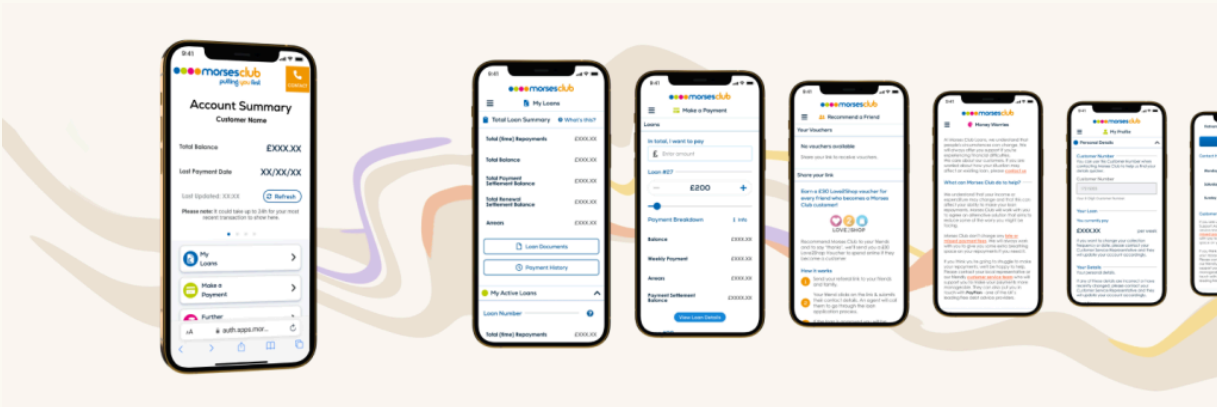


Morses Club Finance Portal: Enhanced Design for Managing Data, Payments, and Loans



Account dashboard for finance applications, payments, loan details and personal data management. Created for Morses Club - a loan company that provided non-standard credit options.

[View Full Prototype →](#)

[View All Screens →](#)

Context

Morses Club PLC was a UK consumer finance company that offered a variety of loan products including home collected credit and online lending. The company entered administration on November 17, 2023, and is no longer offering new loans.

At the time of this project, Morses were making a push to move the majority of their services to digital and improve the usability of their existing digital lending services.

Details

Scope

Full-time work, improvement on existing product

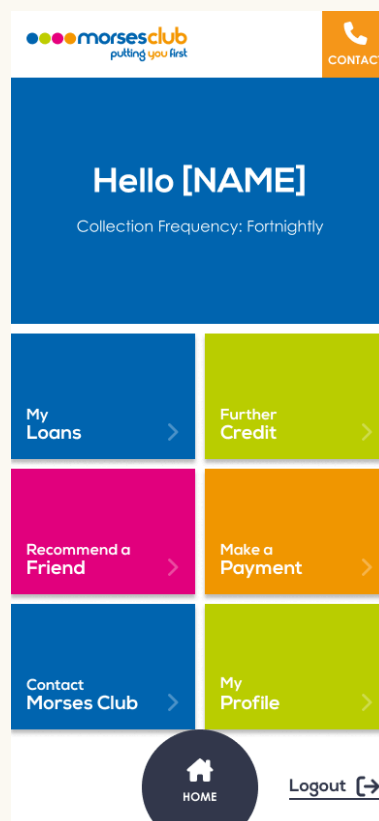
Role Concept, research, UX & UI design

Tools Figma, Figjam, Hotjar

Problem

The customer portal served as a vital hub for users to manage personal data, apply for finance, make payments, and access loan information. However, the platform design was outdated, and modifying it previously depended heavily on third party development.

The portal suffered from an outdated design that underutilised available screen space; lacking modern features and clear functionality. It also lacked crucial visual cues such as icons, badges and distinct button shapes, compromising its usability and clarity of purpose for users.



Old Portal Design

Key Question

How do we make the shift towards a more function-focused portal without stripping it of the brand's personality?

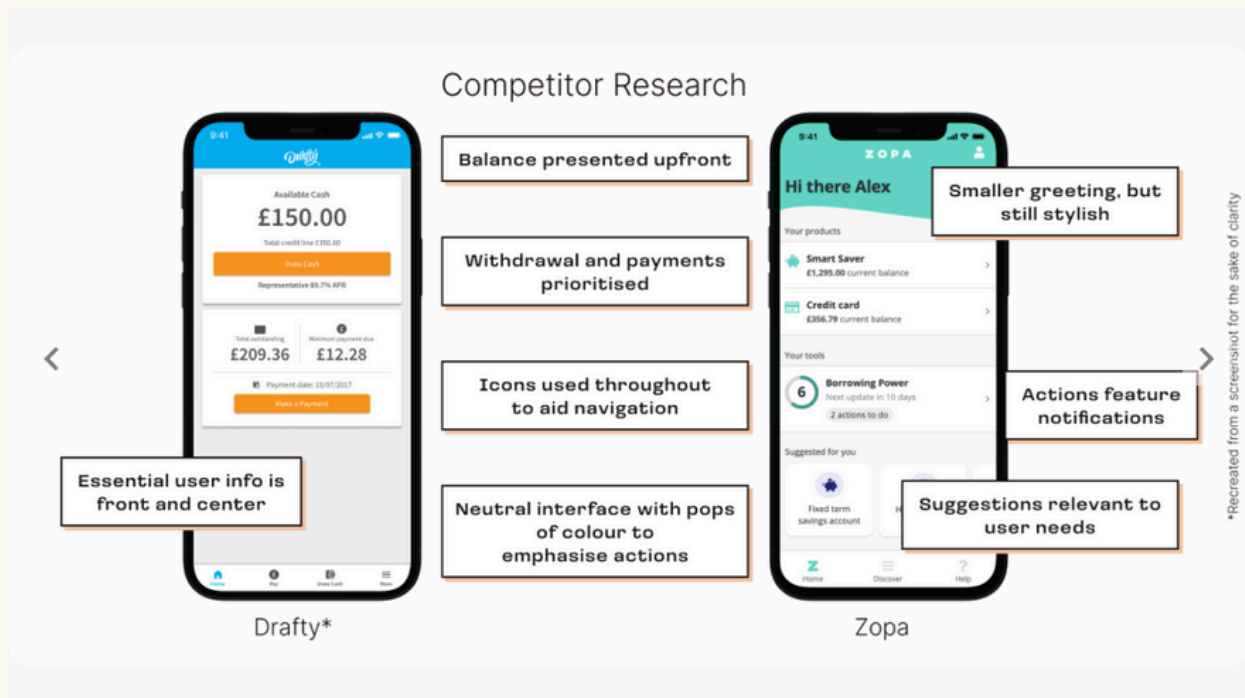
Proposed Solution

Removing the non-functional "hero" banner and reducing the bright colours to declutter the visual layout while assigning meaning and recognition to the retained colours.

On-screen actions would be re-ordered based on user and business priorities. Icons and badges would be introduced with the aim of guiding customers towards frequently used and essential features.

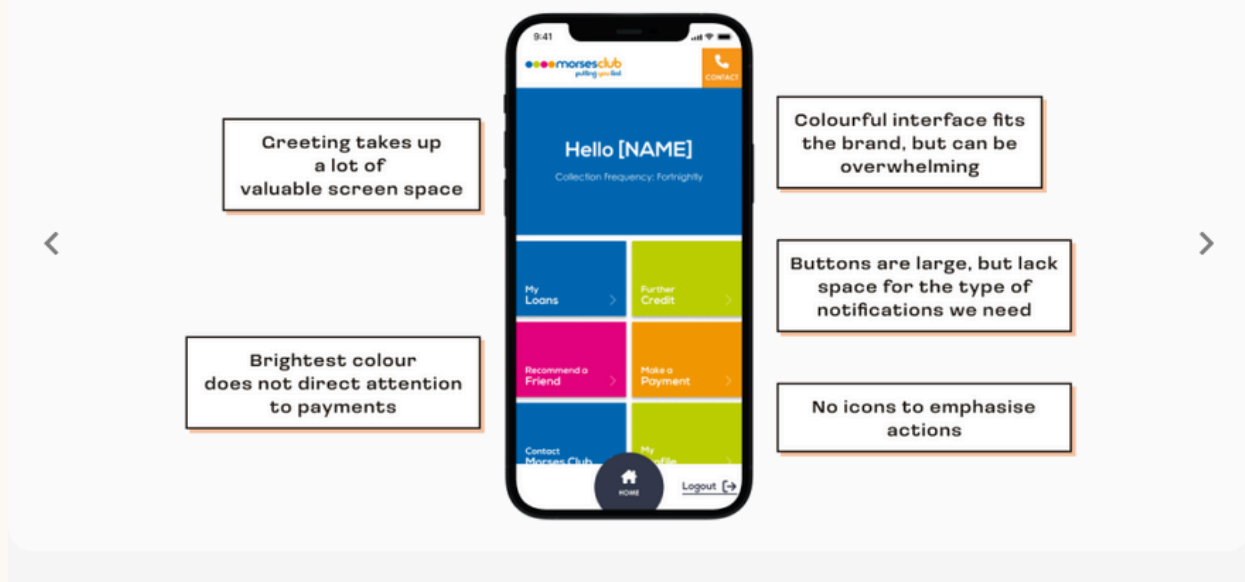
The layout would also be newly optimised for mobile.

Research



Upon comparison with our direct and indirect competitors, it became apparent that our portal fell short of customer expectations.

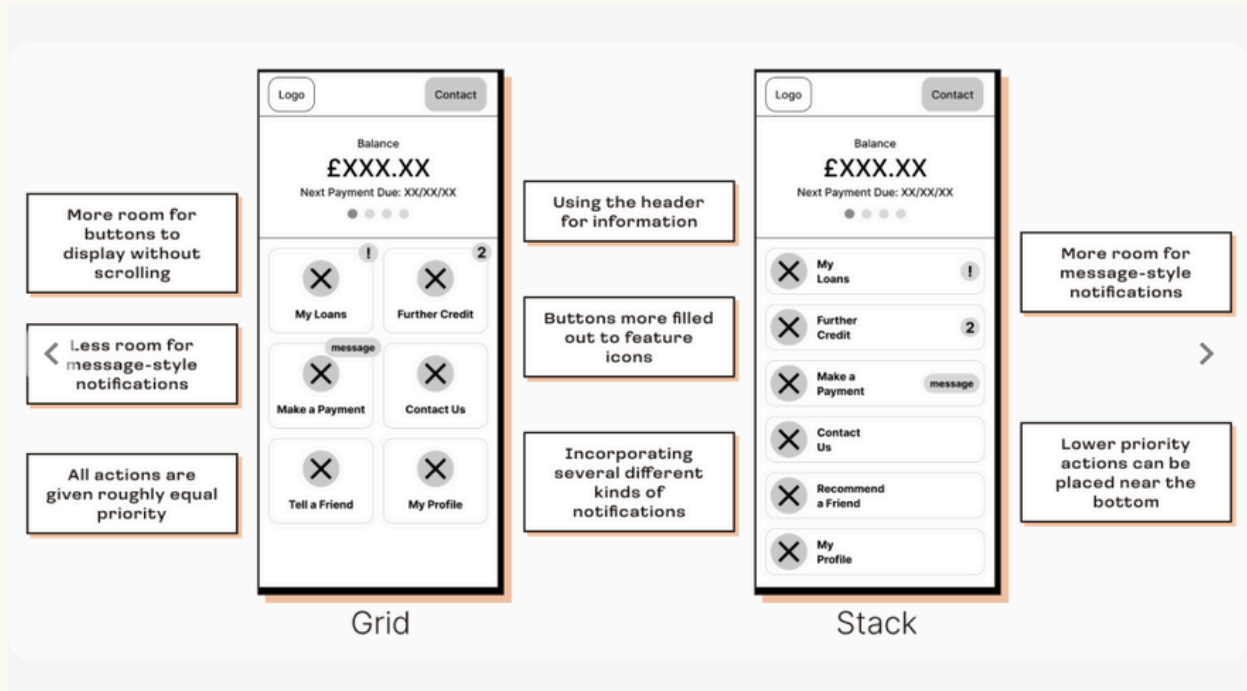
As Is: Product Analysis



While our portal had an inefficient “Hello” banner, competitors utilised their headers to deliver relevant product news and display customer balances, providing more valuable information.

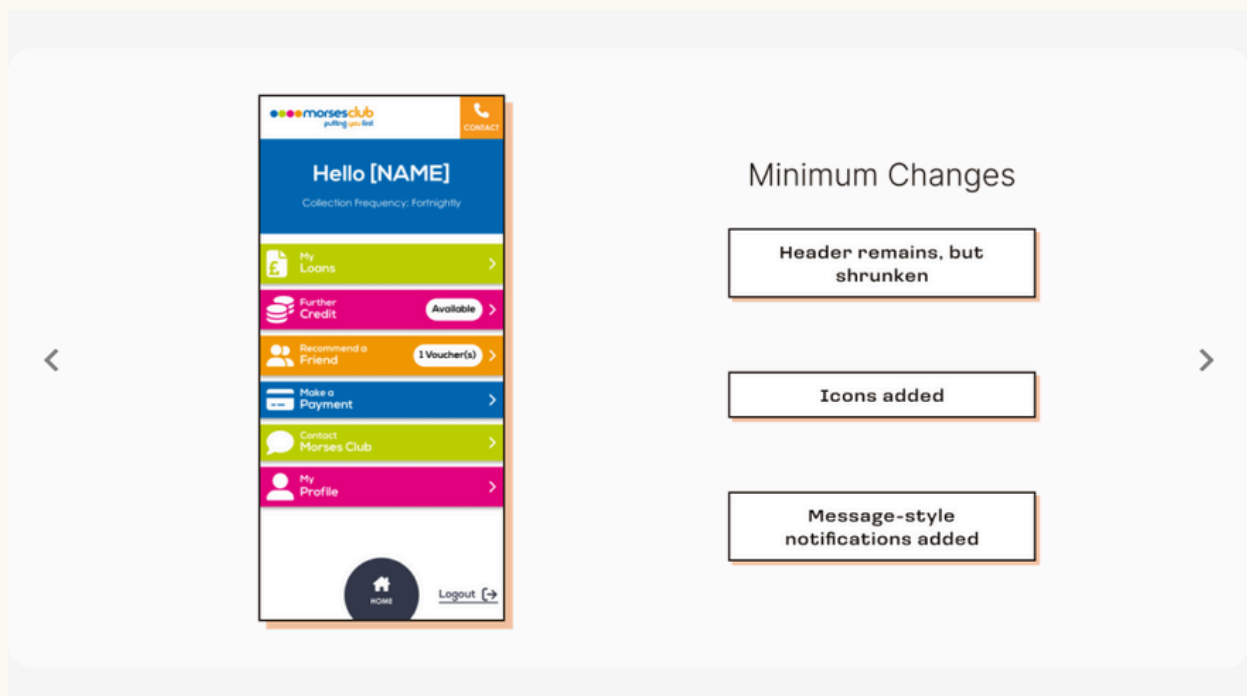
Coloured buttons, while aligning with the brand, lacked clarity due to the absence of icons, vague action titles, and shared colours across unrelated features. This would pose challenges for users with impaired colour vision and situations requiring black-and-white displays, impeding action identification and page distinction.

Ideation



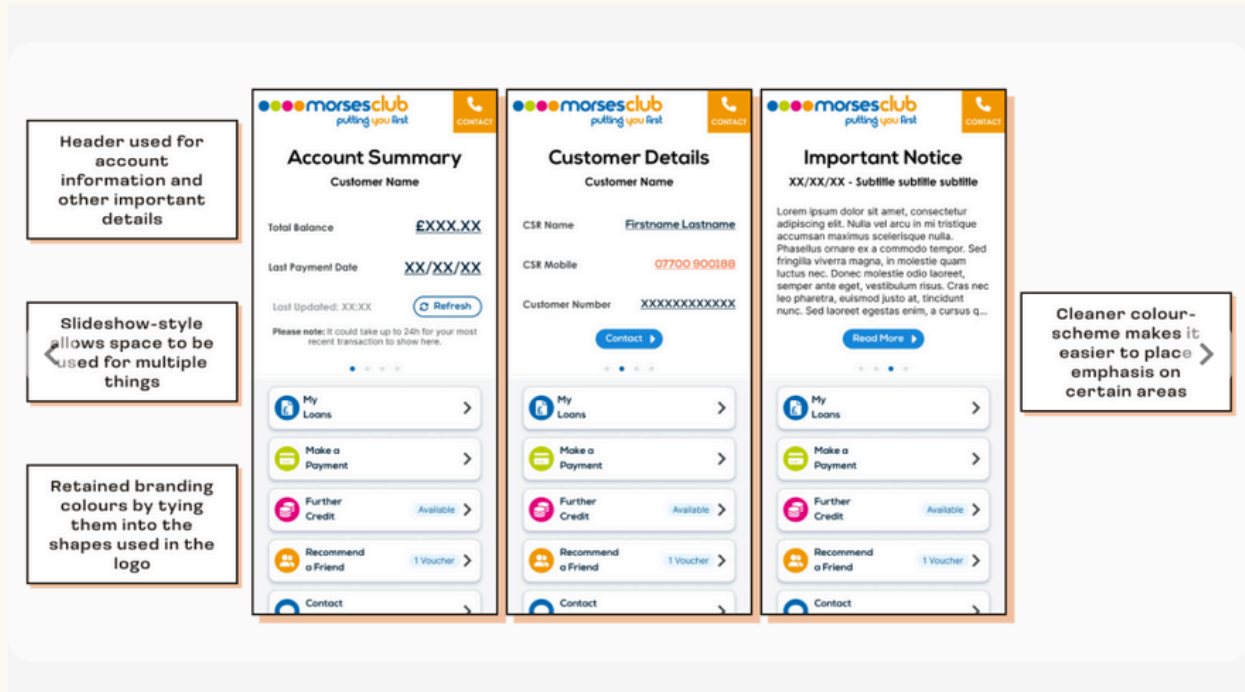
Lo-fi wireframes of proposed page layouts

After creating the initial Figma design sketches, I collaborated with the Portal team, leveraging their experience with direct customer interaction. This collaboration spanned several weeks and involved multiple feedback sessions. Valuable insights emerged from this iterative process, indicating that customers would benefit from condensed announcements in a smaller header.



Minimum viable changes - what could be done immediately

Additionally, it was identified that prominently displaying customer number, balance, and customer service agent contact details on the initial home screen would provide easy access to vital information typically required when reaching out to us for assistance.



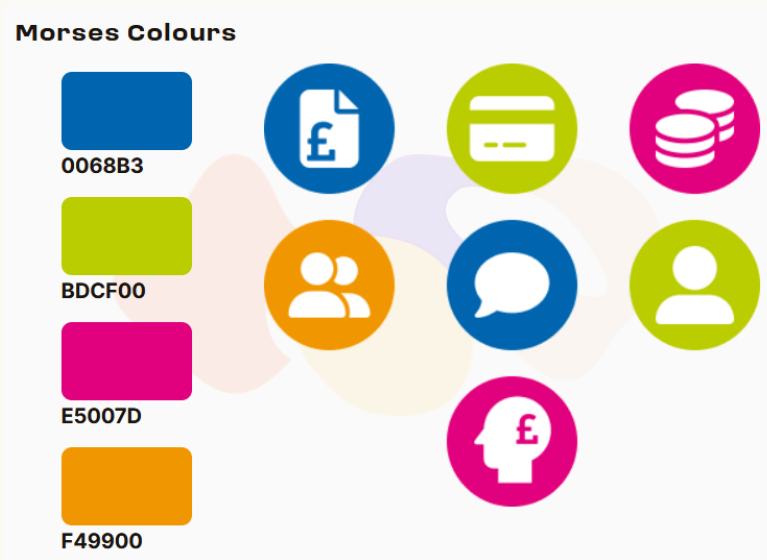
Final Variants

Visual Development

Third-party icons were utilised to expedite the process, and where required, custom vector icons were created for specific user needs, enhancing user comprehension and navigation through visual cues.

These icons, integrated into coloured spheres following the logo design, reinstated brand identity without compromising clarity.

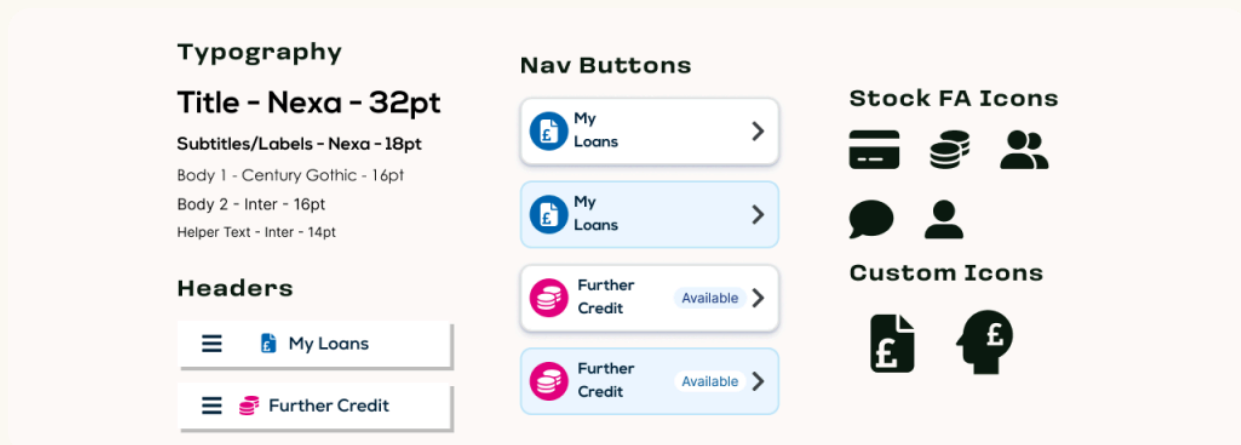
Vital details such as announcements and customer information were deliberately presented in black-and-white high-contrast, ensuring enhanced readability and ease of location for users.



Component Library

Established a Figma Component Library post-wireframe development, housing reusable elements for consistency and scalability across current and future designs.

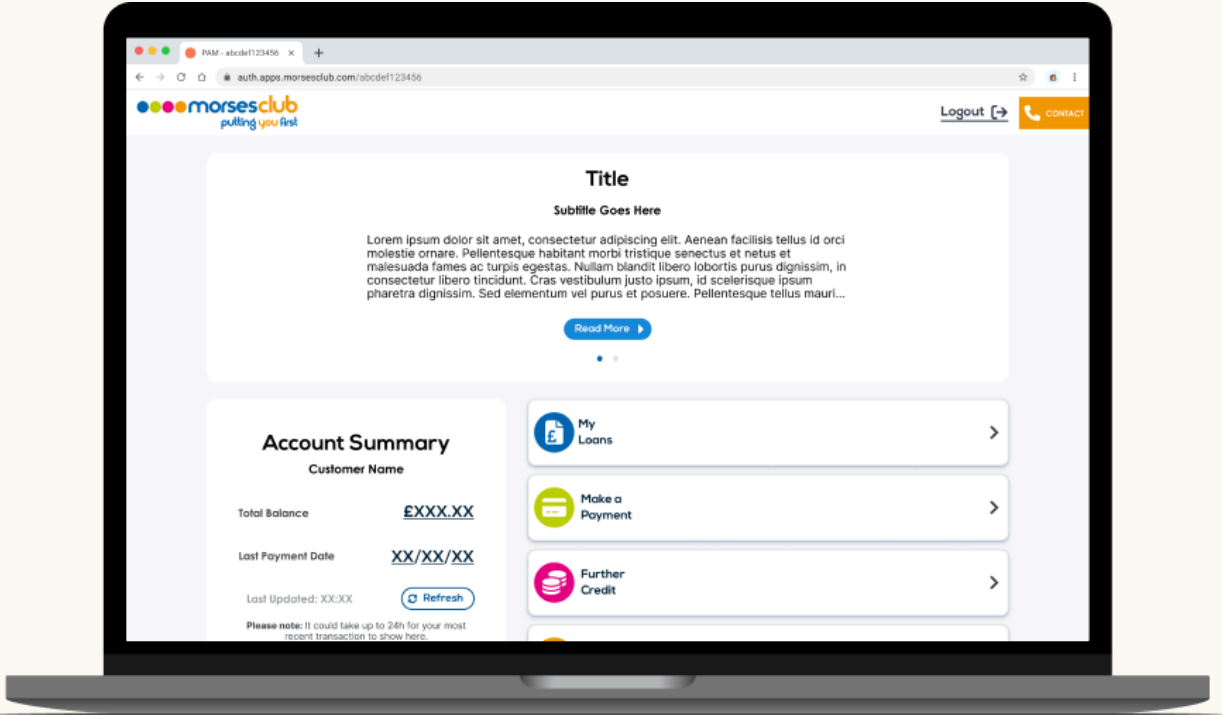
This approach streamlined implementation for programmers and QA testers by ensuring cohesion across current and future designs. The creation of this library promoted design consistency, easing implementation and facilitating efficient testing and development without extensive oversight.



Please Note: This is condensed. This does not cover the full extent of the library.

Conclusions

Streamlining the portal design gave the site better clarity of purpose and Morse's experienced a drop in calls and complaints about the customer portal.



Account Summary & Customer Details kept separate from other slides on desktop to make better use of screen space

[View Full Prototype →](#)



Screens

9:41 CONTACT

morsesclub
putting you first

Account Summary

Customer Name

Total Balance **£XXX.XX**

Last Payment Date **XX/XX/XX**

Last Updated: XX:XX Refresh

Please note: It could take up to 24h for your most recent transaction to show here.

- My Loans
- Make a Payment
- Further

AA auth.apps.mor...

9:41

morsesclub

My Loans

Total Loan Summary What's this?

Total (time) Repayments	£XXX.XX
Total Balance	£XXX.XX
Total Payment Settlement Balance	£XXX.XX
Total Renewal Settlement Balance	£XXX.XX
Arrears	£XXX.XX

Loan Documents

Payment History

My Active Loans

AA auth.apps.mor...

9:41

morsesclub

Make a Payment

Loans

In total, I want to pay

£ Enter amount

Loan #27

£200

Payment Breakdown Info

Balance	£XXX.XX
Weekly Payment	£XXX.XX
Arrears	£XXX.XX

AA auth.apps.mor...

9:41

My Profile

We will contact you via these details depending on your marketing preferences. Your Customer Service Representative may also use these details to get in touch with you.

Email

abc123@gmail.com

Change My Email

Mobile Phone Number

07700 900846

Change My Mobile Number

Landline Phone Number (Optional)

0141 496 0561

Edit My Landline Number

AA auth.apps.mor...

9:41

Contact Morses Club

Send us an Email

What does your enquiry concern?

Select Enquiry

Enter your comments

Send

Write to us

AA auth.apps.mor...

9:41

morsesclub

Money Worries

At Morses Club Loans, we understand that people's circumstances can change. We will always offer you support if you're experiencing financial difficulties. We care about our customers. If you are worried about how your situation may affect an existing loan, please [contact us](#)

What can Morses Club do to help?

We understand that your income or expenditure may change and that this can affect your ability to make your loan repayments. Morses Club will work with you to agree an alternative solution that aims to reduce some of the worry you might be facing.

Morses Club don't charge any [late or missed payment fees](#). We will always work with you to give you some extra breathing space on your repayments if you need it.

If you think you're going to struggle to make your repayments, we'll be happy to help. Please contact your local representative or our friendly [customer service team](#) who will

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[View All Screens →](#)

Testimonials

Dorian has a remarkable ability to capture not only what you want but what you need through design. ... They can consistently back every design with customer data, competitor analysis or best practice so you know that every detail has been thoughtfully created in a way that keeps user experience at its heart.

- **Sidonie Lawrie, Head of Product at Nurtur.Tech, Former Digital CX Product Lead at Morses Club**

During our time together at Morses Club, Dorian consistently demonstrated a deep understanding of industry standards and trends in UI/UX design space. ... Dorian's talent, professionalism, and commitment to delivering top-notch work make them a valuable asset to any team.

- **Troy M, Business Analyst at CMAC Group, Former Business Analyst at Morses Club**