Evaluating the Mobile App Experience of Starling Bank: From Onboarding to Transactions

Executive Summary

Starling Bank has established itself as a leading challenger in the UK's financial sector, renowned for its robust digital banking platform. This case study examines the user journey experience associated with opening a digital savings account via the Starling Bank mobile app. The detailed analysis captures each step of the account setup process, evaluates the app's user interface (UI) and user experience (UX) aspects, and considers post-account functionalities like money transfers and support from the chatbot/virtual assistant.

Key metrics:

- Total digital user base has surpassed 2 million.

- Active mobile app users make up about 80% of the digital user base.

- The app consistently maintains top ratings across stores, reflecting over a million downloads.

- The digital adoption rate within the existing customer base is at approximately 85%, indicating significant engagement.

Market Context

The UK fintech market, which includes digital banks, has experienced rapid growth, reaching a value of £11 billion in 2023. It is projected to grow by around 8% annually, creating a favourable environment for digital-first banks to expand and innovate.

The UK's banking industry is undergoing a significant transformation, with a bold shift towards digital-first solutions driven by consumer demand for enhanced convenience and efficient online interactions. Digital challenger banks such as Starling, Monzo, and Revolut have collectively captured around 14% of the UK's retail banking market, reflecting the increasing consumer preference for digital-first banking options over traditional banks, according to recent estimates from Accenture.

54%[1] of UK banking customers prefer a mobile-first approach to banking, with features like instant notifications, real-time transaction tracking, and in-app budgeting tools listed as top preferences.

In this competitive landscape, Starling Bank focuses on tech-savvy customers who value seamless and intuitive digital interfaces. The move towards fully digital banking services aligns with broader industry trends towards mobile-first and user-friendly solutions, catering to customer expectations of speed, minimal friction, and comprehensive service offerings.

Customer Journey Mapping

Digital Savings Account

- **Pre-Account Opening (3 mins)**:
  Users download and launch the app, navigate to new account option "Open a new account', and engage with prompts, displaying excitement about initiating the process. The clarity and directness of the setup interface facilitate user engagement.

- **Clarity of Instructions:** Clear instructions before starting with the application about the information and documentation requirement.
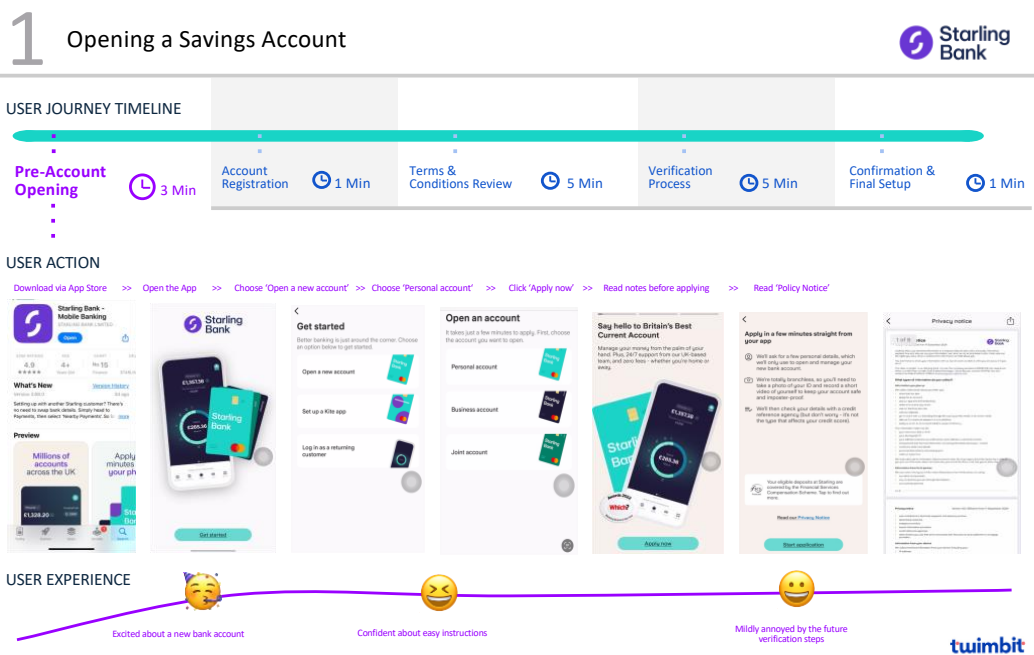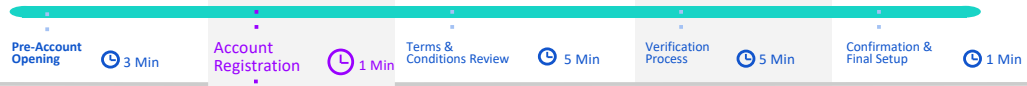

- **Verification Process (5 mins)**:
  A quick verification via phone number, SMS code entry, and passcode selection assures users of secure, reliable access, instilling confidence early in the journey.

- **Account Registration (3 mins)**:
  Simple steps guide users through providing personal information (Name, DOB, Email Address) and ID documentation. The straightforward approach is appreciated, minimizing potential complexity or confusion.
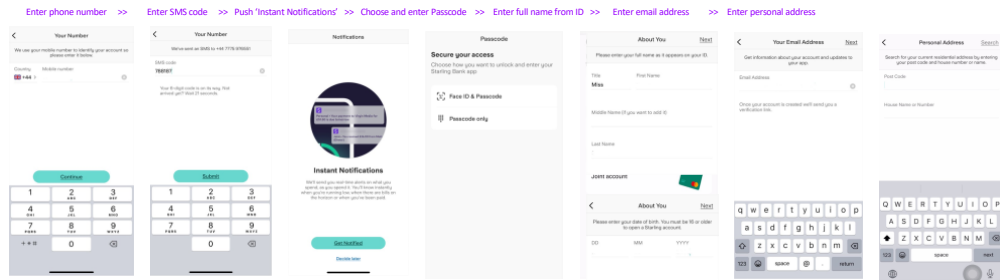
1 Opening a Savings Account

USER JOURNEY TIMELINE

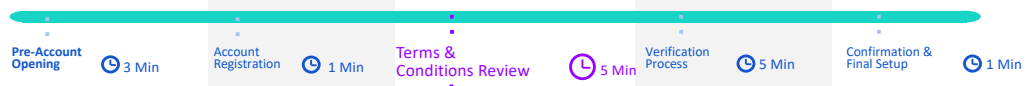| Pre-Account Opening | 3 Min | Account Registration | 1 Min | Terms & Conditions Review | 5 Min | Verification Process | 5 Min | Confirmation & Final Setup | 1 Min |

USER ACTION

Enter phone number >> Enter SMS code >> Push 'Instant Notifications' >> Choose and enter Passcode >> Enter full name from ID >> Enter email address >> Enter personal address

USER EXPERIENCE

Happy about simple actions — Satisfied about the secured login security — Positive about having zero obstacles

- **Terms & Conditions Review (5 mins)**:
  Users face a lengthy review process for terms and privacy notices, with potential for disengagement highlighted here as a friction point due to content length and complexity.
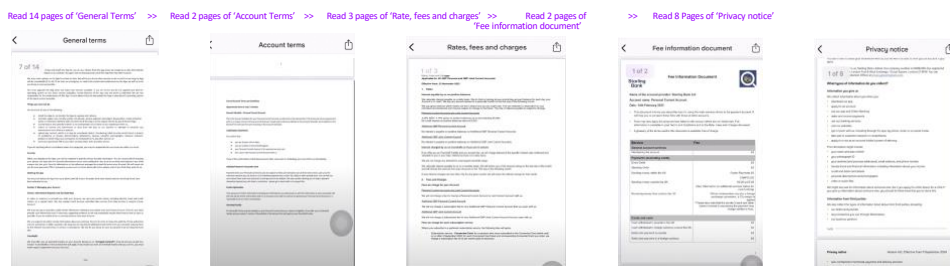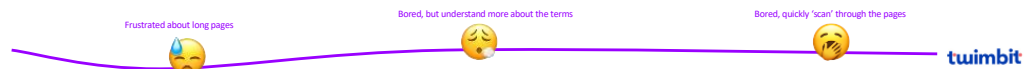

## 1 Opening a Savings Account

USER JOURNEY TIMELINE

| Pre-Account Opening | 3 Min | Account Registration | 1 Min | Terms & Conditions Review | 5 Min | Verification Process | 5 Min | Confirmation & Final Setup | 1 Min |

USER ACTION

Read 14 pages of 'General Terms' >> Read 2 pages of 'Account Terms' >> Read 3 pages of 'Rate, fees and charges' >> Read 2 pages of 'Fee information document' >> Read 8 Pages of 'Privacy notice'

USER EXPERIENCE

Frustrated about long pages — Bored, but understand more about the terms — Bored, quickly 'scan' through the pages

- **Final Setup (4 mins)**:
  Completing the setup, users upload a photo ID and record a short video statement.
  Although mixed feelings of awkwardness emerge here, the users' eagerness to
 complete the process is indicative of the app's engaging design journey.
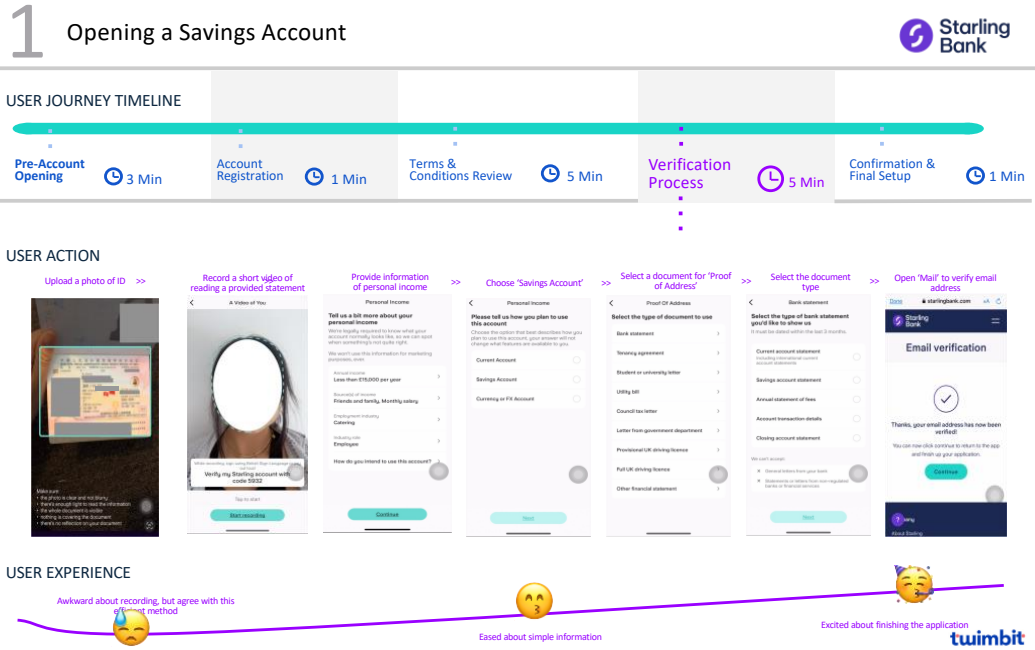
- **Verification Process (5 mins)**: After video upload, users provide information about
  personal income, address proof and verify email address to complete application.
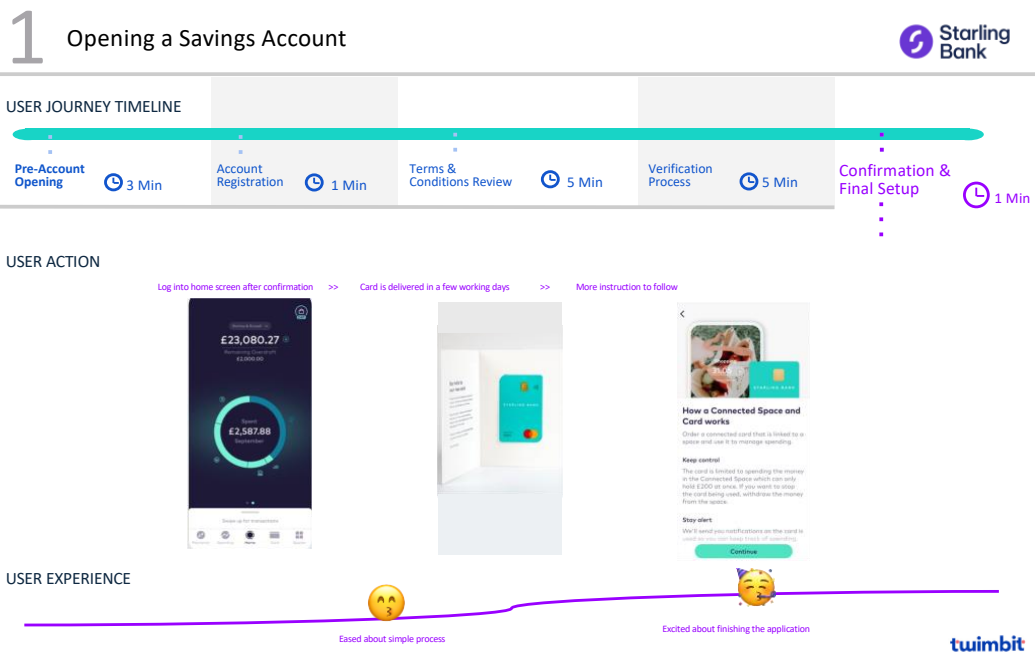
Post-Purchase Engagement

- **Money Transfer (3 mins):**
  Efficient inter-bank transfer and bill payment processes elicit user confidence, underscoring Starling's emphasis on ensuring seamless financial transactions.

- **Easy to add a new payee with option to pay directly after adding.**
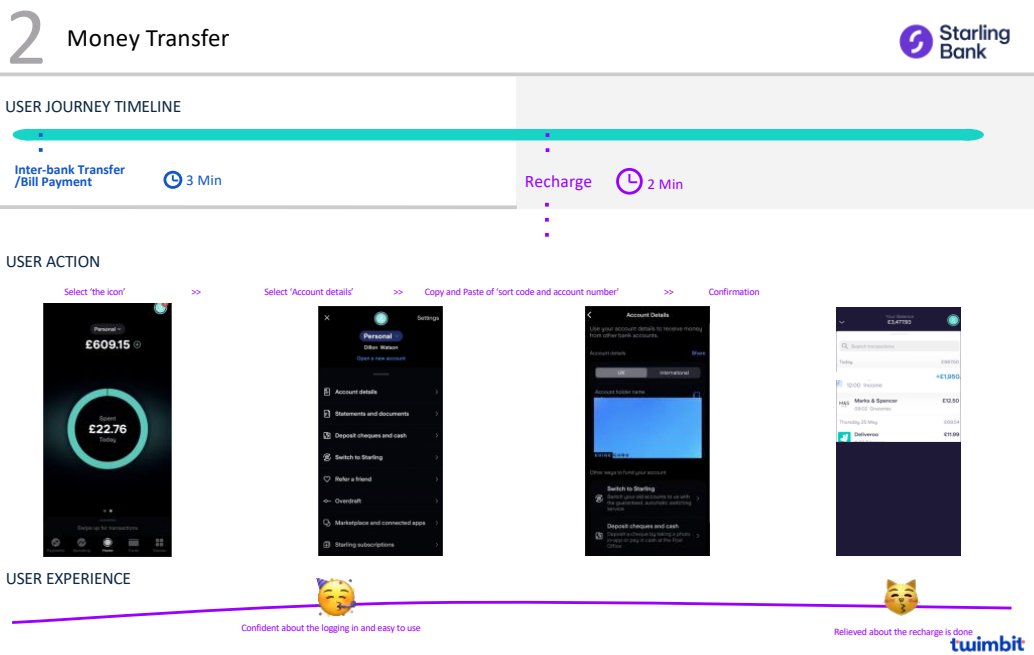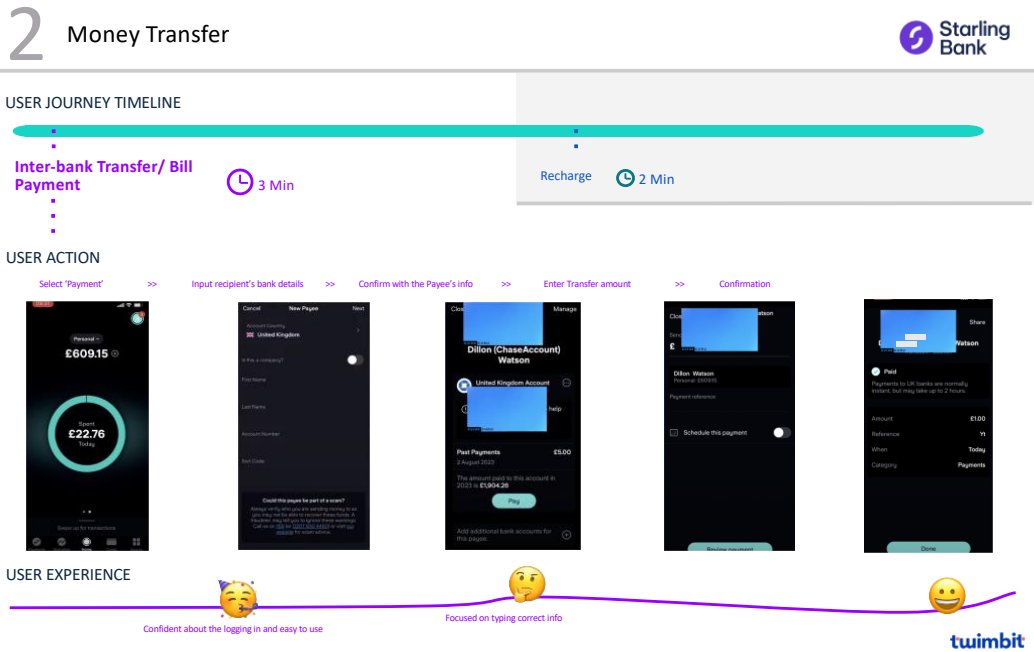
Digital Interface Assessment

Starling Bank's mobile app offers a streamlined, user-centric design that effortlessly supports both iOS and Android users. The app's interface features clear navigation, robust language support, and thoughtfully integrated UI/UX elements, enhancing overall customer satisfaction.

Starling Bank's digital strengths lie in stellar user experience attributes, including an interactive and aesthetically pleasing visual design. Key innovations include gamification features, enhancing user satisfaction as customers progress toward spending goals. The app's security measures and personalization capabilities are further evidence of its digital excellence.

Starling Bank's in-app **bill-splitting feature** makes it easy to divide expenses with friends or family directly within the app. Users can split bills equally or customize amounts, select contacts from their list, and track who has paid—all without leaving the app.

The feature simplifies shared expenses, encourages app engagement, and boosts convenience by eliminating the need for third-party apps. This tool enhances user experience by making group financial management straightforward and hassle-free.
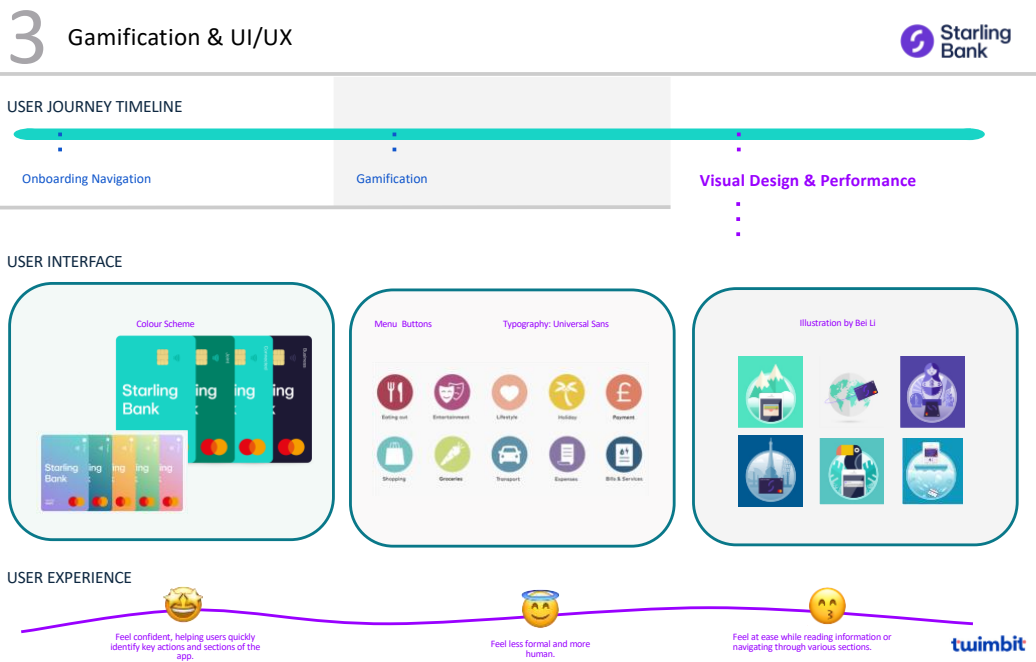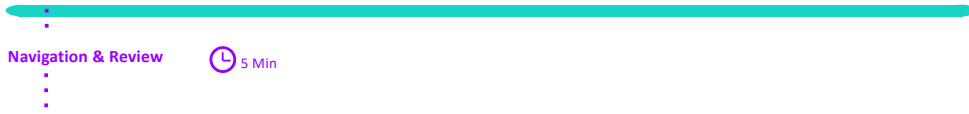

In-App Live Chat

The live chat feature is easily accessible within the Starling app, allowing customers to quickly connect with a support representative. This makes it a convenient option for users who prefer direct, human assistance without having to call or visit a branch.

Unlike some other banking apps that might rely more heavily on automated bots, Starling's live chat service offers a human touch, with the ability to escalate to a real person when needed. While there are occasional minor delays, the overall responsiveness, helpfulness, and ease of use make it a strong feature of the app.
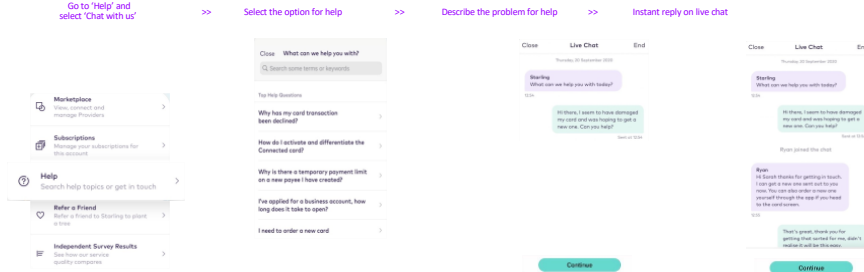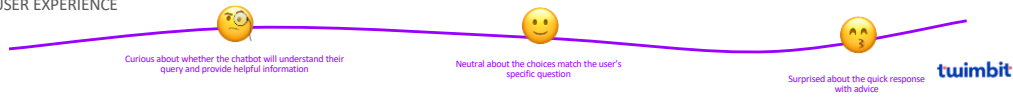
4 Chatbot/Virtual assistant experience

Starling Bank

USER JOURNEY TIMELINE

Navigation & Review   5 Min

USER ACTION

Go to 'Help' and select 'Chat with us'   >>   Select the option for help   >>   Describe the problem for help   >>   Instant reply on live chat

USER EXPERIENCE

Curious about whether the chatbot will understand their query and provide helpful information

Neutral about the choices match the user's specific question

Surprised about the quick response with advice

twimbit

Insights, Learnings, and Enhancement Suggestions for Starling Bank

Starling Bank's mobile app practices offer valuable lessons for enhancing user experience:

1. **Smooth Onboarding**: Clear instructions and quick, secure verification ease user setup. Banks can improve by simplifying verification and providing upfront guidance.

2. **User-Friendly Design**: Starling's intuitive UI and gamification engage users. Banks could enhance engagement by adopting attractive, easy-to-navigate designs and gamified features.

3. **Personalization**: Security settings and personalized options make Starling's app user-centered. Other banks can leverage AI for tailored experiences.

4. **In-App Support**: Starling's live chat with human assistance provides reliable support. Combining automated help with human support is beneficial.

5. **Bill splitting feature**: Starling Bank's bill-splitting feature lets users easily divide expenses, track payments, and manage shared costs directly in the app. Adopting these strategies can help banks create smoother, more engaging, and user-centered app experiences.

To enhance user experience, short-term priorities should include optimizing process flows by auto-filling or auto-fetching personal information of customer to avoid manually entering. Long-term, Starling could explore deploying AI and machine learning to deepen personalization and refine UX elements, maintaining an edge in the competitive digital banking landscape.

3 key areas of improvement to make journey shorter and more seamless for customers
1. Auto-fetch/Auto-fill customers personal information from a valid ID
2. Clearly define number of steps to complete the journey
3. Progress bar for tracking the step-by-step progress