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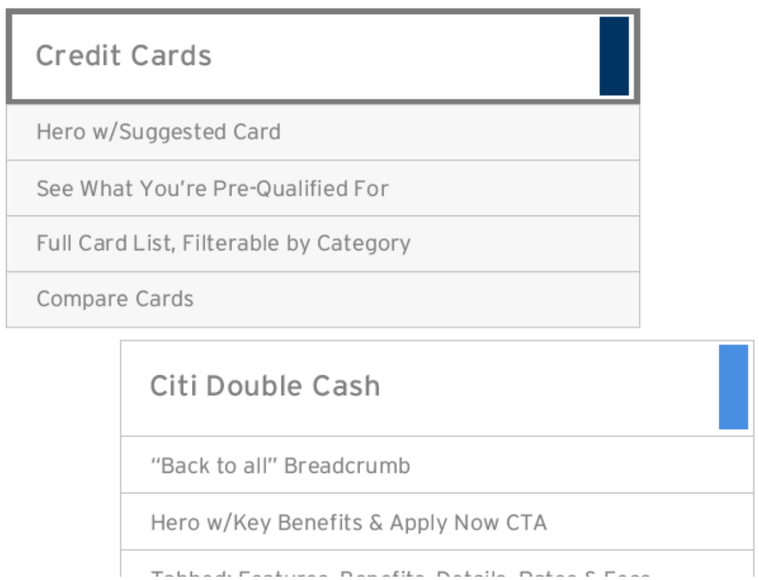
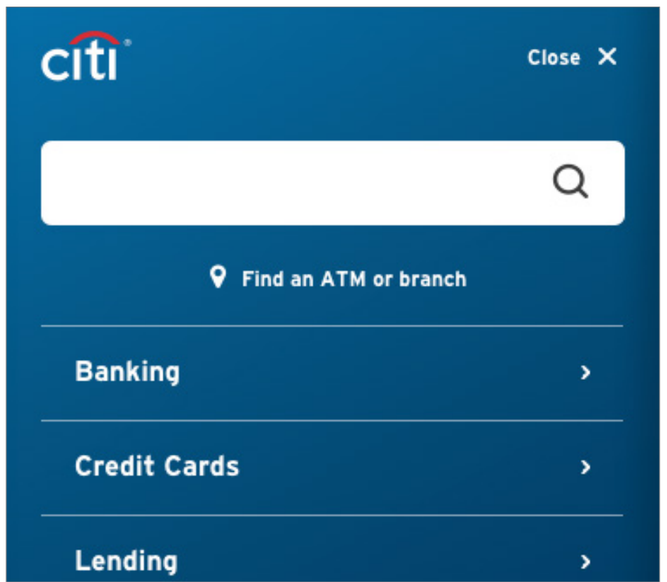
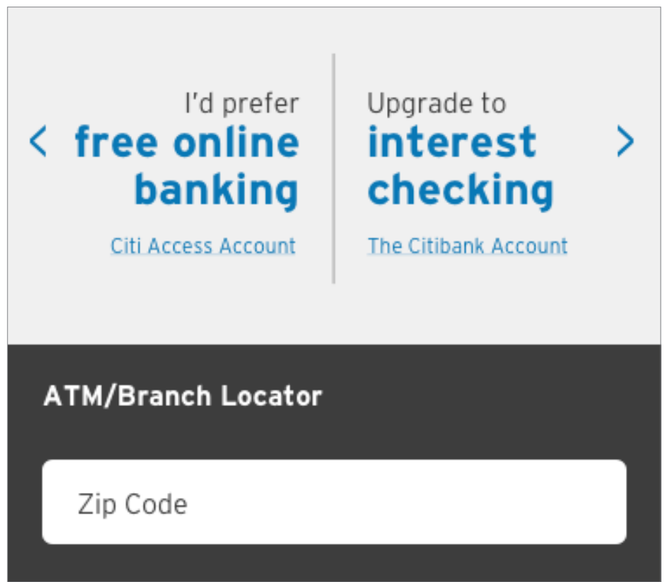
Citibank.com 2016 Navigation & IA Redesign

UX, Information Architecture, Wireframing, Interaction & Prototyping, Research, User Testing







The Challenge

The depth and breadth of Citibank's product offerings made it difficult to connect website users with the info they seeked. With an outdated UI and overly complex navigation, visiting Citibank.com had become a frustrating and overwhelming experience.

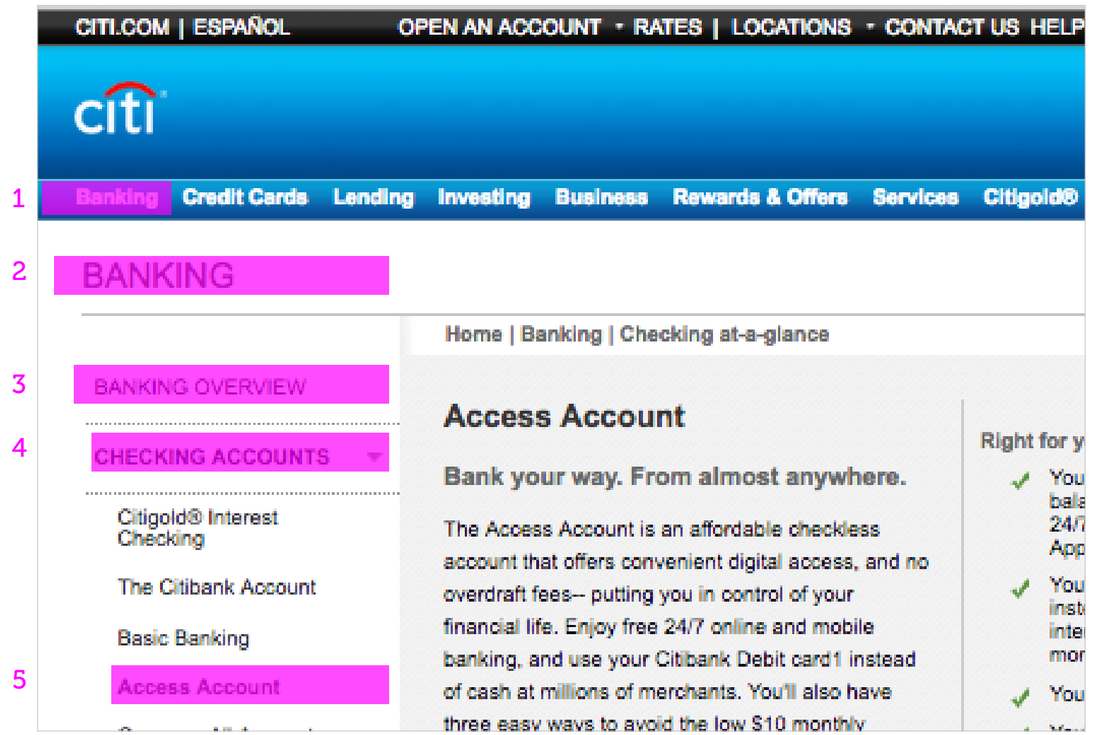
Key issues

- Many of the core products were 5 pages down.
- Some sections were completely different sites - sometimes with a consistent nav, sometimes not.
- It was neither responsive nor mobile.
- Crucial information, like rates and fees, was buried and scattered across multiple pages
- The user was faced with a deluge of choices - for example, 5 checking accounts and 22 credit cards.
- The layout was cluttered and the UI outdated.

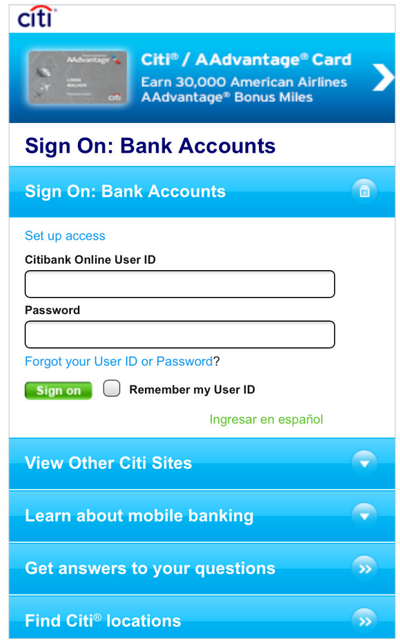
Our task

- A responsive, mobile-first design with progressive enhancement.
- Vastly streamlined and simplified IA and content.
- Consistent and modern UI.

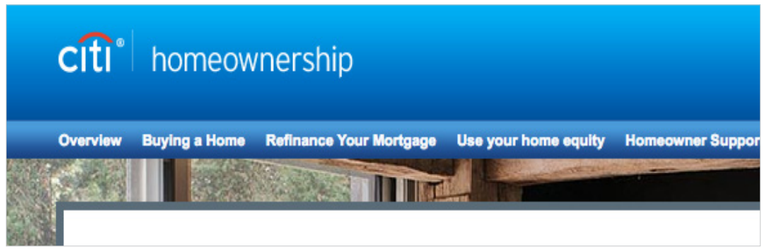
BEFORE: Citibank.com IA/Nav

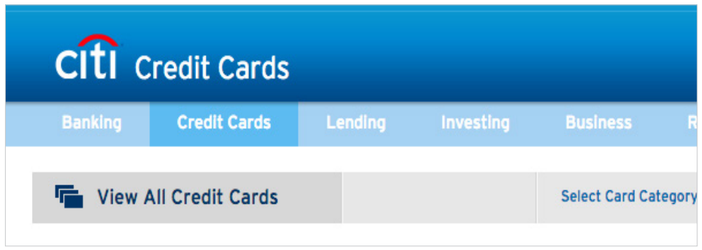


BEFORE: Citibank.com mobile site



BEFORE: An assortment of menu nav styles and IAs





Site audit, traffic and search analysis

We looked at overall site traffic, nav click usage, key landing page events, and previous/next flows.

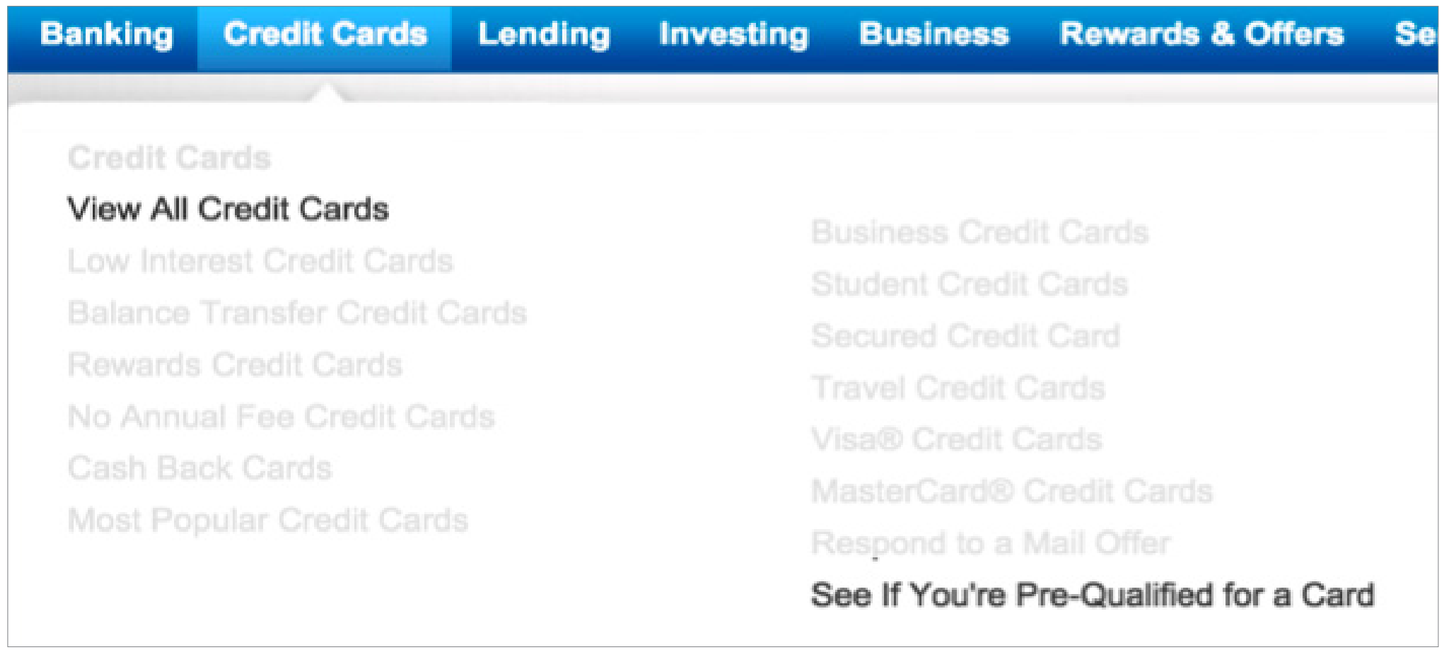
I worked closely with our data scientists to synthesize this information into tiny truth bombs.

For example, I noticed that even though the Credit Card nav had 16 links, most prospects only used two of them.

We could make the menu navigation much simpler - in fact, we took it from 5 steps to 2 steps.

Step one was to strip out all the unnecessary content and make smart choices that could guide the user, instead of overwhelming them.

How prospects actually used the primary navigation



Site Traffic

Section	Page
Citi CBOL - Pre/Post-Auth Login Pages	**Total**
Citi CBOL - Pre/Post-Auth Login Pages	Non Cookied Username
Citi CBOL - Pre/Post-Auth Login Pages	Sign Off Ad Overlay
Citi CBOL - Pre/Post-Auth Login Pages	Citi Home
Citi CBOL - Pre/Post-Auth Login Pages	Cookied Username Pas
Citi CBOL - Pre/Post-Auth Login Pages	Session Recovery
Citi CBOL - Pre/Post-Auth Login Pages	Username Password No
Citi CBOL - Pre/Post-Auth Login Pages	Enter Bank Or Credit Ca
Citi CBOL - Pre/Post-Auth Login Pages	Cookied Username Pas
Citi CBOL - Banking Products Pages	**Total**
Citi CBOL - Banking Products Pages	Checking AAG
Citi CBOL - Banking Products Pages	Banking AAG
Citi CBOL - Banking Products Pages	Basic Checking
Citi CBOL - Banking Products Pages	The Citibank Account
Citi CBOL - Banking Products Pages	Savings AAG
Citi CBOL - Banking Products Pages	Compare checking acco
Citi CBOL - Banking Products Pages	citigold-Checking
Citi CBOL - Banking Products Pages	Rates AAG
Citi CBOL - Banking Products Pages	Certificates of Deposit
Citi CBOL - Banking Products Pages	Citi Savings Plus
Citi CBOL - Banking Products Pages	IRAs and Rollovers
Citi CBOL - Card Product Pages	**Total**
Citi CBOL - Card Product Pages	Compare Credit Card Of
Citi CBOL - Card Product Pages	View All Credit Cards
Citi CBOL - Card Product Pages	Citi Simplicity® Card - C
Citi CBOL - Card Product Pages	Citi® Double Cash Card
Citi CBOL - Card Product Pages	Compare
Citi CBOL - Card Product Pages	Citi Credit Cards - Servi
Citi CBOL - Card Product Pages	Citi Diamond Preferred (
Citi CBOL - Card Product Pages	Most Popular Credit Car
Citi CBOL - Card Product Pages	Rewards Credit Cards
Citi CBOL - Card Product Pages	Citi ThankYou® Preferre
Citi CBOL - Card Product Pages	Citi ThankYou® Premier
Citi CBOL - Card Product Pages	AAdvantage® Credit Ca
Citi CBOL - Card Product Pages	Citi® / AAdvantage® Pla
Citi CBOL - Card Product Pages	Travel Reward Credit Ca
Citi CBOL - Card Product Pages	Citi Hilton HHonors™ V

Nav Usage

Total Prospects	Metrics		
Total Page Views	**245,171,603**		
Total Visits	**117,972,052**		
Bounced Visits	**58,612,484**		
Non-Bounced Visits	**59,359,568**		
Total Unique Visitors	**70,516,340**		
Bounced Visitors	**48,260,529**		
Non-Bounced Visitors	**27,229,528**		
	Clicks by Link	Nav CTR	Visit Usage
Total Clicks on Top Nav	5,811,377	2.37%	9.79%
Banking	1,618,447	0.66%	2.73%
Banking Overview	441,877	0.18%	0.74%
Checking Accounts	830,786	0.34%	1.40%
Savings Accounts	130,640	0.05%	0.22%
Certificates of Deposit (CDs)	37,749	0.02%	0.06%
IRAs & Rollovers	2,914	0.00%	0.00%
Rates	90,629	0.04%	0.15%
Global Client Banking	36,263	0.01%	0.06%
Online Banking	203,409	0.08%	0.34%
Mobile and Tablet Banking	10,537	0.00%	0.02%
Mobile Check Deposit	19,111	0.01%	0.03%
Account Alerts	11,696	0.00%	0.02%
Citi Financial Tools	3,848	0.00%	0.01%
Online Bank Statements	18,465	0.01%	0.03%
ABA Routing Number	-	0.00%	0.00%
eBills - View bills on Citi Online	6,793	0.00%	0.01%
Online Bill Payments	46,900	0.02%	0.08%
Popmoney	3,854	0.00%	0.01%
Debit Card	20,344	0.01%	0.03%
Protect Your Money	3,728	0.00%	0.01%
Transfers	13,135	0.01%	0.02%
	Clicks by Link	Nav CTR	Visit Usage
Credit Cards	2,960,242	1.21%	4.98%
Credit Cards	1,360,798	0.56%	2.29%
View All Credit Cards	774,429	0.32%	1.30%
Low Interest Credit Cards	11,143	0.00%	0.02%
Balance Transfer Credit Cards	47,130	0.02%	0.08%
Rewards Credit Cards	86,076	0.04%	0.15%
No Annual Fee Credit Cards	34,664	0.01%	0.06%
Cash Back Cards	49,804	0.02%	0.08%
Business Credit Cards	52,029	0.02%	0.09%
Student Credit Cards	36,803	0.01%	0.06%
Secured Credit Card	11,978	0.00%	0.02%
Travel Credit Cards	45,310	0.02%	0.08%
Visa® Credit Cards	34,106	0.01%	0.06%

User Flows

Our plan: flat, contextual navigation

Instead of showing the user 5 checking accounts, I felt we should focus on the **one account** that would best suit them. This could default to the most useful account for most people, but cookie or search info could provide a more tailored choice.

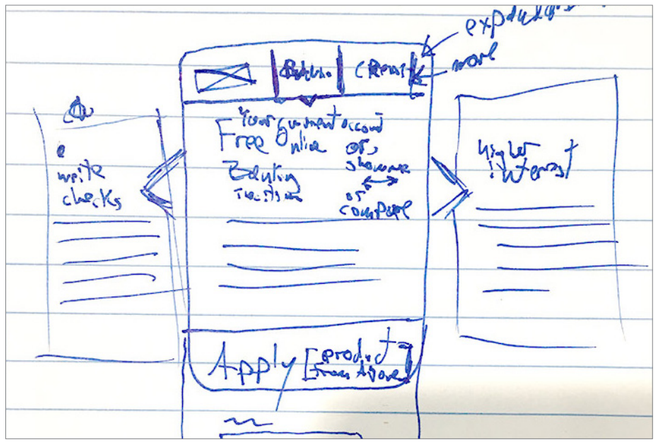
The product would seem more useful if it felt like some thought had gone into making it perfect for that user. Casper Mattresses does this really well - one perfect mattress for everyone.

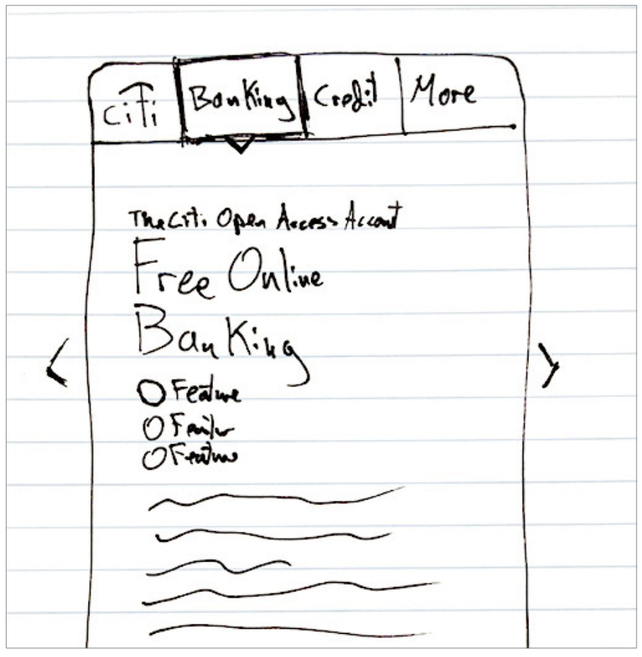
Of course the other accounts still needed to be shown. I came up with a guided approach, where each account was positioned as an upgrade or downgrade from the current account. It required us to really isolate the key differentiator of each.

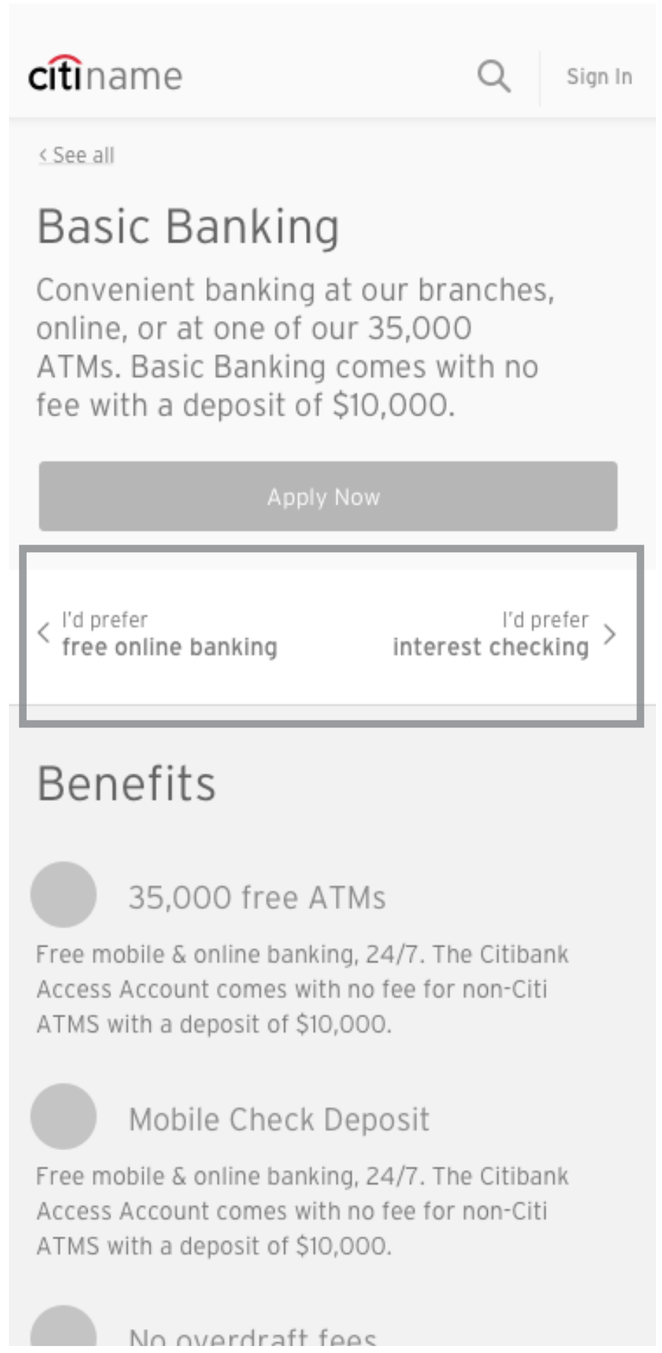
In testing, users **loved** this. They loved the refreshing honesty of a huge bank admitting this might be the wrong product, and this other one might be better. The clients hated it for the same reason, but they eventually came around.

Someone called it the "Goldilocks switcher" and that stuck.

Early drawings and wireframe of the guided "goldilocks" approach"







The new IA

So - what exactly is an "Information Architecture"? Well, Sally, nobody knows for sure.

A sitemap? That's part of it - a logical map of the pages involved. That's useful for project scoping. But it doesn't convey the content, taxonomy, or navigation model. Nor the user's mental model of the site structure.

This IA does all those things. It conveys the difference between a link, a page, content on the page, menu navigation, contextual navigation, and crosslinks.

For example, each column represents a top-level section. But only a thick border represents menu navigation. A regular border means contextual navigation and a dotted border means it's a cross-link to a different section.

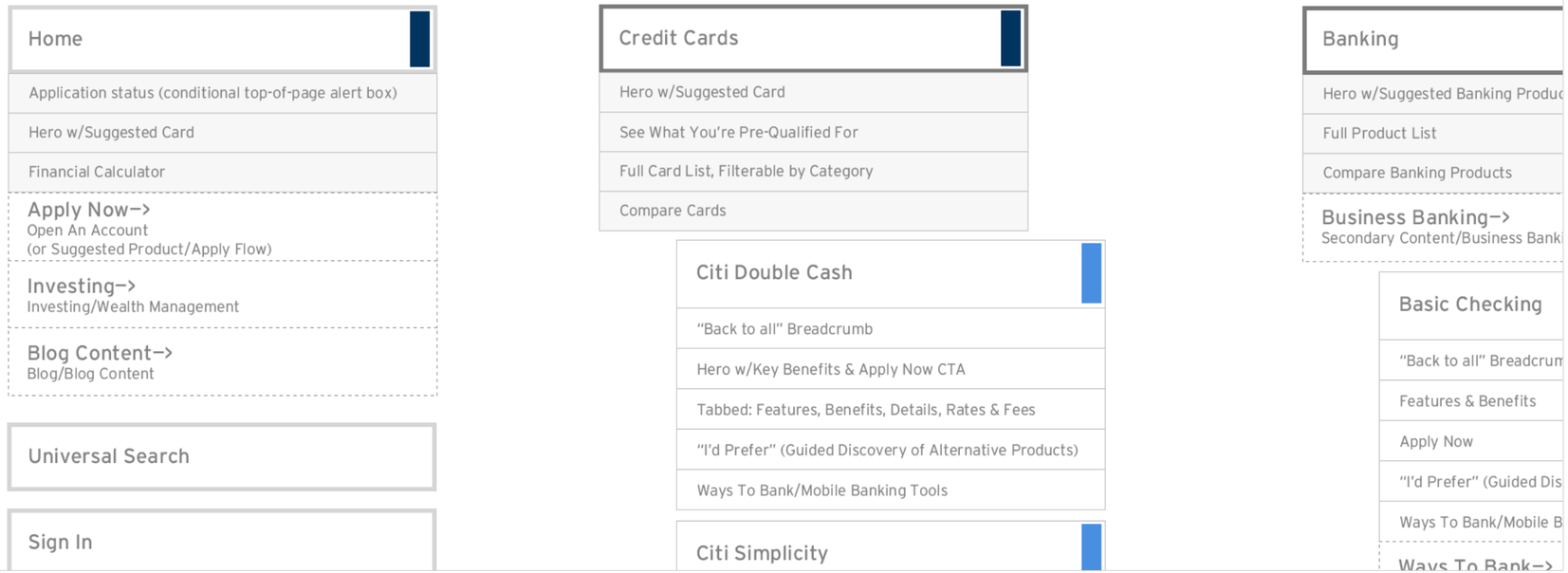
Once I figured out how to show it all visually, this single document became immensely useful to everyone.

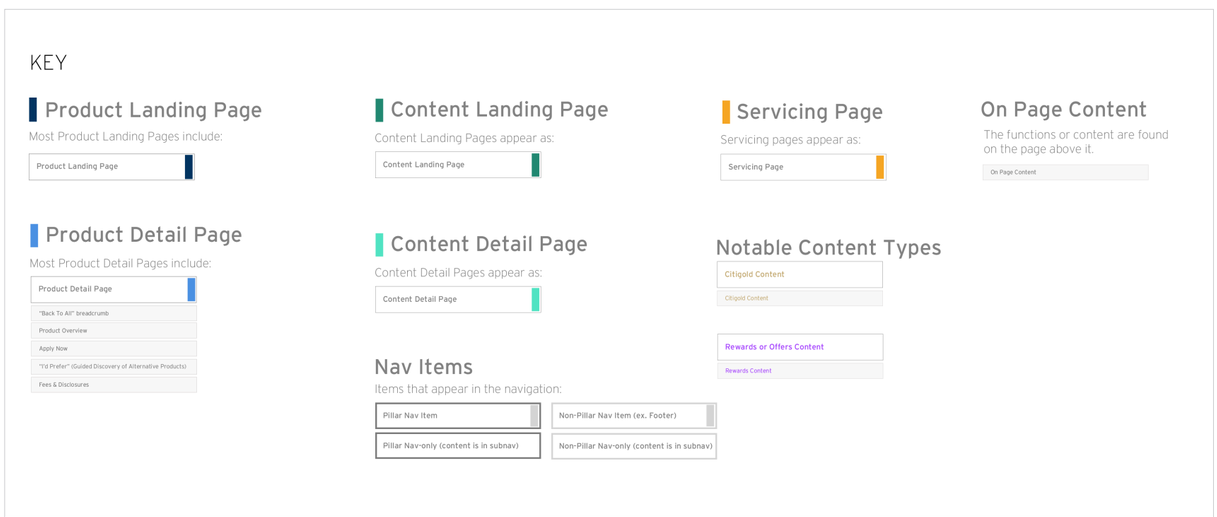
New Citibank Information Architecture

Citi.com Redesign

United States Information Architecture: **Sales**

Version 1.3



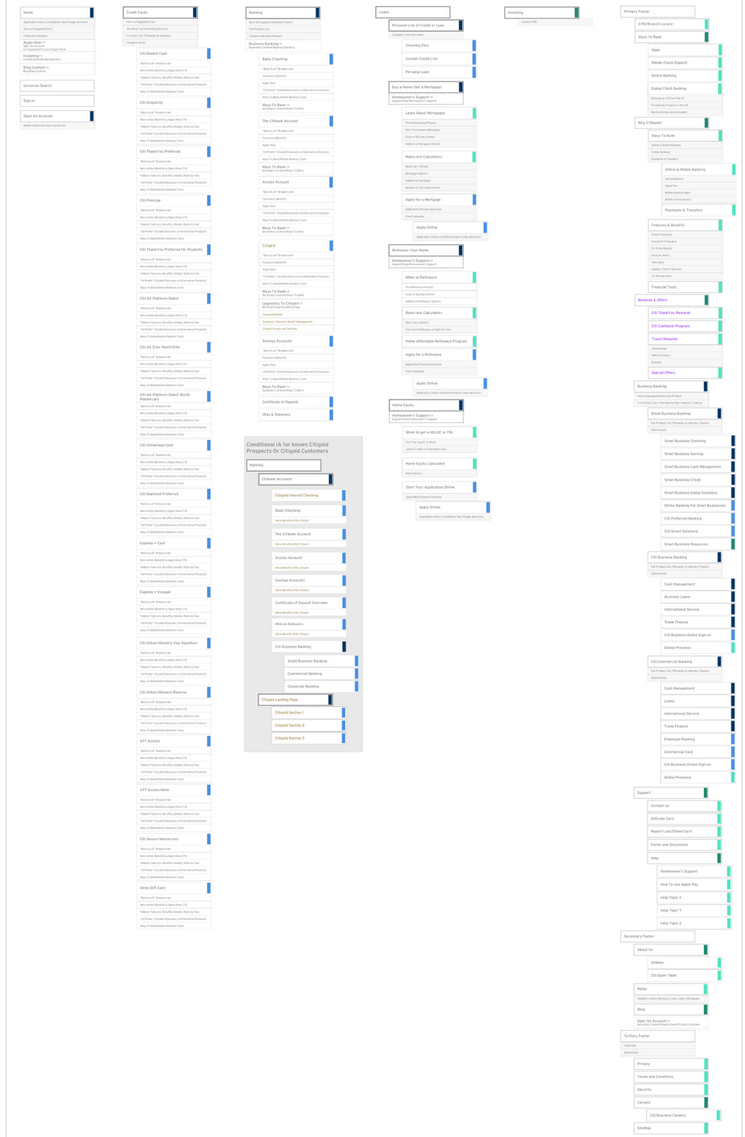


Here's the whole thing.

Citi.com Redesign

United States Information Architecture: **Sales**

Version 5.1

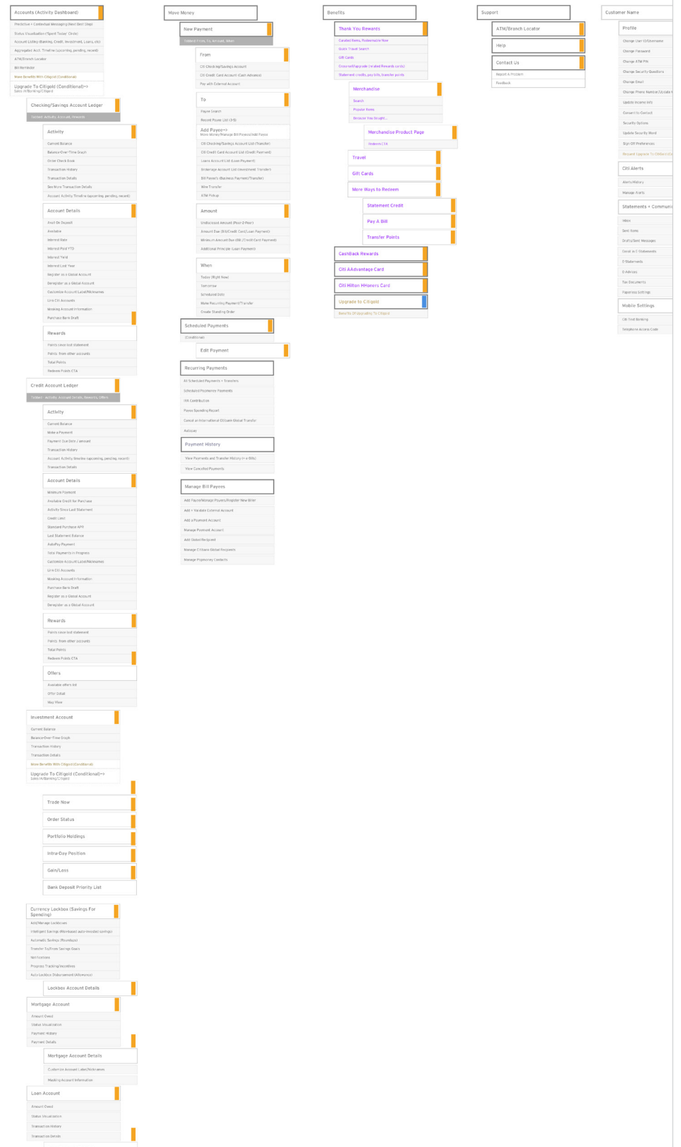


Conditional IA for known Citigold Prospects Or Citigold Customers

Citi.com Redesign

United States Information Architecture: **Servicing**

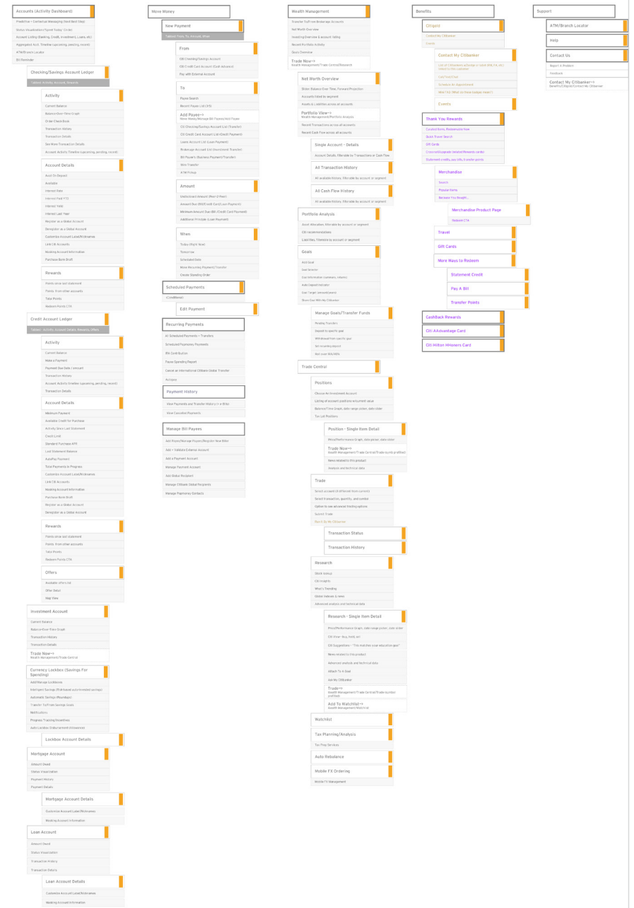
Version 1.3



Citi.com Redesign

United States Information Architecture: **Citigold Servicing**

Version 1.3



First wireframes

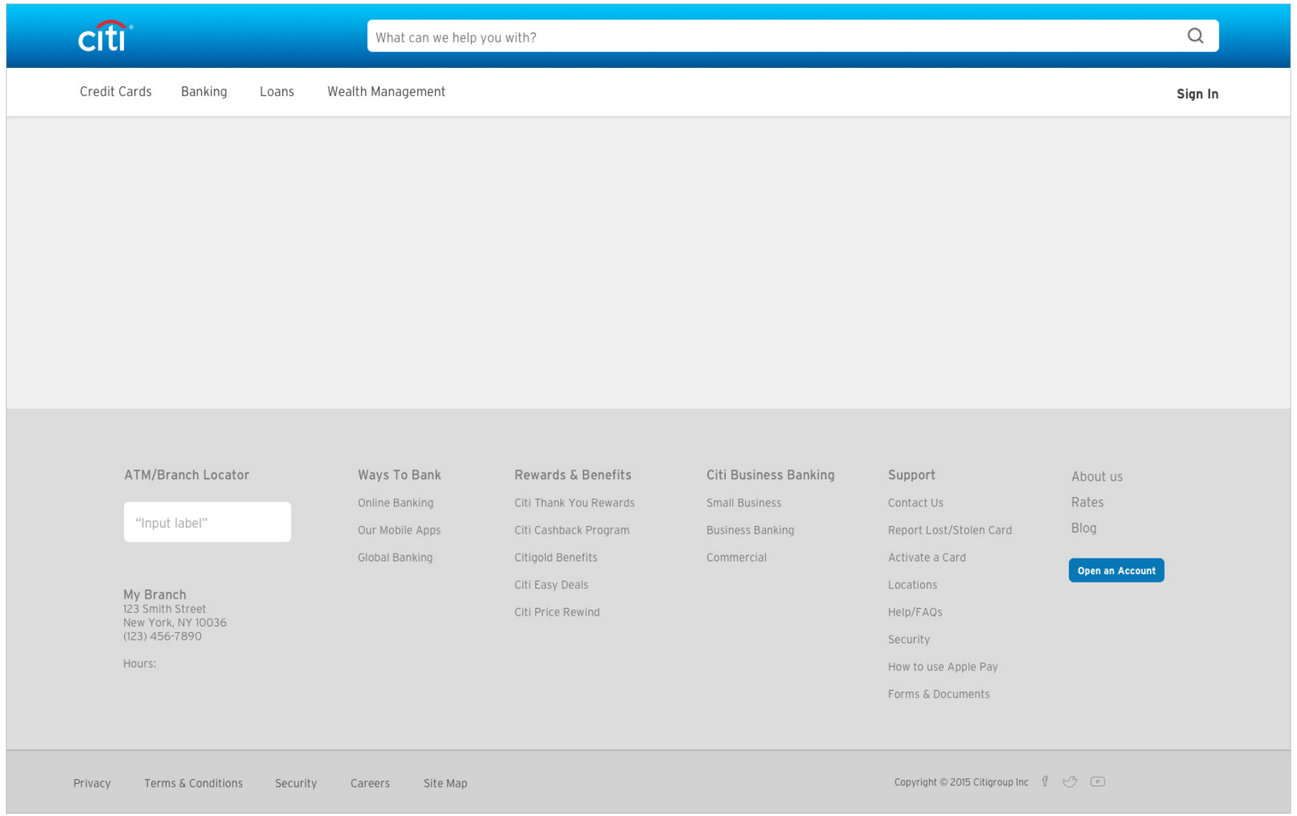
Here's that IA in a wireframe, round 1.

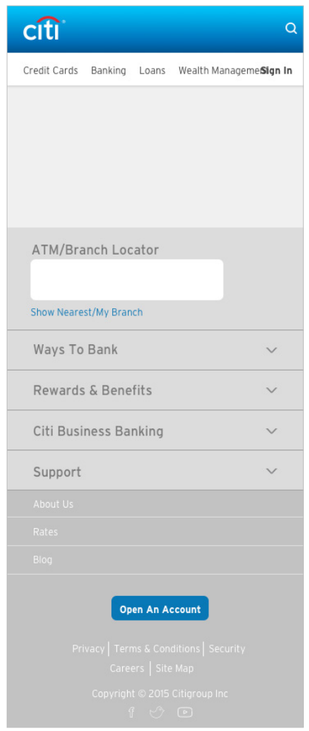
Early on, I pushed for a more robust footer to do lots of the heavy lifting. It was important to show stakeholders that we could put important items in the footer, without necessarily burying them, with the right layout and visual cues. So these wireframes evolved alongside the IA, not separately.

This footer also exemplifies one of my personal guiding principles: It is based on, ***but not confined to***, certain patterns. It's technically "wrong": the far right column lack a header (what would you call that header?) and the far left column doesn't match the format of the other columns. Nobody cares, because this is the right hierarchy of information - it makes sense this way.

Our primary navigation needed work. The links wouldn't fit on a mobile device. Culling the them from 8 to 4 items was a start, but that's not future-proof. It would also fail in other languages, like Polish, where everything is three times as long.

Customer View





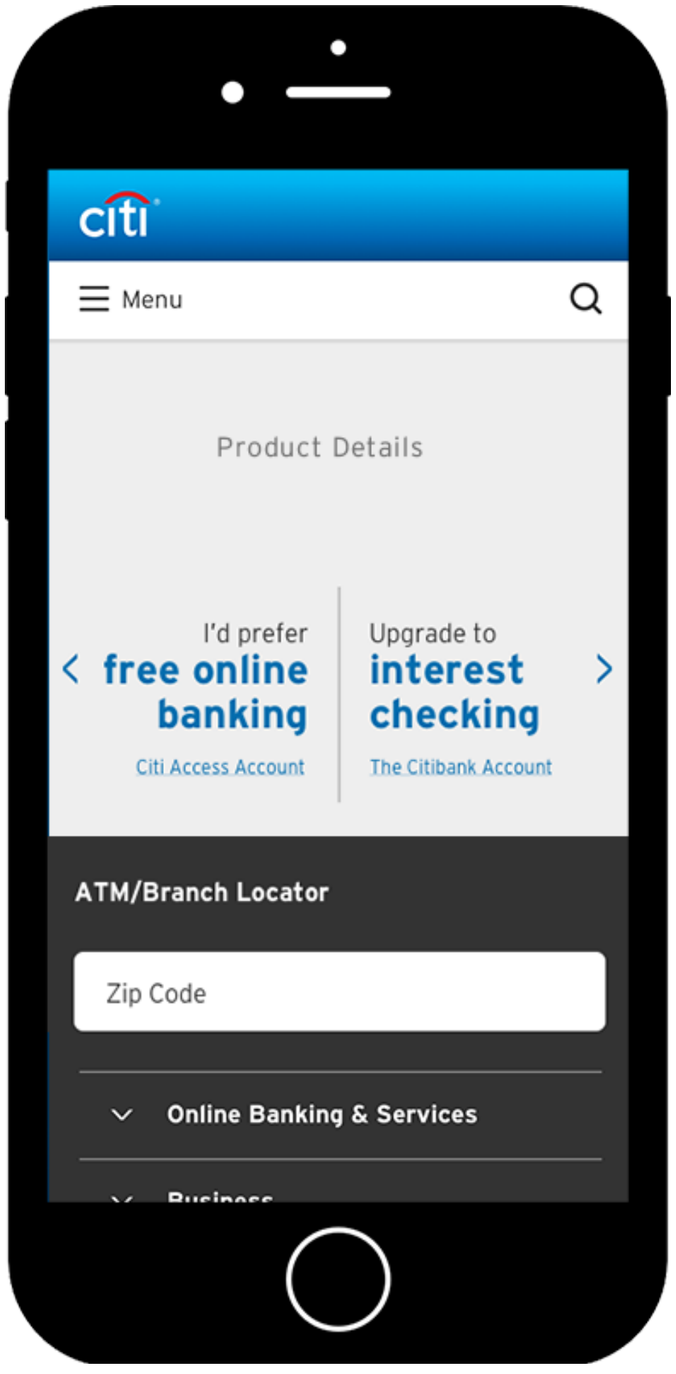
Final wireframes

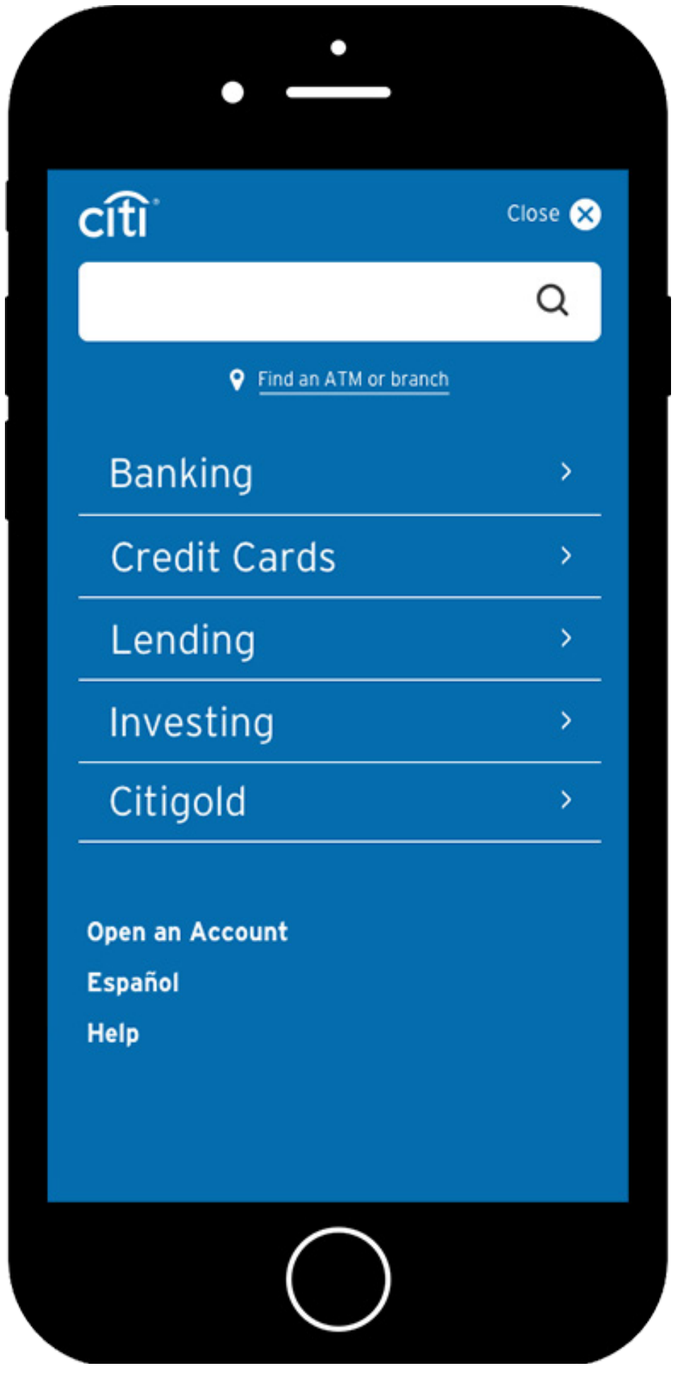
Responsive menu and footer, default (closed) state.

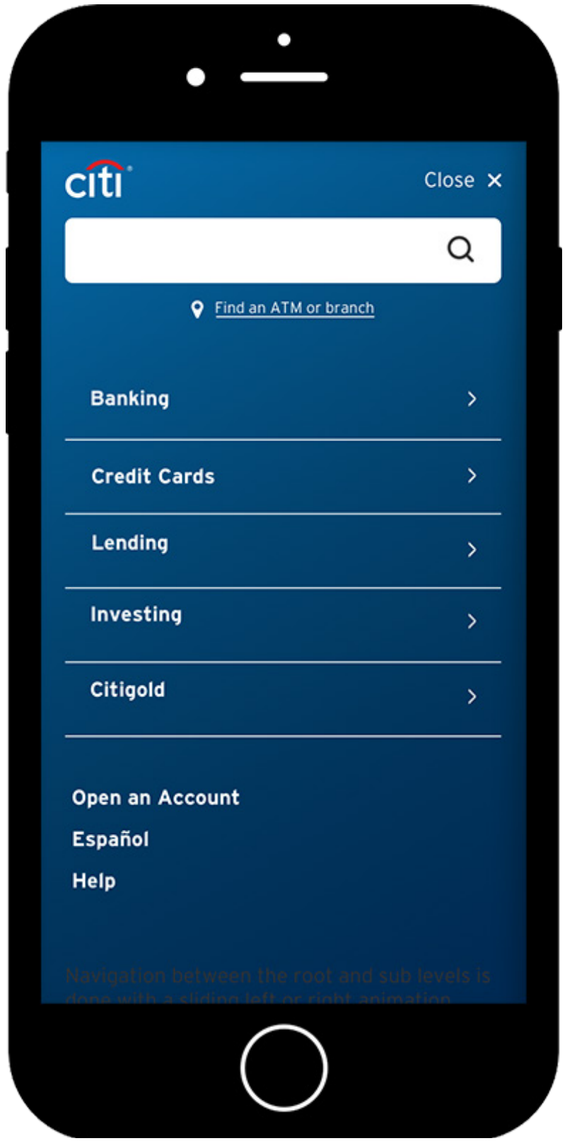
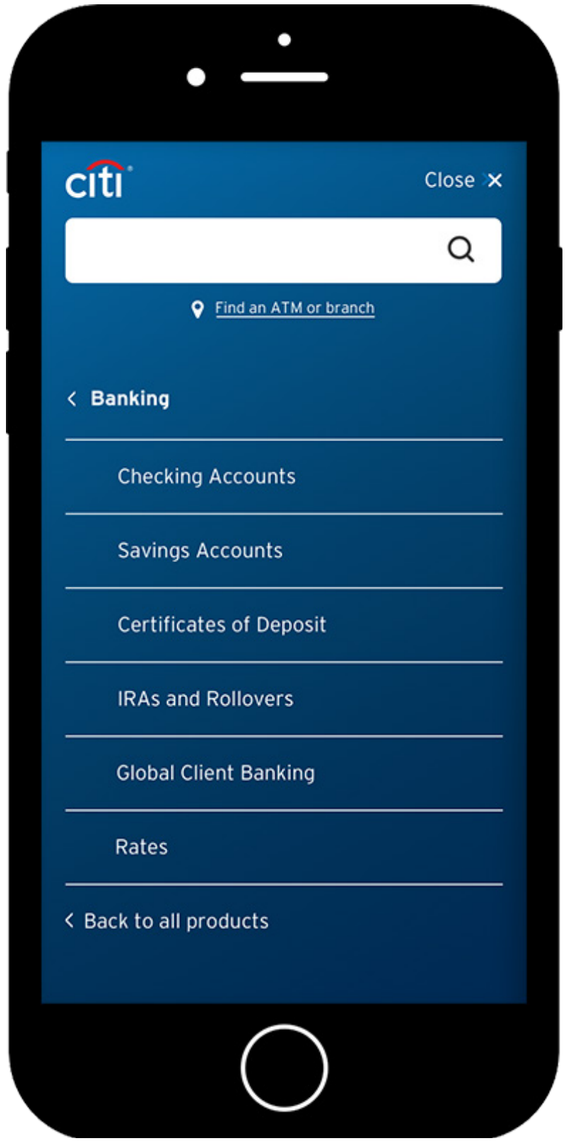
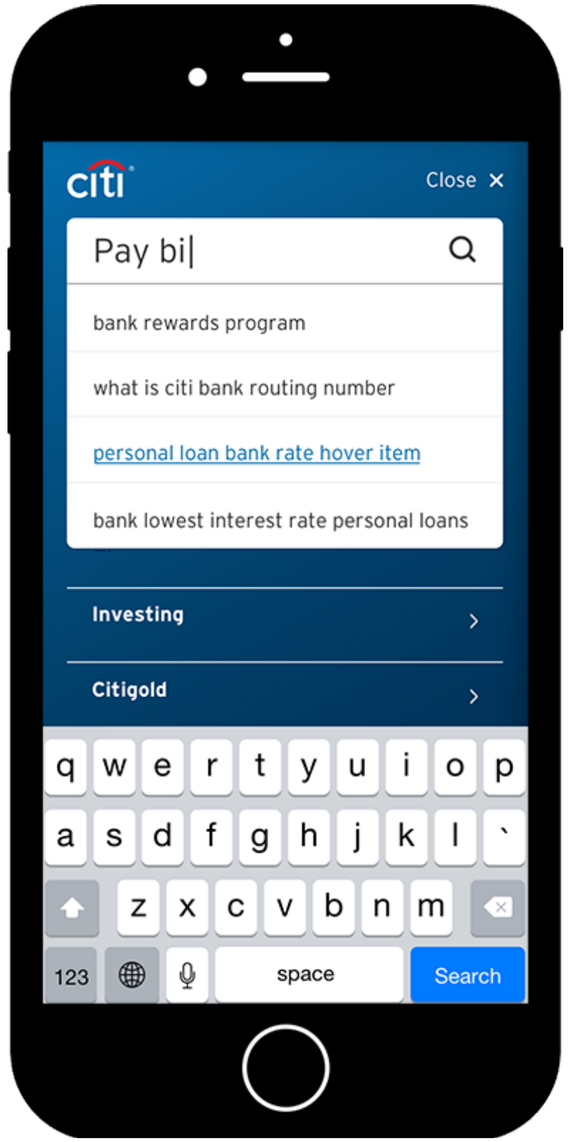
We tested a few solutions for the mobile nav, and the hamburger menu always won. Every user recognized and understood it, and used the nav without difficulty.

The active search state is integrated into the menu overlay, so tapping anywhere in the white bar brings up the same screen: the site nav with a search bar right above it. I did this to allow the Search and Nav functionality to augment each other, as they do in a desktop view.

I managed to get the logo and white bar lined up in both states. That allowed me to make a really cool interaction where the top half dissolves in while the bottom half slides down. Everyone found it to be delightful.





Final design

Responsive menu, opened state.