

Case study



Zelle faced many challenges in 2022 & 2023

- The number of users who have made at least 1 P2P transaction a month has declined since 2020, despite overall enrollment and transaction value growing at a higher rate than inflation.
- Zelle's overall share of the market trended down in 2023 from 24% in 2021 to 23% in 2023 (Mintel 2023).
- Zelle is still recovering from a negative reputation after many articles were released in 2022, where criminals leveraged the Zelle platform for scams and customers weren't able to recover their money.



Despite that, U.S. Bank Zelle hit record highs in 2023



- In Q4 2023 **\$5.16 billion** dollars were sent using Zelle at U.S. Bank. A 10% increase from Q3 and up from \$1.13 billion in Q4 2022.
- The number of enrolled customers surpassed 4 million, an 8% increase from Q3, and a **25% YoY increase**.
- 15.83 million send transactions, up 10.5% from Q3.
- U.S. Bank was the first bank to successfully complete a Zelle conversion (Union Bank).
- U.S. Bank has a **lower rate of fraud** than most of the partner banks of EWS.

UX stayed a step ahead and informed strategy

December 2021

Security perception of Zelle study.
Small Business needs moderated discovery interviews & diary

August 2022

Customer survey on Zelle use and Pay With Zelle responsibility perceptions

June 2023

Zelle Desktop & Paze discovery interviews, and click test.
Zelle Kano survey.

In addition to periodic usability tests and Quantum Metric data checks



Heuristic review and SWOT analysis of desktop and mobile.

March 2022

DScout diary study with co-creation. Survey quantifying resulting idea desirability.

November 2022

Zelle enrollment survey. Small business secondary research.

December 2023

Research impact highlights

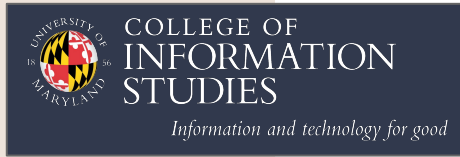
- Collaborated with marketing, product and CX to track frequent customer misconceptions about Zelle we were seeing in research over time.
- Worked with the business line to strategize targeting service industry micro businesses for receiving payments from customers as well as paying business expenses. Working on a quickbooks integration to assist with bookkeeping.
- Innovated with the AI team, innovation team, and product team for differential friction on Zelle sends. I initiated this project through winning an idea contest held by the bank.
- Discovered that customers were accidentally setting up recurring payments without realizing it, and redesigned the toggle.
- Redesigned how contact management works on Zelle (Call history mental model)
- Reevaluated the Hierarchy on mobile vs desktop to better support the most frequent tasks on each.
- Streamlined enrollment by removing a screen that didn't impact comprehension or knowledge of Zelle's core features.

Lisa Rogers



I'm a mixed methods UX researcher with 6 years of industry experience.

Outside of work I am an avid crafter and foodie. In my spare time I love learning about material history and how advanced ancient humans really were!



I have my Masters in Human Computer Interaction from University of Maryland. My specialty areas were **Usable Security and Privacy** as well as **Data Visualization**.

The last 3 years I've roadmapped, planned and completed **Money Movement** research with consumers and small businesses. In 2022 I received an **Innovator in Residence** award for one of my projects with **Zelle** using AI for differential friction. Most of my studies combined **qualitative** data with **survey** data, **metric** data and/or secondary research from **thought leaders** to inform stakeholders of the holistic picture.



At ADP I spent 9 months working on **UX for practitioners**, the biggest project being a highly complex system for managing time tracking across all 50 states taking into account state laws. I also worked on benefits selection systems for HR professionals as well as consumer facing.

I worked at Home Depot for 18 months on emerging technologies. I created **roadmaps**, ran **generative** and **strategic** studies in-person and remotely on both prototypes and builds. Notable projects include: **Project Color** - their paint and decor application, and the **Home Depot App** including the **omnichannel** experience of using the app for in-store shopping.

