

# DR. RUNG ANDRÁS

Ergománia

Owner & Managing Director

# FINTECH UX TRENDS

The time of voice first is here



Hungary's first UX agency  
15 years of experience

## CLIENTS



# 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'. The main navigation bar includes categories like 'Magánszemélyek', 'Vállalkozások', 'Társasházak', 'Nagyvállalatok', 'Önkormányzatok', 'Befektetőknek', and 'Rólunk'. The breadcrumb trail shows 'Főoldal > Magánszemélyek > Bankszámla választó'. The main content area features a large image of a smiling woman with the headline 'Nálunk mindenki megtalálja a számítását' and the sub-headline 'Nyisson Ön is bankszámlát az OTP Banknál!'. A prominent green button reads 'Tovább a bankszámlaválasztásra'. Below this, a section titled 'Hogyan nyithatja meg bankszámláját?' outlines a four-step process: 1. 'Kiválasztás' (Selection) with a computer icon, 2. 'Igénylés' (Application) with a document icon, 3. 'Szerződéskötés' (Contract signing) with a handshake icon, and 4. 'Bankkártya átvétele' (Card pickup) with an envelope icon. Each step includes a brief description of the process. A second green button at the bottom of this section says 'Tovább a bankszámlaválasztásra'. The footer contains the text 'Miért az OTP Bankot válassza?' and a 'Segíthetek?' button with a user profile icon.

# WHAT DOES THE FUTURE HOLD?

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



# PERSONALISATION

- Prepared by an adequate database users.
- In-depth understanding of behaviour and thinking
- Personas that are actually used
- Modular architecture
- Continuous measurement
- UX experts with AI knowledge



# INTEGRATED SALES

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

The screenshot displays a user's banking dashboard. At the top, the user is identified as Hajdú Éva. The main section shows the total asset value: **Teljes vagyonom: 16 612 028 Ft** (with a sub-total of -€ 53 913,28). Below this, there are three notification cards: a failed group payment for gas bills, a KATA payment due, and a request for a loan. A 'PRIVATE BANKING' section offers a service with a balance of 16 153 677 Ft. A 'EURO SZÁMLA' section shows a balance of € 1 487,55. A promotional banner encourages opening a stock account. The right side features a transaction calendar for October 2016, listing transactions such as a housing expense (-12 812 Ft), interest income (+3 800 Ft), and a Tesco purchase (-43 990 Ft). The bottom of the calendar shows the total for September: **SZEPTEMBER: 16 665 030 Ft**.

# RESEARCH-LED DESIGN

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



# SERVICE DESIGN, HOLISTIC APPROACH

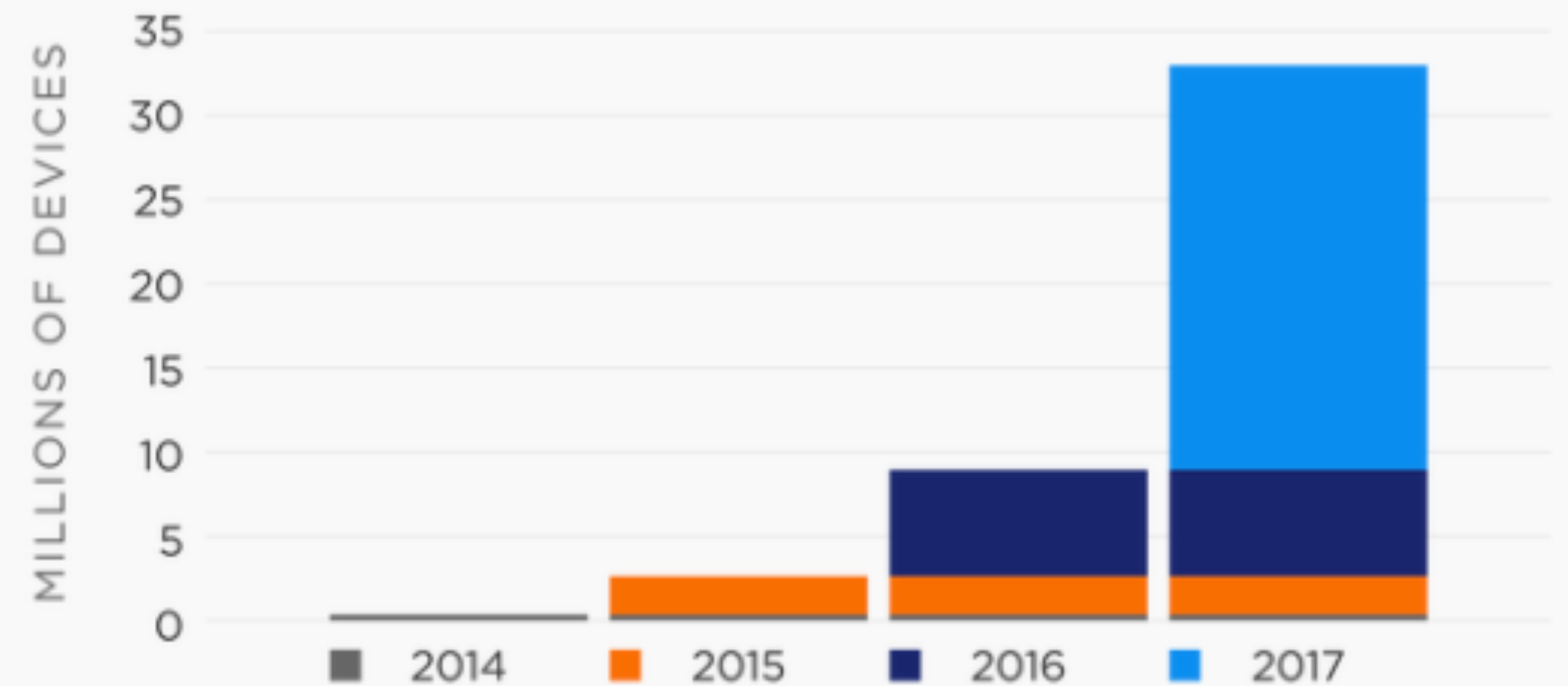
- The dominance of mobile first is over
- No experience without physical processes
- Service-centric thinking



# VOICE FIRST TIME

- KPCB, “Voice recognition accuracy has rapidly surpassed 90% and is approaching the 99% threshold for accuracy.”
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- Google says 20 % of mobile queries are voice searches.
- Siri handles over 2 Billion commands a week
- Alexa in 4% of US households (2016)

## Voice-First Device Footprint



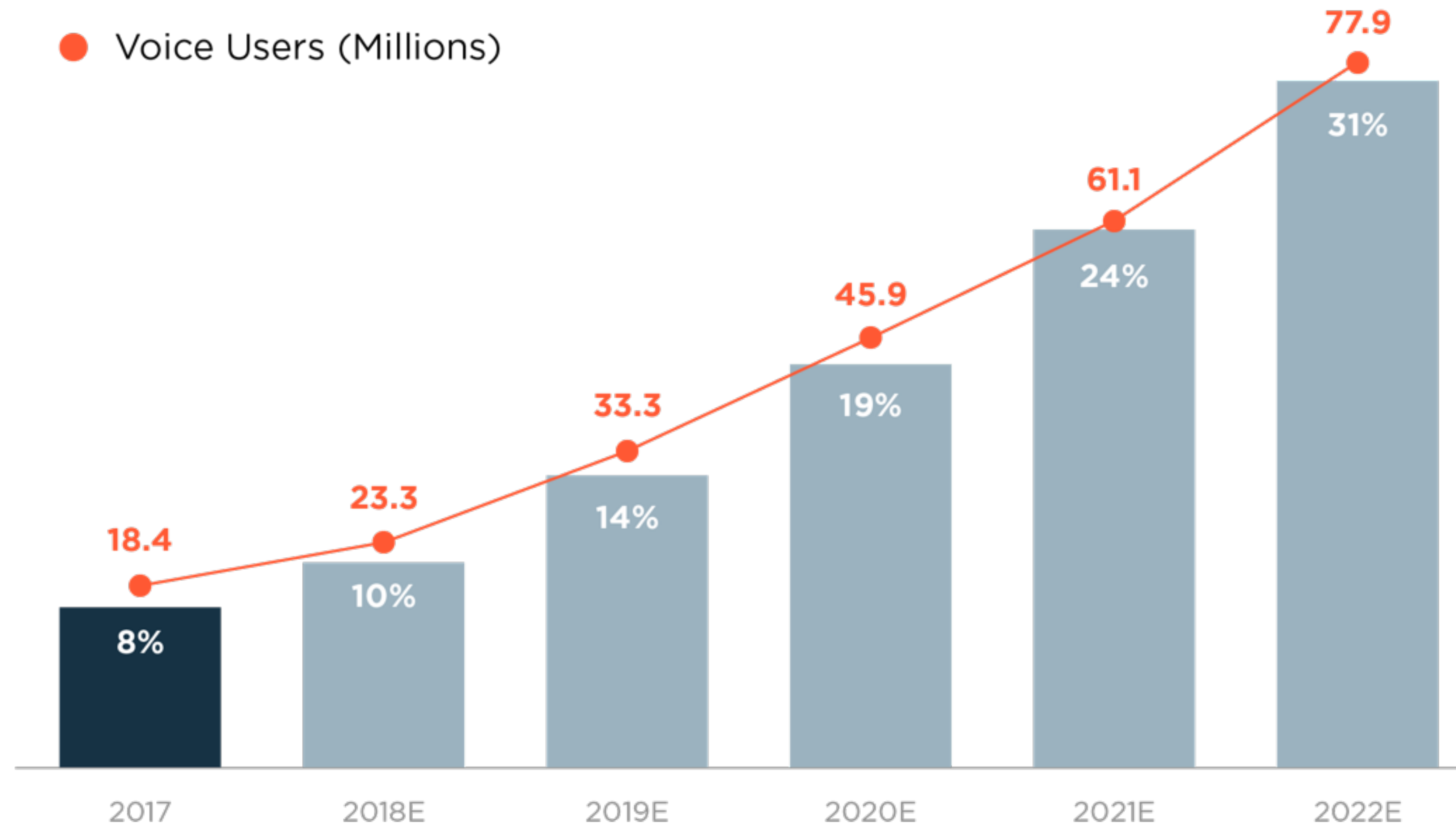
VoiceLabs Analysis combined with research from CIRP, KPCB and InfoScout



# VOICE BANKING USA ADAPTATION

## FORECAST: US Voice Payments Adoption

- Percentage of US Adults
- Voice Users (Millions)

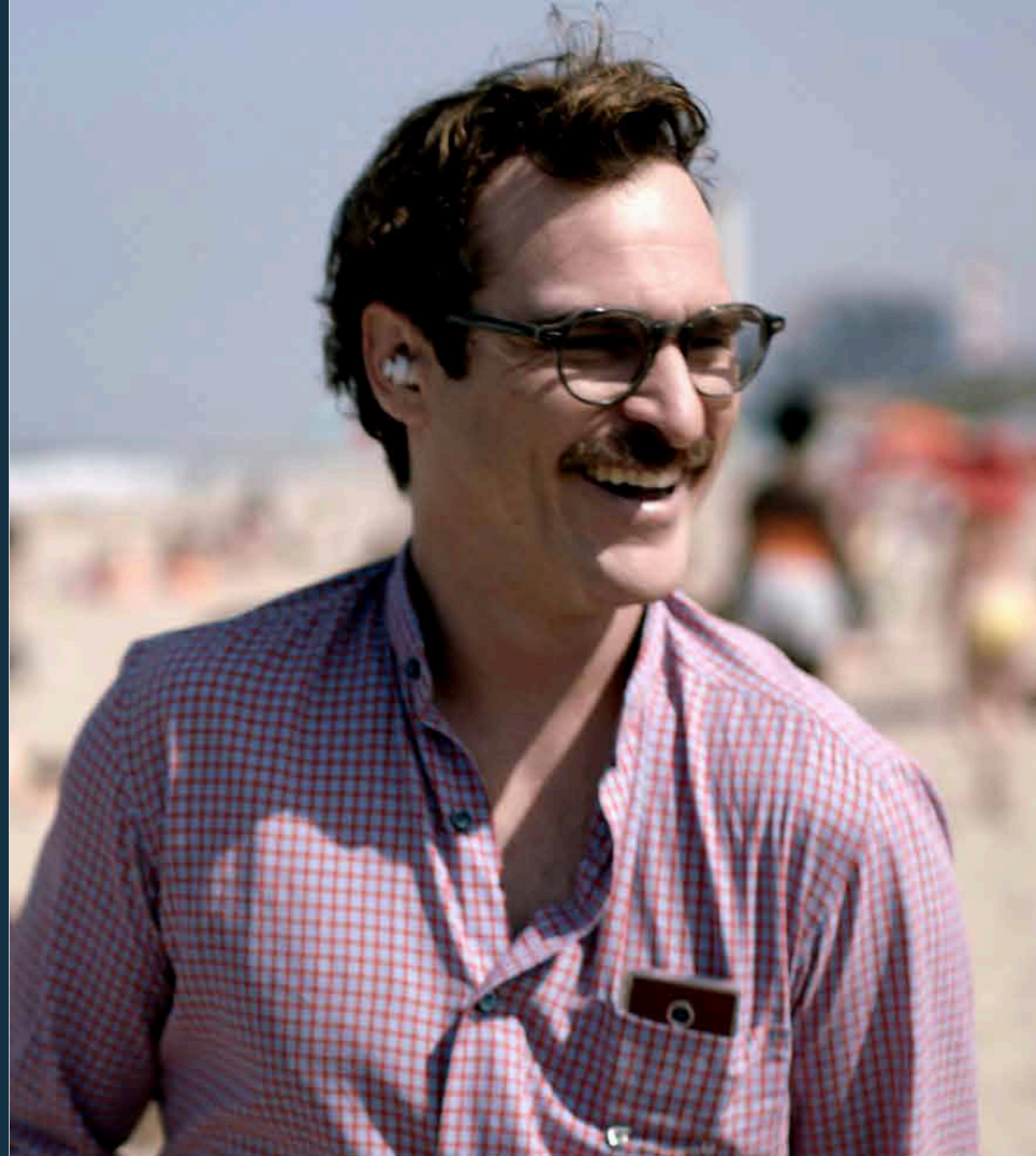


# VUI: FOOTMAN OR FRIEND?

- Situation-dependent adaptation (task, intent)
- Co-reference and context management
- A mix of visual and voice-based solutions
- Expectation management



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# MOBILE SOLUTIONS

- MIA mobile - Garanti BBVA in Turkish
- Royal Bank of Canada
- Santander SmartBank
- Ebankit - Cortana car
- Barclays Siri integration



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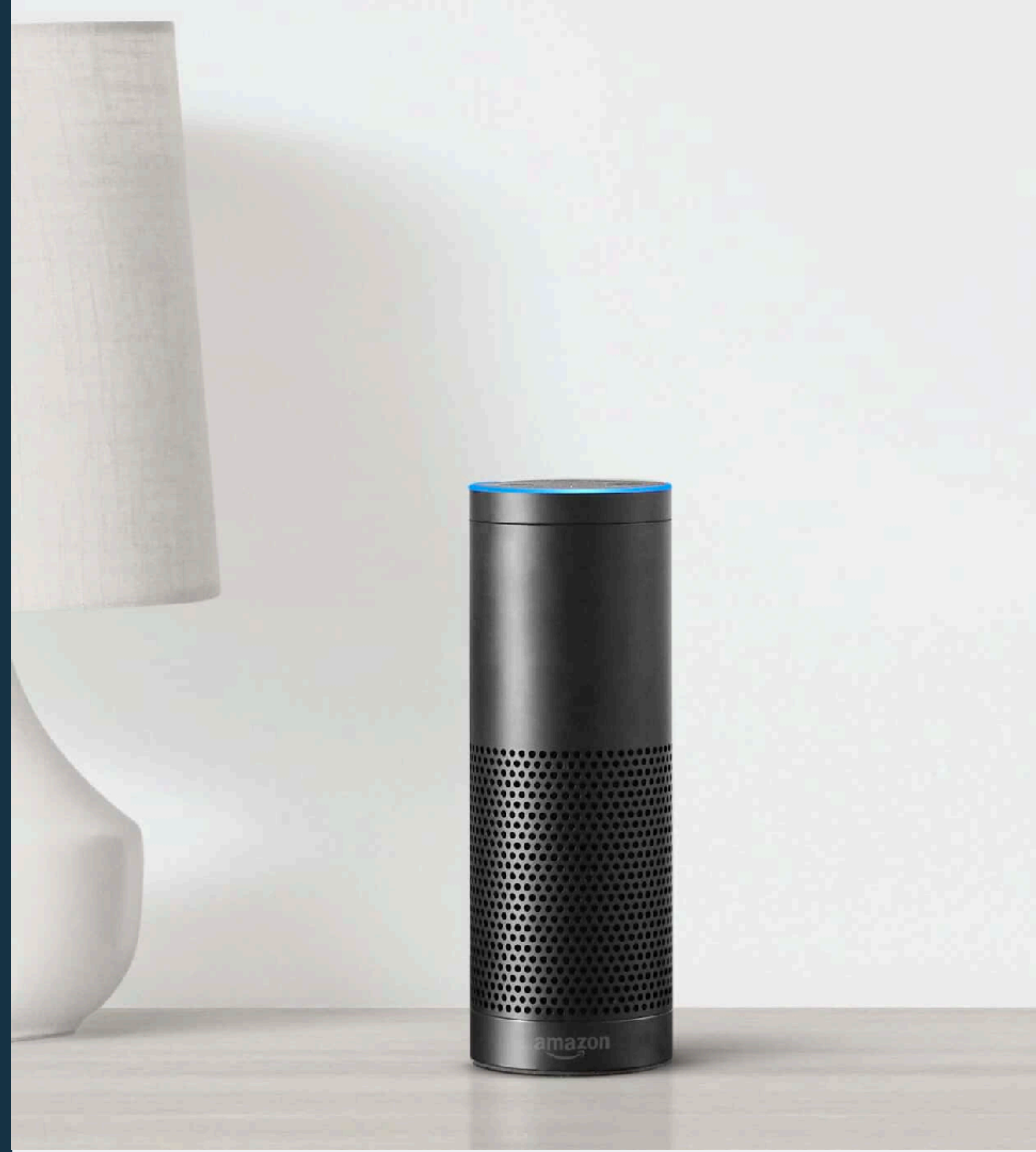
# ALEXA SOLUTIONS

- One Capital
- D3 banking
- Country Federal Credit Union
- HDFC Bank
- U.S Bank
- Virginia Credit Union
- Amex
- ICIC Voicepay
- Starling Bank - Google home



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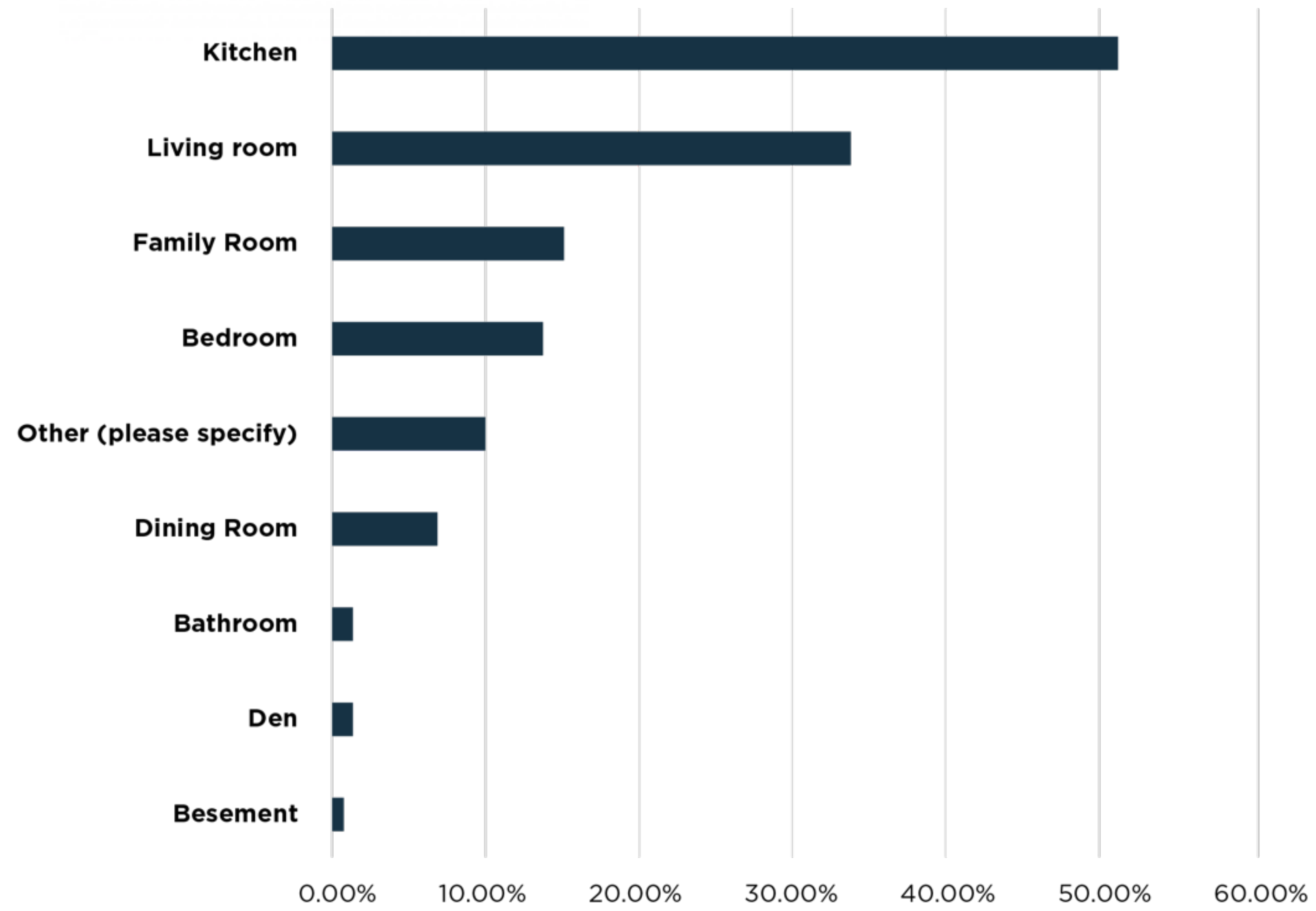


# WHO?

- People with occupied hands
- Those focusing on efficiency
- The illiterate
- Children
- With poor vision/dyslexia



# HOL?

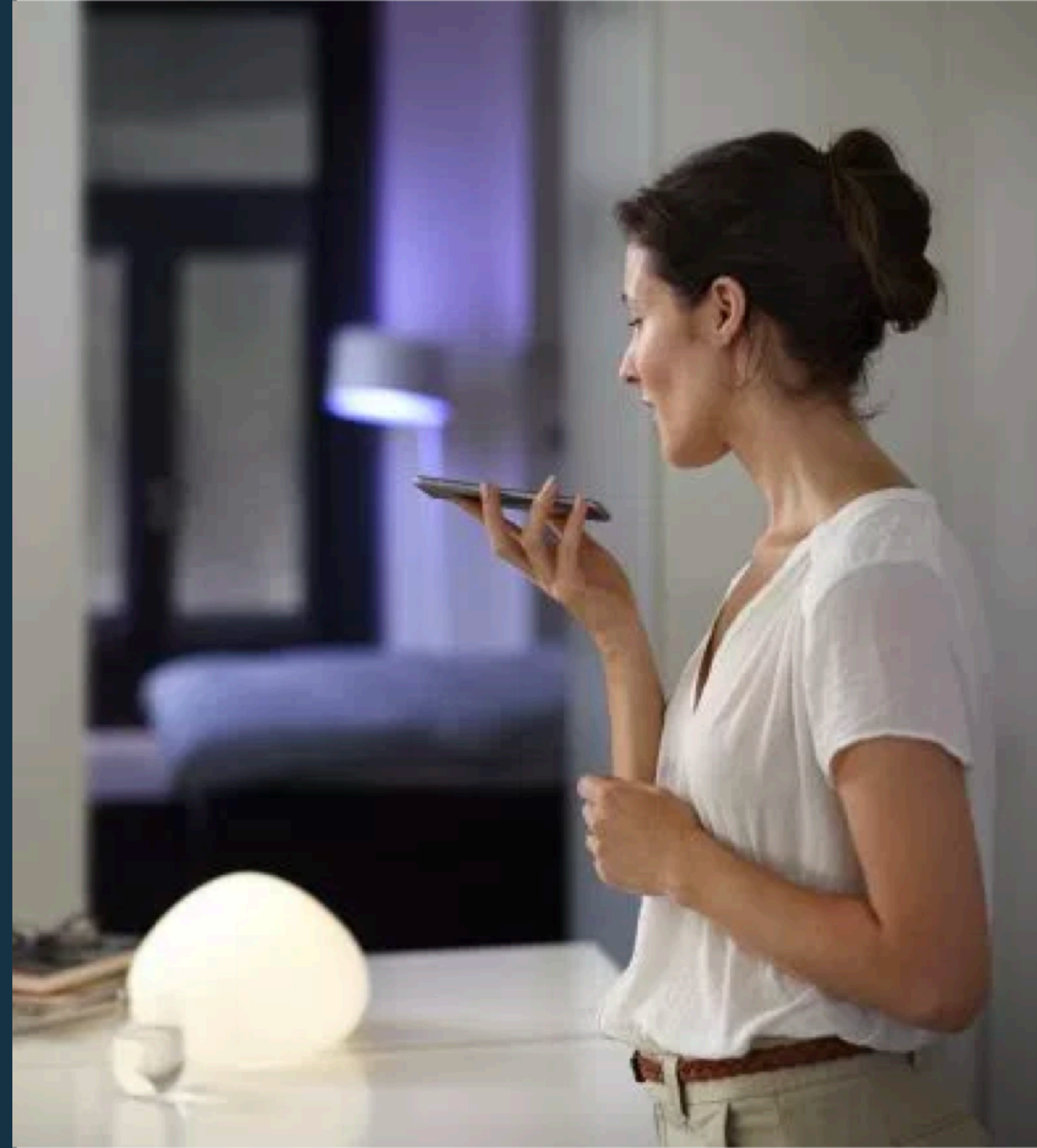


# WHY IS IT BETTER?

- Faster
- More comfortable
- Some can only handle this
- More natural
- More fun



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# WHAT ARE THE WORRIES?

- Safety
- Not discreet enough
- Do not know what to ask






# FOR STATUS REPORTING

- Balance inquiry
- Spending Summary
- Exchange rate information



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A black Amazon Echo smart speaker with a glowing blue light ring at the top, positioned in the foreground of a blurred background.

- ALEXA: Your current  
Venture Card balance is \$550

# TASK EXECUTION

- Transfer
- Top up
- Approval
- ATM search



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*- MAN: Pay my Capital One credit card bill.*

# HOW DO THEY ASK?

## **There are 150+ ways to ask about recent purchases**

My recent {AcctType} purchases

List my recent {AcctType} transactions

Get my recent transactions for account ending with {LastFour}

My recent transactions for account ending with {LastFour}

What are my recent {AcctType} transactions

Get my transactions for account {LastFour}

What are my recent charges?

Get my transactions for account {LastFour}

What have I purchased lately?

What have I bought in the last few days?

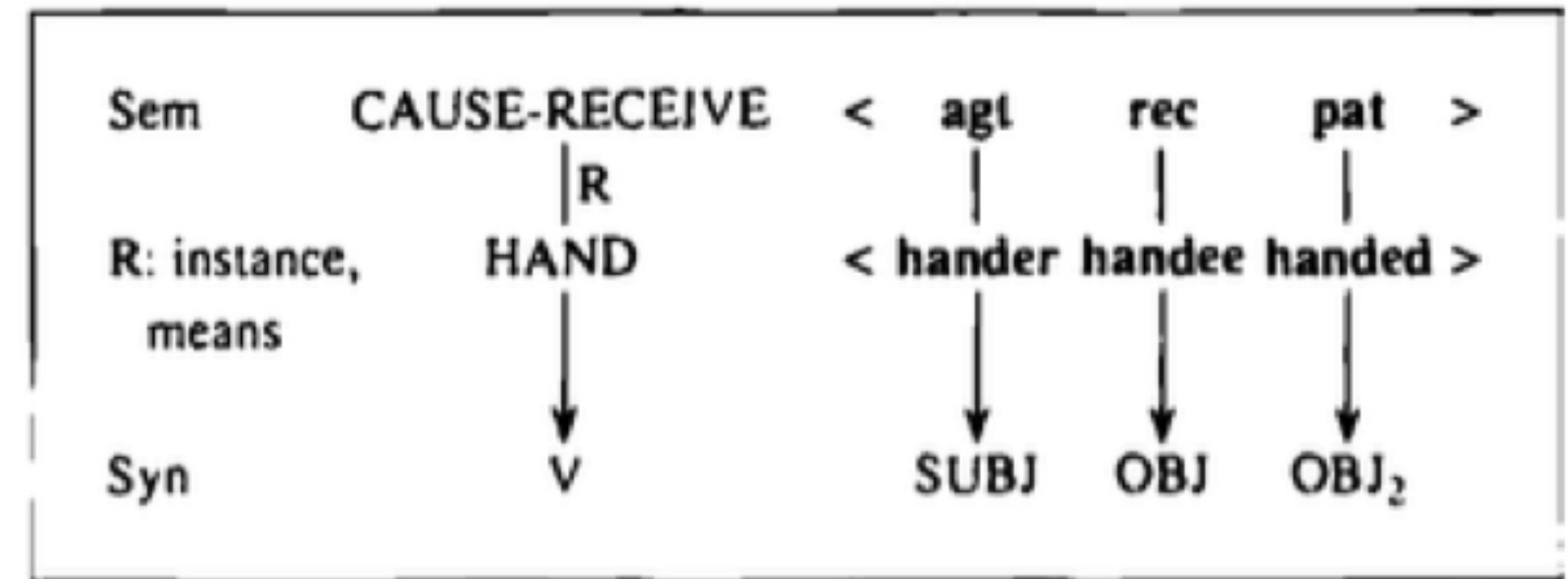
Transactions for account ending {LastFour}

Get recent {AcctType} transactions

# HOW TO BUILD IT UP?

- On-site work and interviews
- VUI and modern language theory (Fillmore, Goldberg)
- Wildcards and logical inputs
- Complex opportunity management
- Nuance Mix, Api.ai, Wit.ai
- Creating visual screens
- Special testing (Wizzard of Oz)

Composite Fused Structure: Diransitive + *hand*



# GRAMMAR-BUILDING WITH ALEXA

## Utterances, Slots, and Intents

Alexa, ask Skill Master what are skills?



Tell me more about what skills are.



---

DefinitionIntent {value: "skills"}



# OPERATING UNDER THE HOOD

```
{  "intent": "AccountBalance",  "slots":  
[    {      "name": "LastFour",  
          "type": "AMAZON.FOUR_DIGIT_NUMBER"  
    },  
    {      "name": "AccountType",  
          "type": "AccountType"  
    },  
    {      "name": "ProductType",  
          "type": "ProductType"  
    }  
],  
}
```

## Input:

```
how much [is|do I have] in {My}  
([{AccountType}|{ProductType}])? account
```

## Output:

```
AccountBalance how much is in my {AccountType}  
account  
AccountBalance how much is in my {ProductType}  
account  
AccountBalance how much is in my account  
AccountBalance how much do I have in my  
{AccountType} account  
AccountBalance how much do I have in my  
{ProductType} account  
AccountBalance how much do I have in my account
```

**THANK YOU  
FOR YOUR  
ATTENTION**

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