

# DR. ANDRÁS RUNG

Ergománia

Owner & Managing Director

# UX: THE KEY TO SUCCESS FOR YOUR PROJECTS

UX trends and spectacular  
return indicators



Hungary's first UX agency  
15 years of experience, specialisation in finance

Our senior design team has a real financial and business knowledge  
to make business concepts a reality in close cooperation with the client.

## OUR CLIENTS



# WHAT IS UX?

- Designing the user experience means designing and visualising functions that offer value to users defined by business needs. More efficient design and development at a higher standard
- We are the architects of the digital space



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andras.rung@ergomania.eu

# WHY UX?

- Higher sales or more users
- Faster and more affordable development
- More affordable maintenance
- Greater satisfaction



# PRIORITY FOCUS POINTS IN FINANCIAL UX

- Business perspective
- In-depth knowledge of processes and issues
- Insight on trends and best practices
- Experience in handling difficult situations
- Flexible adaptive capacity



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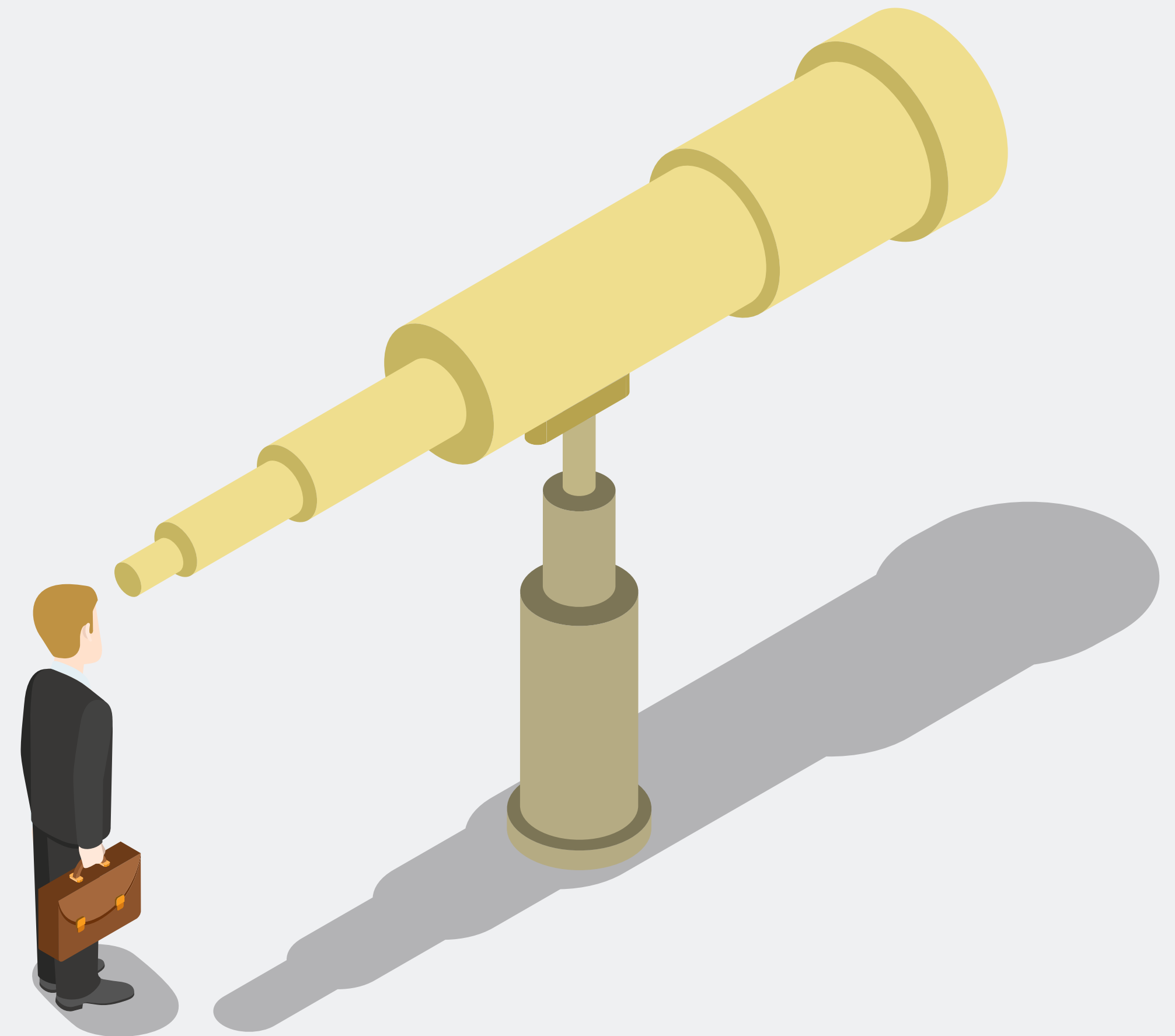
The screenshot displays the OTP Bank website's account opening page. At the top, the OTP Bank logo is visible, along with navigation links for 'Internetbank belépés', 'Egyenleg lekérdezés', and 'Számlekvonat letöltés'. A secondary navigation bar includes categories like 'Magánszemélyek', 'Vállalkozások', 'Társasházak', 'Nagyvállalatok', 'Önkormányzatok', 'Befektetőknek', and 'Rólunk'. The main heading reads 'Nálunk mindenki megtalálja a számítását' (At us, everyone finds their calculation), followed by the sub-heading 'Nyisson Ön is bankszámlát az OTP Banknál!' (You can also open a bank account at OTP Bank!). A prominent green button invites users to 'Tovább a bankszámlaválasztásra' (Further to account selection). Below this, a section titled 'Hogyan nyithatja meg bankszámláját?' (How can you open your bank account?) outlines a four-step process: 1. 'Kiválasztás' (Selection) - choosing from various offers or creating a custom one; 2. 'Igénylés' (Application) - a 5-10 minute process requiring ID and ID card; 3. 'Szerződéskötés' (Contract signing) - done at a branch or via video call; 4. 'Bankkártya átvétele' (Card pickup) - available at branches or by post. A final green button repeats the invitation to 'Tovább a bankszámlaválasztásra'. The footer asks 'Miért az OTP Bankot válassza?' (Why choose OTP Bank?) and includes a 'Segíthetek?' (Can I help?) button with a user profile icon.

# WHAT DOES THE FUTURE HOLD?

- Personalisation
- Integrated sales
- Research-led design
- Service design, holistic approach
- Voice control, chatbots
- Direct and straightforward communication
- Interpretative PFM

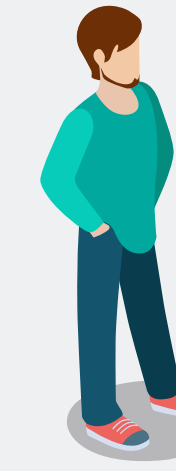
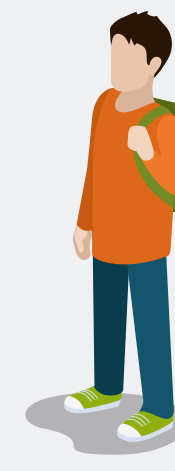
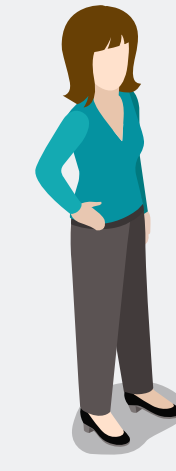
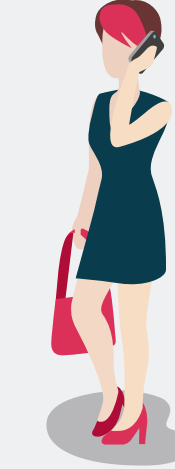
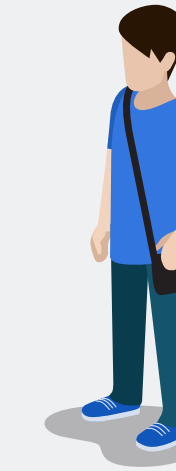


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# PERSONALISATION

- Created from an adequate database
- In-depth understanding of behaviour and thinking
- Personas that are actually used
- Modular architecture
- Continuous measuring and testing
- UX experts with AI knowledge



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# INTEGRATED SALES

- Sales processes for identified users
- Third party sales
- Context-sensitive recommendations
- Identification of life situations



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andras.rung@ergomania.eu

The screenshot displays a user's banking dashboard. At the top, the user is identified as Hajdú Éva, with a profile picture and a settings gear icon. The time is 08:11 and the location is KILÉPEK. A navigation bar includes links for Bankszámláim, Utalás, Számlavezetés, Megtakarítás, befektetés, Lakástakarék, and Új szolgáltatás.

Key account information includes:

- Teljes vagyonom:** 16 612 028 Ft (~€ 53 913,28)
- PRIVATE BANKING:** 16 153 677 Ft
- EURO SZÁMLA:** € 1 487,55 (+€120 utolsó belépés óta)

Transaction history for 2016 OKTÓBER 2. PÉNTEK:

- 12 812 Ft: Bíró és Társa Társasházi képviselet (LAKÁS)
- +3800 Ft: Kamatjövőírás (HOZAM)
- 43 990 Ft: Tesco Globa Partners PPASS (ÉTEL)

Transaction history for 1. CSÜTÖRTÖK:

- +12 790 000 Ft: Norbély Ádám (BEVÉTEL)

Summary for SZEPTEMBER: 16 665 030 Ft (27. VASÁRNAP)

# RESEARCH-LED DESIGN

- Instead of ad hoc executive decisions
- Instead of endless arguments
- Integrated measurement permeating all areas
- Functions based on mental models



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# SERVICE DESIGN, HOLISTIC APPROACH

- The dominance of mobile first is over
- No experience without physical processes
- Service-centric thinking



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# VOICE CONTROL, CHATBOTS

- The appearance and automation of chat interfaces
- For the visually impaired, children, the illiterate and people with occupied hands
- Proper AI and voice recognition
- Other non-intimate details



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# DIRECT, STRAIGHTFORWARD

- Easily understandable for users
- Easy to use
- No lengthy introduction



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The screenshot displays the website's interface for mortgage and loan services. At the top, there is a navigation bar with the company logo and menu items: LAKÁSSZÁMLÁT NYITOK, MEGTAKARÍTÁSOK, HITELEK, SEGÍTSÉG, INFORMÁCIÓK, and KAPCSOLAT. Below the navigation bar, a search bar contains the text "pl. kiváltó kölcsön, felhasználási lehetőségek" and a "KERESS" button. A "Gyakran ismételt kérdések" link is also present.

### Miért mi?

AKÁR <b>72 000</b> FT	Felújítás, vásárlás, hitelkiváltás	AKÁR <b>11,4%</b> HOZAM	FIX <b>3,5%</b> KAMAT	ÜGYFELEINK <b>90%</b> -A AJÁNL MINKET
Állami támogatás évente	Változatos felhasználás	Biztos, jó befeketés	Kedvezményes hitelek	Elégedett ügyfelek

#### Nyisson lakáссzámlát!

5 000 | 12 000 | 20 000

HAVI MEGTAKARÍTÁS: **8 000 Ft**

FUTAMIDŐ: **4 év 4 hónap**

**KISZÁMÍTOM A HAVI BEFIZETÉST**

NAGYOBB ÖSSZEGRE VAN SZÜKSÉGEM  
HAVI BEFIZETÉS ALAPJÁN SZÁMOLOK  
MÁSKOR VENNÉM FEL

#### Vegyen fel hitelt!

800 e | 4,4 M | 8M

HITEL ÖSSZEG: **1 200 000 Ft**

12 hó | 24 | 48 | 60 | 72

FUTAMIDŐ: **36 hónap**

**KISZÁMÍTOM A HAVI TÖRLESZTÖM**

KIVÁLTÓ HITELRE VAN SZÜKSÉGEM

### Miért online?

- gyorsabb** kötési folyamat
- 1%** kamatkedvezmény
- kényelmesen** bármikor

### Hogyan működik?

**Online szerződéskötés**  
24 órában, akár több lépésben is.

**Személyi bankár**  
Otthonában kényelmesen írhat alá, amikor Önnek megfelelő.

**Állami támogatás**  
Ne hagyja ki az állami támogatást, ami befizetése után jár.

**Kiutalás**  
A befizetési időszak végén vegye fel az állami támogatással hízalt megtakarításait.

**Felhasználás**  
Használja fel bármilyen Ön által álmódott lakásra a kiugró megtérüléű megtakarításait.

**SZERZŐDÖK ONLINE**

# DECISION-MAKING BASED ON POTENTIAL REVENUE

- UX/UI design is 10-15% of development
- Estimated by measuring and testing profit
- Calculation of return before development
- Return on investment within roughly one year, possibly within months
- 83% average KPI improvement



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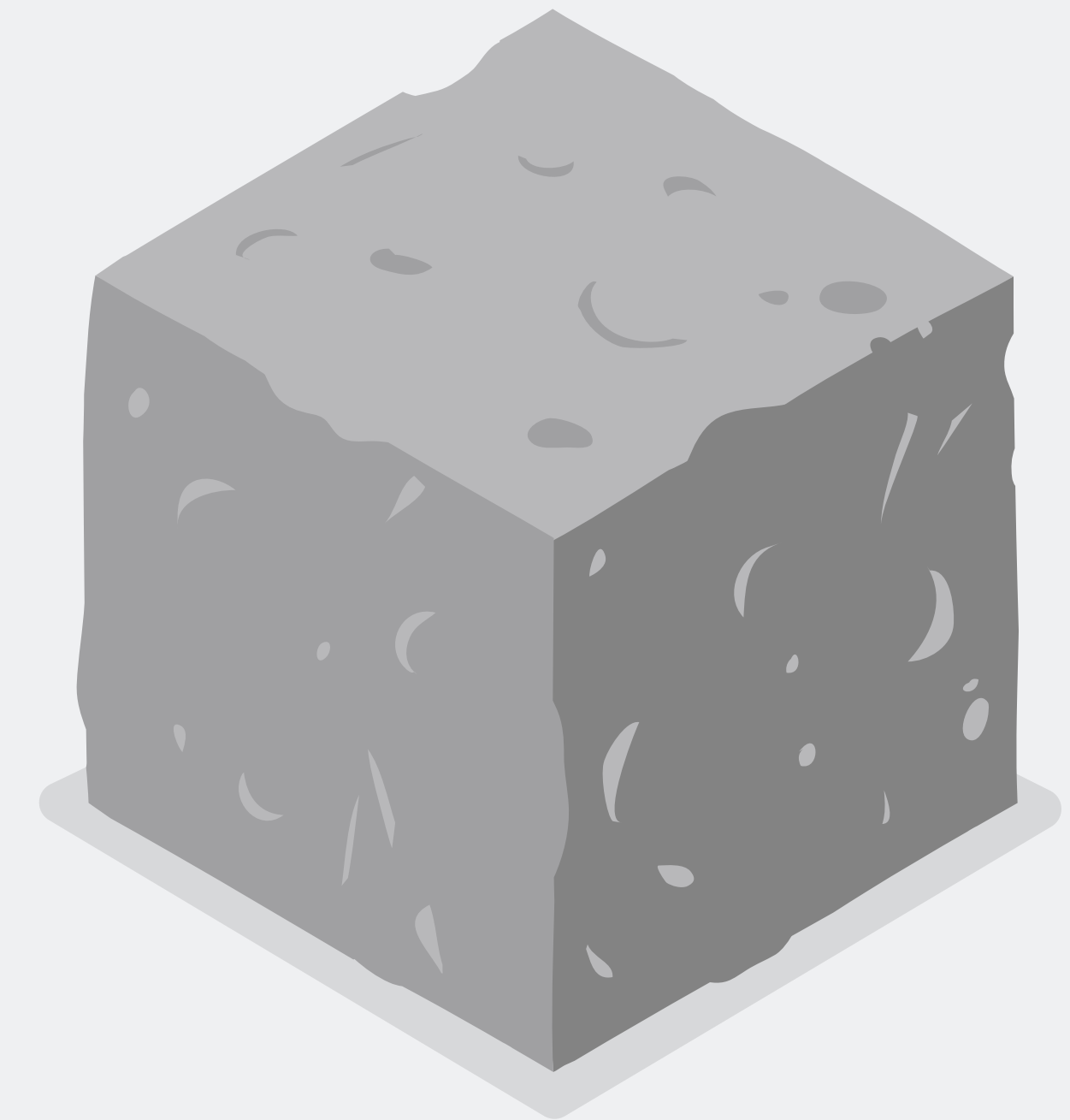


# HARD CRITERIA

- Conversion, client acquisition
- Lead generation
- Retention
- Recommendations
- Worker productivity
- Savings on costs



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# SOFT CRITERIA

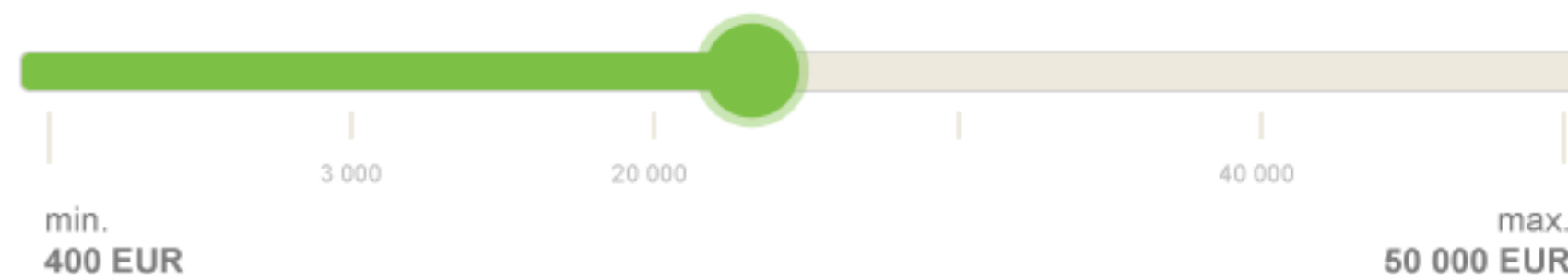
- Involvement
- Satisfaction
- Loyalty
- Recognition



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**PROMOTED ACCOUNT****PACKAGE**

*Short teaser for the promoted account package. For example why this account package is Your best choice. Now with EXTRA DISCOUNTS!*

**AMOUNT NEEDED:** EUR**TERM OF REPAYMENT:** months 6 years

Monthly repayment

**84** EUR

8% Cashback

**486** EUR

APR

**26.5** %Total Repayment  
with Cashback**6900** EUR**REQUEST A CALL BACK**

Name

Email

Phone

Date of Birth

Term of your current address

Term of your current employment

Your income (net)

# MORE EFFECTIVE SALES

- StubHub 2.6% = 18 million USD in additional revenue
- Bank of America +45% registrations
- fairkolcson.hu 9% conversion
- 300 million Dollars button on amazon.com



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# LOWER SUPPORT COSTS BY IMPROVING THE SELF SERVICE FUNCTION

- DELL: 10 million USD cut in support costs thanks to self service
- Israel Aircraft Industries 22,000 USD investment, 780,000 USD saved



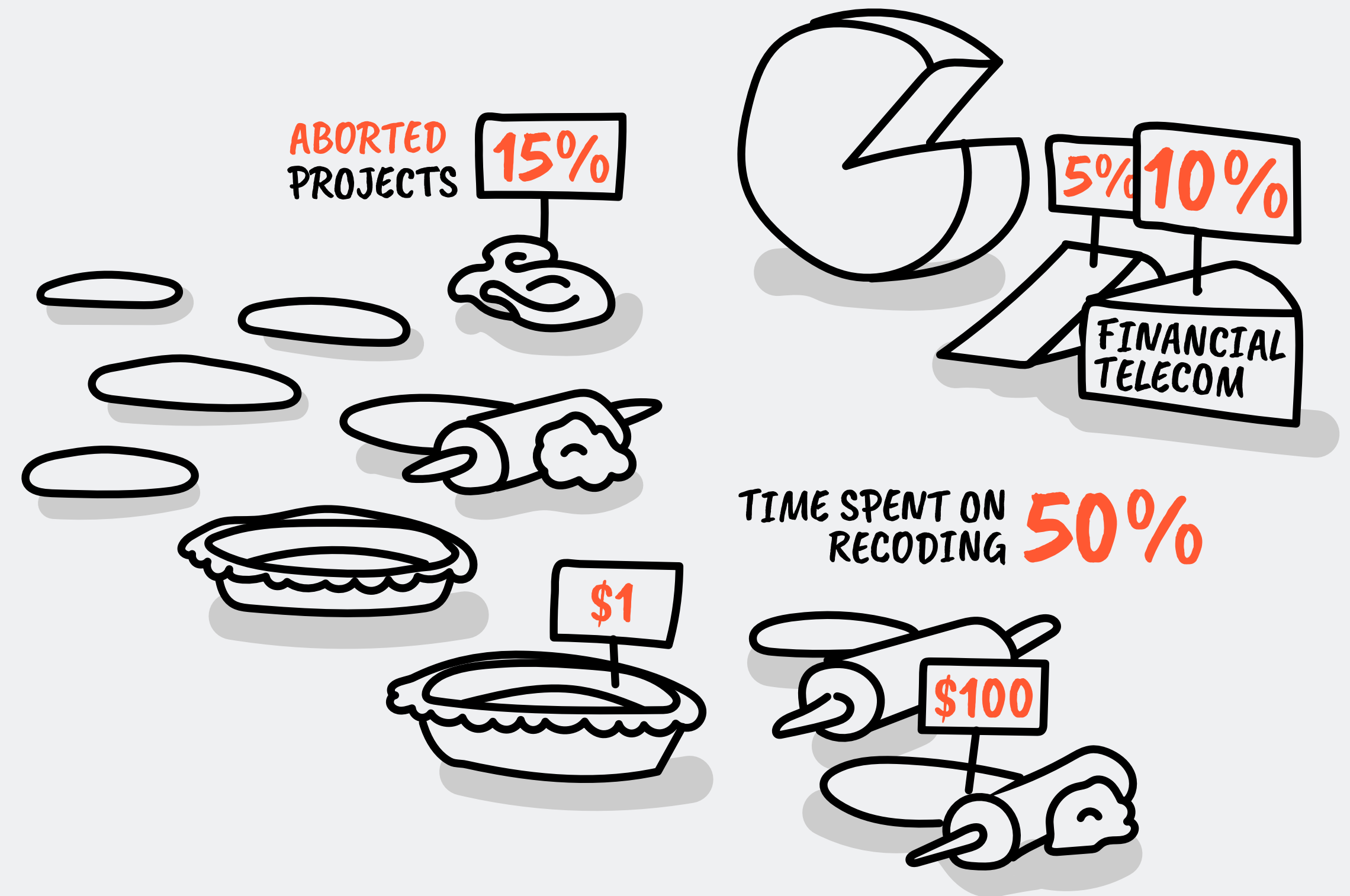
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# IAI ESTIMATED COSTS AND BENEFITS

<b>Technique</b>	<b>Duration</b> (Hours)	<b>Number of people participating</b>	<b>Preparation and documentation</b> (Hours)	<b>Total number of HF person days</b>	<b>Equivalent later costs</b> (\$)	<b>How cost effective was the technique?</b>
<b>Stakeholder meeting</b>	3	6	2	2.5	50k	High
<b>Context of use analysis</b>	3	4	6	2.3	30k	Medium
<b>Affinity diagramming</b>	6	5	5	4.4	40k	High
<b>Scenarios of use</b>	2	5		1.3		Low
<b>Baseline existing system</b>	2	4	5	2.1	30k	High
<b>Usability requirements</b>	3	3	3	2.3	5k	Medium
<b>Paper prototyping</b>	5	5	10	4.4	70k	High
<b>Use style guide</b>	1	1	0	0.3		Low
<b>Evaluate computer prototype</b>	2	5	6	2.0	40k	High
<b>Test usability against requirements</b>	4+.15	10	5	4.0	20k	High

# COST CUTS ON DEVELOPMENT

- Development time can be reduced by 33-50%
- Development cost can be reduced by 50%



**THANK YOU FOR YOUR  
ATTENTION**

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+36 30 397 5008

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