

venmo

PwV Concept Testing Debrief

July 2019

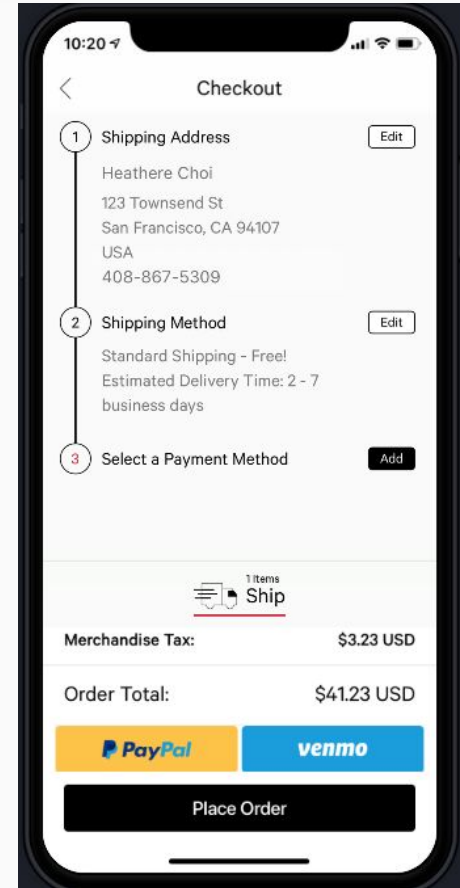
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Background

- The first objective was to observe the introduction of an app switch and payment sheet display and if there was any observable impact on task completion. A secondary objective was to examine any issues with customer comprehension around:
 - An app switch to Venmo and back to Lululemon
 - Payment sheet navigation
- Tested with two prototypes on July 9, 2019
 - Scenario 1 - Making a purchase in the Lululemon app using Venmo.
 - Scenario 2 - Making a purchase on Forever21.com on Safari using Venmo.
- Methodology:
 - Remote moderated testing sessions with two different flows in InVision. Testing was conducted with four customers who had a Venmo card.

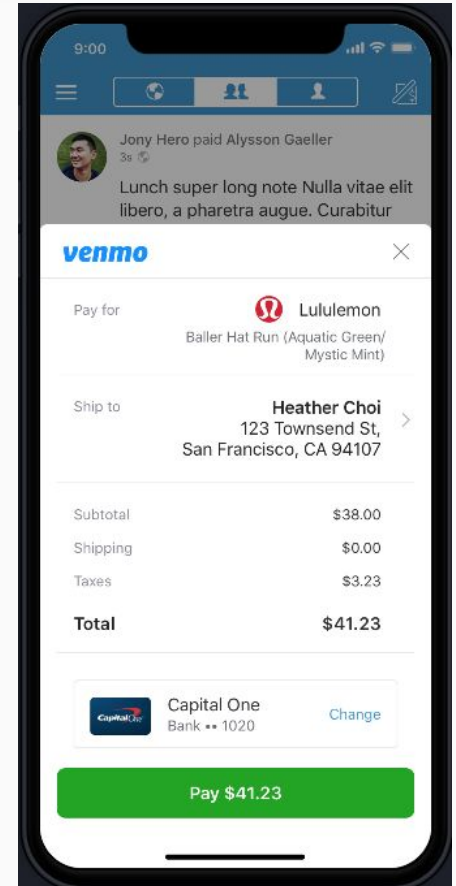
Findings - Venmo Button Display

- Participants noticed the Venmo button as a payment option.
 - **The 'so-what?'** - If we want to increase Venmo as a viable payment option we should display it during the checkout experience.
 - *"I was able to make a purchase without having to enter my credit card info...with Venmo it was already there as an option and that was really nice."*
 - *"I saw PayPal and Venmo right there and knew I didn't have to enter my card info, it's easier than punching in the card number yourself."*
 - *"...this makes Venmo more adaptable for online shopping...."*
 - *"I hate how I have to put my info in repeatedly...having Venmo integrated in Safari would be exciting."*



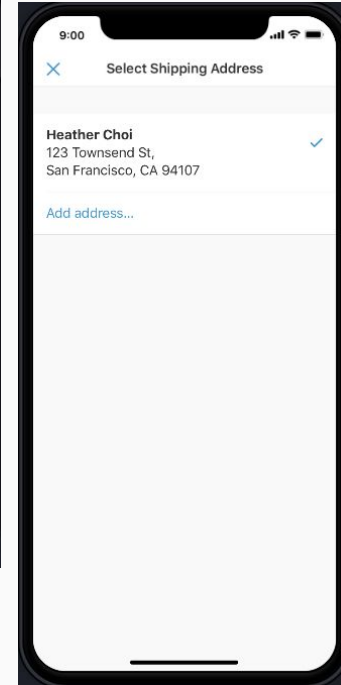
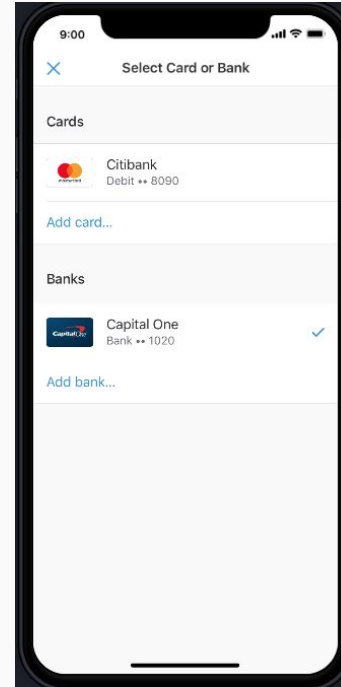
Findings - Payment Sheet Display

- Participants had good comprehension of how to checkout with a payment sheet displayed during the purchase process.
 - **The 'so-what?'** - There are no issues presenting a payment sheet during the checkout process.
 - *"It was informative, gave me all the info I needed to know and plenty of confirmation and ability to edit what you see fit."*
 - *"Nice that I can see what I am paying for...I can see the hat details and having it all on one screen is great."*
 - *"It's good to validate this info prior to making a purchase. It makes sure you get what you ordered and where you want it to be delivered."*



Findings - Address and Financial Instrument Change

- Participants had no issues changing between different financial instruments and addresses during the checkout process.
 - **The 'so-what?'** - Consumers expect to make changes to payment and delivery options during purchases. Venmo is no exception.
 - *"I can change cards here...I could select a different bank card and also see my bank here, too...see all the options for how I wanted to pay."*
 - *"I was able to make a decision on shipping or picking up in store and also verified the shipping address right away."*
 - *"This allows me to efficiently change my card options."*
 - *"I can make sure the credit card is still valid, or if I want to change to my Venmo card I can..."*



Findings - Purchase Validation

- Purchase completion may be validated through a variety of means. Bank statements, a bank app, or Venmo were listed as methods of validation
 - **The 'so-what?'** - Purchase validation occurs both in and outside of Venmo. We should consider ways that make Venmo the prime source of validation when being used for purchases.
 - *"I'd want to check my bank account...or maybe go directly to Venmo."*
 - *"I would go to my KeyBank app, login, and make sure it went through...but there is a history within the Venmo app but I didn't think to check that."*
 - *"I would check my bank account or check my transaction in Venmo to see if they have taken the money out of there..."*



Overview Findings - Conclusions

- Displaying a Venmo button during checkout makes customers more aware of Venmo as a payment option in websites or apps.
- Customers had no issues using or navigating the payment sheet during a payment experience. Comparisons were made to the PayPal checkout flow.
- Customers expect to be able to modify their address and payment options during the checkout experience on Venmo.
- We should find ways to make Venmo the main method of purchase validation after completing a checkout experience.

Appendix

User Demographics

User	Location	Age Range	Venmo Attributes	Job
Kameron P.	Los Angeles, CA	18 to 20	6-12 months on Venmo, Venmo card user	Student
Luis L.	Bloomington, IN	21 to 24	2-4 years on Venmo, Venmo card user	Construction
Sonia P.	Las Vegas, NV	36+	2-4 years on Venmo, Venmo card user	Entrepreneur
Bryan S.	Amherst, MA	18 to 20	<6 months on Venmo, Venmo card user	Student

[InVision Prototype](#)