



Lefta

Invest With Confidence

Who Is Lefta Wealth?

This UX project will modernize the digital investment experience for Lefta Wealth from **Barclays**  It has **strong traditional heritage, servicing customers all around the world more than 100 years.**

Our Values

 **Trust**

 **Transparent**

 **Secure**

 **Accessible**

 **Modern**

 **Simple**

What Does A Investment App Offering?

Full Transparency

with zero trading commissions and no hidden fees

Financial Education

gamified lessons so they can learn the rules of wealth

Saving

for something special with their own savings account.

Earning

gross they money for their future easily.

Secure & Support

with trust and customer services.

Researches About Currently Stats

Gen Z (42%) talk about money and finances

£550 is average spend on hyped investment products.

18% of Brits plan to invest more in 2025

Top 5 investments held by respondents

60% - Cash/Saving Accounts

57% - Cash ISAs

39% - Stocks & Shared ISAs

36% - Shares

33% - Pensions

Younger investors lead the charge, with **87%** of 25-34 year olds saying they feel **more confident** this year versus last compared to 65% of UK adults overall

Today, there are **19M investors** in the United Kingdom.

Strength

Strong history and sub-brand of Barclays

Advantages to Build Trust & Ease of Entry

Finance learning section

Capital and resources advantages

Digital advantages and easy to use

Weakness

Gen Z like to separate more money for fun instead of investment

We totally create new app, some customers can hard to adapt.

Opportunity

Young people tent to invest more before past years.

18-30 ages overwhelmingly seeks investments

Gamification offers can attract young people.

Thread

Other biggest brand can create their own invest application for young gen

Live cost is expensive so hard to find money for allocate. For example, accommodation prices are high.

The new generation's attention deficit

Target Audience

Our primary target audience as **Generation Z** (aged 18–30) who are characterized by high digital literacy and comfort with mobile-first technology. Moreover, I've recognized for the broad market the secondary target audience as **Millennials** (aged 30–45) who possess greater accumulated capital and are actively transitioning from traditional saving to self-directed investment.

Primary Target Habits

- Digital & Technology Natives
- Under The Influence
- Less Attention Time
- Loves Gamification
- Loves to Travel
- Into Saving & Investing
- Mentally Aware
- Pragmatics
- Prone to Anxiety

Humorous And Entertaining Content

Keeping Up With Friends

Informative And Inspirational Content

Screen Time Between 4-7 Hours Daily

Popular Apps

Popular mobile app in all adults in UK

- WhatsApp - %79
- Instagram - %50
- TikTok - %37
- Snapchat - %22

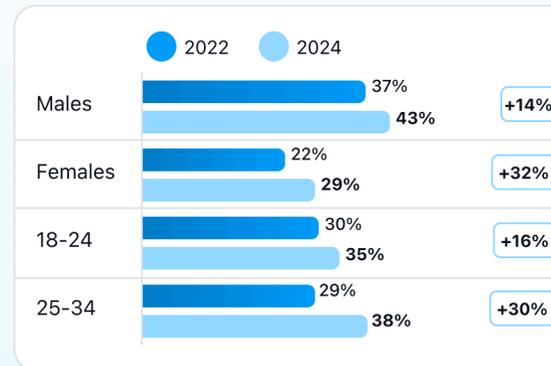
Statistics



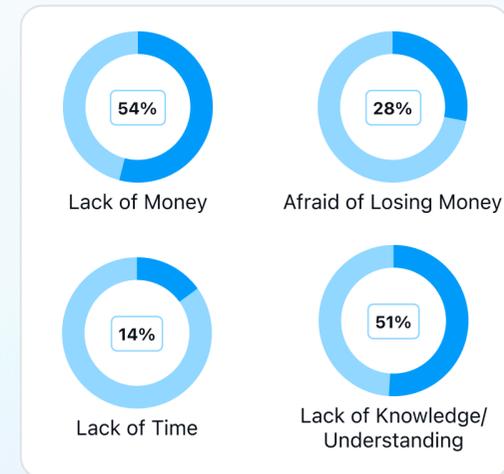
Social Media Apps - %59 Female



Investment & Business Apps - %61 Male



UK adults investing by demographic & relative change



Reasons for not investing by age group (% of non-investors), UK - [18-34s]



Top UK barriers to investing

87% of ETF Investors across the UK access ETF's through a digital platform



UK ETF investors lead Europe on digital access

- Apple - 48.5%**
- Samsung - 32.8%**

UK mobile phone market share by brand

Heuristic Test

About

To gain a clearer competitive advantage, I focus a Heuristic and Usability Test on the Wealthify. This approach is essential for isolating the key design strengths and identifying current usability pain points for the Lefta application.

User Journey



Wants to investment

Needs to choose a investment company website

Looking for investment details and earnings calculation

There no search area and it takes so much time to find calculation page

Found it in the end, but secure concerns still continue.



Home Page

TSB Logo used bigger and highlighted. We need to sure about brand message: wealthify or TSB

Lots of content in hero header section. This section is so important taking user first attention. Also, hierarchy rules needs to be apply.

It is only opening when clicking. It needs to be fix.
 - Still old version style/design.
 - Wrong color preference for UX.
 - 3 Times clicking for reaching to the goal.



Award Logos makes users very tired. We can make them same design language such as: same color, same size etc.

Header need to follow user. If user want to change the page they have to go to the top.



Long text for taking attention. We can update short and more interactive text.

Lack of Search Method & Icon

Unrelated image using.

It seems to be usable. It would be good to change it.

Images are contain texts, it makes content hard to read. It should be remove or change with image not include text Could be using illustration for explain the content. Do we need to use image???

Description is too long for scanning. Users need to read from left to right whole page. However, it would be better to located whole text at the single point where the users are looking.

The Wealthify has been using same title structure. It is 4: Consistency and Standards from Nielsen Norman Usabilities. So I need to use same title and description structure in my app.

 Wealthify website quality results. Performance needs optimization.

69	96	96	92
Performance	Accessibility	Best Practices	SEO



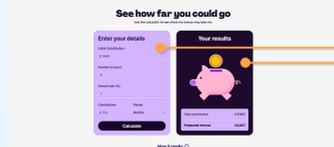
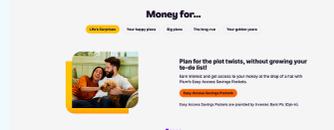
Plum Home Page



Lack of search button and area

There is no interaction button in the hero header section. It is really important for first impression and navigation.

Based on my general examination some fonts are using too much big. That's why it is prevent to quick scan.



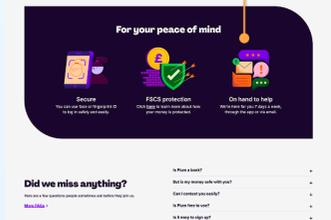
Calculating section should more attractive and to encourage users.

Allocation money with using piggy bank it is 2: Match Between the System and the Real World from Nielsen Norman Usabilities.

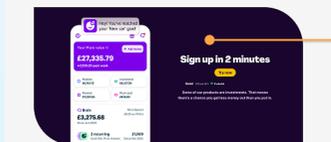
Pricing section could me more modern designed. When check to general website is part looks incompatible.

Header section is following user. It is also really good example based on NN/g UX Heuristics.

Plum website quality results. Performance and other details looks very good and optimised.



Using illustration is a good idea but it could be more modern and smooth texture.



Moneybox Home Page



Lack of search button and area

There are too many categories in the header. This makes it difficult for users to choose.

Good explanation for how to using. However, It takes broad area in home page. Cause make hard to scan first time visitors. It could be in different page within details.



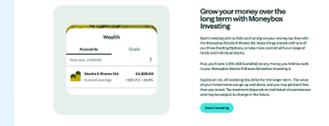
It looks clean and simple. It is suitable for 8: Aesthetic and minimalist design from 10 Usability Heuristics



CTA usage that is incompatible with the very broad and general design structure

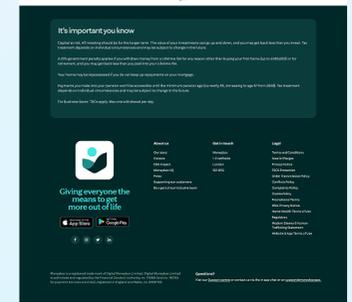


Logo are using different sizes and positions. We can use them same design language.



Header section is following user. It is also really good example based on NN/g UX Heuristics.

Moneybox website quality results. Performance needs optimization.



User Education & Support

- Financial Learnings Section (Young Gen Need This)
- Provide Helping And 7/24 Support
- Risk Management Tutorials
- FAQ Page In The App

System Efficiency & Accessibility

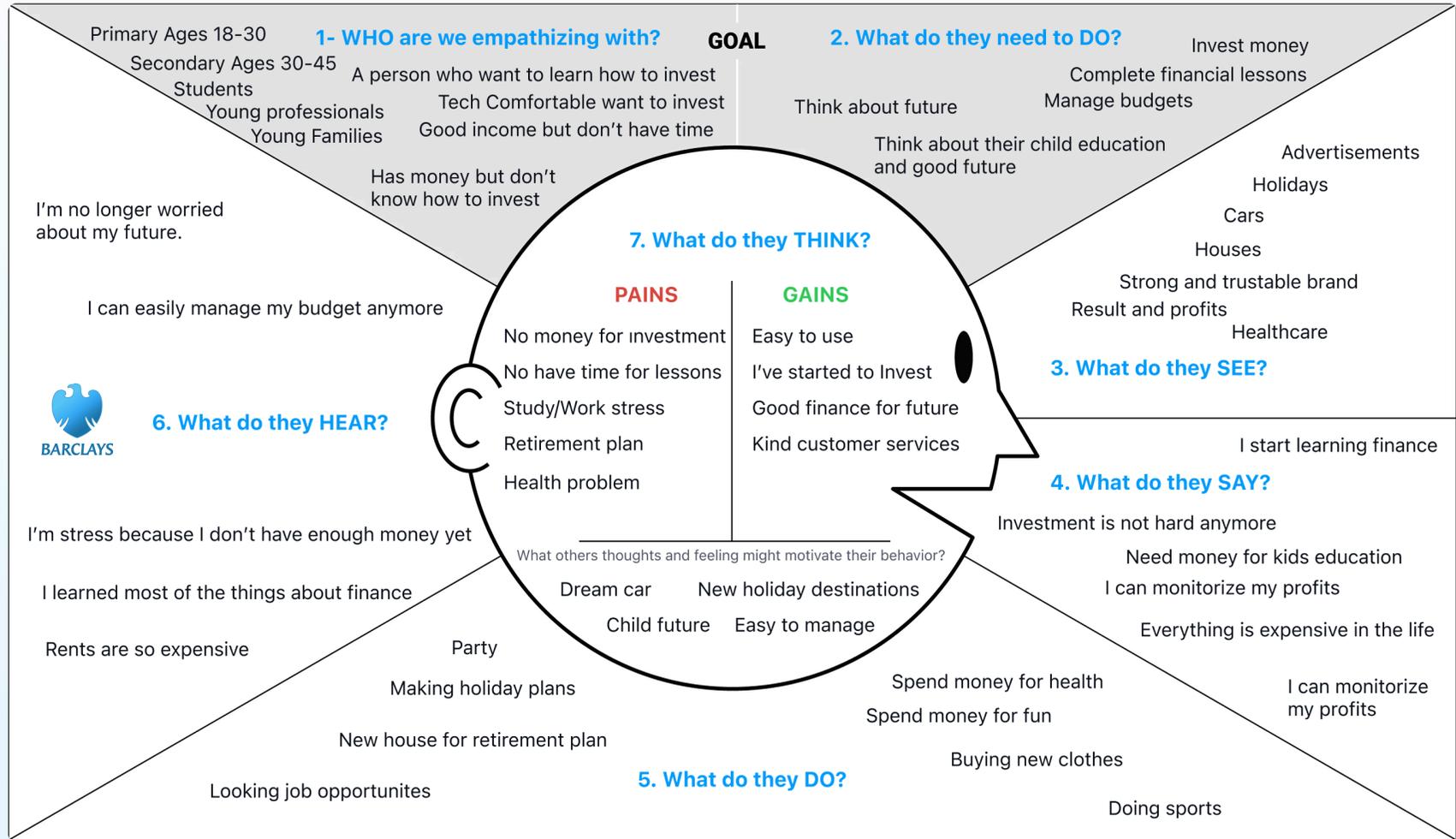
- Easy To Understand Profit Statistics
- Simply Navigation
- User First And Advanced Accessibility

Notifications & Psychology

- Clear And Simple Notifications To Encourage Notificaitons
- Personalized Notifications

Functionality Enhancements

- Error Prevention App
- Access All Time Data And Profit
- Visible Status And Feedbacks
- Gamification For Teach Investment And Motivation



UI Design

- Futuristic And Modern Visualised Icons
- Consistency Component Positions
- Gamification Charts And Awards
- Hierarchy Between Components
- Size And Colors Harmony In Typography
- Clean And Contrast Colors In Graphics

💡 Opportunity

After detailed researching demographic and competitors I can say the investment app totally focus to young generation for learning finance and money world. It would helps to create them their own future finance. It also helps they going to live more stressless life. However, the app should have encourage features and gamification. Most of the company aims that creating a investment application. Here, we have a great opportunity to create something educational and fun that suits young generation's short attention times.

Liam Davies, The Junior Engineer



Age: 23
Status: Single
School: GCU
Education: Software Engineering
Location: Glasgow

"I Automate Everything In My Life.
I Need My Finances To Be Automatic, Too."

Liam is a busy junior engineer in Glasgow. He has a dyslexia and protanopia color blindness. He requires the Lefta App to be a hands-off, automated tool that guarantees his money is growing efficiently, as his fear of complexity means he will otherwise ignore his savings. Needs are help to allocation money with spending less time. Goals are firstly buy a car then buy a house for own family.

Professional Background

Junior Software Engineer at a mid-size tech firm. Income is stable and above-median (£38,000/year). His company uses automated pension enrollment, but he doesn't understand the scheme.

User Environment

Primary tech devices are a high-end laptop and a Samsung smartphone. Spends most of his time coding. He seeks apps that are logically structured and require zero maintenance after initial setup.

Psychographics

Attitude: Pragmatic and skeptical; believes in optimizing processes. Values data privacy and efficiency.

Motivation: Driven by the desire for financial independence and a fear of financial inefficiency (money losing value to inflation).

Pain Points: Time-Poor (doesn't want to spend hours researching funds). Administrative Burden (hates manual transfers and forms). Knowledge Gap (knows code, not capital markets). Reading Problems (Color and font style issue)

Favorite Apps



Zara Khan, The Motivated Student



Age: 21
Status: Single
School: UofG
Education: Architecture
Location: Glasgow

"I Don't Have Much Money, But I Refuse To Let What I Do Have Fund Unethical Companies."

Zara is an ethically driven Glasgow student with little income, needs Lefta to enable micro-investing via fractional shares while instantly providing clear Impact Reports to validate that her small savings align with her strong environmental values. Needs are reduce unnecessary expenses. Zara goal is start ISA with small amount of money and monitor her profits and statistics.

Professional Background

Part-time cafe worker and student. Income is very low (£500-£800/month) and highly variable, reliant on student loan. Affordability is the key challenge.

User Environment

Uses an iPhone and relies heavily on mobile banking and social media (for both information and socializing). Manages all her budgets and finances exclusively on her phone.

Psychographics

Attitude: Highly motivated by ethical and sustainable principles. Sees her investments as an extension of her political and social values.

Motivation: Ethical alignment is non-negotiable. She wants her investments to have a positive impact on the world.

Pain Points: Low Capital (needs to invest tiny amounts). Lack of Transparency (worried platforms "greenwash"). Anxiety about student loan debt.

Favorite Apps



Point Of View & How Might We?

User

18-24 University Student

Need

Wants to start investment but doesn't have enough knowledge about finance and money.

18-24 University Student

Students needs to find an engaging and trusted platform to guide their investments.

22-28 Young Parent

Start to allocate money for their family future life. However, it doesn't have so much money for this. Just want to ensure about that how much money need for this.

18-30 All

To track and monitoring my investment for daily life motivation. At the same time take some suggestion for alternative investments.

30-45 Millennials

To find a trustable and correct investment areas for retirement life motivation. They want to secure their future lives.

Insight

Whom can find education finance and learning investment tutorials.

Whom can ensure about the platform for investing money.

Users could find easily amount is not important at the start. The significant thing is persistence.

Gather short money and investment informations, develop your finance knowledge and view your earnings very easily.

Millennials need to find investment method with alternatively. They can invest and saving(ISA) account at the same time in the one app.

PoV Madlib

A student **needs to** start investment with enough knowledge about finance and money **because** he didn't find any trustable and easy to understand sources.

She **needs to** find trustable platform to guide her investment **because** she have not to worry about anymore.

Young parents **needs to** collect money for their and children future life with lack of money **because** persistence is more important then amount.

People **needs to** monitor their investment and get some finance tricks **because** they want to learn short finance briefs and check profits easily.

Young generation **needs to** learn for managing their budgets and expenses **because** they need to find money for fundamental needs and investments.

Millennials **needs to** long time invest and saving at the same time **because** they need to protect and increase their family and retirement live.

How Might We Encourage Young Generation Stay On The App?

Ensure that the application is free

How to deposit first money in onboarding section

Suggestion for investment&income section

Allow them to add goal and visual progress toward them

Creating a in-app community

Giving feedback & push-notification

How Might We Apply Gamification Details?

Weekly or monthly tasks

Beautiful icons for taking interaction

Customisation profile

Activity timeline

Friends leaderboard

How Might We To Learn Them Finance?

Allow them to find finance education videos

Short finance quotes into the home page

Quiz and mini exams for measure user progress

Access more detailed video alternatives with premium packages.

How Might We Help Them To Managing Their Budget?

Fundamental spending list

Investment & net profit amount calculator

Spending recommendation

How Might We Track Of Their Money And Profits?

Total net profit

Colorful charts for understand easily

Simple User Comparison(Displays anonymous user)

Reports

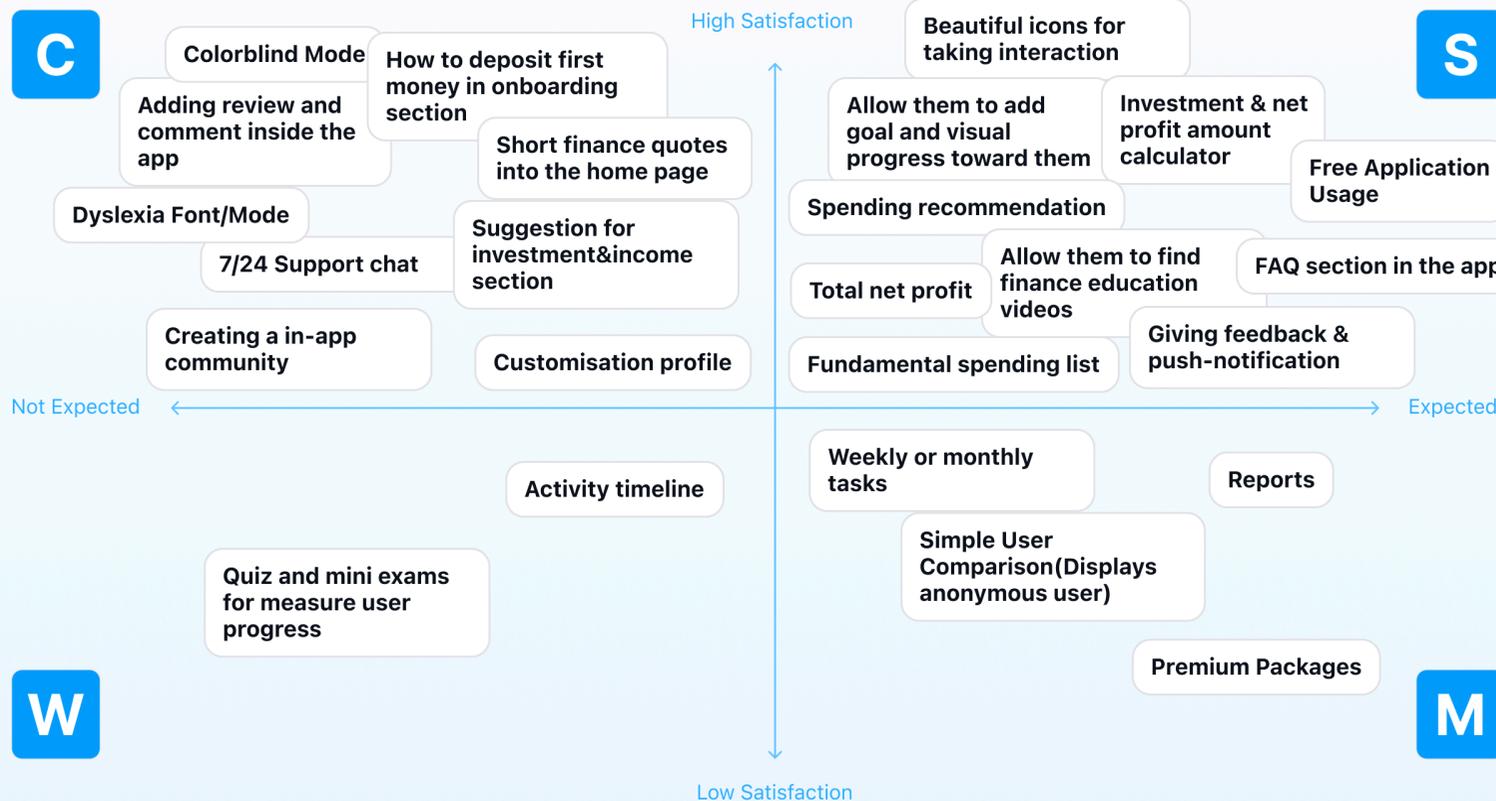
How Might We Support&Help Users?

FAQ section in the app

Adding review and comment inside the app

7/24 Support chat

Kano + Moscow & Design Brief



Goals



Secure



Personalized



Modern



Easy To Use



Engagement



Motivation Regularly

Client

All around the UK, at least 12 million (%18 of general population) young generation people decide investment. Trust and secure one of the biggest problem for them. Also, they cannot find investment company which understand their aspect. However, Barclays plans to create new mobile application that is totally design for gen-z and millennials.



Audience

Our primary target audience is the demographic group between the ages of 18-30 and 30-45, and they are more interested in about investing than older younger generations. Most of them has struggling to find money for investment or learning finance from a trustable source. On the other hand, persona need a advice for budget management but millennials users need a advice investing money correct area.

Requirements

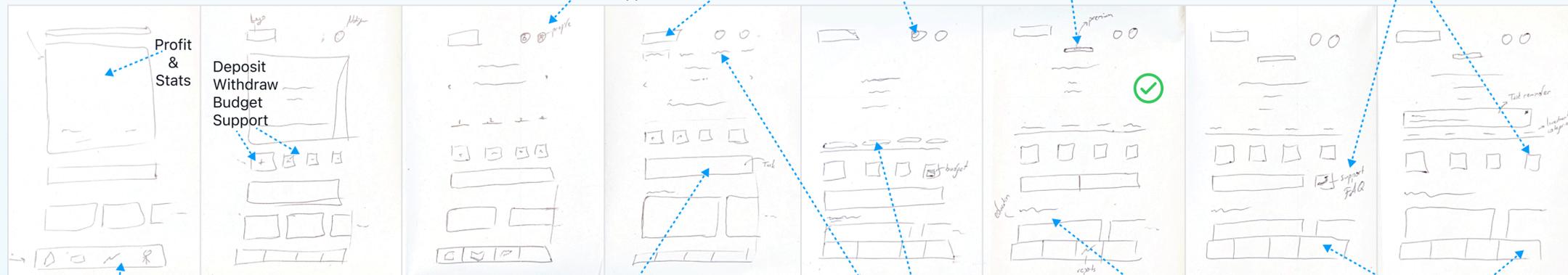
Think about invest, learn the finance and money. After that users will able to be make a investment. It helps positive and stress-free money management. Moreover, in app include gamification like ranking, push-notifications for encourage users. Detailed and simple finance education system. Also, users can see important finance quotes in the home page or dashboard page.

Vision

Our vision is to make Lefta Wealth the most trusted investment application for young generations and milleniums. We will convert user anxiety into financial confidence by delivering an intuitive, ethical, and goal-focused app that transforms abstract goals, like homeownership, into achievable digital progress.

Crazy 8's - Home Page

When designing a Lefta Home, I always prioritised external consistency (4: Consistency & Standards UX heuristics from Nielsen). Home page should contain - stats, profit, deposit/withdraw buttons, quick actions.



App Logo for brand strength and recognition

Notification page

Our app has freemium usage. So user can get premium package for achieve more finance courses. Then they can display on home page.

Support and FAQ section

Profit & Stats

Deposit Withdraw Budget Support

I moved profile to the app bar

App has bottom navigation to easy to visit primary pages such as home, invest, ISA, profile

Task for users and gamification details Weekly, monthly task like add £20 etc.

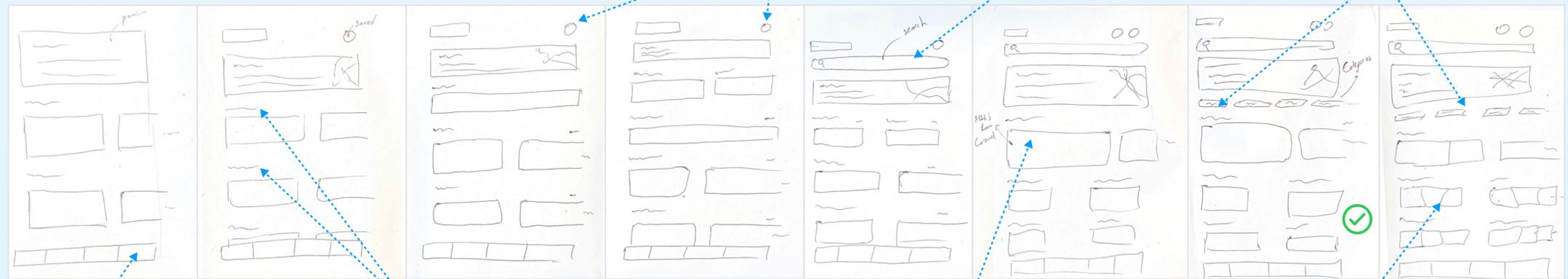
Categories for different investment details like general, account balance, UK stocks, ISA etc.

Last released and fundamental finance courses

I moved Learn page here

Crazy 8's - Learn Page

In Lefta our one of the aim is teaching finance and money to users. Users can find and learn more details in learn page. When I designing this page I get idea from education/course applications for external consistency.



Premium banner for taking attention and explain advantages. Also this is our one of the income model. That's why I wanted to remind users every time.

Finance lessons categories like "Fundamentals", "Money", "ISA", "Stocks" etc.

Users can save favourite courses and display later from here

Search input is useful for quick interaction and user experience

Easy filter for lesson categories

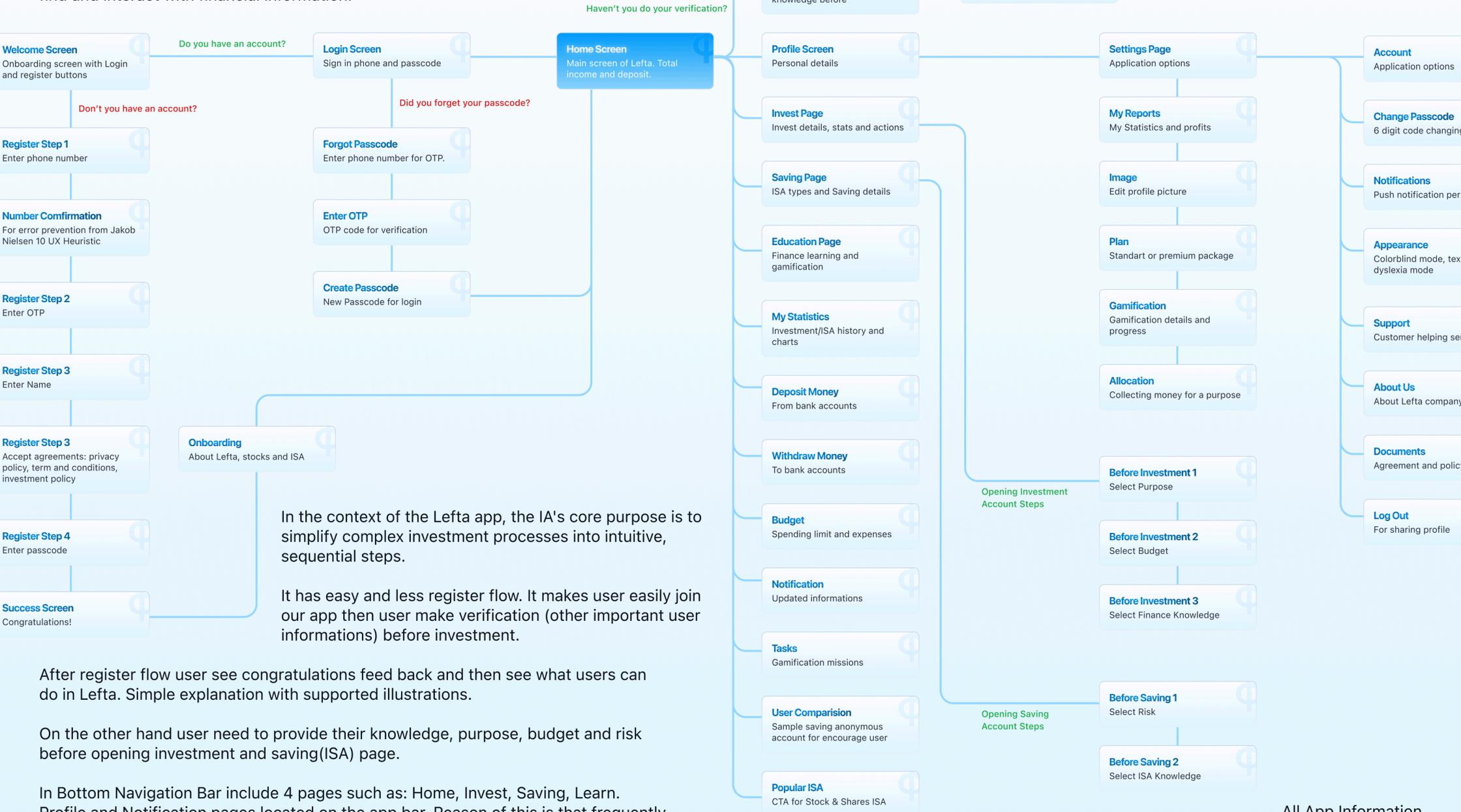
Group usage for categorising.

In carousel design I applied Hick's Law. So that users can make quick and easy choices. Hick's Law: Minimize choices when response times are critical to decrease decision time.

 It shows which screen I selected and continued to the Wireframe.

App Information Architecture(IA)

The Information Architecture (IA) section is the logical structure and foundation of the Lefta, determining how easily users can find and interact with financial information.



In the context of the Lefta app, the IA's core purpose is to simplify complex investment processes into intuitive, sequential steps.

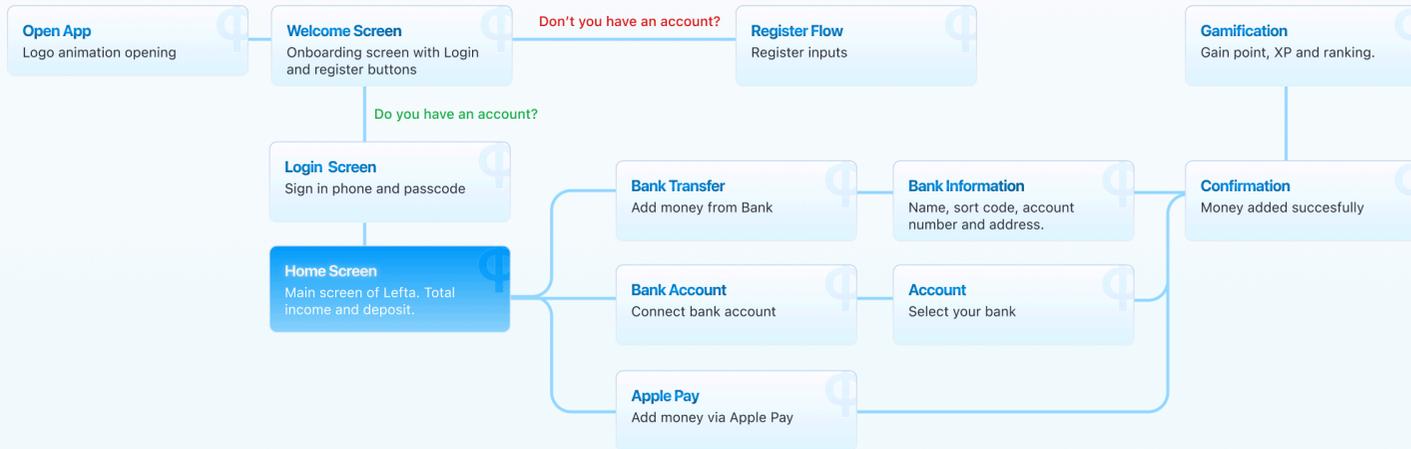
It has easy and less register flow. It makes user easily join our app then user make verification (other important user informations) before investment.

After register flow user see congratulations feed back and then see what users can do in Lefta. Simple explanation with supported illustrations.

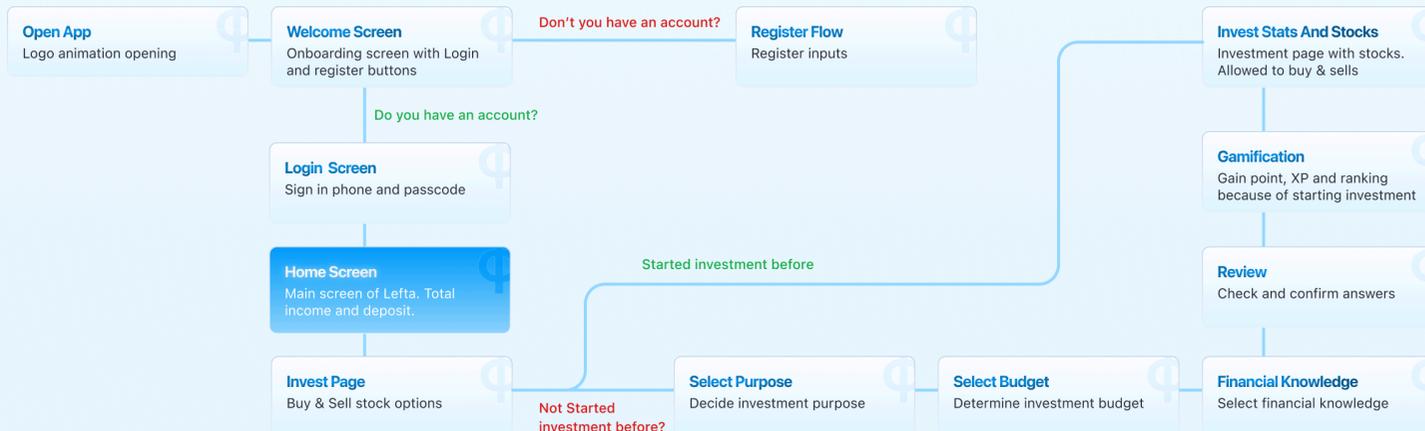
On the other hand user need to provide their knowledge, purpose, budget and risk before opening investment and saving(ISA) page.

In Bottom Navigation Bar include 4 pages such as: Home, Invest, Saving, Learn. Profile and Notification pages located on the app bar. Reason of this is that frequently used pages are located where users can easily access them (thumb zone).

Money Deposit Flow



Activate Invest Account Flow



Usability Goals

Effectiveness

User can achieve their goals in the app like making investment, ISA and monitoring them.

Efficiency

Users can find easy and fast what they want to see in the application.

Utility

Users can learn finance, investment and ISA inside the app. It has gamification for increase utility to user.

Safety

In Lefta has protecting users from dangerous conditions and undesired outcomes. Confirmation for critical actions.

5E's Of Usability

Effective

Lefta app must reliably perform its core function like showing correct profit and deposit/withdraw money with accuracy.

Efficient

Users can display important data easily when they open the app like profits and general incomes

Engaging

The app must have aesthetic and simple visual design Also, Lefta has learning section and gamification features. So it helps to engage people to use the app

Error Tolerant

Minimize opportunities for errors like: Do you confirm your number?, Are you sure to log out?, Can you confirm "£100" Apple Pay transfer, Are you sure to delete your account?

Easy To Learn

Lefta has consistency about text and button size and positions. It will help to user easily understand the app.



All Flows in [Flows page](#)

Learnability

Lefta has internal and external consistent, clean layout. So users can learn and adapt quickly.

Memorability

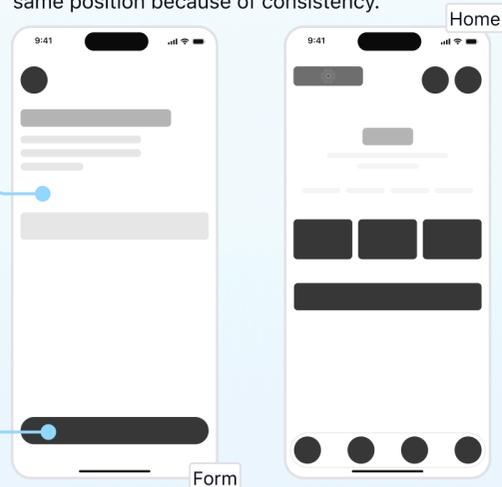
In Lefta has consistent such as back button or continue button always in same position.

Wireframes

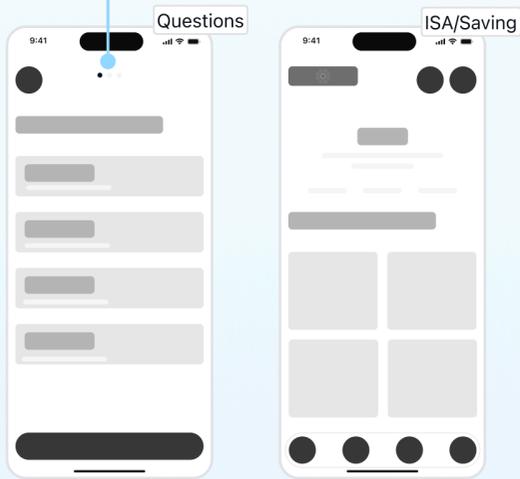
I've used low-fidelity and mid-fidelity before to do high-fidelity app screens. The main reason of created very details prototypes moving forward prevent to time wasting and creating consistent design and making user testing easily. There is wireframes design. Top ones are low-fidelity designs. And the mid-fidelity design is located directly below the relevant low-fidelity design.

I've used rounded button shape. Rounded edges mimic organic shapes found in nature (pebbles, leaves), which humans perceive as safe, friendly, and non-threatening.

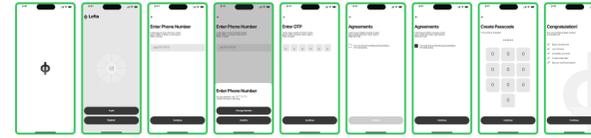
Title, desc, input and button always located same position because of consistency.



Pagination usage for explain user which step user in and how many step it has total.



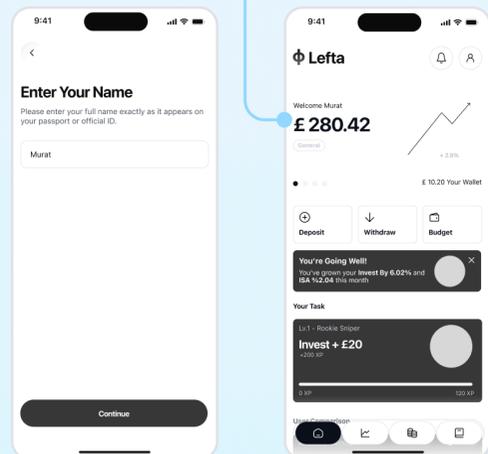
My first register flow



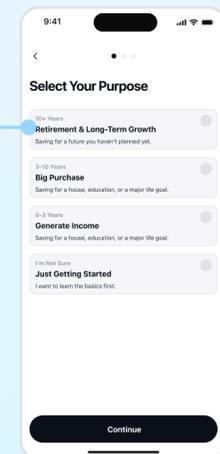
My updated register flow

Based on the data I obtained after **User Testing**, my registration form was too long and boring for users. Therefore, I redesigned it to be shorter.

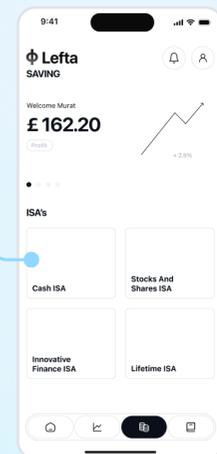
I've updated app design with the text aligned to the left so that users can scan and read the information comfortably and easily. (F Shape Pattern)



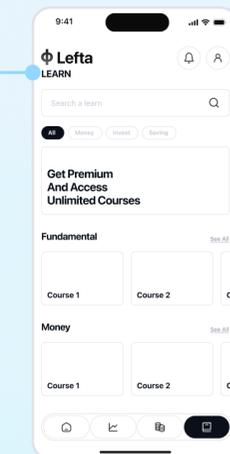
Options contain short description for users can understand effortless.



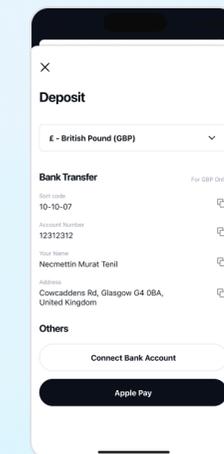
In UK, There are 4 types of Individual Savings Accounts (ISA)



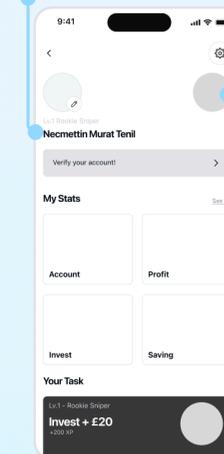
Lefta has subtitle for improve users understand which page are in.



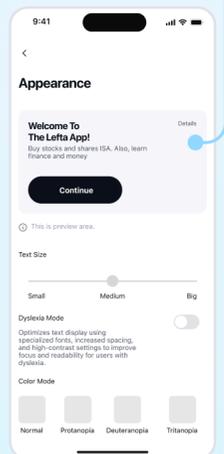
For bank transfer, app has a copy button for relative content



I've applied F Shape Pattern text using in profile. Also there is a area for shows user gamification badge.



Appearance page has a display area for see result quick and easy.



ϕ Logo Style

What is Lefta meaning and why is this logo?

Lefta means "money, cash" in Greek language and it is typing like this originally **λεφτά** (leftá)

Our logo coming from here "ϕ" it is also represent **balance** in shape.



Logo sketch & App icon



Shining and **reflect** effect represent futuristic in the App Icon.

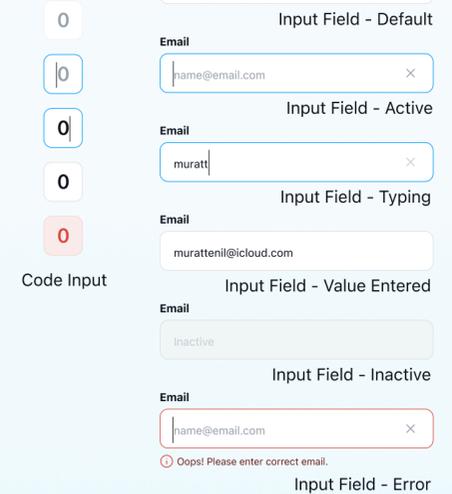
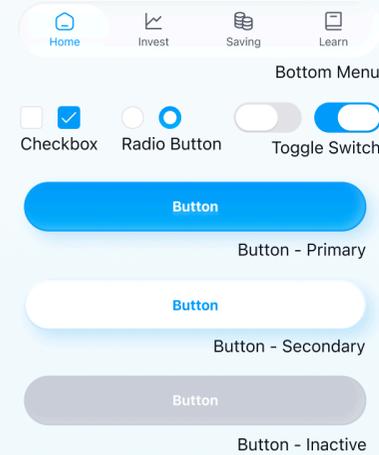


Iconography



Our app has **stroke icon set** for harmony and consistency.

UI Elements



Typography

We have three different font type in Lefta app.
"SF Pro Display" for Title and Headlines
"SF Pro Regular" for Body and Details
"Lexend" accessibility option for Dyslexic users

Headline Small SF Pro Display - Bold - 20px -2%

Title Large SF Pro Display - Bold - 16px -2%

Title Medium SF Pro Display - Bold - 14px -2%

Body Large SF Pro - Regular - 16px -1%

Body Medium SF Pro - Regular - 14px -1%

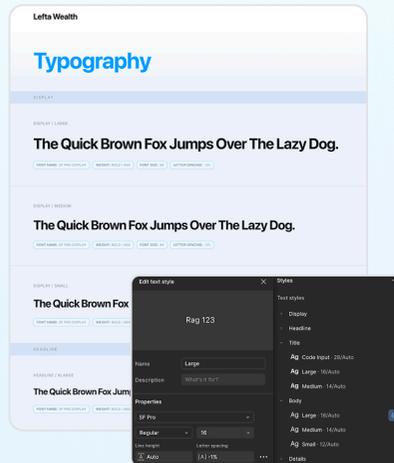
Body Small SF Pro - Regular - 12px -1%

Details/Chip SF Pro - Bold - 12px -1%

Details/Caption SF Pro - Medium - 12px -1%

Underlined Button SF Pro - Medium Underline - 12px -1%

16px (Body Large) is our app base font and all others created from that.
Minor Third - 1.200 = it means that the pixel ratio of the fonts has been set consecutively to 1.200 times or divide.



Accessibility not only for users. It is also **important for developers and designers.**

Added in a text style in the file.

Colors

We have three different colors in this app.

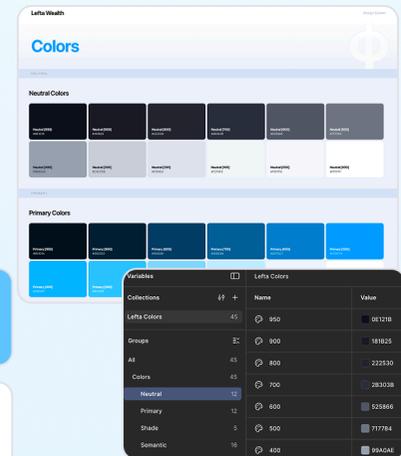
- 1- Primary - Mykonos Blue
- 2- Neutral Colors
- 3- Semantic Colors

Why Blue?

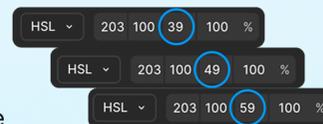
In finance, it's key for a brand to represent **Trust, Safety, and Esteem.**



Semantic colors are represent four different situations which are information, success, error and warning.



Added in a color variables in the file.



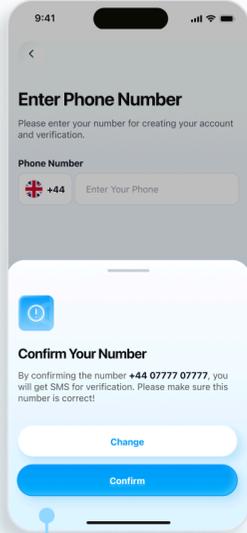
This is our primary color. I created our **tint and shade** tones in a specific harmony(±10 Lightness) without compromising the color and brand color tone(hue).

All details in [Design System page](#)

High Fidelity Design

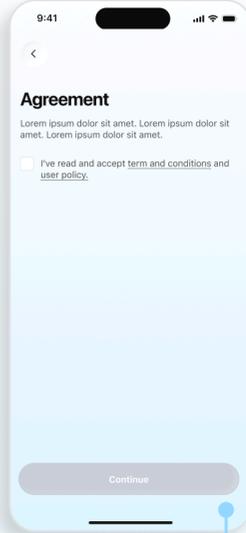
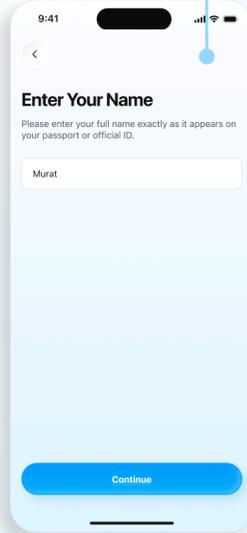
Create Account

Real image represent summit, freedom, wealth



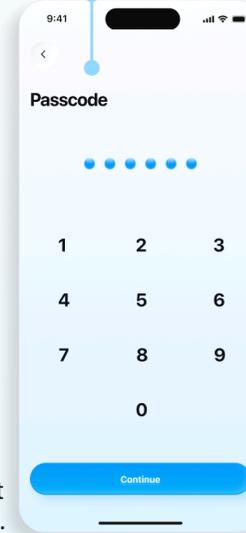
Number confirmation, 5: Error Prevention from Jakob Nielson

Clean and simple form structure. 8: Aesthetic and minimal design from Nielsen Norman

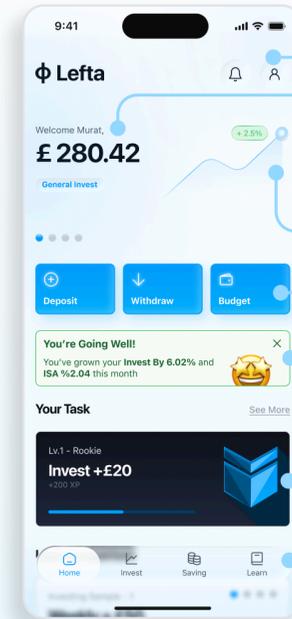


Agreement and app policies are important in finance application. User cannot register before accept.

Simple, clean password creating UI for secure

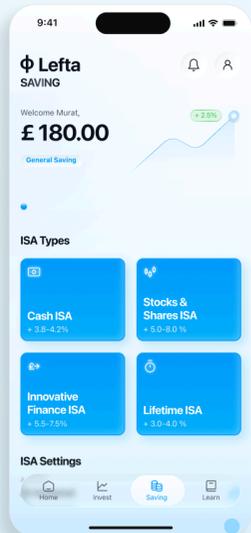


Home Page

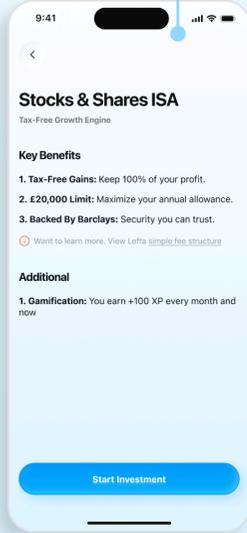


- Glass, futuristic button design
- General Statistics about investment and ISA. Also view the money available for investment in your account here.
- Weekly profit stats in graph
- Quick action buttons; deposit, withdraw, budget
- Motivational Nudges to encourage users. It has also emoji for emotion.
- Gamification Tasks, reward, progress and badge
- Futuristic, glass bottom menu

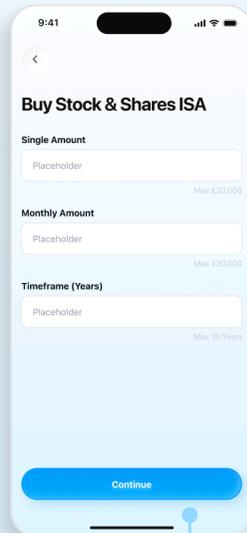
Saving(ISA) Page



Before buying there is a explanation of Key benefits and gamification



Saving page include stats of ISA and ISA types for starting and information



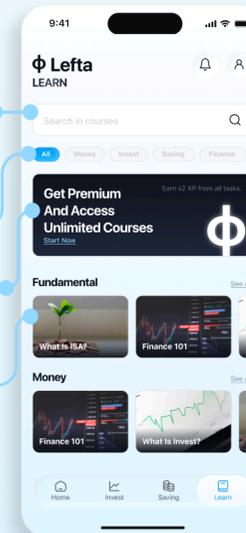
There are two options to buy and timeframe.

Before confirm statistics about amount, performs and return



Futuristic and shining primary button design

Learn Page



- Search bar in courses
- Categorizing for filter
- Premium Banner
- Course Carousel

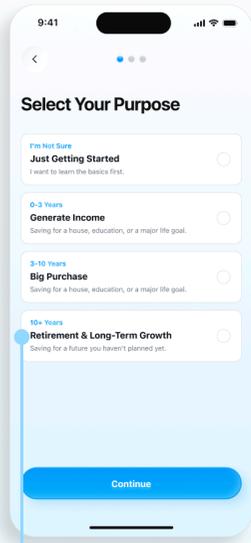
3: User control and freedom from Nielsen Norman. It applied every details in the app



- Save or watch later button
- Gamification details
- Course time
- Description about course
- Level and category for easy to scan
- Barclays mention for reliability.

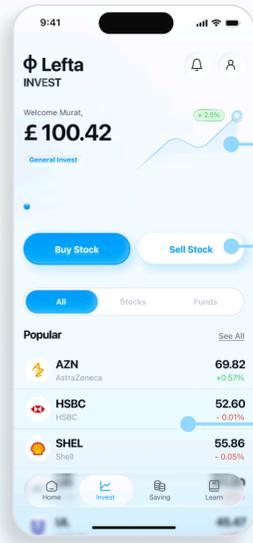
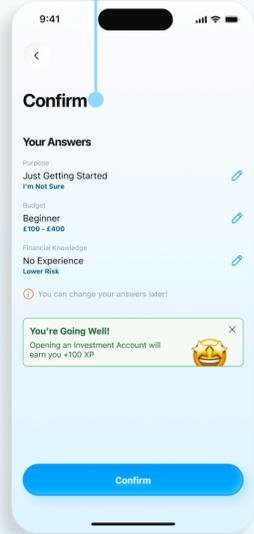
Invest Page

User need to complete test before investment



Clean and hierarchical design.

Before confirm, review answer area and gamification details.



After test users reach Invest page

Investment stats and profit

Buy and Sell stock buttons.

Clean filter menu

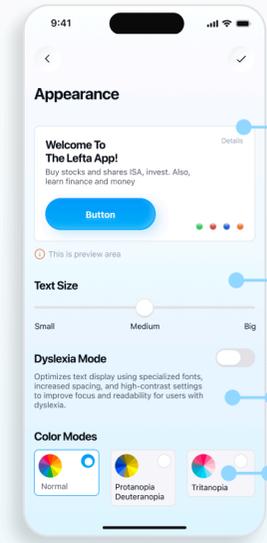
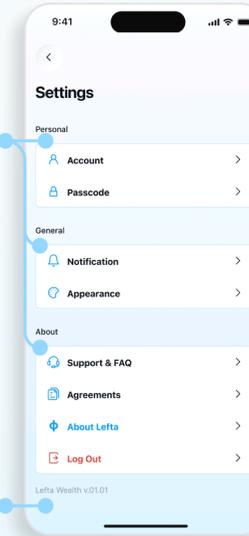
Popular UK Stocks and prices

Simple and categorised menu

4: Consistency and standards from Nielsen Norman 10 UX Heuristics

Version details of app

Settings



Display area for fast interaction

Text size arrangement

Text mode for dyslexia

Colorblind modes

Profile

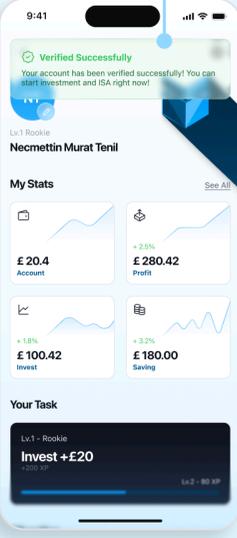


Gamification Level badge

Verification button for taking personal informations that I skip this step in register after user testing. Country, birthday, address, email

User statistics and graphs. Its supported with related icon.

Glass and futuristic toast/alert design. 1:Visible of system status from Nielsen Norman



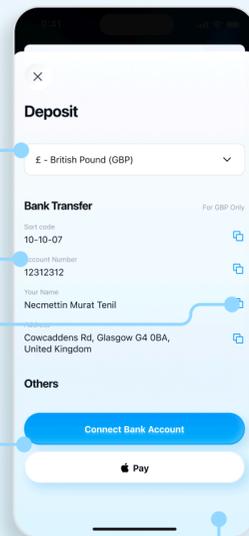
Currency selection

Bank transfer informations

Easy to copy buttons for UX

Alternative deposit buttons

Deposit Money



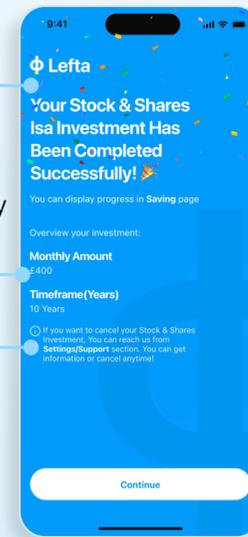
Animated Bottom Sheet design

Success & Gamification

Confetti animation aims to create feelings of success and joy in users.

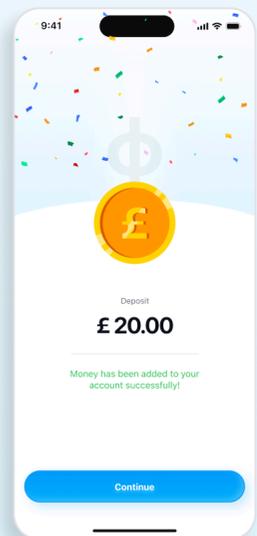
Summary of the process

It gives users emergency exit



Level up screen feel users successfully.

Futuristic designed level badges



Gold represent money and green color tell success message

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<https://artlist.io/royalty-free-music/song/in-love-with-emi/45499>

Figma Link

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Prototype Link

<https://www.figma.com/proto/PMTJR0g3H6R8Ri4uRkOyRt/UX-Project?page-id=858%3A3489&node-id=858-9336&viewport=385%2C148%2C0.07&t=EE0GEFT8dimvejRI-1&scaling=scale-down&content-scaling=fixed&starting-point-node-id=858%3A9336>

Video Link

[Lefta App Trailer - UX Project.mp4](#)