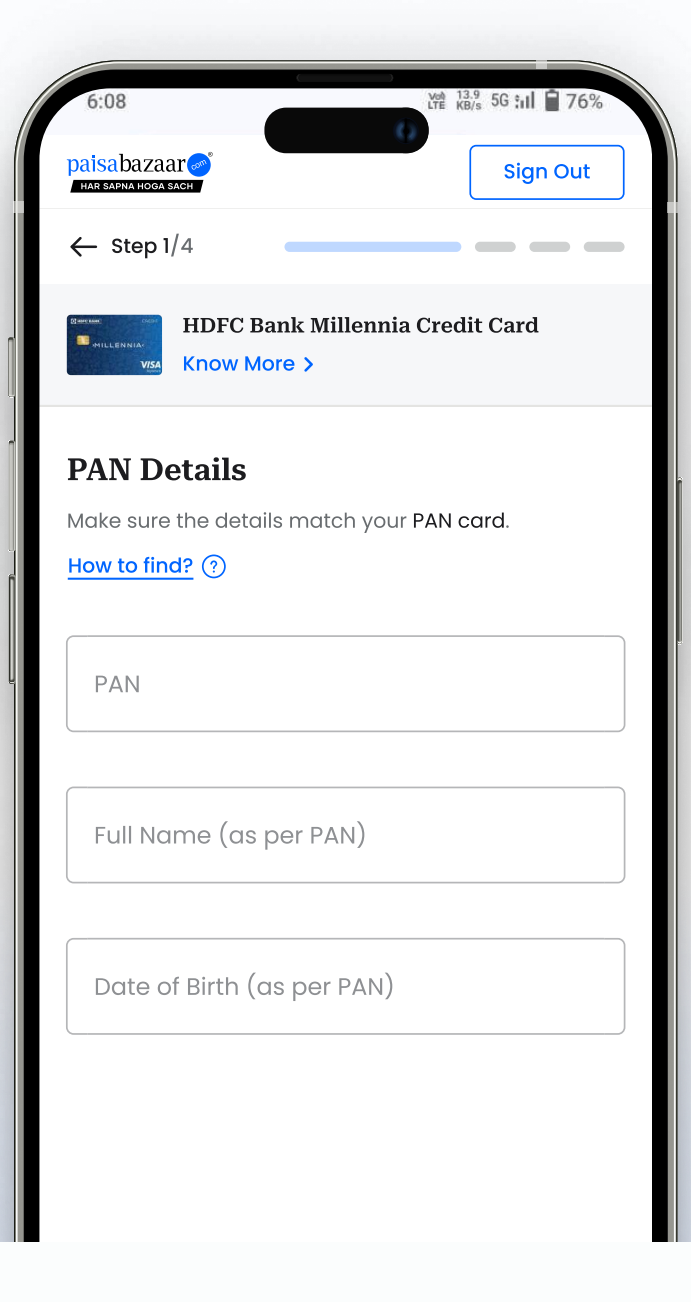
paisabazaar
HAR SAPNA HOGA SACH

Conversion improved by **82.4%**

Reducing Drop-offs, Driving Conversions

Credit Card Post Quotes Journey


6:08
paisabazaar
Sign Out
Step 1/4
HDFC Bank Millennia Credit Card
Know More
PAN Details
Make sure the details match your PAN card.
How to find?
PAN
Full Name (as per PAN)
Date of Birth (as per PAN)

Project Overview

This project demonstrates how applying UX principles and making thoughtful design changes can significantly enhance user experience and boost conversion rates.

Problem:	**Design Solution:**
⚠ High Drop-off Rates	✓ Added progress bar for steps
⚠ Outdated UI	✓ Clean UI with new theme
⚠ Lengthy Form	✓ Clubbed similar input fields
⚠ Complex Input Fields	✓ Improved input field layout

About Company

Paisabazaar is a leading Indian fintech platform offering services such as credit score tracking, personal loans, credit cards, and more. As of 2025, it has empowered **50M+ users** to check their free credit scores, with **2M monthly credit inquiries** from **1,000+ cities.**

My Role:

Usability Testing, User research, Competitive study, wireframing, UI design

Collaborated with:

Developers, product managers, QA testers, and other stakeholders

Problem Statement

Only a **7.4% conversion rate** on the quotes page indicates a significant drop-off. This suggests users may be facing friction due to factors like

Lengthy form | Complex input fields | Outdated UI

If 1,000 users click on the credit card offer tile, but only **74 users** complete the full form—while 926 users drop off somewhere during the process. This highlights a major opportunity to improve the form experience and boost conversion.

Target Audience

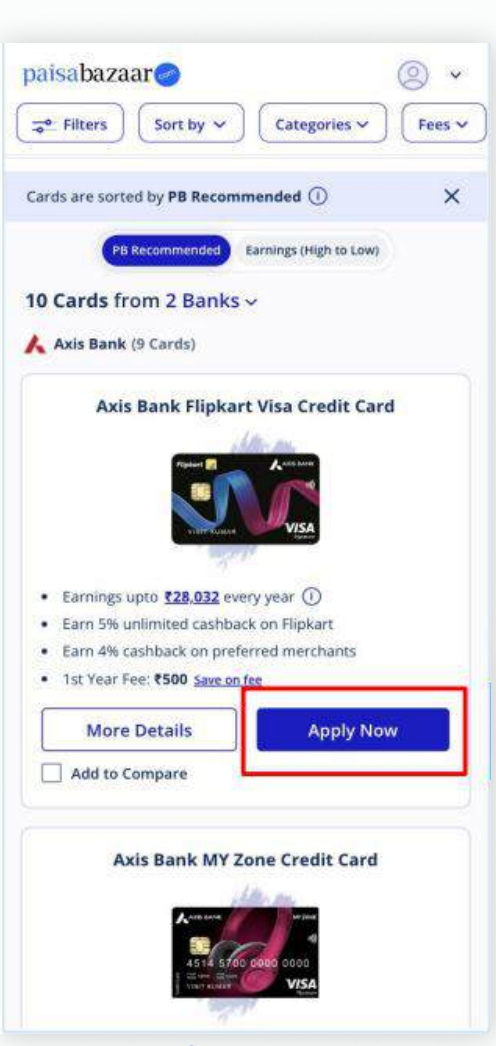
This app redesign is especially relevant for individuals who actively manage their finances—whether it's checking credit scores, applying for loans, or comparing credit cards.

Primary Users

Individuals from **Tier 2 and Tier 3 cities** across all age groups—students, working professionals, and retirees—who rely on digital platforms for quick, accessible, and trustworthy financial services.

Usability Testing

Conducted **in-person interviews** (30 minutes each) with 10 users to identify pain points, needs, and drop-off reasons. Users completed the journey while thinking aloud, revealing key issues in the form experience.


paisabazaar
Filters
Sort by
Categories
Fees
Cards are sorted by PB Recommended
PB Recommended
Earnings (High to Low)
10 Cards from 2 Banks
Axis Bank (9 Cards)
Axis Bank Flipkart Visa Credit Card
Earnings upto ₹28,032 every year
Earn 5% unlimited cashback on Flipkart
Earn 4% cashback on preferred merchants
1st Year Fee: ₹500 Save on fee
More Details
Apply Now
Add to Compare
Axis Bank MY Zone Credit Card

Quotes

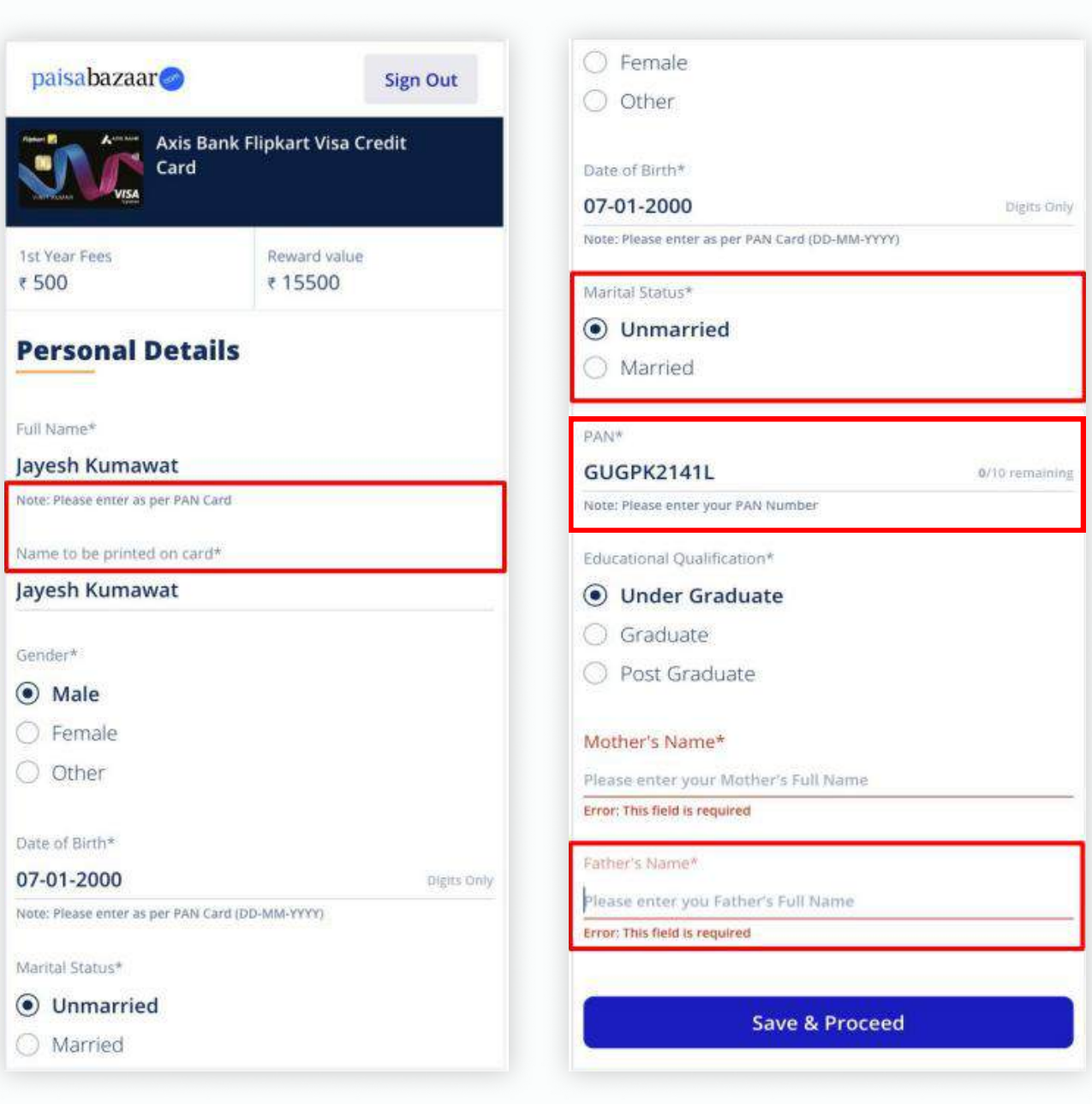
Conversion Rates

Users Selecting the offer: **1,55,000**
Users completing the Journey: **11,470**
Conversion Rate: **~7.4%**

'Apply Now' triggers the start of the Post Quotes Journey

We divided the form into **three distinct tasks** to evaluate **error handling, completion time,** and **user drop-off** — helping us identify which step needs the most improvement.

Task-1



User Insights:

- Prefilled DOB **"01-01-1970"** misleads users into thinking it's correct.
- Users **without a last name** struggle to complete the full name field.

Usability Issues:

- **Cluttered UI** due to merging fonts.
- PAN hint "0/10" is noisy; use a checkmark instead.
- Marital status options should be inline for clarity and space.

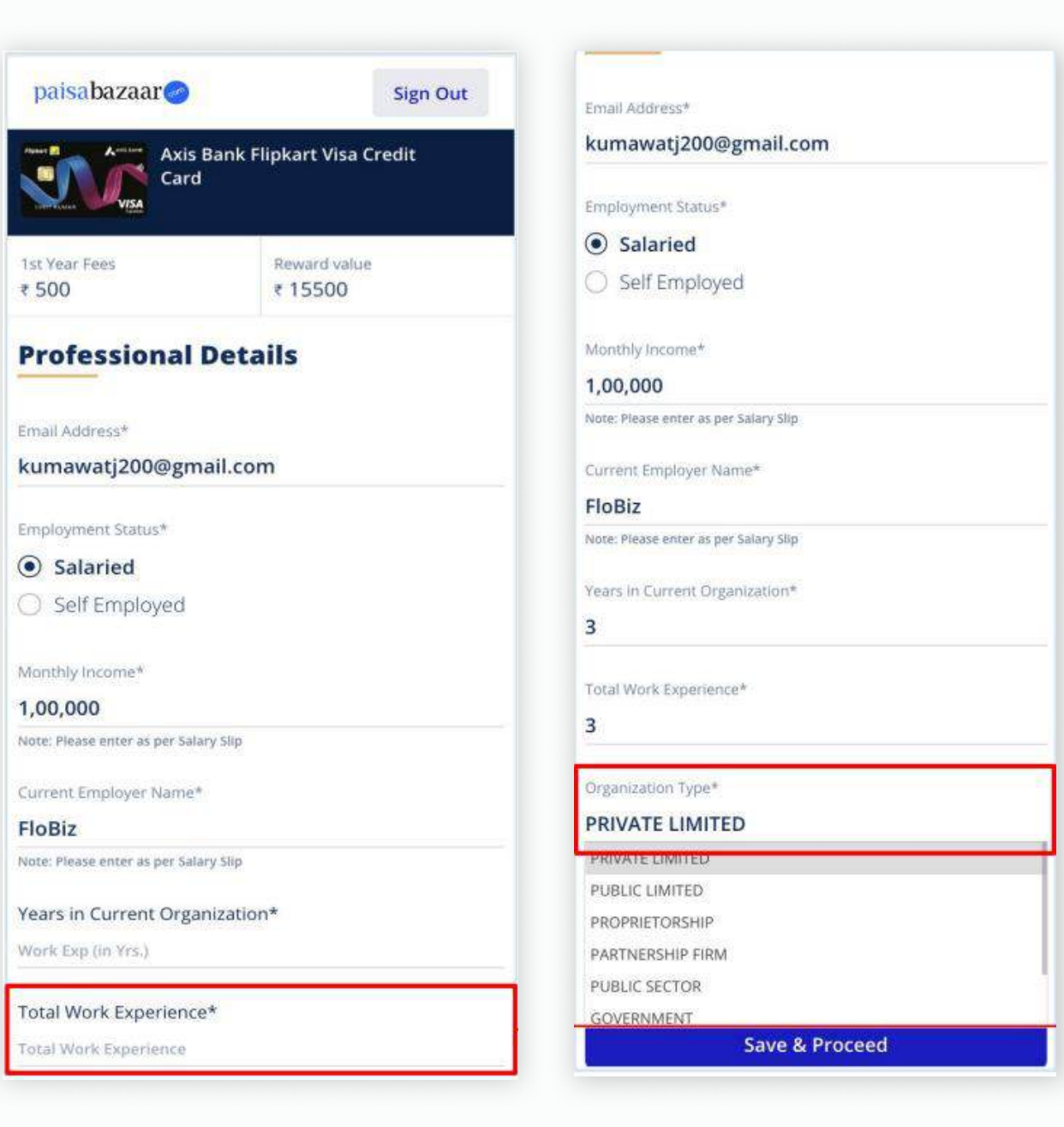
Task-2

User Insights:

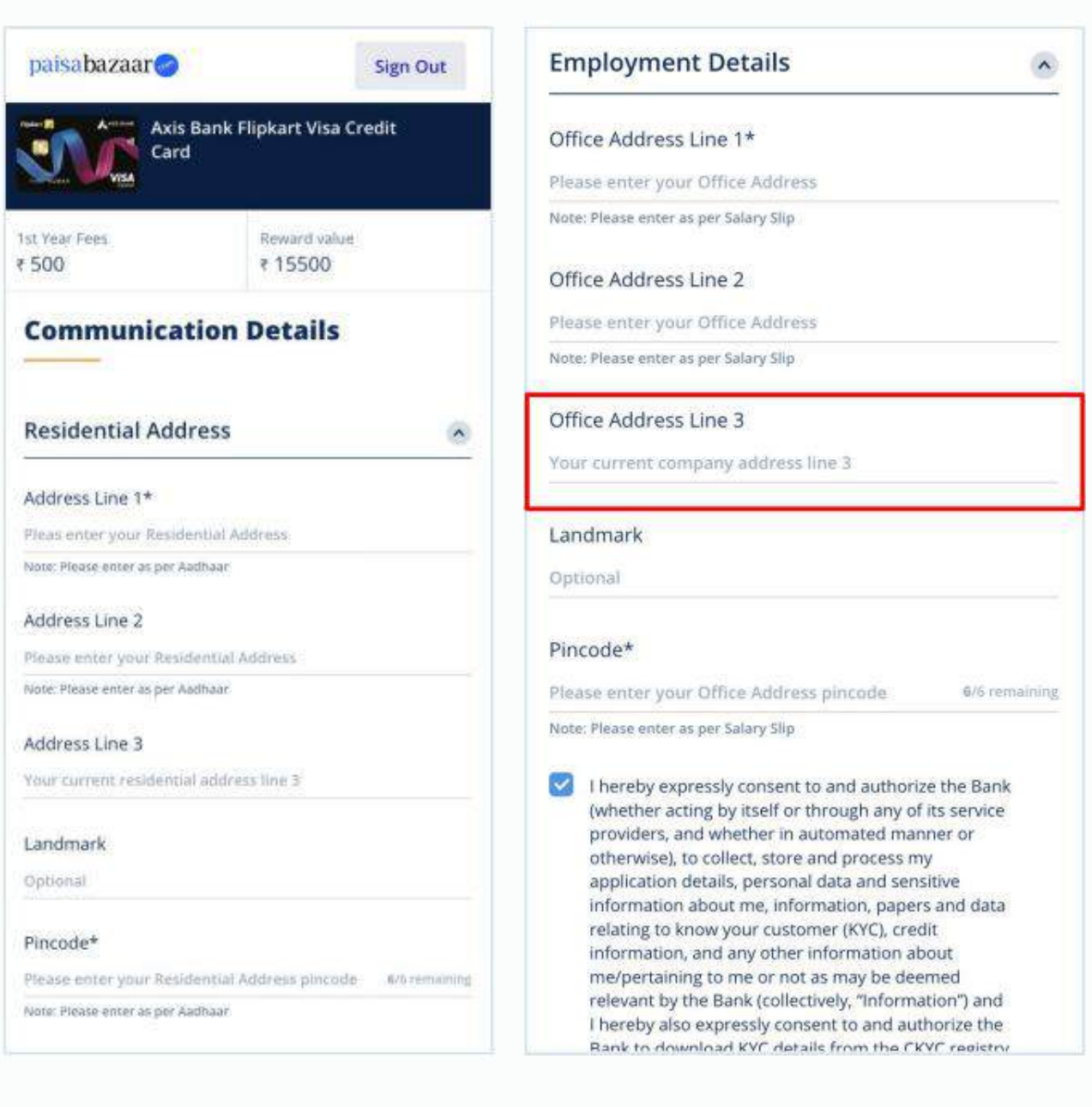
- Users mistakenly enter their own name in the **"Current Employer's Name"** field, causing confusion
- Users spent the most time filling out these details.

Usability Issues:

- **Missing dropdown** icon in "Organization Type" field confuses users into thinking it's a text input.
- Many users were confused while selecting their **Employment Status**



Task-3



User Insights:

- The term "**Communication Details**" was unclear; users didn't associate it with address.
- All users entered their **full address in the first field**, then copy-pasted it into the other two fields due to unclear field purpose.

Usability Issues:

- Users **struggle to enter their full address** correctly in a single field.
- The **hint text is confusing**, as it asks for an office address in one field and a company address in another

Categorization

To simplify the form-filling process, I grouped similar input fields and divided them into four logical steps, making the form appear shorter and reducing the need for scrolling.

PAN Details:
- PAN Number
- Full Name
- DOB

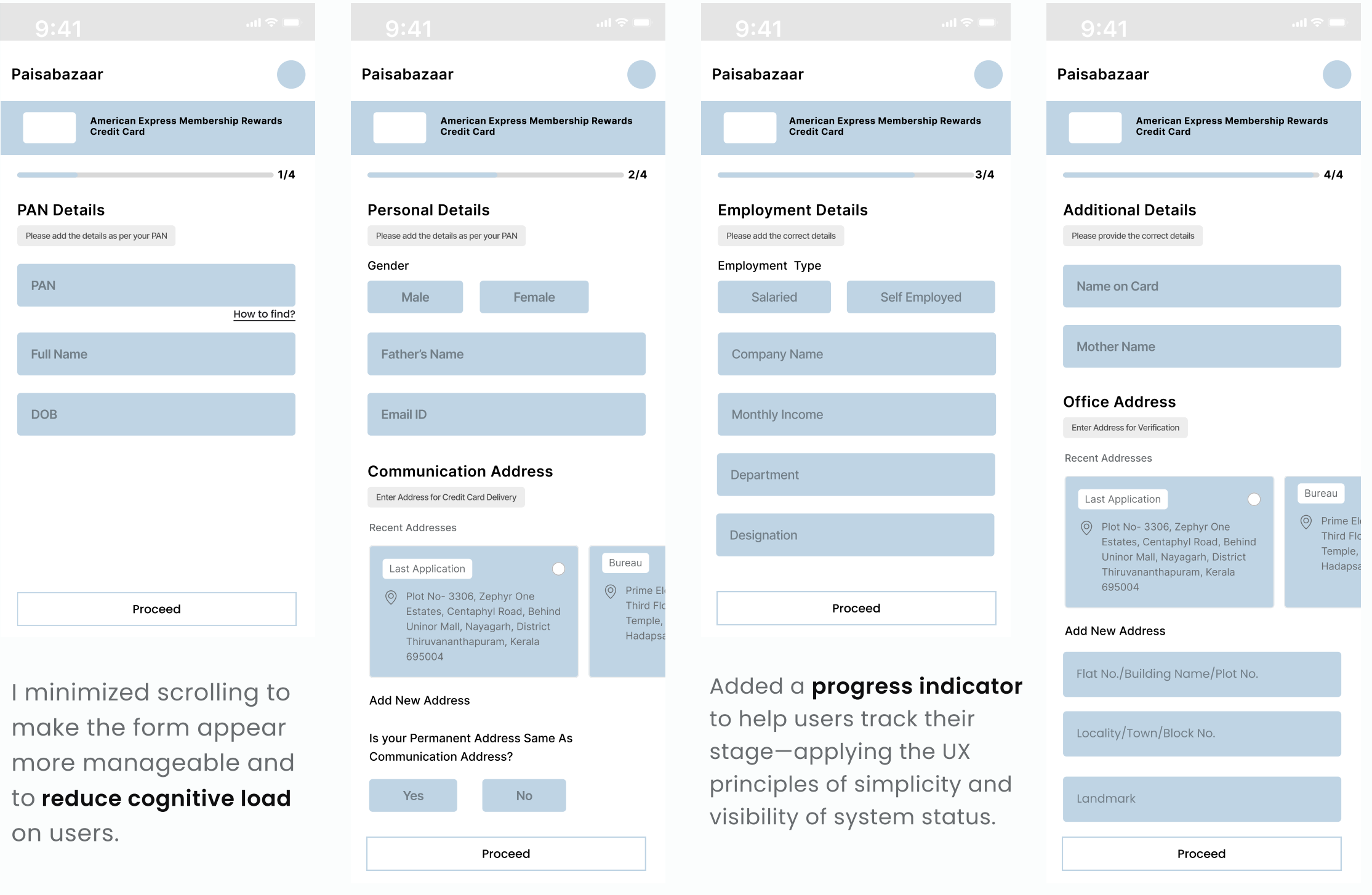
Personal Details:
- Gender
- Father's Name
- Email ID
- Address
- Permanent Ad

Employment:
- Emp Type
- Company Name
- Monthly Income
- Department
- Designation

Additional:
- Name on Card
- Mother's Name
- Office Address

Wireframes

These wireframes were created after extensive brainstorming and ideation, drawing inspiration from leading market players.



I minimized scrolling to make the form appear more manageable and to **reduce cognitive load** on users.

Added a **progress indicator** to help users track their stage—applying the UX principles of simplicity and visibility of system status.

Typography & Colors

This is the new theme Paisabazaar is adopting to offer a cleaner, more visually appealing, and user-friendly UI.

Heading Font

Roboto Serif

Light	Regular	Medium	Semibold	Bold
300	400	500	600	700

Aa Bb Cc Dd Ee Ff Gg Hh Ii Jj Kk Ll Mm Nn
Oo Pp Qq Rr Ss Tt Uu Vv Ww Xx Yy Zz
1 2 3 4 5 6 7 8 9 0

Body Font

Poppins

Light	Regular	Medium	Semibold	Bold
300	400	500	600	700

Aa Bb Cc Dd Ee Ff Gg Hh Ii Jj Kk Ll Mm Nn
Oo Pp Qq Rr Ss Tt Uu Vv Ww Xx Yy Zz
1 2 3 4 5 6 7 8 9 0

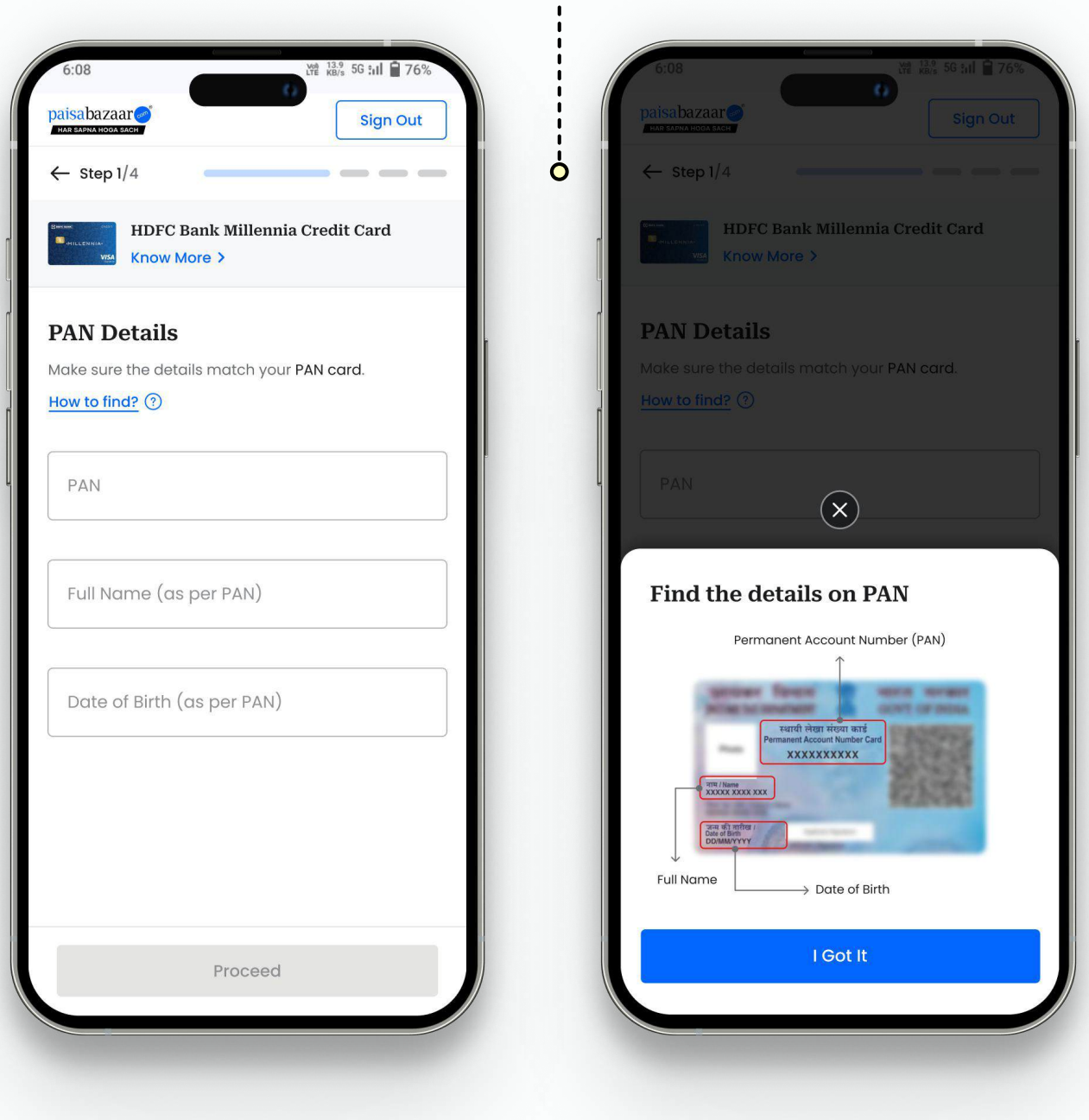
Primary Colors

🟦	**CTA**	HEX: #0066FF	RGB: 0, 102, 255
⬛	**Text**	HEX: #1C1D1F	RGB: 28, 29, 31
⬛	**Text Field**	HEX: #6A6D71	RGB: 106, 109, 113
⬜	**Hint Text**	HEX: #B5B6B8	RGB: 181, 182, 184
🟥	**PB-Error**	HEX: #E31C1C	RGB: 227, 28, 28

Design

Here are the final designs after categorizing the form into 4 steps with an updated UI and simplified theme

Added a **progress bar** to enhance system visibility

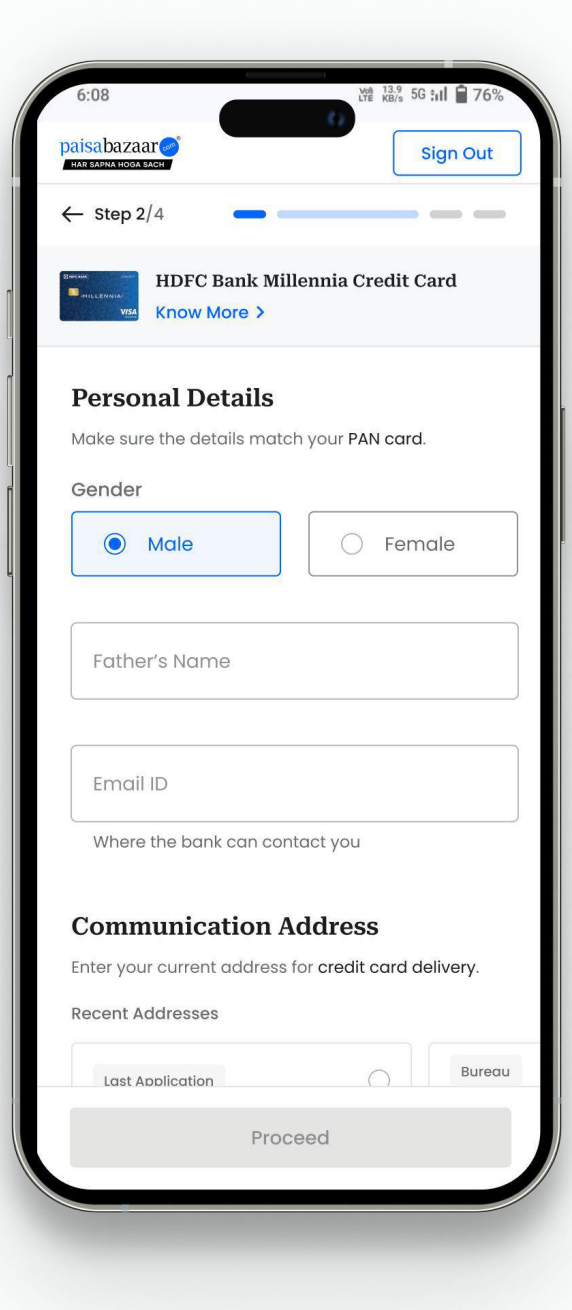


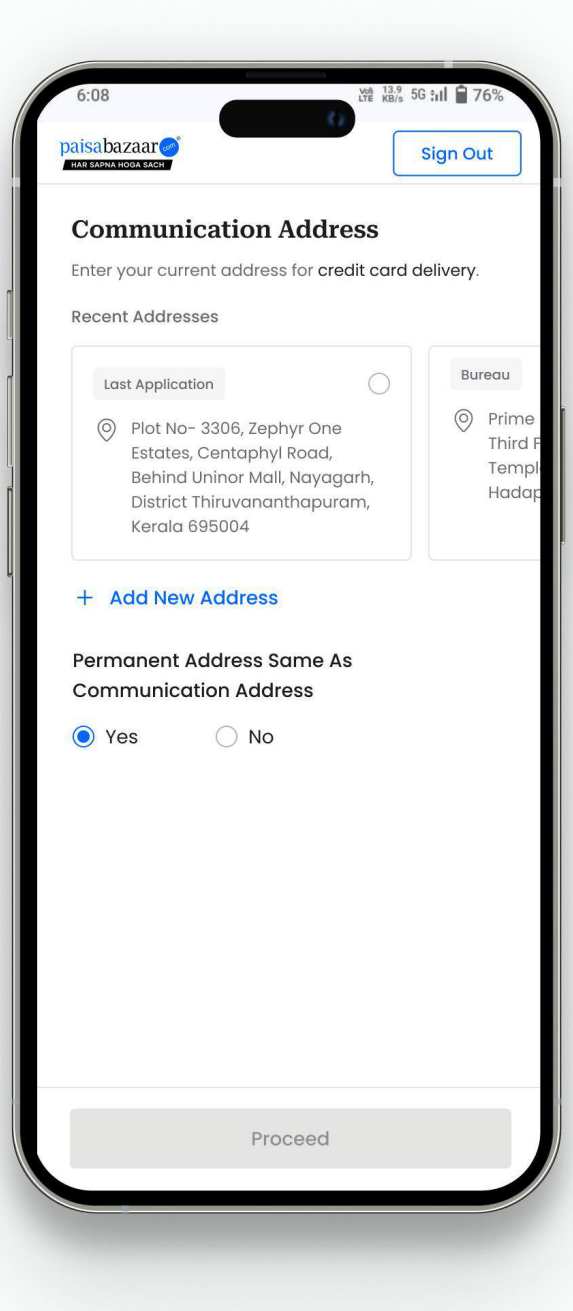
PAN Details
Minimized the number of questions in the first step to **avoid early drop-offs.**

Added **hint for PAN** details to help users easily locate the information and avoid confusion.

Personal Details
This section captures essential user information such as gender, father's name, email ID, and address to build a **complete user profile.**

Added reasons below fields to clarify why information is needed.




Communication Address
Enter your current address for credit card delivery.
Recent Addresses
Last Application
Plot No- 3306, Zephyr One Estates, Centaphyl Road, Behind Uninor Mall, Nayagarh, District Thiruvananthapuram, Kerala 695004
Add New Address
Permanent Address Same As Communication Address
Yes
No
Proceed

Prefilled past addresses from records **to save time** and ensure accuracy.

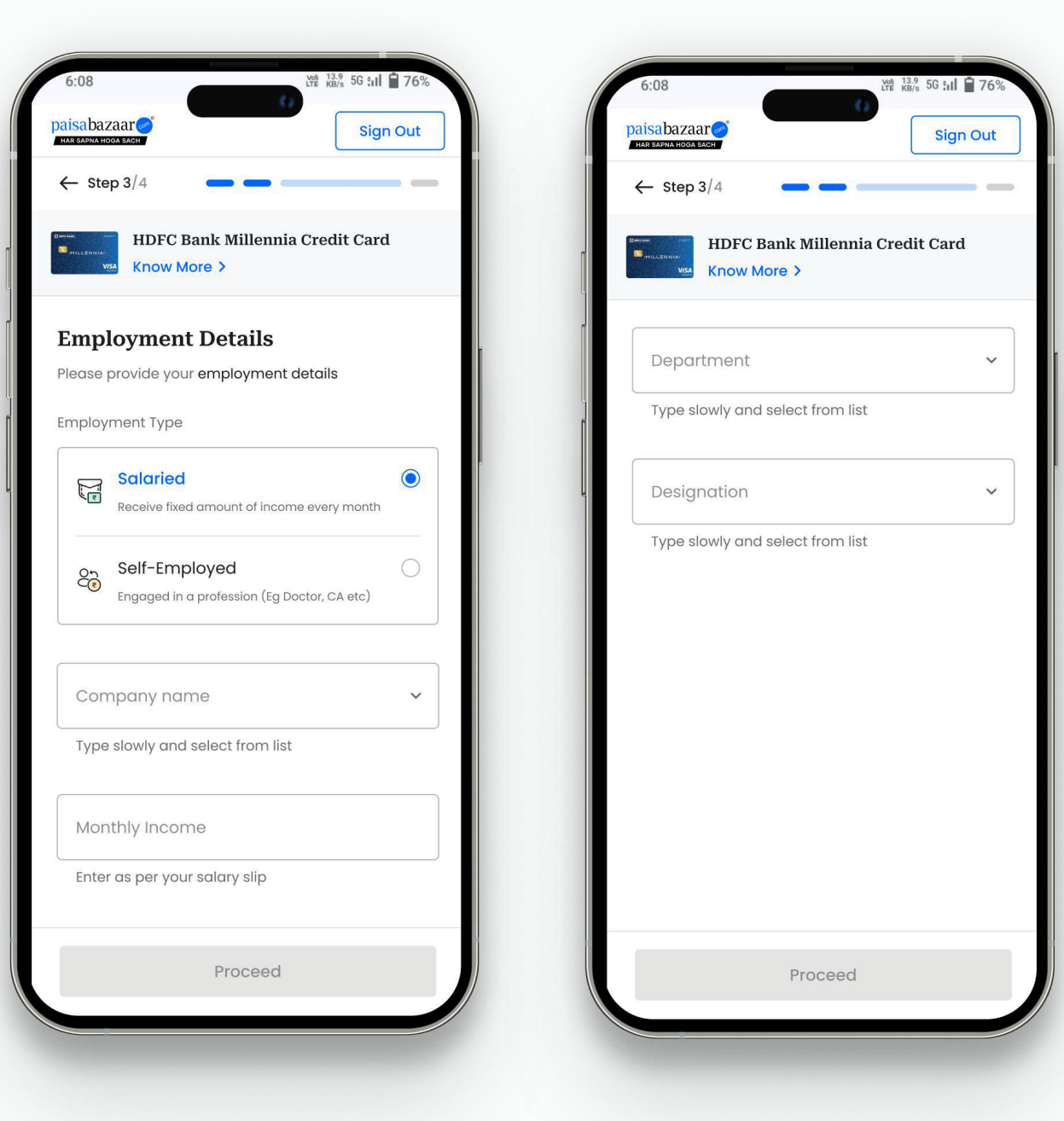
Option to **add a new address**

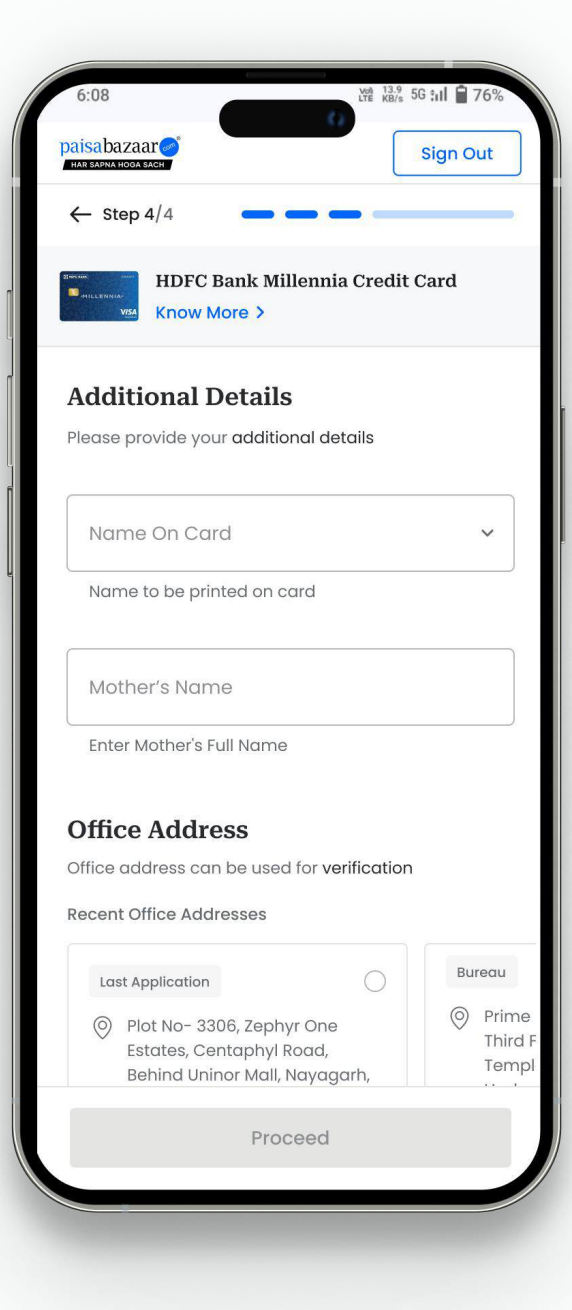
Users can continue if both addresses are the same, or select 'No' to enter a different one.

Employment Details
Fewer questions and dropdowns for **faster, easier** form filling.

Added hints to employment types to reduce user confusion

Renamed 'Employer Name' to **'Company Name'** for better clarity and familiarity.


Step 3/4
Employment Details
Please provide your employment details
Employment Type
Salaried
Receive fixed amount of income every month
Self-Employed
Engaged in a profession (Eg Doctor, CA etc)
Company name
Type slowly and select from list
Monthly Income
Enter as per your salary slip
Department
Designation
Proceed

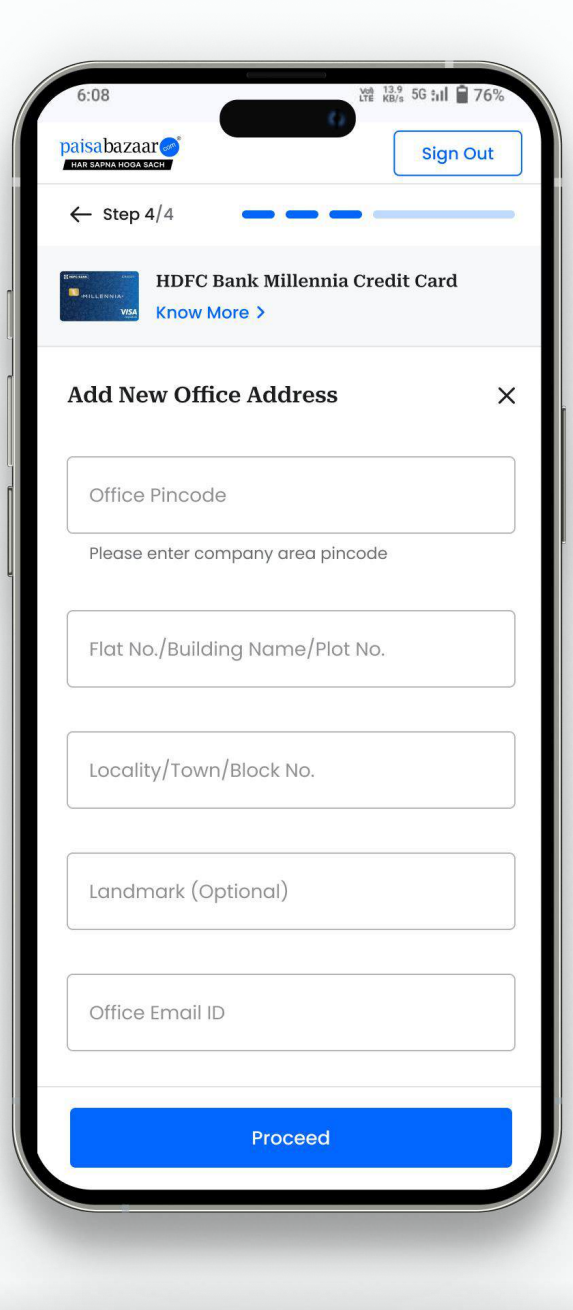


Additional Details
Asking for the name to be printed on the card with a dropdown of suggested names to help users choose easily.

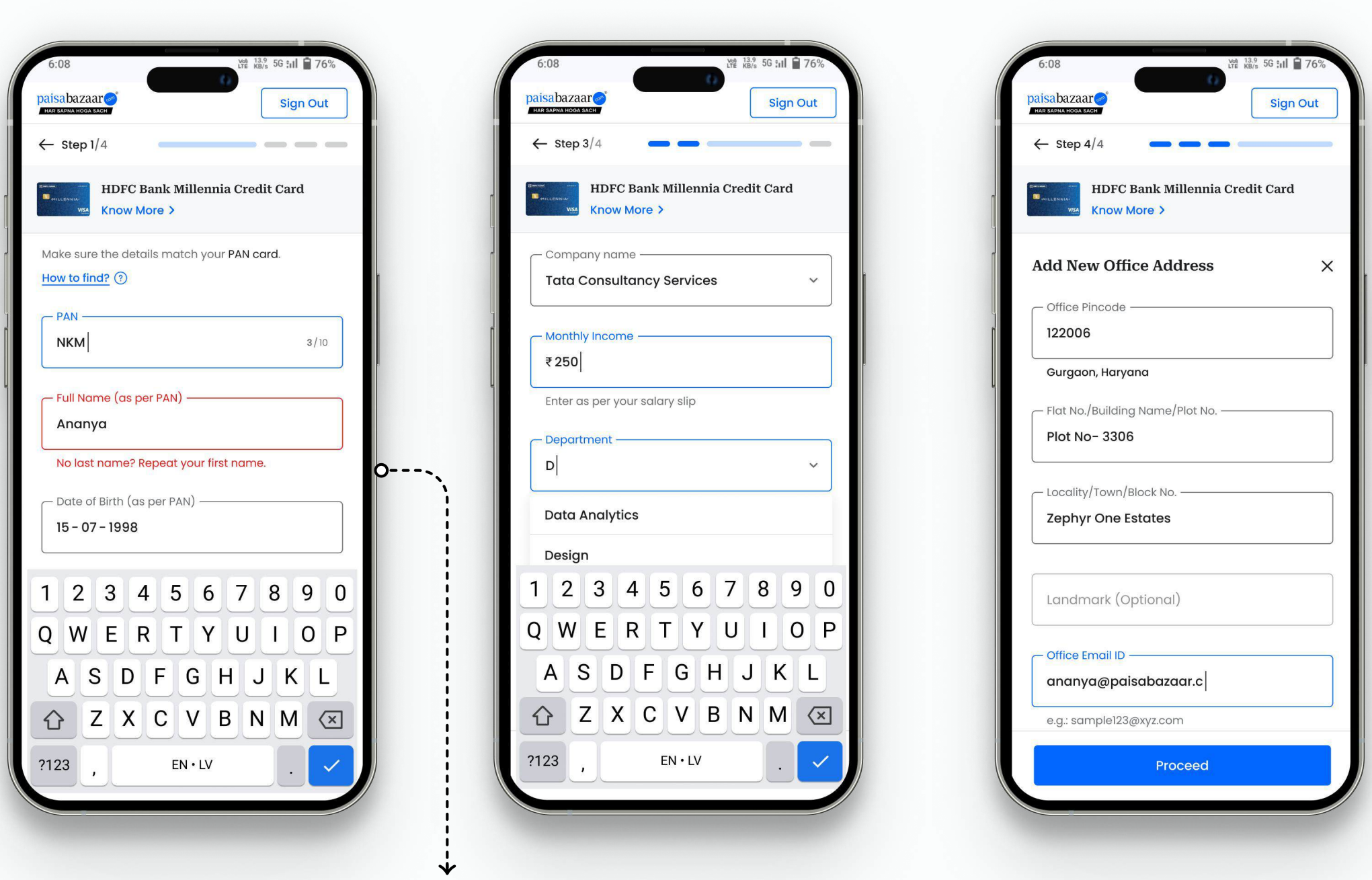
Asked for office address with clear hints to explain it's required for **verification** purposes,

Shown applied card at top with 'Know More' CTA for clarity and **quick info access**

Address is broken into smaller fields **to reduce errors** and help users fill it more accurately and clearly



These are the different states of the text field: **default, input value, filled, and error.**



Added a hint to repeat the first name if the user doesn't have a **last name**, to help them proceed smoothly.

Result & Impact

All insights and metrics presented are based on data collected during March-April 2025.

Conversion Rates

Users Selecting the offer: **2,35,000**
Users completing the Journey: **31,725**
Conversion Rate: **~13.5%**

Drop-off

Quotes tile to Step 1 drops from 40% to **28%**
Step1 to Step2 drops from 25% to **15%**
Step to completion 82.4% to **77.5%**

My learnings

Through this project, I gained a deeper understanding of both the user's perspective and business goals. I learned how to balance user needs with business requirements by **applying core UX principles**. This experience also showed me that even small usability improvements can significantly enhance the user interface and drive measurable business growth.

Thank you for your time!