tymeX

UXW Capstone

5 Mar, 2024

Agenda

1. Background information

2. Bank ranking research

3. Information architecture (IA) labels research

4. Terminology research

5. Translation work

6. Insights

7. Summary

01

Background information

About the Capstone

- Time: Dec 2023 – Feb 2024

- Goals:
  - Study the languages used in the core feature labels of Vietnam's top consumer banking apps.
  - Identify UX Writing considerations for later stages.

- Questions
  - Do we need English to launch alongside Vietnamese for the app in Vietnam?
  - What issues might we encounter if we directly use our current core information architecture labels (in English) to launch in Vietnam?

02

Bank ranking research

Top banks in Vietnam

- Two different types of ranking:
  - Vietnam commercial bank
    - Ranking banks in general
  - Private joint-stock bank
    - Only ranking private banks

- Main criteria
  - Financial capability
  - Media reputation
  - Survey results

Vietnamese commercial banks

Private joint-stock banks

03

Information architecture (IA) labels research

Screenshots

- 5 of the top banking apps: ACB, Techcombank, VIB, Vietcombank, and VPBank
- Features
  - Landing page
  - Transfer flow
  - Saving accounts
- Checking
  - Where to switch EN/VI
  - IA labels (entry/non-entry points)

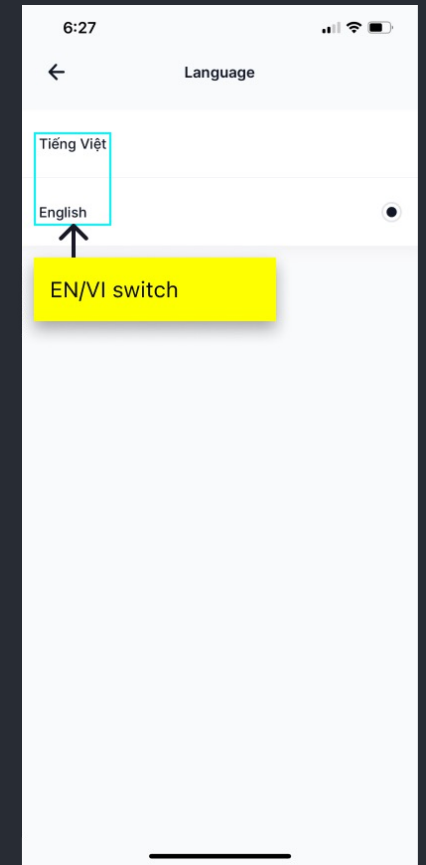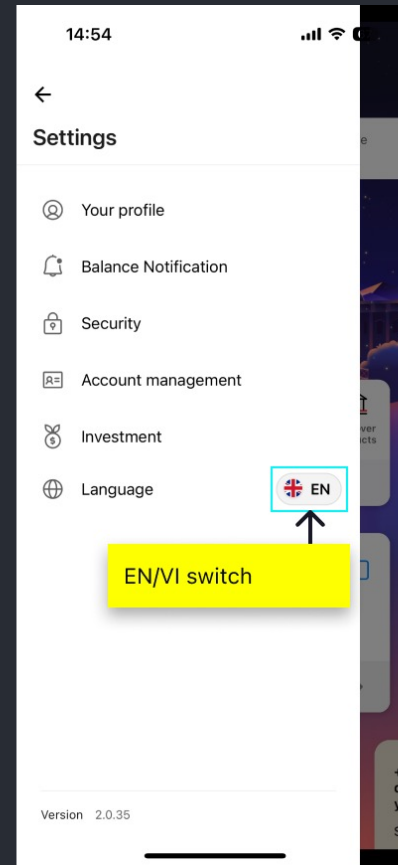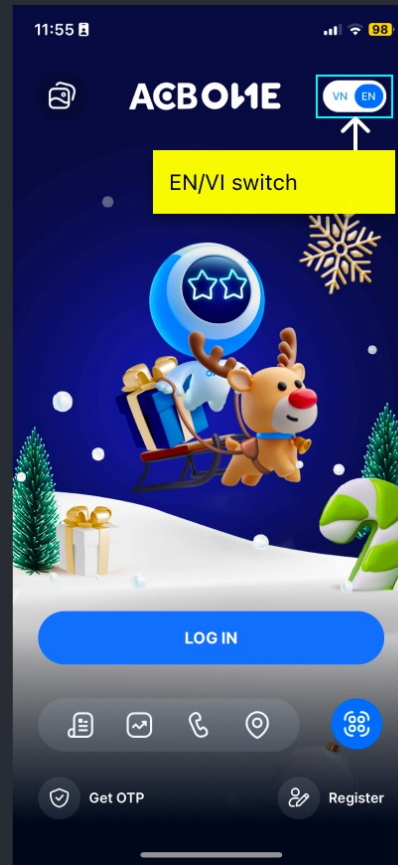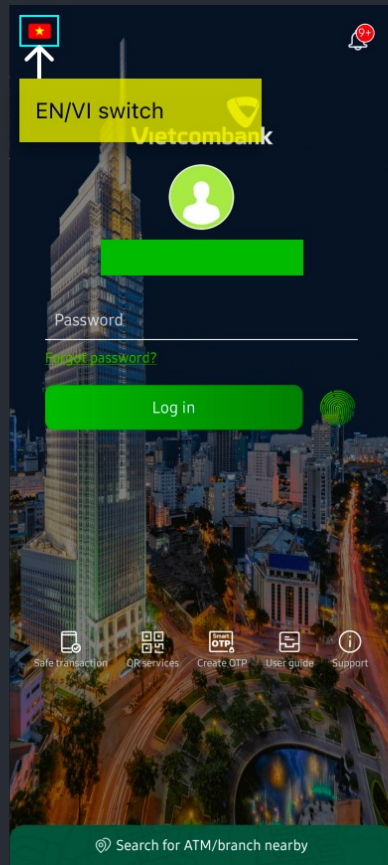# Findings

According to the research of Vietnamese banking apps…

14/16

Have both EN and VI

Default state: VI

Banking app	Vietnamese	English	Default state
Sacombank	Yes	No	Vietnamese
MoMo	Yes	Yes	Vietnamese
VIB	Yes	Yes	Vietnamese
Vietcombank	Yes	Yes	Vietnamese
Techcombank	Yes	Yes	Vietnamese
ACB	Yes	Yes	Vietnamese
VPBank	Yes	Yes	Vietnamese
Agribank	Yes	Yes	Vietnamese
MB	Yes	Yes	Vietnamese
VietinBank	Yes	Yes	Vietnamese
BIDV	Yes	Yes	Vietnamese
TPBank	Yes	Yes	Vietnamese
HDBank	Yes	Yes	Vietnamese
SHB	Yes	Yes	Vietnamese
MSB	Yes	Yes	Vietnamese
SeABank	Yes	Yes	Vietnamese
LPBank	Yes	No (But not 100% sure because I didn't have an account to access the Settings page)	Vietnamese

EN/VI switch

EN/VI switch

EN/VI switch

EN/VI switch

EN/VI switch

EN/VI switch

tymeX Part of TymeGroup
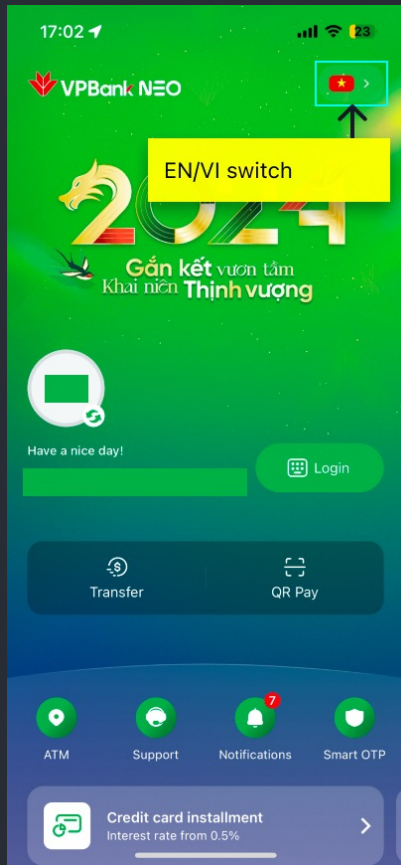
Findings (cont.)

Some Vietnamese banking apps have many entry points.

• While others are similar to GoTyme Bank's

GoTyme Bank IA - Landing page

- Profile (with icon)
- GoTyme Bank logo
- Notifications (with icon)
- My account (with icon)
- Balance
- Deposit (with icon)
- Send / Transfer (with icon)
- Scan QR (with icon)
- Go Rewards
- Go Save
- USD Time Deposit
- MoreTyme
- Go Salary Advance
- Buy load
- Pay bills
- Debit card
- Card number
- EXP
- CVV
- Tips & promos
- Cards for "Tips & promos"
- Recent transactions

GoTyme Bank Landing page (PH-EN ver.)

Part of TymeGroup
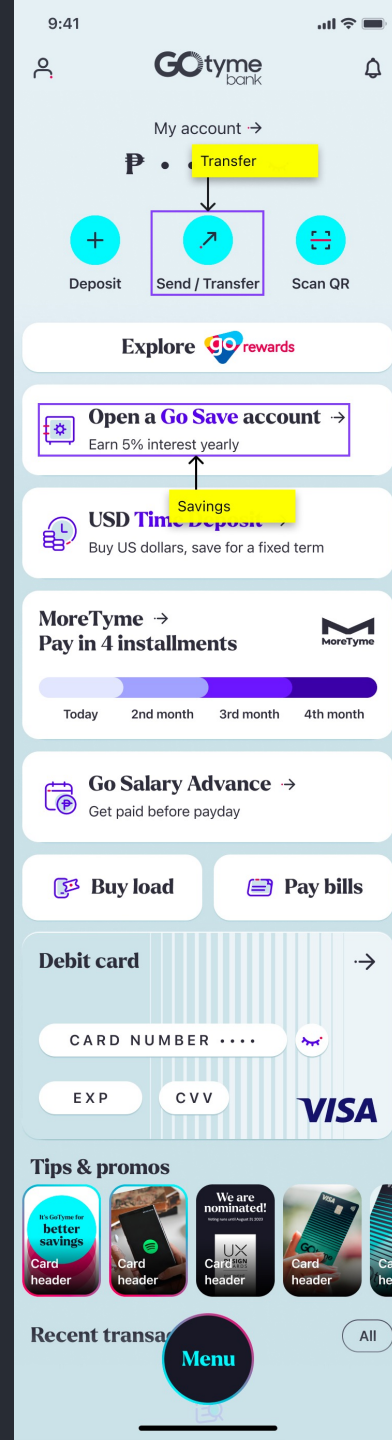
GoTyme Bank IA - Landing page

GoTyme Bank
Landing page
(PH-EN ver.)

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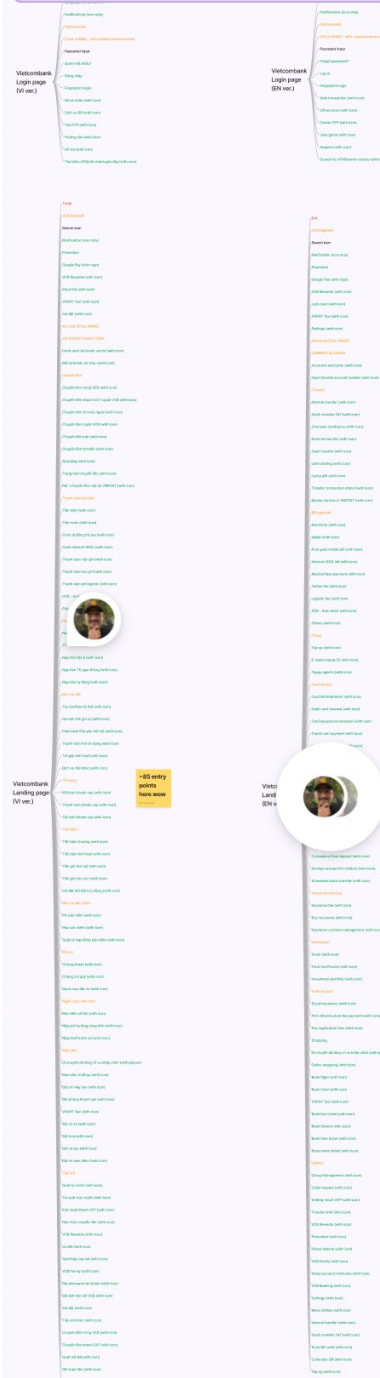- Cards for "Tips & promos"
- Recent transactions

Vietcombank - Information Architecture

~85

entry points on Vietcombank's landing page

tyme

GoTyme Bank IA - Landing page

GoTyme Bank Landing page (PH-EN ver.)

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- Tips & promos
- Cards for "Tips & promos"
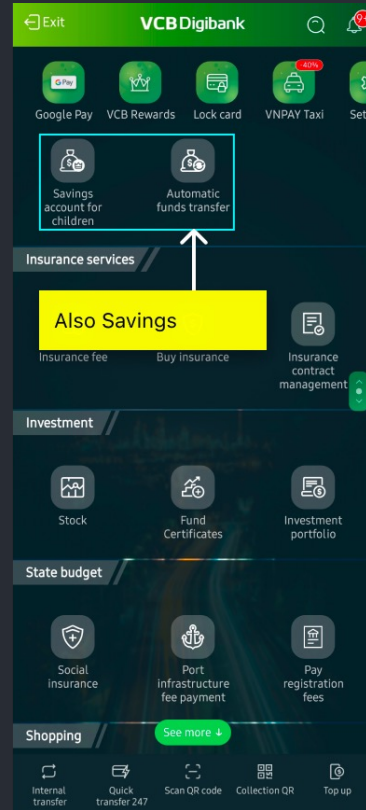- Recent transactions
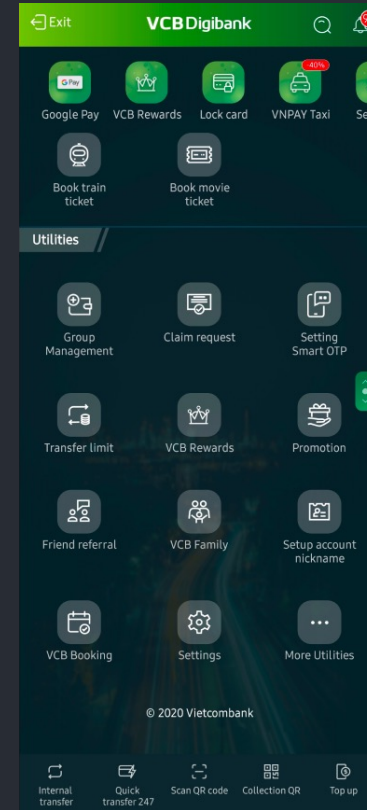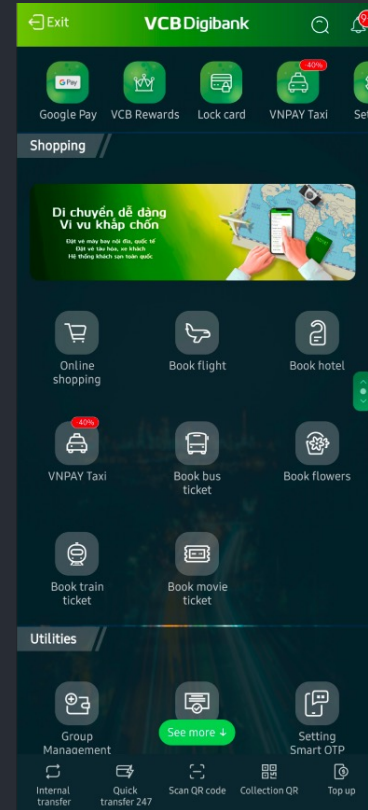
(IA Practice) Sacombank

57

entry points on Sacombank's "Transactions" page

19

Screen 1 (9:28):
Search bar
Transfer
Quản lý thẻ và tài khoản
Vay tiêu dùng
Chuyển tiền
Mở tài khoản thanh toán
QR Code — Smart OTP — Mở thẻ nhanh — Apple Pay
Khám phá — Truy cập nhanh — Giao dịch

Screen 2 (9:29):
Giao dịch
KỶ NIỆM 32 NĂM THÀNH LẬP SACOMBANK
32 Sacombank 1991 - 2023
Vay tiêu dùng — Nạp tiền
Transfer
QR Code — Chuyển tiền — Nạp tiền điện thoại — Thanh toán thẻ tín dụng
Tìm tính năng
Thanh toán
Search bar here instead
Khám phá — Truy cập nhanh — Giao dịch

Screen 3 (2:56):
Giao dịch
Thanh toán
No search bar
Nạp tiền chứng khoán — Học phí — Hóa đơn điện
Nạp phí VETC/EPASS — Hóa đơn nước — Hóa đơn bảo hiểm
Hóa đơn tài chính — Điện thoại cố định — Hóa đơn Internet
Cước viễn thông - truyền hình cáp — Di động trả sau — Thanh toán phí chung cư
Mua sắm
Khám phá — Truy cập nhanh — Giao dịch

Screen 4 (2:56):
Giao dịch
Mua sắm
No search bar
Mua sắm trực tuyến — Mua vé xem phim — Bảo hiểm du lịch Liberty
Mua vé máy bay — Đặt phòng khách sạn — Mua vé xe
Mua vé tàu — Mua thẻ điện thoại — Loship giao đồ ăn
Thẻ điện thoại Vinatti — Nạp thẻ 365 - IRIS — Vé Giá Rẻ
Đặt sân – Mua sắm Golf VGS — Đặt hoa — Bảo hiểm K-Care Dai-ichi Life
Khám phá — Truy cập nhanh — Giao dịch

Screen 5 (9:29):
Giao dịch
Dịch vụ ngân hàng
Rút tiền — Mở tài khoản thanh toán — Mở thẻ nhanh
Vay tiêu dùng — Tiết kiệm — Khách hàng thân thiết
Savings
Đặt lịch hẹn
Gửi quà
Trao yêu thương — Quà tặng Urbox
Khác
Khám phá — Truy cập nhanh — Giao dịch

GoTyme Bank IA - Landing page
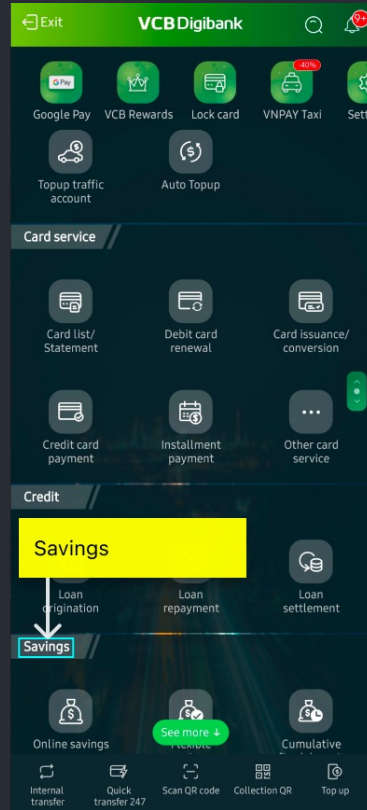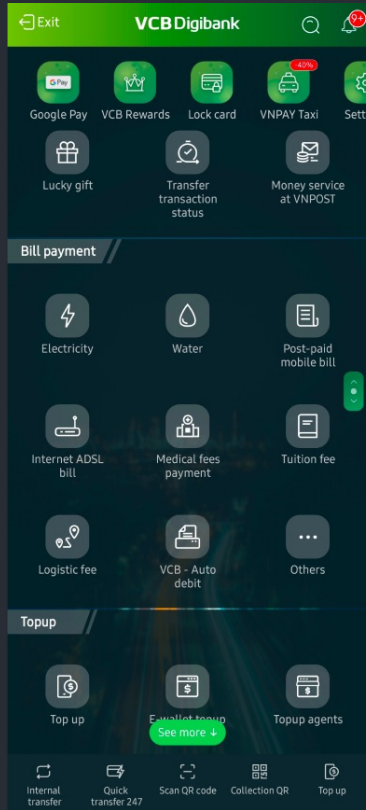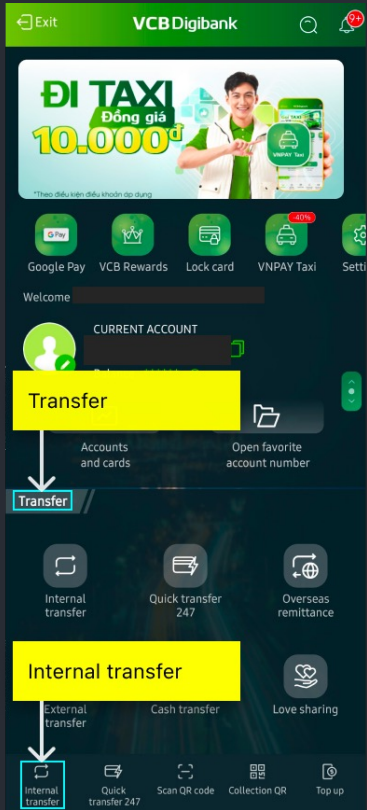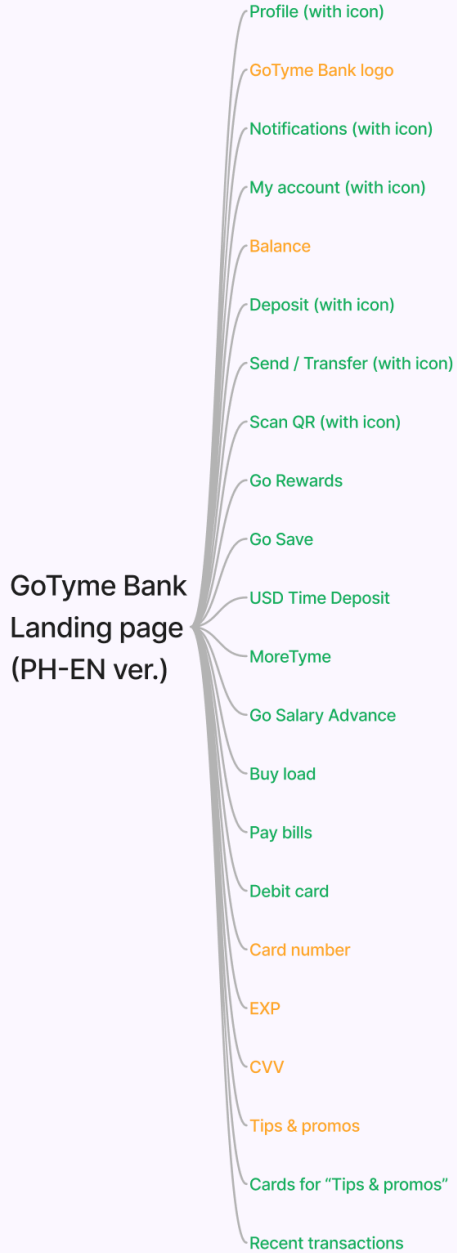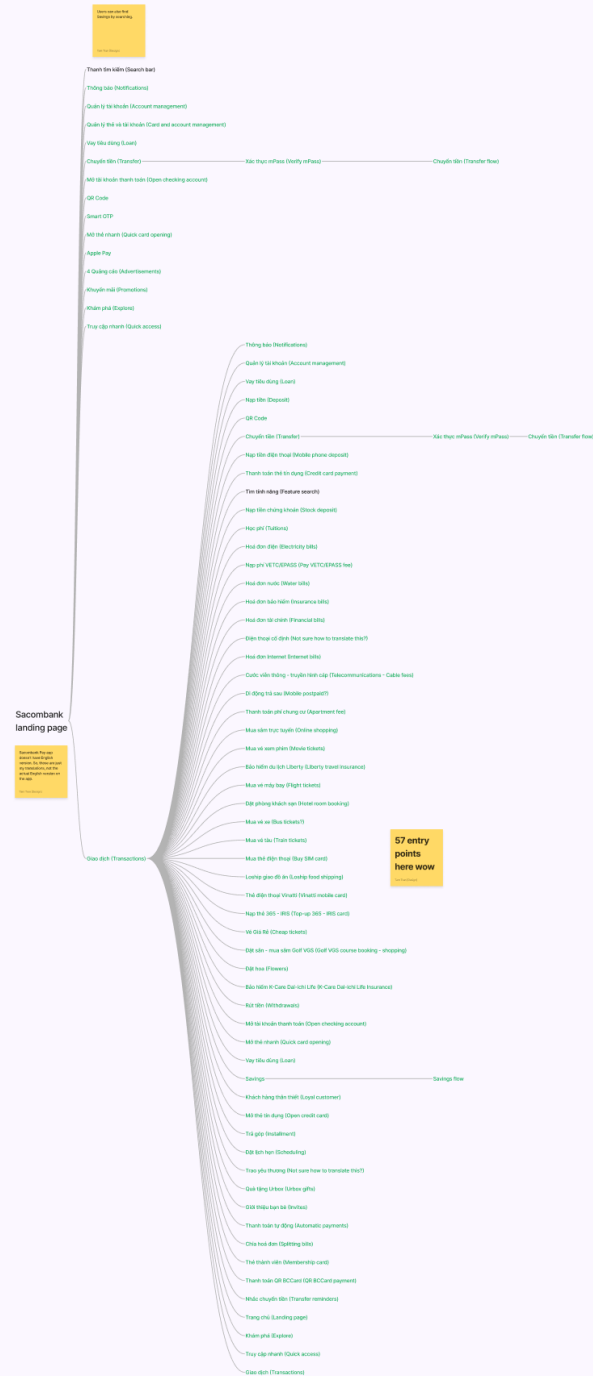
GoTyme Bank Landing page (PH-EN ver.)

- Profile (with icon)
- GoTyme Bank logo
- Notifications (with icon)
- My account (with icon)
- Balance
- Deposit (with icon)
- Send / Transfer (with icon)
- Scan QR (with icon)
- Go Rewards
- Go Save
- USD Time Deposit
- MoreTyme
- Go Salary Advance
- Buy load
- Pay bills
- Debit card
- Card number
- EXP
- CVV
- Tips & promos
- Cards for "Tips & promos"
- Recent transactions

VIB IA

VIB Landing page (VI ver.)

- Xin chào, [FULL NAME]!
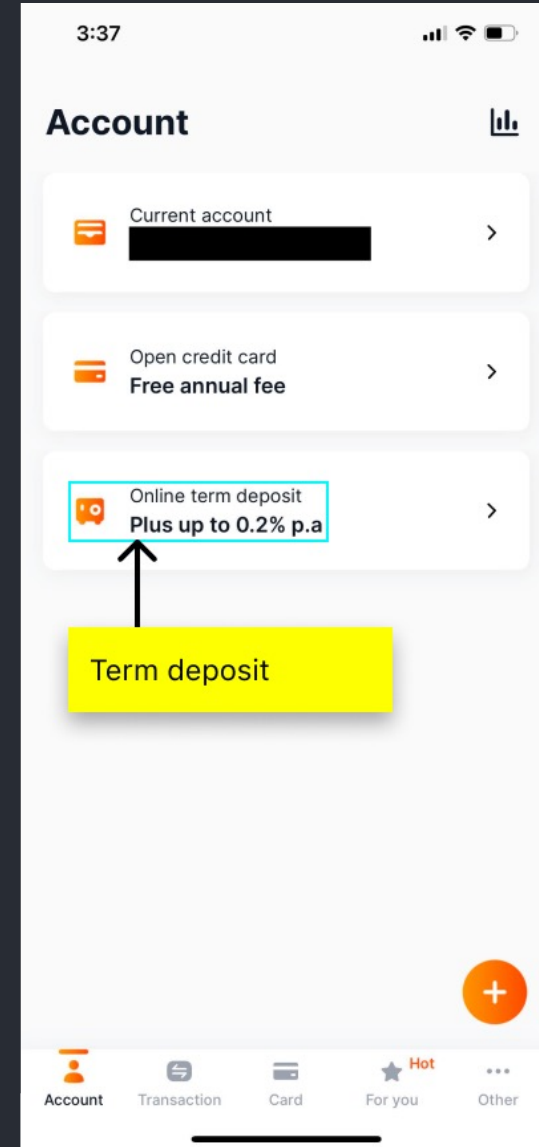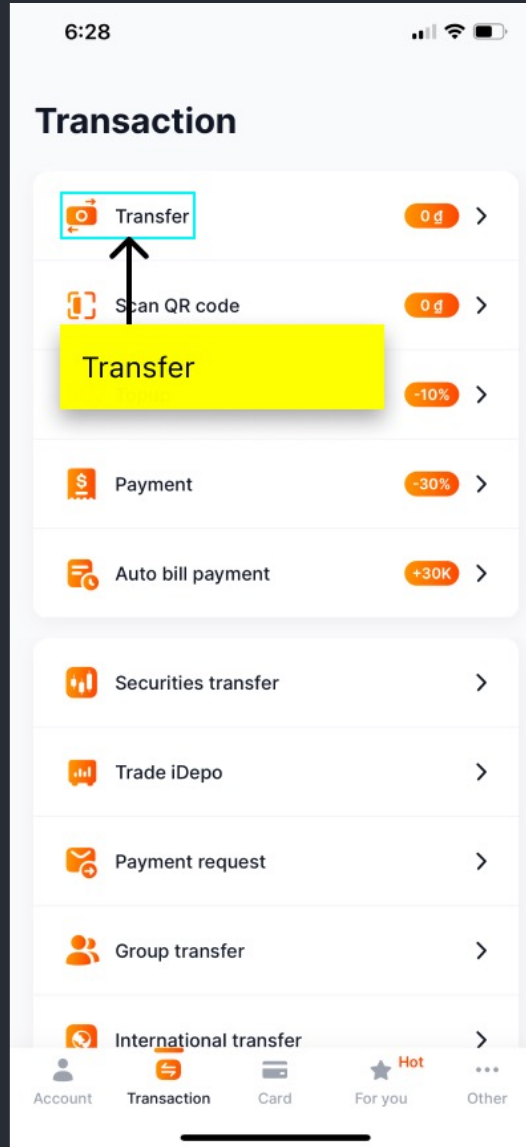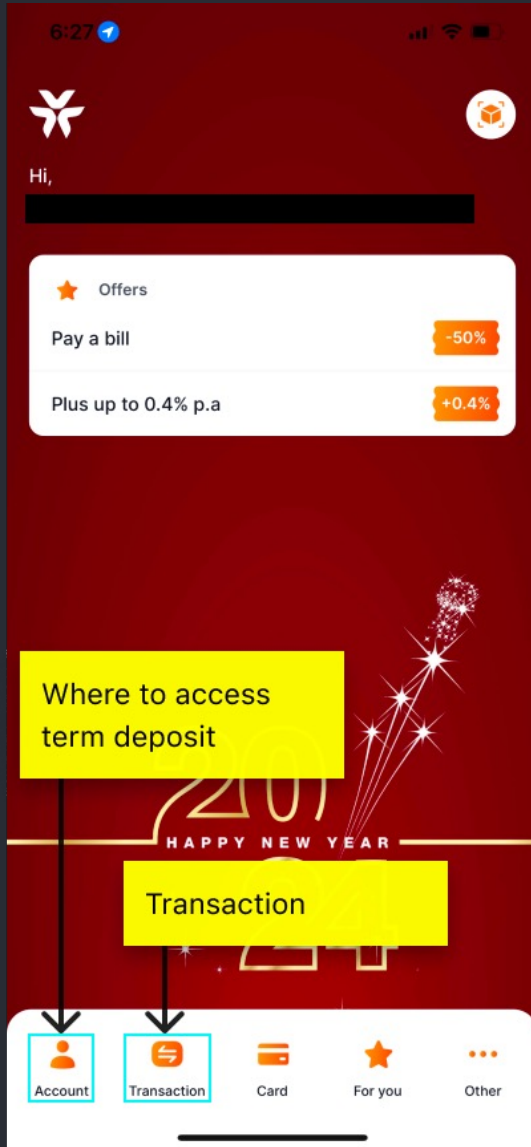- Ưu đãi (with icon)
- Thanh toán hoá đơn -50%
- Nạp di động trả trước -5%
- Cập nhật phiên bản 1.39.0 (with icon)
- Tài khoản (with icon)
- Giao dịch (with icon)
  - Chuyển tiền (with icon)
  - Quét mã QR (with icon)
  - Nạp tiền (with icon)
  - Thanh toán (with icon)
  - Thanh toán tự động (with icon)
  - Chuyển tiền chứng khoán (with icon)
  - Mua và Bán iDepo (with icon)
  - Yêu cầu thanh toán (with icon)
  - Chuyển tiền nhóm (with icon)
  - Chuyển tiền quốc tế (with icon)
  - Mua bảo hiểm VIB Care (with icon)
  - Tra soát giao dịch (with icon)
  - Điều chỉnh hạn mức (with icon)
  - Quản lý chuyển tiền (with icon)
  - Quản lý yêu cầu thanh toán (with icon)
  - Tài khoản (with icon)
  - Giao dịch (with icon)
  - Thẻ (with icon)
  - Ưu đãi (with icon)
  - Khác (with icon)
- Thẻ (with icon)
- Ưu đãi (with icon)
- Khác (with icon)
  - Thông báo (with icon)
  - Bạn bè (with icon)
  - MyVIB Rewards (with icon)
  - Dịch vụ SMS Banking (with icon)
  - Thông tin & trợ giúp (with icon)
  - Góp ý & đánh giá (with icon)
  - Bảo mật (with icon)
  - Cài đặt (with icon)
    - Phiên bản 1.38.0
    - Ngôn ngữ
      - Tiếng Việt
      - English
    - Thông báo
    - MyVIB Keyboard
    - Tiết kiệm tự động
    - Xem nhanh số dư và ưu đãi
    - Hình nền trang chủ
    - Chế độ hiển thị
    - Chế độ sử dụng
  - Đăng xuất (with icon)
  - Tài khoản (with icon)
  - Giao dịch (with icon)
  - Thẻ (with icon)
  - Ưu đãi (with icon)
  - Khác (with icon)

VIB Landing page (EN ver.)

- Hi, [FULL NAME]
- Offers
- Pay a bill -50%
- Plus up to 0.4% p.a +0.4%
- Account (with icon)
- Transaction (with icon)
  - Transfer (with icon)
  - Scan QR code (with icon)
  - Topup (with icon)
  - Payment (with icon)
  - Auto bill payment (with icon)
  - Securities transfer (with icon)
  - Trade iDepo (with icon)
  - Payment request (with icon)
  - Group transfer (with icon)
  - International transfer (with icon)
  - VIB Care Insurance purchase (with icon)
  - Transaction claim (with icon)
  - Limit adjustment (with icon)
  - Transfer management (with icon)
  - Payment request management (with icon)
  - Account (with icon)
  - Transaction (with icon)
  - Card (with icon)
  - For you (with icon)
  - Other (with icon)
- Card (with icon)
- For you (with icon)
- Other (with icon)
  - Notification (with icon)
  - Friends (with icon)
  - MyVIB Rewards (with icon)
  - SMS Banking service (with icon)
  - Info & help (with icon)
  - Rating, feedback (with icon)
  - Security (with icon)
  - Settings (with icon)
    - Version 1.38.0
    - Language
      - Tiếng Việt
      - English
    - Notifications
    - MyVIB Keyboard
    - Auto savings
    - Quick view for balance and offers
    - Front page image
    - Themes
    - Active mode
  - Log out (with icon)
  - Account (with icon)
  - Transaction (with icon)
  - Card (with icon)
  - For you (with icon)
  - Other (with icon)

Screen 1 (6:27)

Hi,

Offers
Pay a bill — -50%
Plus up to 0.4% p.a — +0.4%

HAPPY NEW YEAR

Where to access term deposit

Transaction

Account | Transaction | Card | For you | Other

Screen 2 (6:28)

Transaction

Transfer — 0 đ
Transfer
Scan QR code — 0 đ
— -10%
Payment — -30%
Auto bill payment — +30K

Securities transfer
Trade iDepo
Payment request
Group transfer
International transfer

Account | Transaction | Card | Hot For you | Other

Screen 3 (3:37)

Account

Current account

Open credit card
Free annual fee

Online term deposit
Plus up to 0.2% p.a

Term deposit

Account | Transaction | Card | Hot For you | Other

GoTyme Bank IA - Landing page

GoTyme Bank Landing page (PH-EN ver.)

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- Send / Transfer (with icon)
- Scan QR (with icon)
- Go Rewards
- Go Save
- USD Time Deposit
- MoreTyme
- Go Salary Advance
- Buy load
- Pay bills
- Debit card
- Card number
- EXP
- CVV
- Tips & promos
- Cards for "Tips & promos"
- Recent transactions

Techcombank IA

Techcombank Landing page (VI ver.)

- Hamburger icon (for navigation)
  - Xin chào, [FULL NAME]
  - Thông báo (with icon)
  - Yêu cầu thanh toán (with icon)
  - Khám phá sản phẩm (with icon)
  - Ưu đãi (with icon)
  - Cài đặt (with icon)
    - Thông tin cá nhân (with icon)
    - Thông báo biến động số dư (with icon)
    - Bảo mật (with icon)
    - Quản lý tài khoản (with icon)
    - Đầu tư (with icon)
    - Ngôn ngữ (VI/EN) (with icon)
  - Giới thiệu bạn bè (with icon)
  - Tra cứu địa chỉ chi nhánh và ATM
  - Đặt lịch hẹn
  - Đăng xuất
  - Hỗ trợ
- Tài khoản thanh toán
- Tài khoản & Thẻ (with icon)
- Chuyển tiền & thanh toán (with icon)
  - Miễn phí giao dịch, tự động chuyển nhanh 24/7
  - CHUYỂN TIỀN
  - Tới người khác (with icon)
  - Giữa các tài khoản TCB của bạn (with icon)
  - THANH TOÁN
  - Hoá đơn và nạp tiền (with icon)
- Quét mã QR (with icon)
- Rút tiền không thẻ (with icon)
- Khám phá sản phẩm (with icon)
  - Bạn muốn tìm kiếm sản phẩm gì?
  - Chi tiêu (with icon)
  - Tiết kiệm (with icon)
  - Đầu tư (with icon)
  - Bảo hiểm (with icon)
  - Vay (with icon)
  - Cửa hàng & dịch vụ (with icon)
- Tính năng của tôi (with icon)
- Thông báo
- Khám phá (?)
- Tổng quan tài sản
- Xem chi tiết
- Hoạt động gần đây/Biến động số dư
- Cài đặt giao diện

Techcombank Landing page (EN ver.)

- Hamburger icon (for navigation)
  - Hello, [FULL NAME]
  - Message (with icon)
  - Payment requests (with icon)
  - Find a new product (with icon)
  - Voucher (with icon)
  - Settings (with icon)
    - Your profile (with icon)
    - Balance Notification (with icon)
    - Security (with icon)
    - Account management (with icon)
    - Investment (with icon)
    - Language (EN/VI) (with icon)
  - Refer & Earn (with icon)
  - Find branches & ATMs on map
  - Book an appointment
  - Sign out
  - Help & Support
- Current Balance (with icon)
- Accounts & Cards (with icon)
- Move money (with icon)
  - All transactions are instant 24/7 at zero fee
  - TRANSFER
  - To someone else (with icon)
  - Between my TCB accounts (with icon)
  - PAYMENT
  - Bills and Top-up (with icon)
- Scan QR (with icon)
- Cardless Withdrawal (with icon)
- Discover products (with icon)
  - What can we help you with?
  - Spend (with icon)
  - Save (with icon)
  - Invest (with icon)
  - Protect (with icon)
  - Borrow (with icon)
  - Stores & services (with icon)
- My favorites (with icon)
- Message
- Explore now (?)
- My Portfolio
- See details
- Recent activities/Balance updates (?)
- See more
- Customise appearance
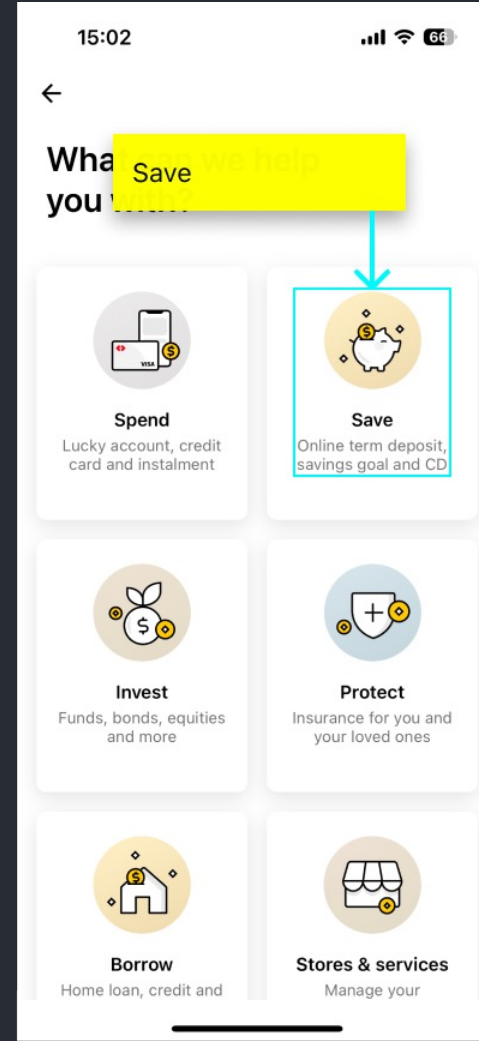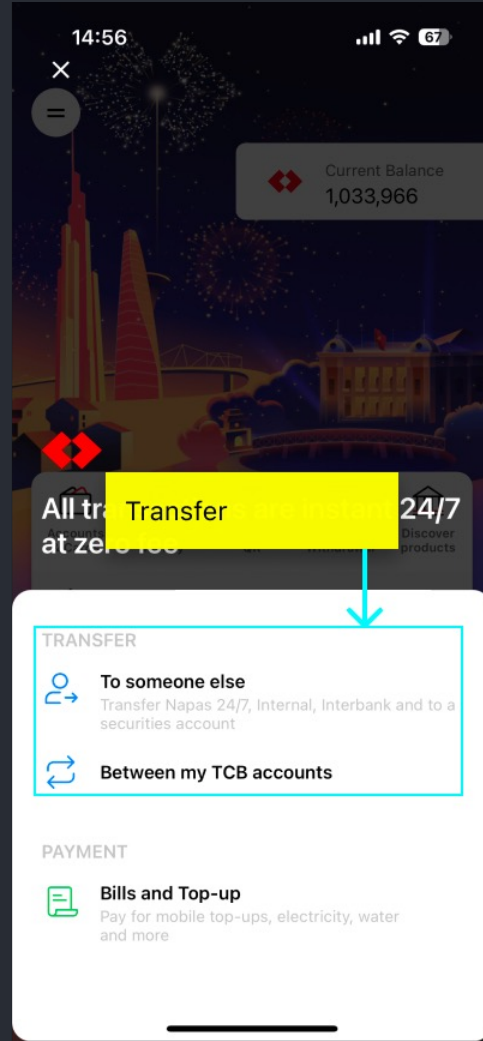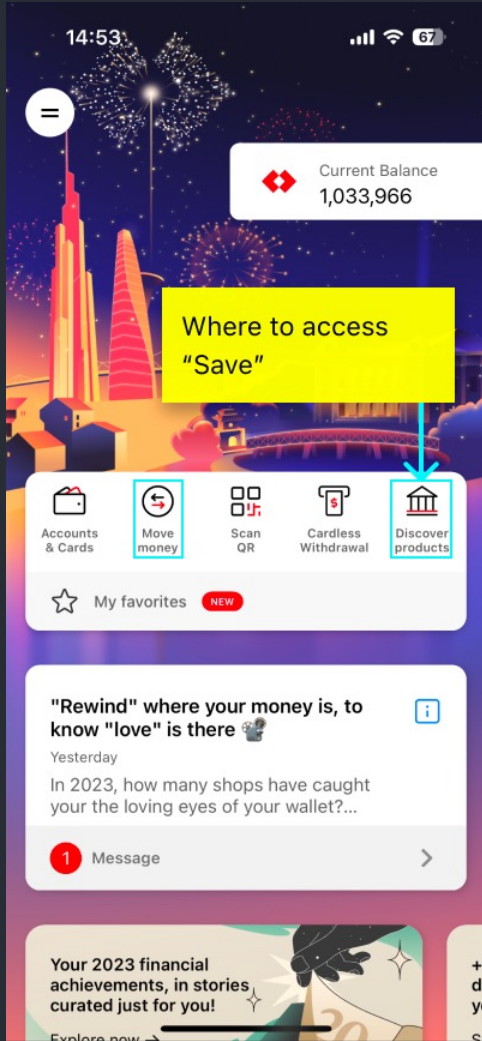
GoTyme Bank IA - Landing page

GoTyme Bank Landing page (PH-EN ver.)
- Profile (with icon)
- GoTyme Bank logo
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ACB IA

ACB Login page (VI ver.)
- Change wallpaper (icon only)
- ACBONE
- Language switch VI/EN (with toggle button)
- ĐĂNG NHẬP
- News (icon only)
- Exchange rate (icon only)
- Headquarter contacts (icon only)
- ATM locations (icon only)
- Scan QR (icon only)
- Lấy OTP (with icon)
- Đăng ký (with icon)

ACB Login page (EN ver.)
- Change wallpaper
- ACBONE
- Language switch VI/EN (with toggle button)
- LOG IN
- News (Icon only)
- Exchange rate (icon only)
- Headquarter contacts (icon only)
- ATM locations (icon only)
- Scan QR (Icon only)
- Get OTP (with icon)
- Register (with icon)

ACB Landing page (VI ver.)
- Chào buổi chiều VAN
- Chatbot (with icon)
- Thông báo (icon only)
- Số dư khả dụng (mask/unmask)
- ACB Rewards
- Ưu đãi
- Dịch vụ ngân hàng
- Tổng quan tài chính
- Tài khoản (with icon)
- Tiết kiệm (with icon)
- Vay (with icon)
- Thẻ (with icon)
- Apple Pay (with logo)
- Chọn mỗi ngày tươi sáng (with logo)
- Ưu đãi dành cho gia đình (with logo)
- Trang chủ (with icon)
- QR Code (with icon)
- Chuyển tiền (with icon)
- Thanh toán (with icon)
- Thêm (with icon)
  - ACBONE
  - Language switch VI/EN (toggle button)
  - Lấy OTP (with icon)
  - Tin tức (with icon)
  - Tỷ giá (with icon)
  - Địa điểm (with icon)
  - Điều khoản & điều kiện sử dụng (with icon)
  - Câu hỏi thường gặp (with icon)
  - Liên hệ (with icon)
  - Đăng xuất (with icon)
  - Trang chủ (with icon)
  - QR Code (with icon)
  - Chuyển tiền (with icon)
  - Thanh toán (with icon)
 - Thêm (with icon)

ACB Landing page (EN ver.)
- Good afternoon VAN
- Chatbot (with icon)
- Notifications (icon only)
- Available balance (mask/unmask)
- ACB Rewards
- Benefits (Promotions?)
- Bank services
- Overview
- Accounts (with icon)
- Savings (with icon)
- Loans (with icon)
- Cards (with icon)
- Apple Pay (with logo)
- Making lives brighter (with logo)
- Promotions for the whole family (with logo)
- Home (with icon)
- QR Code (with icon)
- Transfer (with icon)
- Payment (with icon)
- More (with icon)
  - ACBONE
  - Language switch VI/EN (toggle button)
  - Get OTP (with icon)
  - News (with icon)
  - Rate (with icon)
  - Location (with icon)
  - Terms & Conditions (with icon)
  - Frequently asked questions (FAQ) (with icon)
  - Contact (with icon)
  - Logout (with icon)
  - Home (with icon)
  - QR Code (with icon)
  - Transfer (with icon)
  - Payment (with icon)
  - More (with icon)
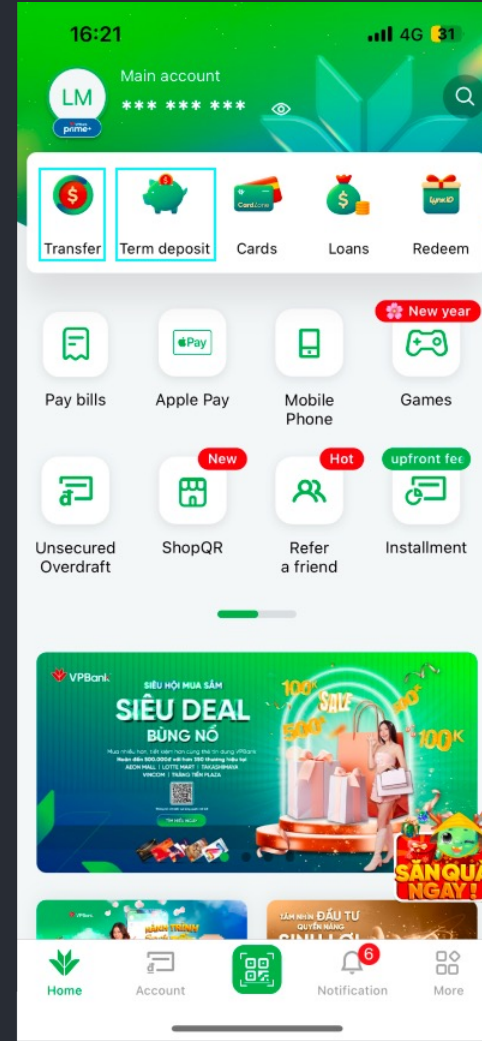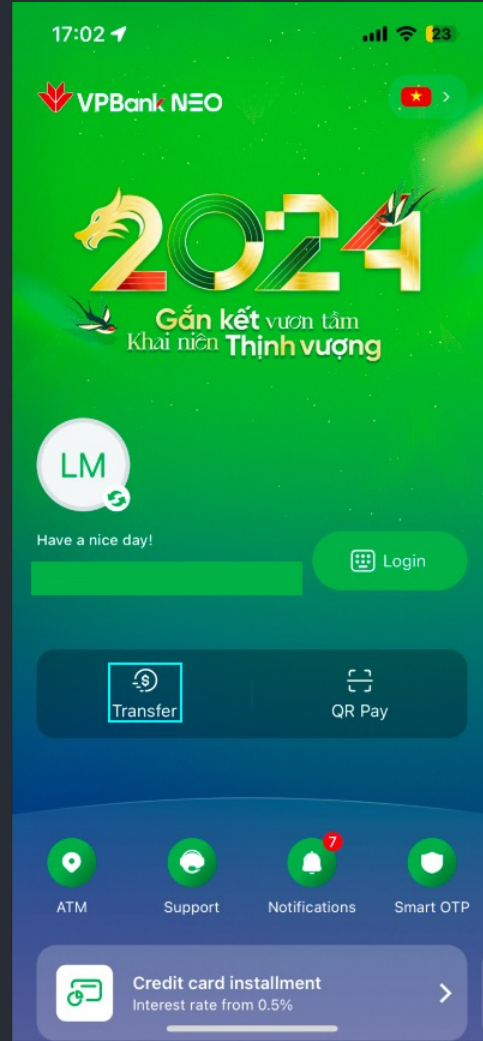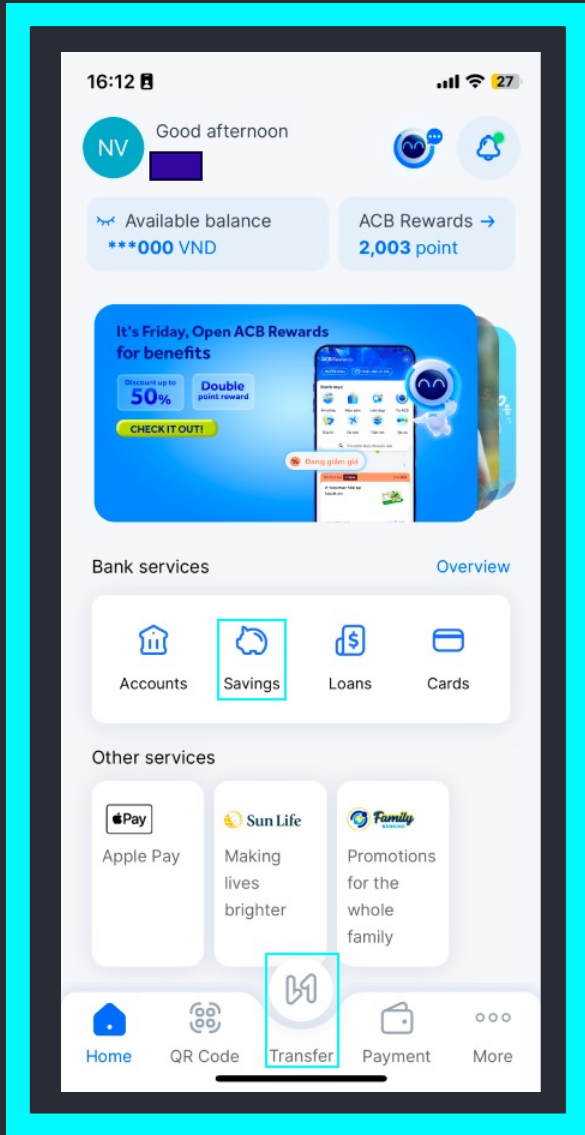
tyme×

GoTyme Bank IA - Landing page

GoTyme Bank Landing page (PH-EN ver.)

- Profile (with icon)
- GoTyme Bank logo
- Notifications (with icon)
- My account (with icon)
- Balance
- Deposit (with icon)
- Send / Transfer (with icon)
- Scan QR (with icon)
- Go Rewards
- Go Save
- USD Time Deposit
- MoreTyme
- Go Salary Advance
- Buy load
- Pay bills
- Debit card
- Card number
- EXP
- CVV
- Tips & promos
- Cards for "Tips & promos"
- Recent transactions

VPBank IA

VP Bank Login page (VI ver.)

- VPBank NEO
- Language switch VI/EN
- Profile display (?)
- Chúc một ngày tốt lành! [FULL NAME]
- Đăng nhập (with icon)
- Chuyển tiền (with icon)
- QR Pay (with icon)
- ATM (with icon)
- Hỗ trợ (with icon)
- Thông báo (with icon)
- Smart OTP (with icon)
- Trả góp thẻ tín dụng

VP Bank Login page (EN ver.)

- VPBank NEO
- Language switch VI/EN
- Profile display (?)
- Have a nice day! [FULL NAME]
- Login (with icon)
- Transfer (with icon)
- QR Pay (with icon)
- ATM (with icon)
- Support (wi...)
- Notifications (with icon)
- Smart OTP (with icon)
- Credit card installment

VP Bank Landing page (VI ver.)

- Profile display (?)
- Tài khoản chính
- Search bar
- Chuyển tiền (with icon)
- Tiền gửi (with icon)
- Thẻ (with icon)
- Khoản vay (with icon)
- Đổi quà (with icon)
- Thanh toán hoá đơn (with icon)
- Apple Pay (with icon)
- Điện thoại di động (with icon)
- Games (with icon)
- Thấu chi tín chấp (with icon)
- ShopQR (with icon)
- Giới thiệu bạn bè (with icon)
- Trả góp thẻ tín dụng (with icon)
- Quảng cáo (10+)
- Săn quà ngay
- Trang chủ (with icon)
- Tài khoản (with icon)
- QR code (icon only)
- Thông báo (with icon)
- Mở rộng (with icon)

VP Bank Landing page (EN ver.)

- Profile display (?)
- Main account
- Search bar
- Transfer
- Term deposit (with icon)
- Cards (with icon)
- Loans (with icon)
- Redeem (with icon)
- Pay bills (with icon)
- Apple Pay (with icon)
- Mobile Phone (with icon)
- Games (with icon)
- Unsecured Overdraft (with icon)
- ShopQR (with icon)
- Refer a friend (with icon)
- Installment (with icon)
- Promotions (10+)
- Săn quà ngay (for EN ver.?)
- Home (with icon)
- Account (with icon)
- QR code (icon only)
- Notification (with icon)
- More (with icon)
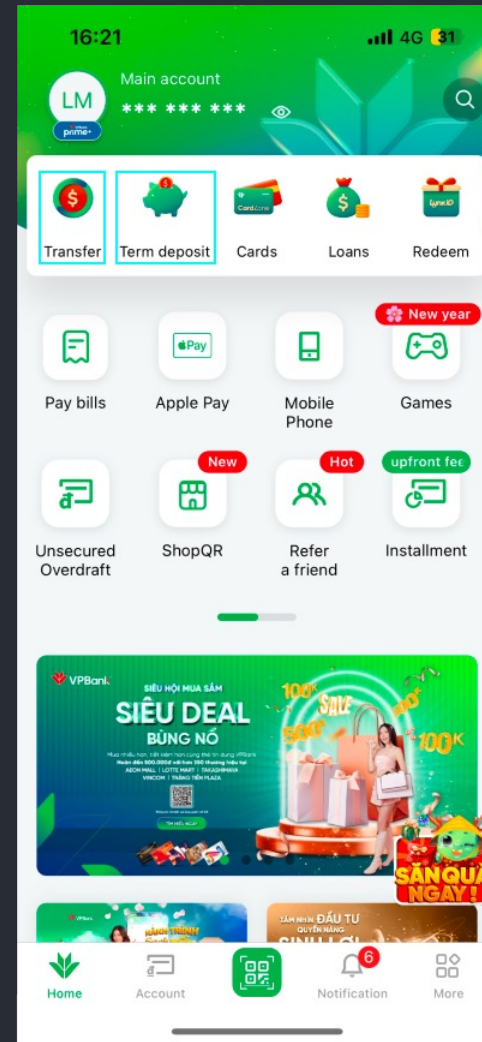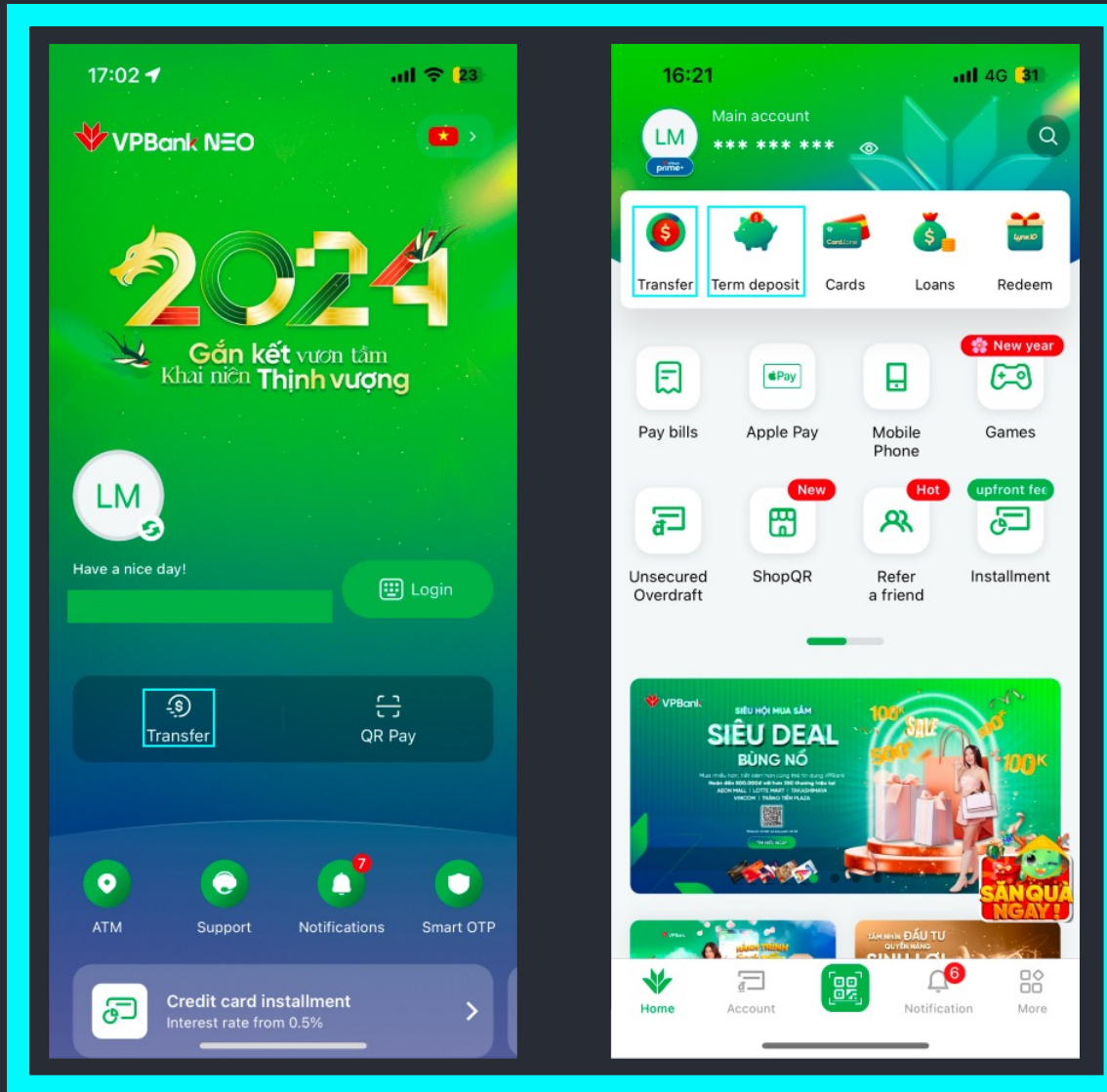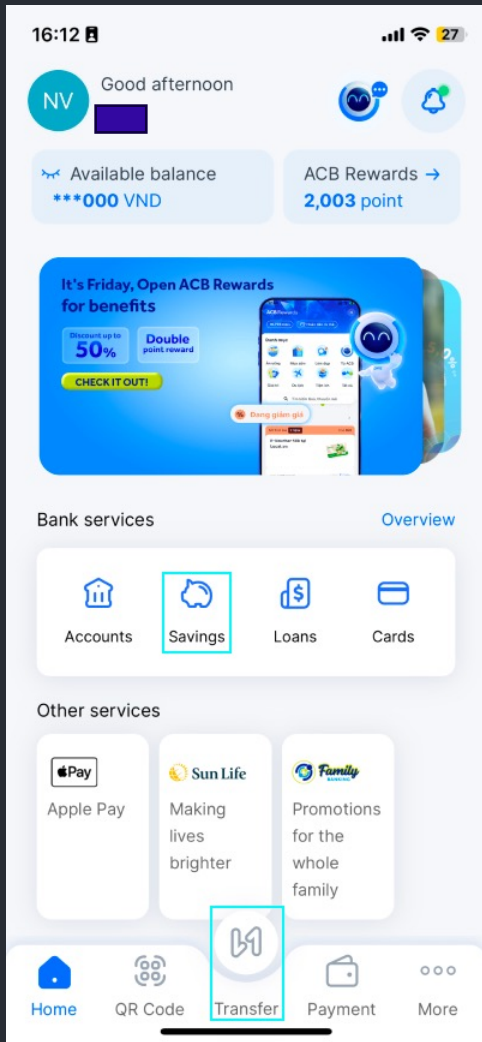
tyme

04

Terminology research

Terminology research findings

- Some labels from GoTyme Bank might be reusable in Vietnam.

- Vietnamese apps:
    - "Topup / Top up / Top-up" instead of "Buy load"
    - "Accounts" instead of "My account"

- According to the research…

GoTyme	ACB	VPBank	Techcombank	Vietcombank	VIB
My account	Accounts ⇒ only regular accounts	Account ⇒ Only regular accounts, but Minh mentions that it might be because she doesn't use any savings or insurance.	Accounts / Current Account ⇒ "Current Account" only has regular account | "Accounts and Cards" actually also include "Save & Invest", "Loan", and "Protect".	CURRENT ACCOUNT ⇒ "Account" includes Save and Invest	Current account ⇒ "Account" includes savings, but "Current account" only includes regular account.
Deposit	No equivalence	No equivalence	No equivalence	No equivalence	No equivalence
Send / Transfer	Transfer	Transfer	Transfer (header label, not button label)	Transfer (header label, not button label), but there are different kinds of transfer for entry points	Transfer
Scan QR	QR Code	[QR icon only]	Scan QR	Scan QR code	Scan QR code
Debit card	Cards	Cards	Only see Credit card, but maybe depending on individual's settings	Debit card	Card (They also use Debit card, though very short)
In-store deposit	No equivalence	No equivalence	No equivalence	No equivalence	No equivalence
Withdraw	No equivalence	No equivalence	Cardless Withdrawal ⇒ Quite different	No exact equivalence, more like specific kinds of withdraw ⇒ but just transferring from saving accounts to regular accounts	No equivalence
Pay bills	"Payment", not "Pay bills"	Pay bills	**Bills** and Top-up	Bill payment (header label, not button label)	Payment
Buy load	No equivalence	No equivalence	Bills and **Top-up**	Top up/Topup	Topup (not exact same but similar)

Reusable words

Might change a bit

Terminology research findings

- Some labels from GoTyme (e.g. Transfer, Scan QR, Pay bills, etc.) might be reusable in Vietnam.

- Vietnamese apps:
  - "Topup / Top up / Top-up" instead of "Buy load"
  - "Accounts" instead of "My account"

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Scan QR	QR Code	[QR icon only]	Scan QR	Scan QR code	Scan QR code
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8/11
don't have "Deposit"

10/13
don't have "Withdrawal"

GoTyme	Account/My account	Withdraw (App)	Withdraw (ATM)	Deposit (App)	Deposit (ATM)	In-store deposit
Sacombank	Has "Quản lý thẻ và tài khoản" (translated to "Card and account management") ⇒ My bank only has regular accounts ⇒ Not 100% sure if this section also has saving accounts, but most likely no insurance.	Has "Rút tiền" ("Withdraw" in Vietnamese - no English version), but it's for transferring from one account to another	Withdraw (English) / Rút tiền (Vietnamese)	Sacombank ⇒ Actually has "Nạp từ thẻ ngân hàng khác" (can either typing manually or scanning cards) and "Nạp qua Internet Banking"	Cash deposit (English) / Nạp tiền (Vietnamese)	N/A
Agribank	"Tài khoản" has both "Tài khoản thanh toán" (translated to "Regular account" - I assume?) and "Tài khoản tiết kiệm" (translated to "Saving account")	N/A	The ATMs use "Rút tiền" as "Withdraw".	• Different kinds of "Nạp tiền", but (so far) all for "Topup" not "Deposit" • They also have "Gửi tiền trực tuyến", translating to "Online deposit" • But the app has "Tiền gửi trực tuyến" ⇒ Not sure if it is the same. • But the app also has "Gửi tiền mừng" ⇒ translated to "Send gift money".	Agribank ATMs actually use "Gửi tiền" as "Deposit", though "Gửi" can also be translated to "Send"	N/A
MBBank	N/A	Has "Rút tiền ATM" (translated to "ATM Withdrawal") entry point. Also, it has "Thanh toán" (translated to "Payment")	• ATMs have "Rút tiền bằng mã" (translated to "Withdraw using code"- this is about creating a number code to type on the ATM screen, NOT using QR codes) • MB Bank also has "Rút tiền tại Quầy VNPost" (translated to Withdrawal at VNPost counter"	N/A	ATMs have "Nộp tiền" (translated to "deposit")	N/A
VietinBank	Has "Account", and "Manage cards" ⇒ But needs account to check inside.	Only has "Withdraw savings account".	ATMs have "Rút tiền" (translated to "Withdrawal").	N/A	ATMs have "Gửi tiết kiệm" (translated to "Transfer in to Saving account") and "Nộp tiền" (translated to "Deposit") ⇒ We need to be careful about Vietnamese terminology.	N/A
BIDV	Accounts ⇒ include Current Account (only has regular accounts) / Savings / Loans	No equivalence	ATMs have "Rút tiền" as "Withdrawal". They have different options for "Rút tiền", including "Mặc định", "Tiết kiệm", "Tiền gửi", "Tín dụng".	Only "Deposit to securities trad..."? ⇒ But only show trade providers	No "Deposit" on the ATM machines.	N/A

8/11
don't have "Deposit"

10/13
don't have "Withdrawal"

16/16
don't have "In-store deposit"

GoTyme	Account/My account	Withdraw (App)	Withdraw (ATM)	Deposit (App)	Deposit (ATM)	In-store deposit
TPBank	• Actually doesn't have the term "My account" or "Account" ⇒ interesting • Regular accounts (not exact word on the screens) and Savings go separately	No equivalence	TPBank LiveBank machines have "Rút tiền" (Withdrawal).	No equivalence	TPBank LiveBank machines have "Nộp tiền" (Deposit).	N/A
HDBank	"Tổng có" (Total amount) have both "Tài khoản thanh toán" (Payment account) and "Tài khoản tiết kiệm" (Saving account). ⇒ The terminology is different from "Account" / "My account".	N/A	HDBank ATMs automatically appear "withdrawal amount" options without any entry points before that. ⇒ But if we go to "GIAO DỊCH KHÁC - OTHER TRANSACTIONS" (the ATMs appear both EN and VI for each text field) entry point ⇒ The ATMs have "RÚT TIỀN - Cash Withdrawal", but don't have "Deposit" at all.	N/A	The ATMs don't have "Deposit".	N/A
SHB	N/A	N/A	The ATMs have "Rút tiền" (Withdrawal).	N/A	The ATMs don't have "Deposit".	N/A
MSB	N/A	MSB app has "Rút tiền bằng mã" (translated to "Withdrawal by using code"). ⇒ Different from what we are looking for	The ATMs have "Rút tiền" (Withdrawal).	MSB app has "Nạp tiền" but not sure if that's Deposit or Mobile Topup.	The ATMs don't have "Deposit".	N/A
SeABank	• Has "Accounts" but need an account to check inside. • Has a separate entry point for "Insurance & Investments" ⇒ also need an account to check inside.	Has "Cash withdraw", but need an account to check inside.	The ATMs have "RÚT TIỀN" for Withdrawal.	The app doesn't have any kinds of deposit.	The ATMs don't have "Deposit".	N/A
LPBank	Has "Quản lý Tài khoản" (Manage account in English), but cannot check inside with no account.	Has "Nạp/Rút tiền" (Deposit/Withdraw in English) (1 entry point only) on the landing page. ⇒ 4 different kinds of withdrawal.	The ATMs have "Rút Tiền" for Withdrawal.	Has "Nạp/Rút tiền" (Deposit/Withdraw in English) (1 entry point only) on the landing page. ⇒ 6 different kinds of deposit, but not "In-store Deposit".	The ATMs don't have "Deposit" (old machine only so I'm sure about the new ones).	N/A

8/11
don't have "Deposit"

10/13
don't have "Withdrawal"
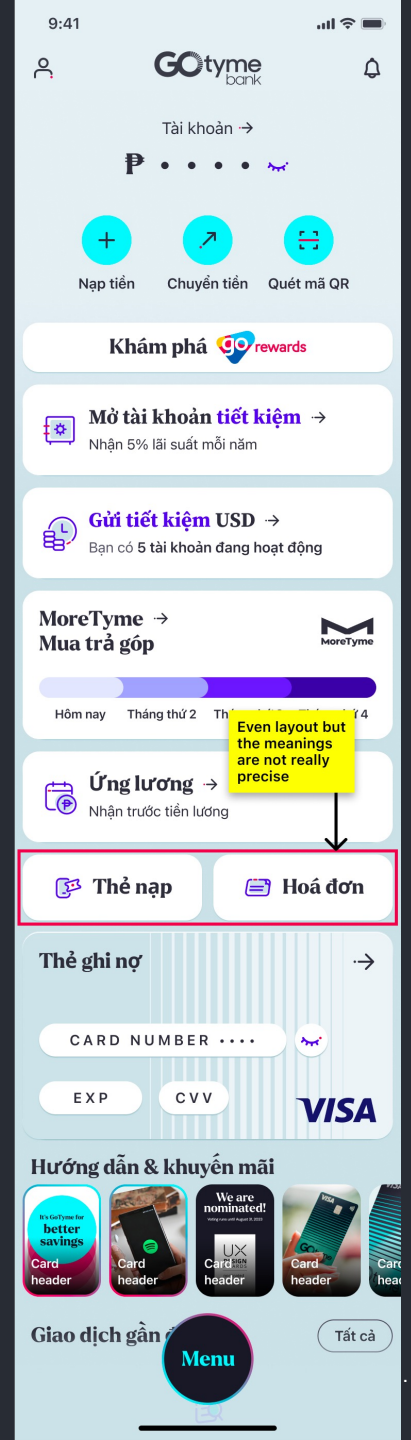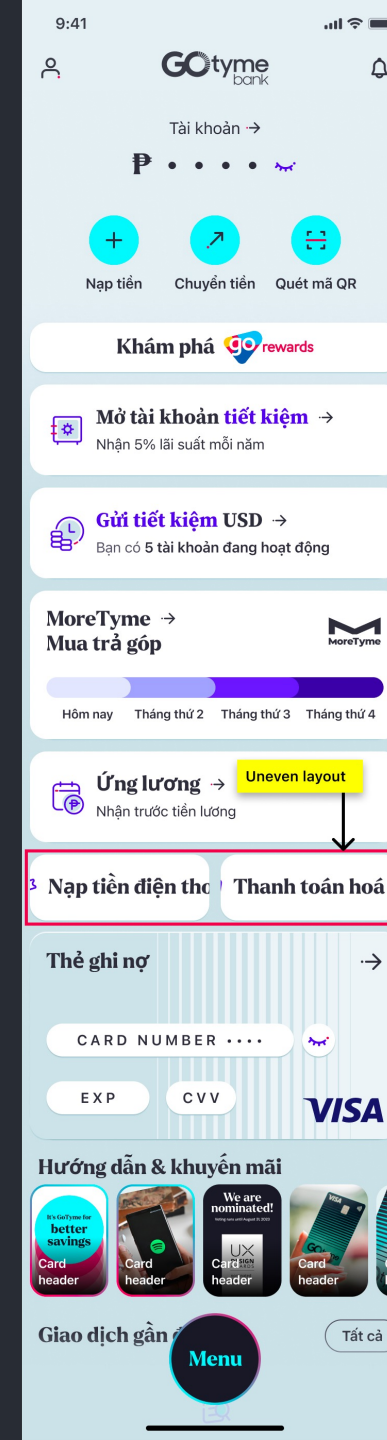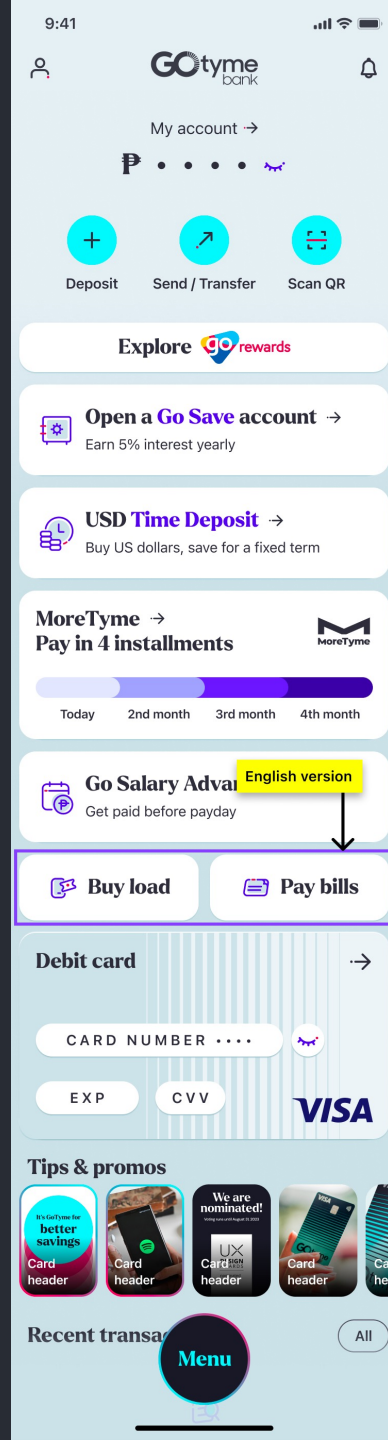
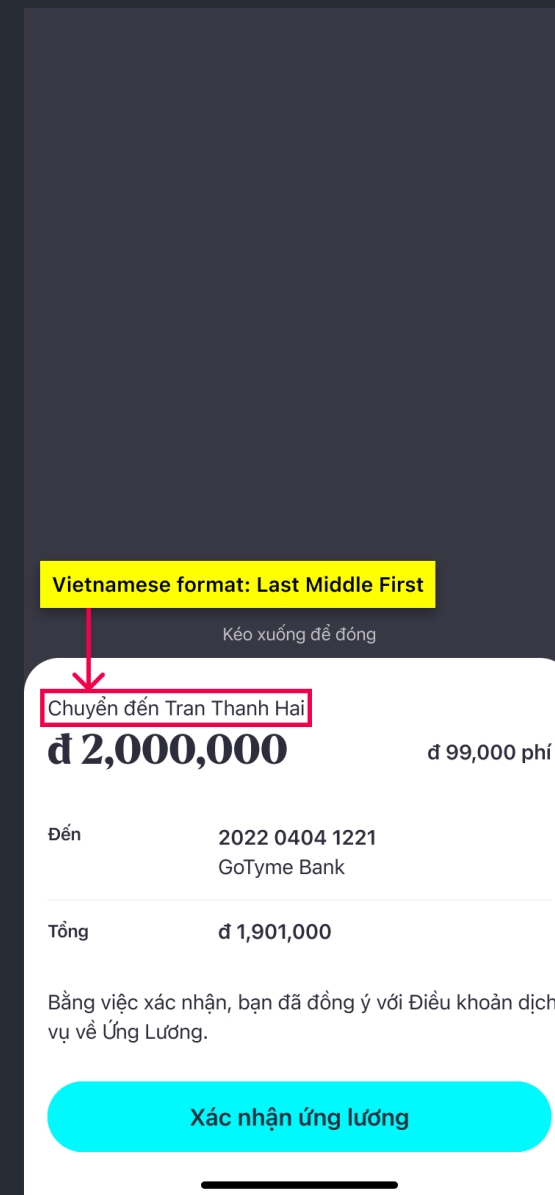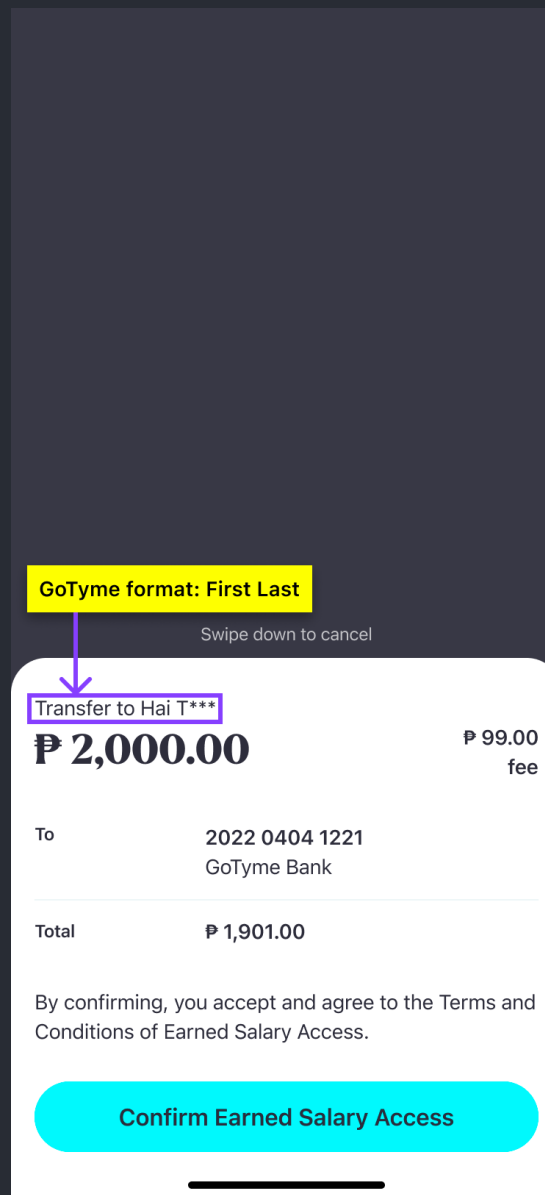# 16/16
don't have "In-store deposit"

05

Translation work

Vietnamese words can be long

- Concision/Precision challenge
- Design layout when switching languages

English version

Uneven layout

Even layout but the meanings are not really precise

Name order and masking format

GoTyme format: First Last

Swipe down to cancel

Transfer to Hai T***

₱ 2,000.00   ₱ 99.00 fee

To   2022 0404 1221
            GoTyme Bank

Total   ₱ 1,901.00

By confirming, you accept and agree to the Terms and Conditions of Earned Salary Access.

Confirm Earned Salary Access

Vietnamese format: Last Middle First

Kéo xuống để đóng

Chuyển đến Tran Thanh Hai

đ 2,000,000   đ 99,000 phí

Đến   2022 0404 1221
            GoTyme Bank

Tổng   đ 1,901,000

Bằng việc xác nhận, bạn đã đồng ý với Điều khoản dịch vụ về Ứng Lương.

Xác nhận ứng lương

Overlapping words

A single word can be translated to multiple variations.

- Deposit: Nạp tiền / Nộp tiền / Gửi tiền

- Online deposit: Gửi tiền trực tuyến

- Topup / Mobile topup: Nạp tiền / Nạp tiền điện thoại

- Send / Transfer: Gửi tiền

- Send: Gửi

- Save / Transfer in (Savings account): Gửi tiết kiệm

06

Insights

Insights

- **There is a high chance to have both Vietnamese and English on GoTyme Bank's app.**

- Users in Vietnam might be more familiar with a lot of features within an app / a page. => Need to have further research

- Some English words from GoTyme Bank might not work in Vietnamese market. => We need to have a different English library to launch in Vietnam.

- Thus, we need to have clear guidelines and be consistent during the building IA, translating, and writing process.

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08

Summary

Wrapping up

- According to the research:
    - 14/16 Vietnamese banking apps have both Vietnamese and English.
    - Some Vietnamese banks' IAs are more complex compared to GoTyme Bank's.
    - There will be challenges in the translation aspect.

- We need to have clear guidelines in the future.

tyme✕

Thanks everyone!

08

Appendix

Links

- Research FigJam:
https://www.figma.com/file/U6rczzYT4XSdtnupsQq2e2/Capstone---UX-Writing-Internship?type=whiteboard&node-id=0%3A1&t=NMjbOG9kfEjSdErz-1

- Benchmark Banking App Screenshots:
https://www.figma.com/file/BoFDpCyy22IzEP0r8DM7LG/(Guide)-Benchmark-Banking-App-Screenshots?type=design&node-id=140%3A157&mode=design&t=hY9hHL6s7cx9osA3-1

tymeX

Bank ranking research

"Banks are evaluated and ranked based on three key criteria: financial capability as demonstrated by the most recent year's financial statements, media reputation and survey results of related subjects conducted in June 2023. — VNS"

Tam Tran [Design]

Popular banks

1. Viet Nam News: (According to HÀ NỘI — The Vietnam Report JSC):
   a. Vietcombank, VietinBank, Techcombank, BIDV, MBBank, VPBank, Asia Commercial Joint Stock Bank (ACB), AgriBank, TPBank, and Vietnam International Commercial Joint Stock Bank (VIB)
   b. Ten most prestigious private joint-stock banks: Techcombank, VPBank, ACB, TPBank, VIB, HDBank, Sacombank, SahaBank (SHB), Vietnam Maritime Commercial Join Stock Bank (MSB), and SeABank. "

The article mentions "prestigious", so it's not exactly about "popular"

Tam Tran [Design]

2. Vietnamplus: Top 10 banks in terms of CASA (**current account savings account**) as of end Q3 2023 - MB, Techcombank, Vietcombank, MSB, ACB, VietinBank, BIDV, TPBank, SeABank, and Sacombank

Tiêu chí xếp hạng: Quy mô hoạt động (Operation scale), Năng lực tài chính (Financial capacity), Thành tựu & Đóng góp (Achievements & Contributions), Sản phẩm cung cấp (Products), Feedback từ khách hàng (Customer feedback)

Tam Tran [Design]

3. Topi (in Vietnamese): 1. Vietcombank ⇒ 2. VietinBank ⇒ 3. Techcombank ⇒ 4. BIDV ⇒ 5. MBBank ⇒ 6. VPBank ⇒ 7. ACB ⇒ 8. TPBank ⇒ 9. VIB ⇒ 10. Agribank
   a. Also: According to Brand Finance: Top 15 largest banks in VN: Vietcombank, Agribank, TPBank, SeABank, Techcombank, HDBank, VPBank, MB, Sacombank, BIDV, MSB, ACB, LPBank, VIB, VietinBank

4. Tai chinh Tien te (in Vietnamese): check images below for info
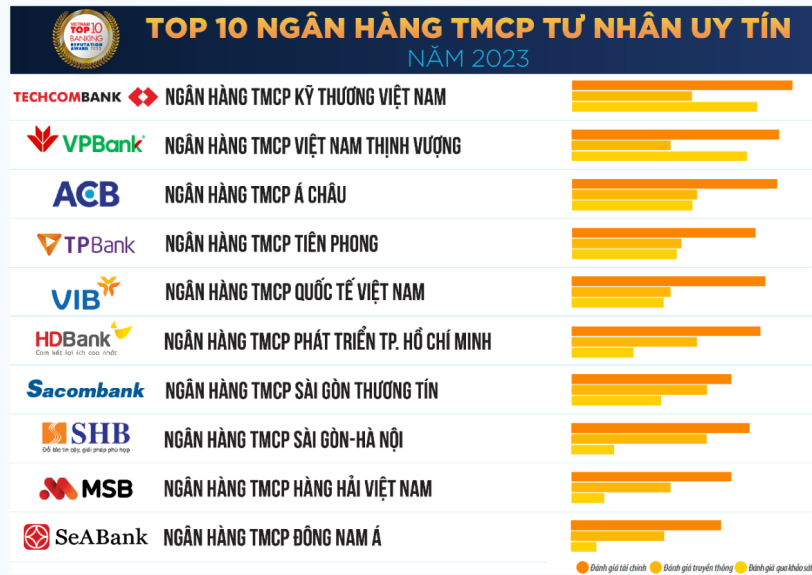
The 2 charts are stated by Vietnam Report.

Tam Tran [Design]

Ngân hàng thương mại Việt Nam = Vietnam commercial bank

Tam Tran [Design]

Ngân hàng thương mại cổ phần tư nhân = Private joint stock commercial bank

Tam Tran [Design]

TOP 10 NGÂN HÀNG THƯƠNG MẠI VIỆT NAM UY TÍN
NĂM 2023

	Bank	
Vietcombank	NGÂN HÀNG TMCP NGOẠI THƯƠNG VIỆT NAM	
VietinBank	NGÂN HÀNG TMCP CÔNG THƯƠNG VIỆT NAM	
TECHCOMBANK	NGÂN HÀNG TMCP KỸ THƯƠNG VIỆT NAM	
BIDV	NGÂN HÀNG TMCP ĐẦU TƯ VÀ PHÁT TRIỂN VIỆT NAM	
MB	NGÂN HÀNG TMCP QUÂN ĐỘI	
VPBank	NGÂN HÀNG TMCP VIỆT NAM THỊNH VƯỢNG	
ACB	NGÂN HÀNG TMCP Á CHÂU	
AGRIBANK	NGÂN HÀNG NÔNG NGHIỆP & PHÁT TRIỂN NÔNG THÔN VIỆT NAM	
TPBank	NGÂN HÀNG TMCP TIÊN PHONG	
VIB	NGÂN HÀNG TMCP QUỐC TẾ VIỆT NAM	

Đánh giá tài chính   Đánh giá truyền thông   Đánh giá qua khảo sát

TOP 10 NGÂN HÀNG TMCP TƯ NHÂN UY TÍN
NĂM 2023

	Bank	
TECHCOMBANK	NGÂN HÀNG TMCP KỸ THƯƠNG VIỆT NAM	
VPBank	NGÂN HÀNG TMCP VIỆT NAM THỊNH VƯỢNG	
ACB	NGÂN HÀNG TMCP Á CHÂU	
TPBank	NGÂN HÀNG TMCP TIÊN PHONG	
VIB	NGÂN HÀNG TMCP QUỐC TẾ VIỆT NAM	
HDBank	NGÂN HÀNG TMCP PHÁT TRIỂN TP. HỒ CHÍ MINH	
Sacombank	NGÂN HÀNG TMCP SÀI GÒN THƯƠNG TÍN	
SHB	NGÂN HÀNG TMCP SÀI GÒN-HÀ NỘI	
MSB	NGÂN HÀNG TMCP HÀNG HẢI VIỆT NAM	
SeABank	NGÂN HÀNG TMCP ĐÔNG NAM Á	

Đánh giá tài chính   Đánh giá truyền thông   Đánh giá qua khảo sát

"Các ngân hàng được đánh giá, xếp hạng dựa trên 3 tiêu chí chính: Năng lực tài chính thể hiện trên báo cáo tài chính năm gần nhất; Uy tín truyền thông được đánh giá bằng phương pháp Media Coding - mã hóa các bài viết về ngân hàng trên các kênh truyền thông có ảnh hưởng; Khảo sát các đối tượng liên quan được thực hiện trong tháng 6/2023."

Tam Tran [Design]

financial reports, media coding, surveys ⇒ check further at the top right

Tam Tran [Design]

Information architecture research

ACB
ACB - Ot...
ACB - Information Architec...

VP BANK-Transfer
VIETNAMESE
VP BANK-Term Deposit
VIETNAMESE
VP Bank - Informatio...

Vietcombank - Infor...
Vietcombank

vib eng
viet
VIB - Information Architecture

Techcombank
Techcombank - Information A...

Language and labeling research

Limitations

- Background project => Time constraint

- Got some delays due to working on other tasks.

- Not enough resources for primary research (e.g. survey and interview).

- Not being able to access some features/sections due to information privacy.

Timeline

19/12 → 20/12
- **(Done)** Research top apps (2023, and prediction for 2024 - if applicable)
- **(Done)** Choose the top 5 for research

20/12 → 21/12
- **(Done)** Practice the research tasks with MoMo and Sacombank (me)

21/12 → 22/12
- **(Done)** Prepare screenshot guide and announcement to send to designer

03/01
- **(Done)** Send the info to designers

08/01
- **(Done)** Gather screenshots from the 5 banking apps

09/01
- **(Done)** Create a comparison table between the 5 banking apps

15/01
- **(Done)** Check BIDV and TPBank with friend

15/01 → 31/01
- **(Done)** Take a look at YouTube / TikTok tutorials for several banks

05/02
- **(Done)** Prepare the (draft) presentation outline

10/01 → 01/02 → 15/02
- **(Done)** Finish Findings and Insights
- **(Done)** Reorganize the whole FigJam

19/02 → 04/03
- **(Done)** Work on presentation slides

23/02
- **(Done)** First presentation rehearsal

01/03
- **(Done)** Second presentation rehearsal

05/03
- Final presentation