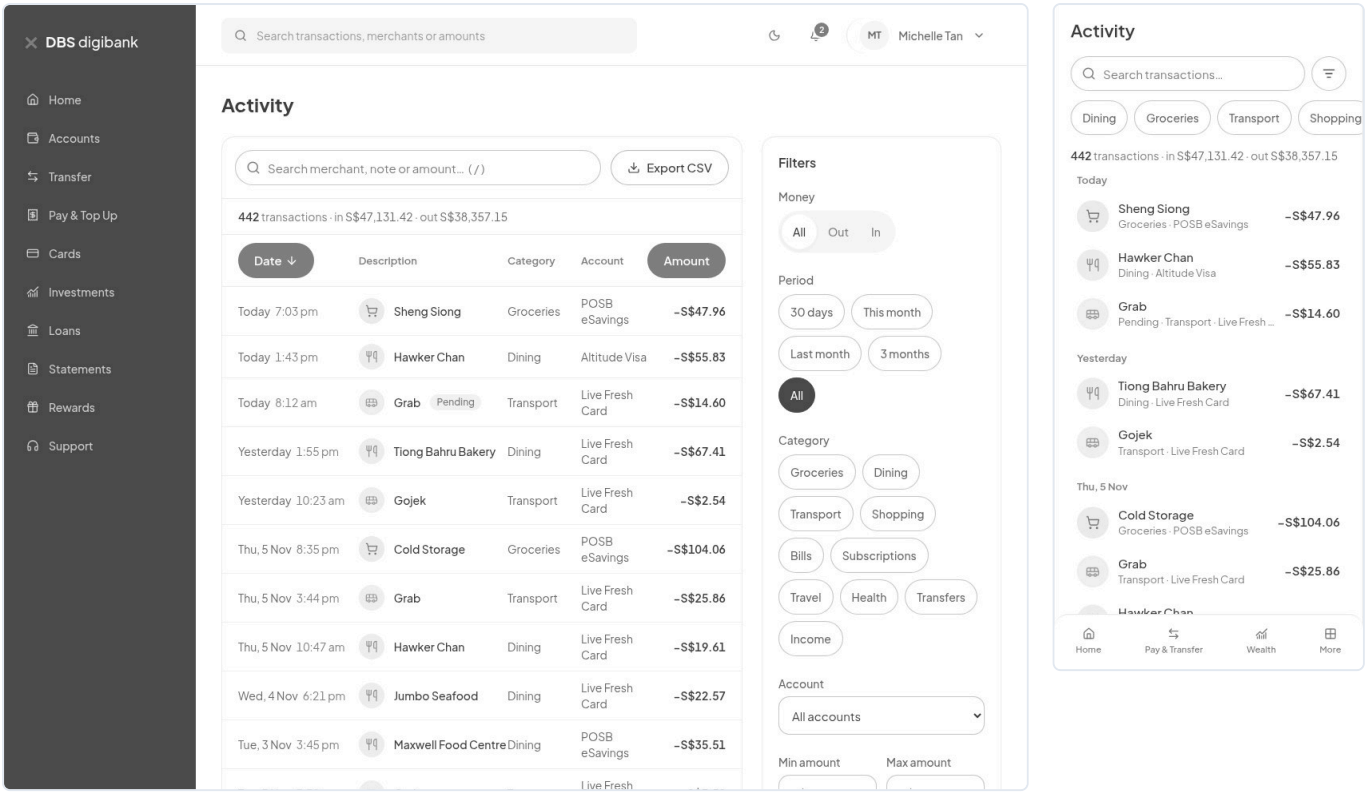
Home → Accounts → Activity → Pay → Amount → Review → Approve → Simulated receipt



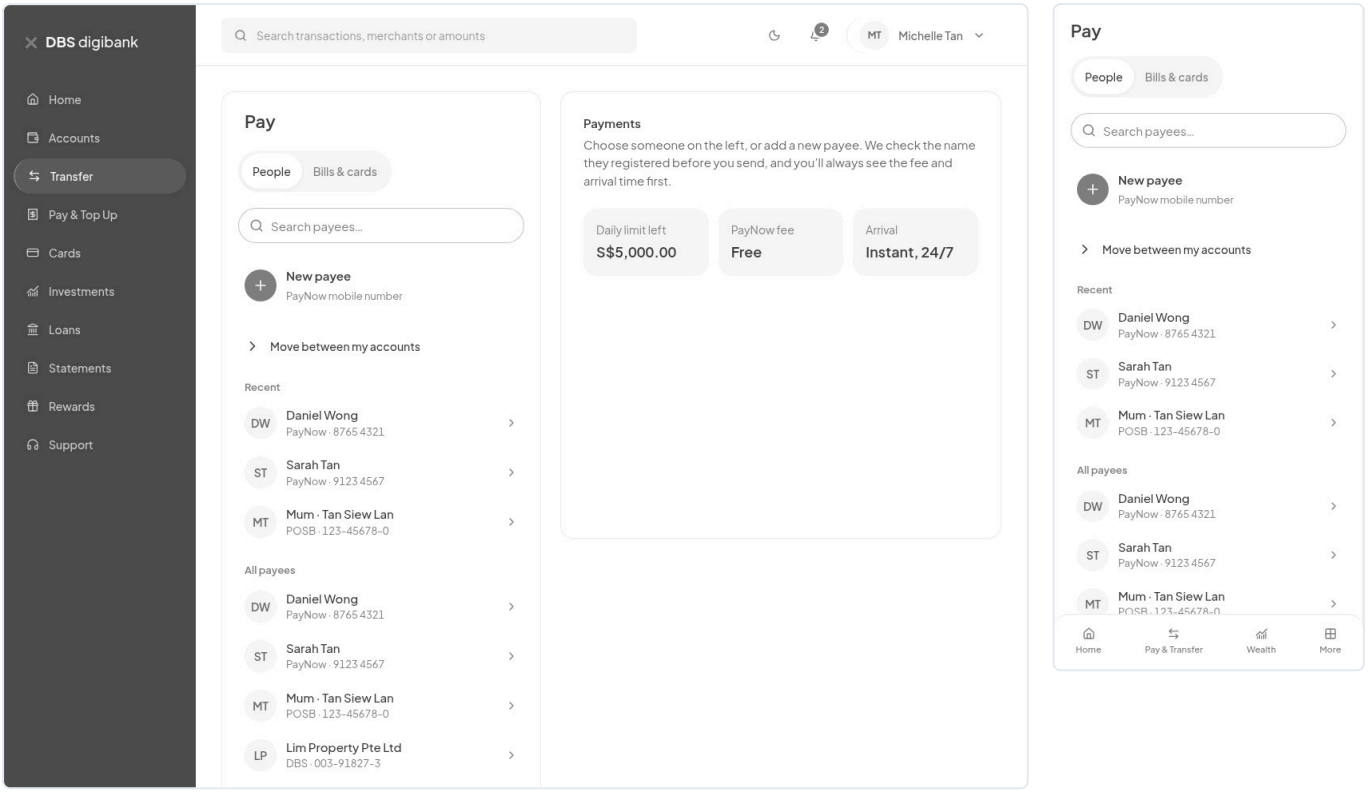
1. **Home** — Financial overview and quick actions ↓next



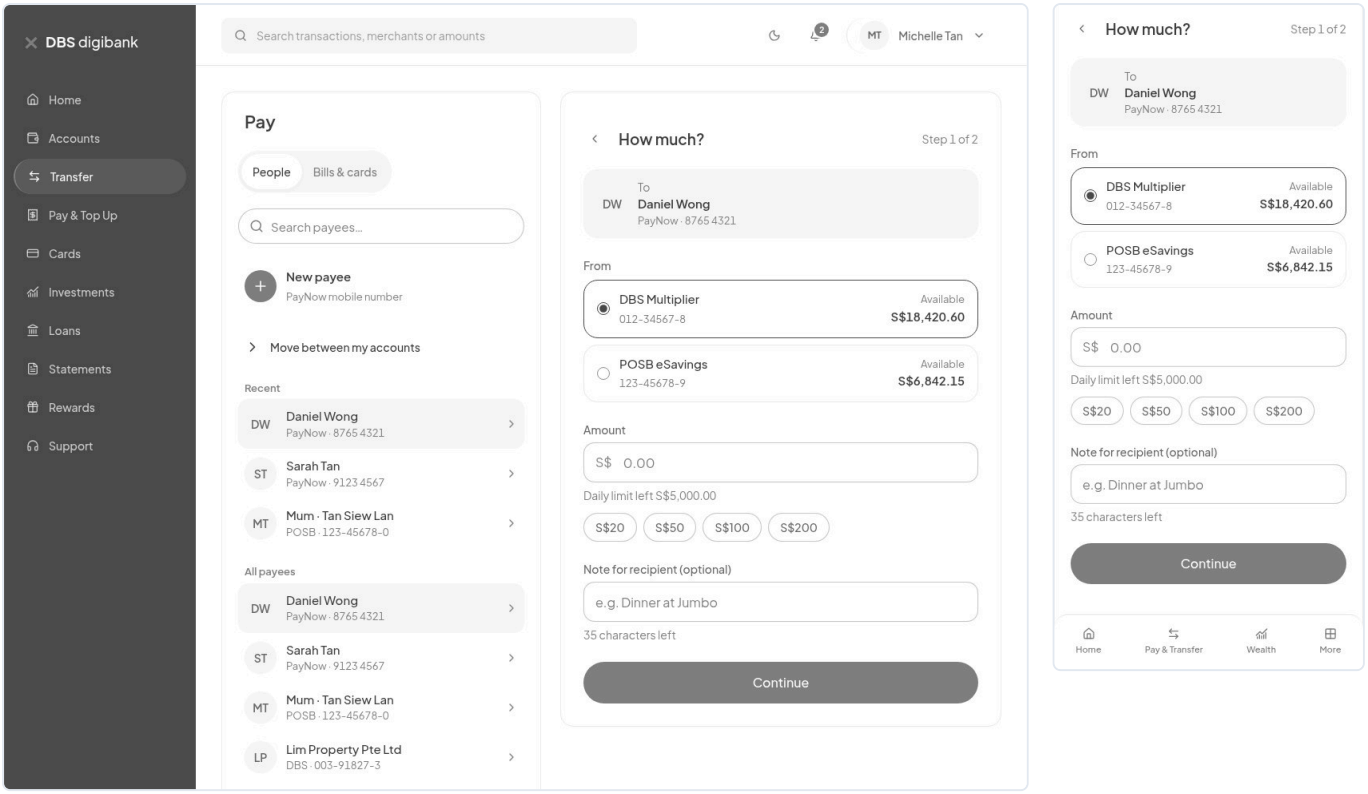
2. **Accounts** — Cash, card debt and account details ↓next



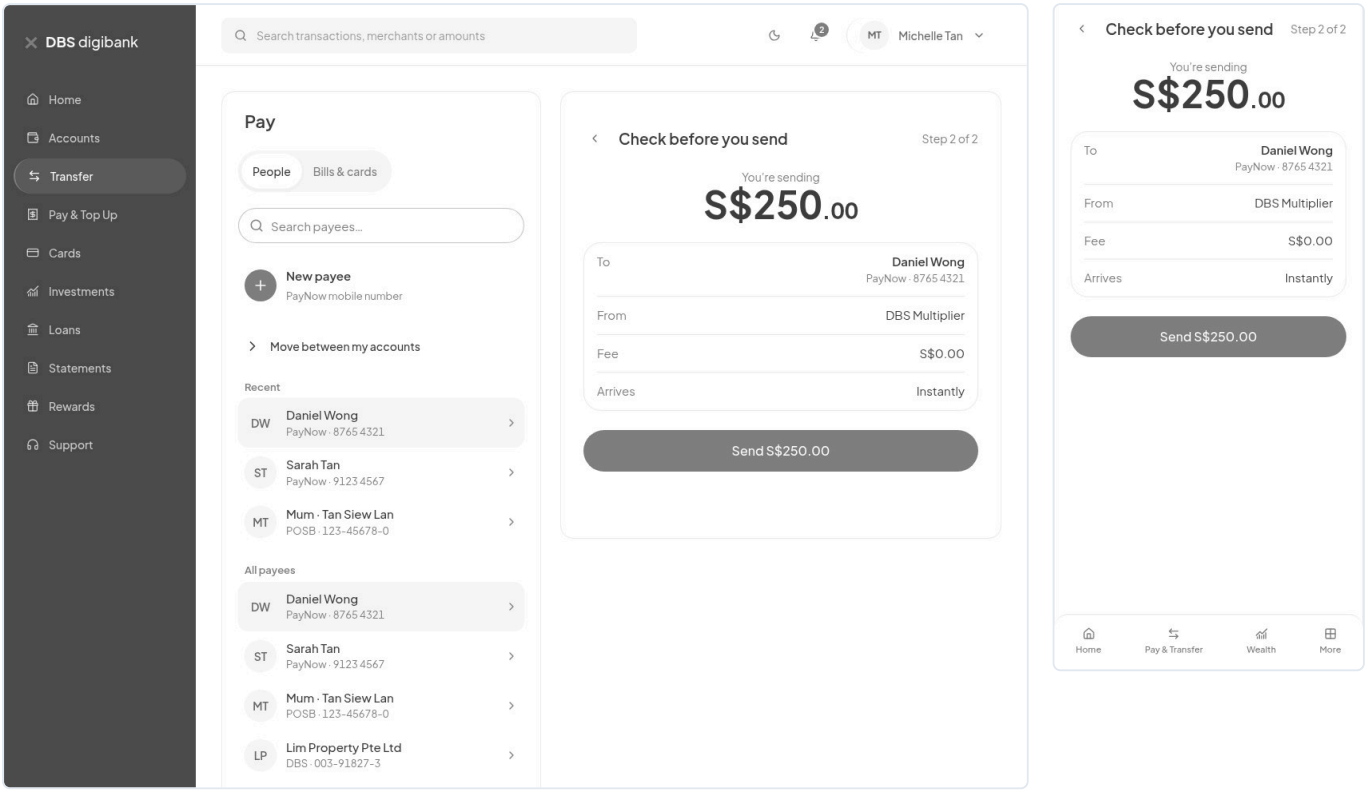
3. Activity — Search, filter and inspect a transaction ↓next



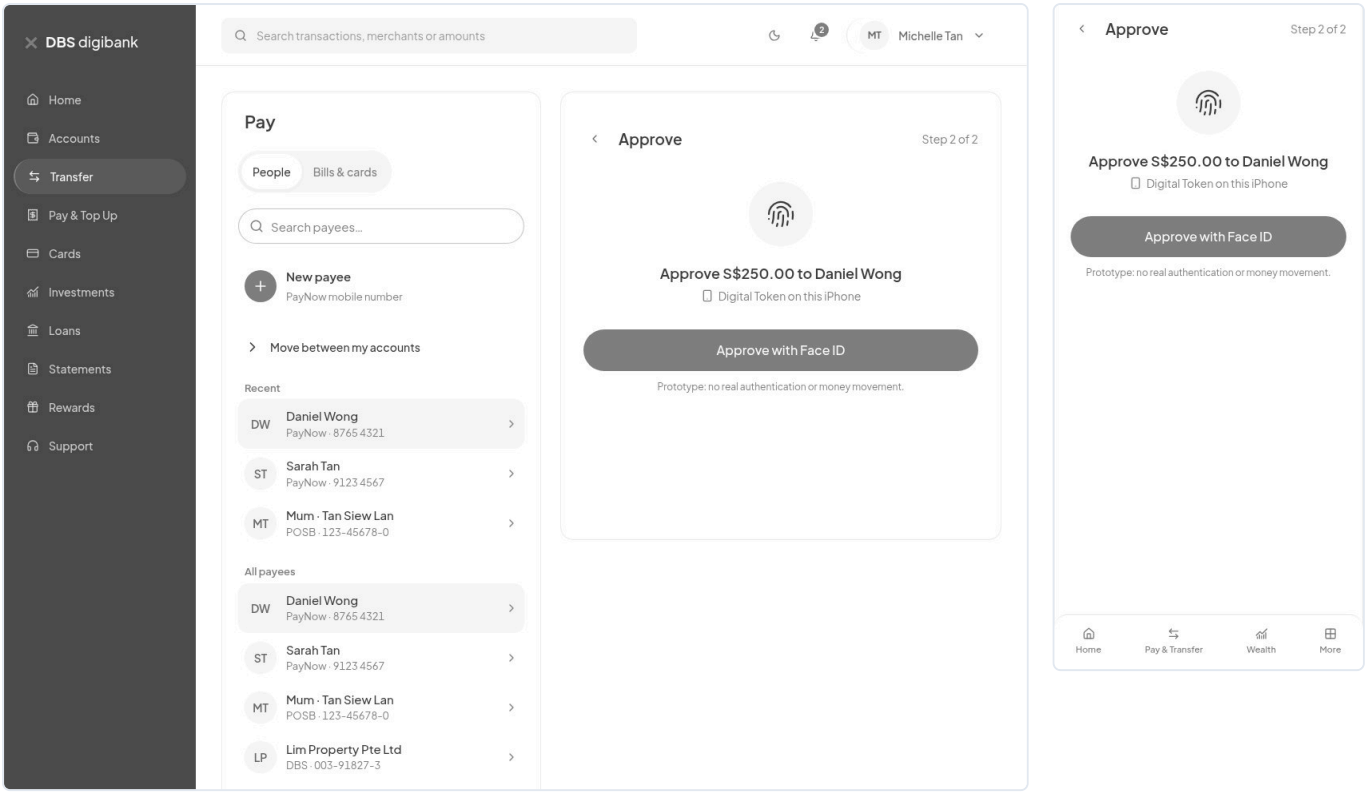
4. Pay — Choose an existing recipient ↓next



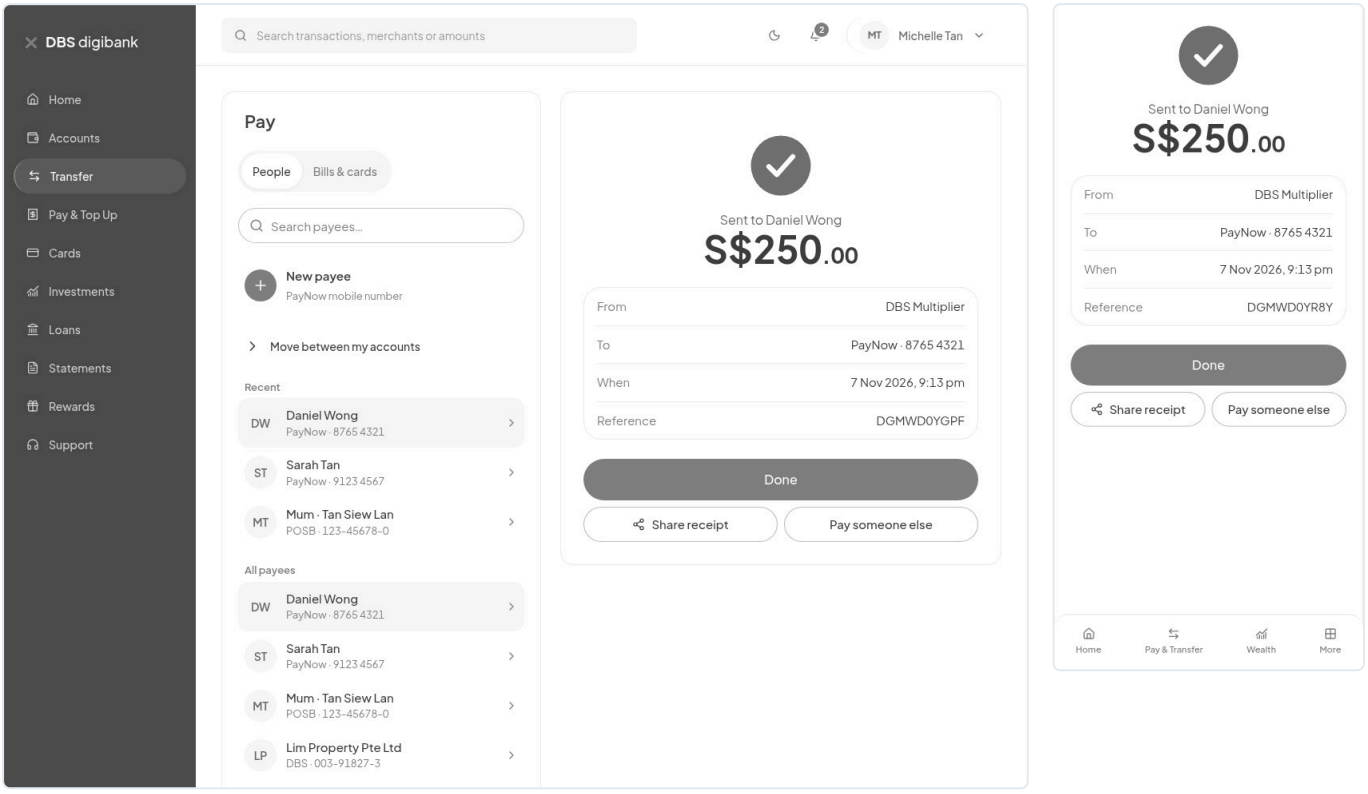
5. Amount — Select a source account and enter S$250 ↓next



6. Review — Check recipient, source, amount and fee ↓next



7. Approve — A clearly labelled simulated approval ↓next



8. Receipt — Read the simulated result and reference

4. Target users and initial assumptions

Potential user	Assumed need	Evidence

Everyday account holder	Know what is available before making a payment	ASSUMPTION
Safety-conscious payer	Catch a wrong recipient and understand protective friction	ASSUMPTION
Person paying someone new	Understand identity checks and why a payment may be held	ASSUMPTION
Monthly money reviewer	Search spending, inspect transactions and export records	ASSUMPTION

The earlier persona names were illustrative, not recruited participants. These needs still require discovery interviews and task-based testing.

5. Problem framing

Problem statement ASSUMPTION

Everyday users may struggle to get a straight answer to “where do I stand, and is it safe to act?” when balances are grouped by product and safety steps are not clearly explained.

How might we

1. Help someone judge whether they can afford a payment without adding up accounts?
2. Help people catch a wrong or suspicious recipient before approval?
3. Explain protective friction with a reason, an end point and a next step?

Design principles: answer first; explain the guard; earn attention; use one financial model across two layouts; make numbers readable and trustworthy.

The previous audit and competitor scan informed design questions, not validated user findings. External ratings, policy timings and contrast measurements are not presented here as independently verified evidence.

6. Core user journey

1. **Check the overview** — net worth, account summaries and quick actions.
2. **Inspect an account** — available cash or card debt and relevant activity.

3. **Review a transaction** — search, filter, sort or export a CSV.
4. **Choose a recipient** — an existing payee, own account, card bill or demo new payee.
5. **Enter an amount** — select the source and resolve validation errors.
6. **Review** — confirm the recipient, amount, fee and source account.
7. **Approve in the simulation** — no real Face ID, authentication or money movement.
8. **Read the result** — receipt and reference; balances and activity update in the same session.

How the pieces connect

VERIFIED A simulated payment writes to the same ledger used by Home, Accounts and Activity. Moving between own accounts preserves net worth; paying a card lowers both cash and debt.

> **Overview → available account → recipient → review → approval → receipt → updated balances & activity**

HYPOTHESIS A consistent review step and an explained safety hold will improve comprehension and help people catch recipient mistakes.

7. Information architecture

Section	Contents
Home	Net worth, account summaries, quick actions, recent activity and spending
Accounts & Cards	Cash, card balances, investments, deposits and account detail
Pay & Transfer	Payees, own-account transfers, card payments, review, approval and receipt
Pay & Top Up	Demo bill and top-up flows
Activity	Search, filters, sorting, transaction details and CSV export
Insights / Wealth	Spending categories, trends and investment summaries
Statements	Demo statement selection and download
More / Profile	Profile, security, settings, notifications, products and support

Desktop uses a persistent sidebar and search bar. Mobile uses Home · Pay & Transfer · Wealth · More, with other destinations accessible from the overview and More.

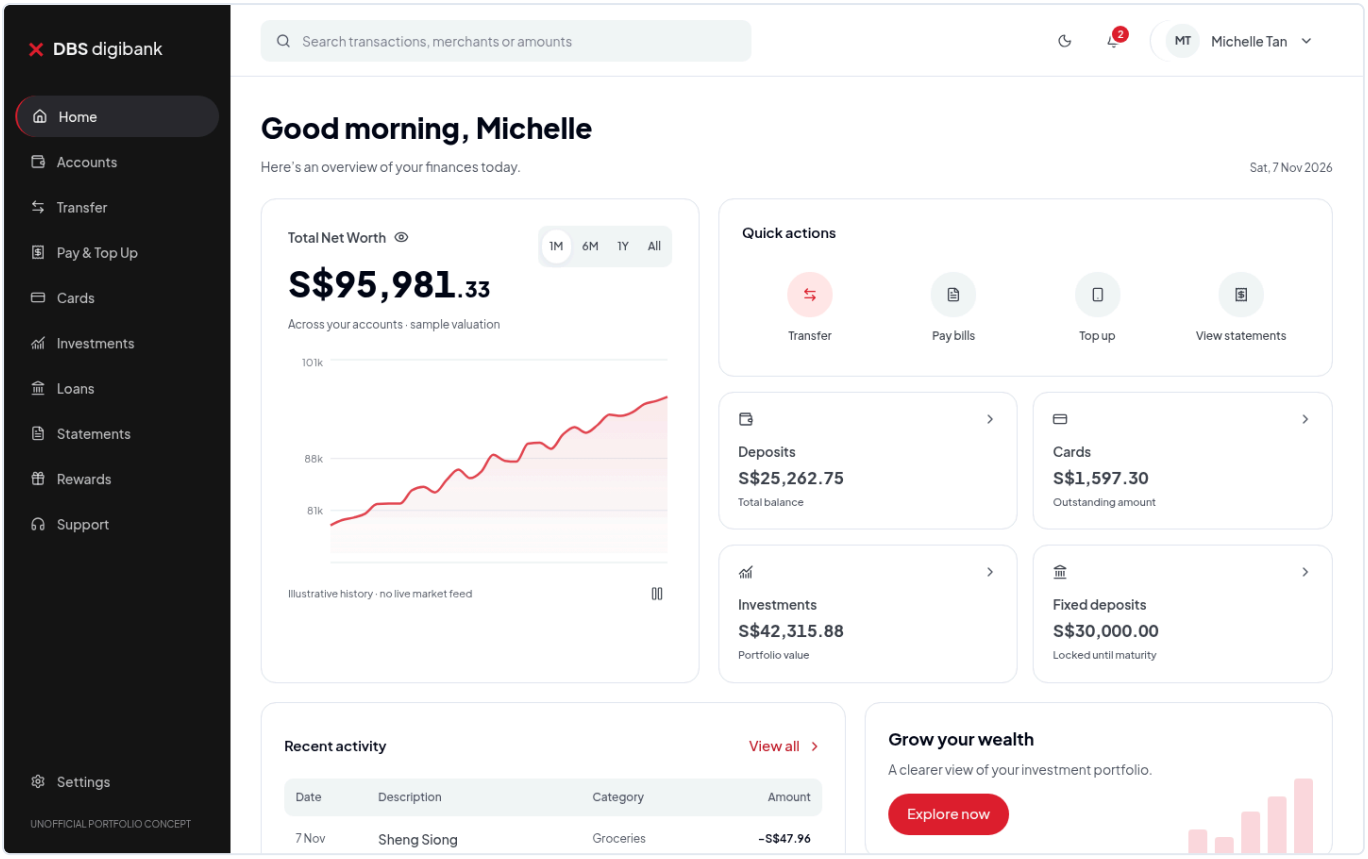
8. Key design decisions and tradeoffs

Decision	Rationale	Tradeoff
Keep the original desktop composition	Preserve the visual direction requested in the brief	Net worth leads; spendable cash is shown in the account summary
One ledger, two layouts	Keep amounts consistent across views and simulated payments	Every balance-changing flow must use the same settlement rules
Review before approval	Give recipient, source and amount a deliberate check	Adds a step; effectiveness remains untested
Explain the safety hold	State why, until when and what can still be done	Friction remains; demo timing is not verified bank policy
Mask amounts broadly	Keep sensitive amounts hidden across related views	Makes charts and comparisons less informative
Keep bouncy activity expansion	Retain the requested interaction with multiple exit paths	Motion must pause or reduce when requested
Simulate honestly	Avoid implying real authentication or payment processing	No bank connection, durable ledger or cross-device sync

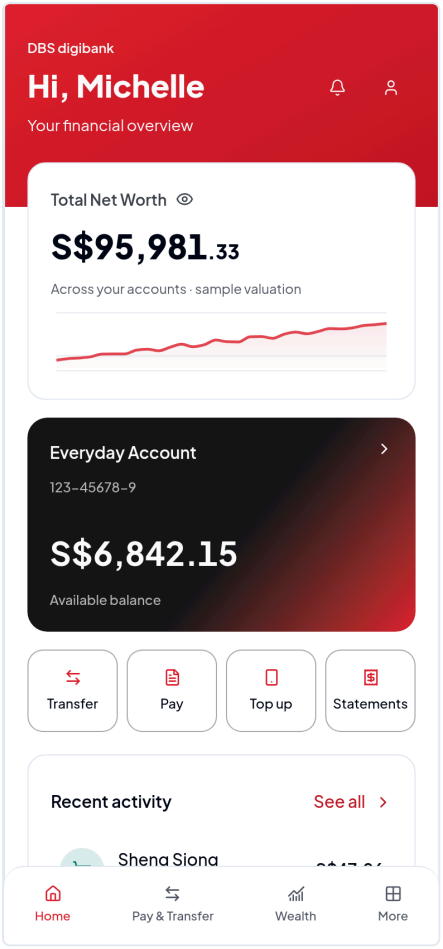
9. Prototype scope

In scope VERIFIED responsive banking layouts; account details; simulated transfer and card payment; review, approval and receipt; search, filters and CSV; privacy and theme settings; explained holds; demo scheduling; loading, error, retry and empty states; reduced-motion handling.

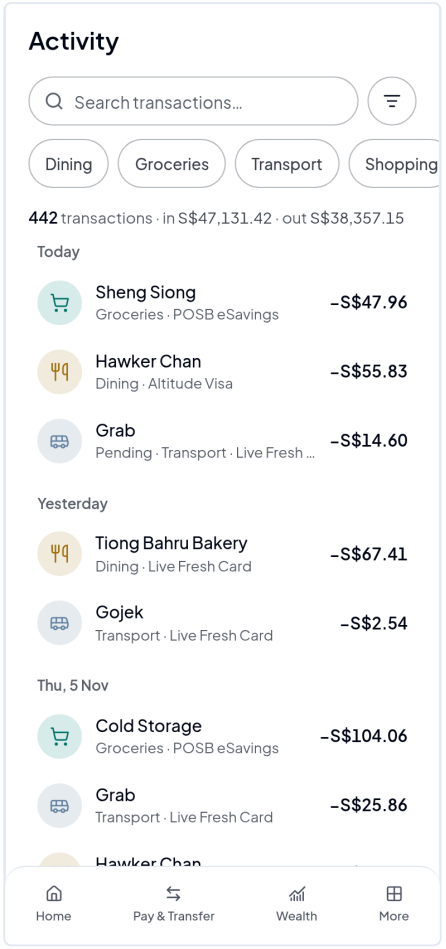
Out of scope: real banking data, real payments, biometric authentication, automatic scheduled payments, cloud accounts, cross-device synchronisation and live market feeds.



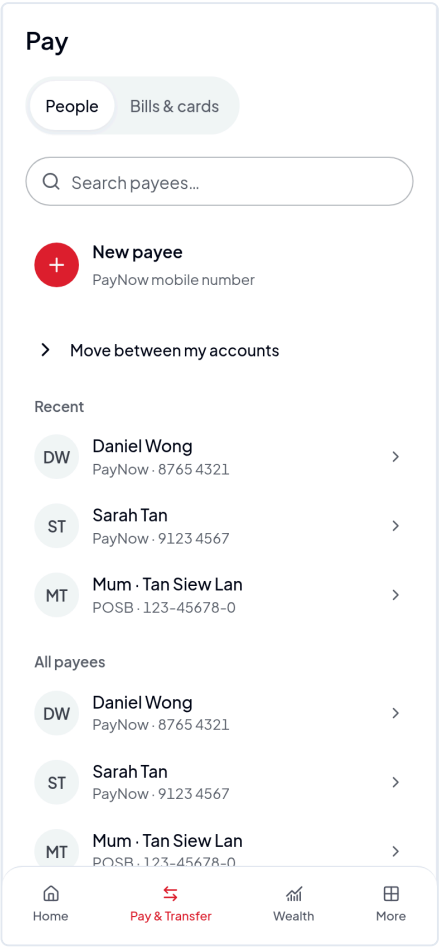
Finished desktop dashboard — the original composition retained.



Home



Activity



Pay

Try the working prototype. Fictional data only — do not enter sensitive financial information.

Desktop app ↗ Mobile app ↗

10. Usability testing plan

Not yet conducted. The following is a proposed plan, not a report of outcomes.

- **Method:** moderated think-aloud with five participants in an initial round, followed by iteration and a second round.
- **Recruit:** everyday mobile-banking users with varied confidence and accessibility needs.
- **Tasks:** judge affordability, find a transaction, review a planted wrong recipient, complete a demo payment, explain a new-payee hold and hide balances.
- **Measures:** task success, time, errors, comprehension, perceived ease and qualitative comments about trust.

Hypothesis to test	Proposed signal
H1: The overview makes affordability clear	4 of 5 people answer "can you pay S$1,200 rent today?" within 10 seconds
H2: Review helps catch recipient mistakes	4 of 5 spot a planted wrong recipient before approving
H3: The safety hold explains the restriction	4 of 5 explain why they cannot send yet after a 5–second look

HYPOTHESIS All targets are untested. No conversion, satisfaction or task-success improvement is claimed.

11. Limitations and next steps

- No primary research or usability testing; the proposed user needs remain assumptions.
- All financial figures and interactions are demo data; the ledger resets on refresh.
- Automated accessibility and interaction checks are not a substitute for testing with assistive-technology users.
- Policy text, investment figures and simulated timings are not financial advice or a statement of current DBS policy.

- This is an independent concept, not affiliated with or endorsed by DBS Bank.

Next: discovery interviews → usability round 1 → revise financial hierarchy and protective copy → accessibility testing with users → retest on mobile and desktop.
