

## Application and design of micro-interactive user experience based on financial products

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**Abstract:** At present, with the development of product design, it has transitioned from simple functional design to experiential design combining user emotion and user psychological needs; from overall frame design to detail-oriented micro-interaction design. This paper analyzes the user experience emotions and user psychological needs in the micro-interaction design process in specific cases in financial product projects to clarify the application and design of two key factors of micro-interaction user experience in financial products. The two key factors of interactive user experience are to give their own suggestions and conclusions in the application and design of Internet financial products.

### 1. Introduction

With the continuous development of the Internet culture environment, the design of websites and mobile applications has become more and more

The more complex, simple functional applications are no longer able to meet the user's experience needs. Today's Internet production

In terms of product design, how to try to understand the psychological needs and emotional reactions of user users, so as to set up in the micro-interaction experience

Counting products that satisfy users is one of the indispensable factors in creating successful products [1]. One of the most important core principles of micro-interaction design is "taking the user as the core" and thinking about design from the perspective of the user. When users use a product, they are often accompanied by certain emotions and user psychological needs. This kind of emotion and user psychological needs are very important for making micro-interaction design. Therefore, users in micro-interaction design The study of emotional experience and user psychological needs is particularly important [2].

Nowadays, with the development of Internet products becoming more and more mature, Internet financial products are no longer just like traditional financial institutions. They only stay in functional design, and they are mainly driven by business functions. At present, they need to consider the user experience and the psychological needs of users. 7]. Under the general trend of the Internet, taking financial products as an example, the two key factors in the design of micro-interaction, namely user experience emotion and user psychological needs, are analyzed and applied in application and design, and then in the actual micro-interaction design case. Summarize relatively scientific design principles and apply them to actual projects.

This paper focuses on the micro-interaction design process, based on the micro-interaction use scenario to study the user's experience emotion and user psychological needs in the micro-interaction design process. Research on the emotional and psychological needs of user experience in micro-interaction design is one of the key nodes to create a good design and user experience [3]. In

the financial products, the micro-interactive user experience emotion has the same irreplaceable important position as the user's psychological needs. By studying the specific micro-interaction design cases in financial products, we analyze the user experience emotions and user psychological needs of the micro-interaction design in the product, so as to make corresponding research summary of the design to reflect the micro-interactive user experience and user psychological needs. Application and design.

## **2. Research significance of micro-interaction in financial products**

With the continuous development of web pages and mobile terminals, even in traditional financial products, the market competition is becoming more and more fierce. At the same time, users' demand for product experience is getting higher and higher, and the design of websites and mobile applications is becoming more and more refined. Traditional financial products can no longer meet the user's increasingly demanding experience requirements, and simple functional design can no longer meet the user's experience needs. For example, many of the previous stock market stocks were bought or sold on the phone or on the spot. However, today's financial products combined with Internet information technology are already the same as other business types, and they carry services through different applications. And as the market competition for financial products grows larger, acquiring new users and increasing user retention rates are related to the overall benefits of the product.

For financial products, consider the user experience and consider the two key factors of the user experience. Applying this in the micro-interaction design of financial products by understanding user experience emotions and user psychological needs

Key factors in user experience, providing users with a good experience. Finally, through the experience of micro-interaction, we design products that satisfy users, and achieve a win-win situation between product holders and users. Moreover, the cooperation of sensory memory symbols and behavioral memory symbols can maximize the experience of memory and trigger the emotion and interaction between products and users.

## **3. Application and design of micro-interactive user experience in feedback interface**

### **3.1 Analysis of micro-interaction application of feedback portal**

An example of feedback portal design in Wande stock software

1) Entrance path: transaction - personal center - feedback - feedback interface.

2) micro-interaction design analysis

From the personal center to the feedback to the feedback interface, the logical relationship between them is still very close. If the user encounters a problem in the process of using the application, if the user responds according to the question, according to the survey, the user at this time The first reaction is to go to the personal center interface to find the feedback portal. The application sets the personal center interface in the transaction function, which does not meet the process logic of most users, and the user is not easy to find the feedback portal, which causes the user to give up feedback because the feedback portal cannot be found. Therefore, the settings of the feedback portal should be consistent with the user's behavioral flow habits.

3) User experience emotion and user psychological needs analysis

(1) There is a willingness to feedback but not strong. Whether the feedback will be given to the content of the feedback, depending on

The importance of the product used by the user to the user. If the user finds a problem during use, and the level of the feedback entry is deep or not found, it may cause such users to give up feedback. For this type of user, the feedback portal should be set up on a reasonable logic flow to obtain feedback from such users.

(2) An attitude that does not care. Such users are not sensitive to feedback, they are not willing to

feedback, there are two kinds of behaviors that users are most likely to happen: one is to continue to use the product in complaints; the other is to abandon the product and switch to other alternative products. For such users, they should stimulate their feedback desires, such as a certain degree of reward for feedback behavior.

(3) Strong feedback willingness. Such users are users who really want feedback to enhance the product experience. For such users, the depth and location of the feedback portals are less important because their products are more adhesive, so positive feedback is generally provided.

### **3.2 Feedback Entry Summary**

After the display and analysis of the above cases, the following conclusions can be drawn:

1) The setting level of the entrance should not be too deep. The relevance of feedback itself to user interests is not strong, if

The level of feedback entry settings is too deep, which reduces the user's psychological evaluation of the application and may choose alternative products.

2) The setting of the entrance should conform to the logic flow habit. In the interface, the feedback entry settings are in line with the logic flow instead of letting the user "guess" the feedback entry location.

3) Stimulate user feedback desires. The user's experience and emotion of the product have a great relationship with the rationality of product design. For products that pay more attention to user experience, a certain degree of user feedback reward mechanism should be designed to encourage users to feedback.

### **3.3 Analysis of micro-interaction application in feedback form**

First, the mailbox form

1) The feedback form of the mailbox is: feedback of text writing

2) micro-interaction design analysis

The feedback interface uses a form of feedback that is more formal in text writing, and a user prompt message is given at the bottom to collect information about the user's mobile phone and indicate the purpose. However, the feedback form is relatively simple, and feedback cannot be sent by sending pictures, and the feedback is not timely enough.

3) User experience emotion and user psychological needs analysis

(1) The collection of comments in text form requires the user to type feedback by typing, but the application does not have

Providing feedback form for uploading images, some users may feel that typing is too cumbersome and unclear, and finally give up feedback.

(2) The feedback form of the email will give the user a more formal feeling, and the user will be more inclined to believe

The app will carefully handle its feedback;

(3) If the user encounters a difficult problem, the relevant staff needs to solve it immediately, but the feedback of the mailbox is not so timely, and this situation will also cause inconvenient and inefficient psychological impact on the user.

### **3.4 Summary of feedback form**

The form of feedback is to be in line with the business. Different forms of feedback, such as text, pictures, mail, customer service, and voice, have their own advantages and disadvantages. The form of feedback to be selected must be combined with the product's own business, and user feedback should be encouraged. The user's feedback behavior should be given a certain degree of reward to encourage users to feedback, by collecting feedback to truly reach the user's needs, thereby improving the product, increasing user experience and user stickiness.

### **3.5 Project Design Content**

After the corresponding competitive product analysis, the relatively scientific principles of

feedback interface design based on two key factors of micro-interactive user experience are summarized. Through a certain degree of user research, the current design of the flushing iFinD feedback interface has a clear understanding. In the subsequent projects, the corresponding design principles are also used to optimize the feedback interface. At that time, there were two versions of the feedback interface. The first version changed the feedback form to online customer service. The advantage of this is that it can be fed back in real time, or it can provide positive feedback to users in real time. However, the disadvantage of doing so is that it is costly and has certain effectiveness. After going online for a while, the effect was not very satisfactory, and the user feedback rate did not improve significantly. Later, this paper gave another version of the lighter design optimization, changed the copy and interface style, and also added the function of adding pictures. The following figure shows the interface comparison before and after the revision, as shown in Figures 1 and 2:



Figure 1 iFinD straight flush before unrevision

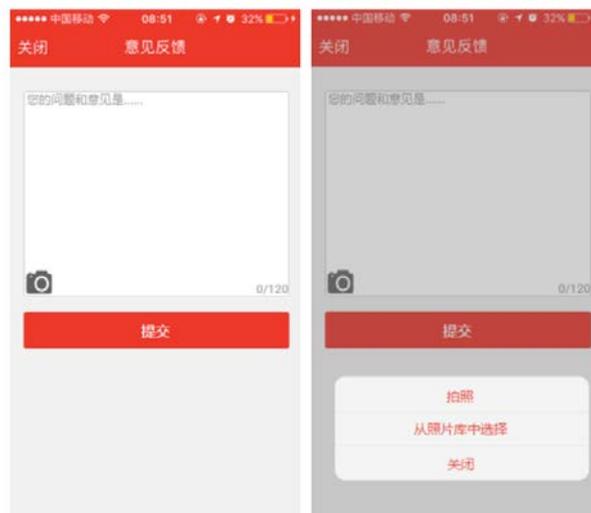


Figure 2 Revised optimization feedback interface

The second version of the modified flush iFinD interface, in addition to the text feedback form, can also add images, thus changing the previous feedback form single, the user can not feedback after the screen capture, and changed to invite the tone of the copy, but also the interface the style has changed a certain amount. After the project was launched at the end of May, after two months of data observation, it was found that the feedback rate of the feedback interface has been improved to some extent. In the case that the feedback entry click rate is basically the same, the number of feedback

increases, and the feedback of the picture The volume also shows an upward trend.

#### **4. Conclusion**

Since the development of Internet product design, user experience emotion is the first impression of the product at the beginning of the product, and it is the experience of the product function and process during the use process, which is used throughout the entire product. The user's psychological needs are to some extent the user's rigid demand for a product. Because it meets the user's psychological expectations, it is a direct and effective standard for users to evaluate an Internet product, and the experience emotion and user psychological needs also interact and interact. of. Therefore, at the beginning of the micro-interaction design, it is necessary to combine the product type of the product and comprehensively consider the product experience emotion and user psychological needs, so as to design a product that satisfies the user's satisfaction with the user's values.

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