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Hack for India UX Hackathon

Presented by **Malpani Ventures** and **UXHack**

BHIM Problem Statement

UPI based payments have literally exploded over the past couple of years.

3rd Party apps like PhonePe, GPay have pretty much captured the market for UPI based payments, with significant gains in volumes and transactions.

However, one player that has seen a decrease in market share is BHIM. While some of this is attributable to lack of discounts and merchant push, visually and UX wise, BHIM does feel like a step back when compared to the likes of PhonePe, GPay, Paytm and several other neobank apps. This is despite the app having no 'functional issues' and being rather easy to use

So, in this challenge, you need to **enhance the overall look and feel of the BHIM app**: the focus should be on the screens that form the **payment flows**, as this is the use case that matters the most to users.

You may choose to also visually enhance other aspects of the app (eg, homescreen, contacts, add beneficiary), time permitting.

Expected output

Design file in Figma, Adobe XD etc. and a supporting documents (pdf) explaining the changes and improvements you have made.

Recommended

Primary user research, especially amongst users who DO NOT presently use BHIM, to understand why so.

Evaluation parameters:

Design Sense, Research, Analytical Ability, Communication Skills

Resources: BHIM app | iOS | Android

IT Returns Portal

Problem Statement:

The Income Tax returns portal was recently revamped (mid-late 2021).

While the look and feel has certainly improved, the portal has faced teething usability and functional issues. Moreover, some of the user flows have become more complicated that they were, before the revamp (which was a low base to start with)

In this challenge, you need to **simplify the return filing process**, by applying **design thinking** and **human centered design principles**

We encourage you to do primary and secondary research to identify the most critical problems that tax filers face and then come up with your solution.

You need to focus on usability improvements, optimising the user flows and NOT on the aesthetics (colors, fonts etc)

Expected output:

- A flow chart or illustration that depicts the improved return filing flow/steps

- Proper rationale for suggested solution

Resources: Income tax portal

Background:

For most of the salaried class, professionals & formal businesses in India, filing IT returns is an annual ritual.

Over the last few years, the Government of India has put a lot of focus on Income tax reforms: such as giving an option to citizens to opt for lower rates with no exemption, faceless assessment/notices to name a few.

The intent has been to improve the overall experience for tax paying citizens and businesses ,and at the same time to retain/enhance checks and balances, to deter tax evasion.

One such initiative was to revamp Income Tax returns filing portal, from the ground up. The new portal was launched in mid of 2021.

GST Portal

Problem Statement:

GST (Goods & Services Tax) portal is an important channel for anyone who wants to run a business in India. This is a portal from where a new business can apply for GST number, check on latest rules, notices & dates, return filing, pay taxes and more.

However, one look at the site, and **it does feel quite jaded,** especially in comparison with other popular Govt. sites & portals like CoWIN, Umang App, new IT Returns portal.

Given that this site was launched in 2017, it's quite surprising that the look and feel is the same in 2022.

In this challenges, you need to improve the **'look and feel' of the GST portal homepage**.

While you are free to make changes to the overall homepage, some aspects that you can focus on:

- Easier navigation for most frequent use cases
- Better ways to display important information

Expected output:

- A design file for the new GST portal homepage (Figma, Adobe XD etc)
- A document (pdf) giving rationale for the visual theme and changes suggested

Resources: GST Portal

Background:

After years of debate and discussions, GST (Goods & Services Tax) reforms finally saw light of the day in India in July 2017.

GST reforms subsumed a lot of indirect taxes, which were earlier levied on businesses by both Central and State govts, like Central Sales tax, State VAT, Octroi, to name a few.

As a result, for a business operating in India, the number of taxes to be paid and return to be filed, have reduced considerably.

More importantly, the authorities have from day 1 have focused on leveraging technology to help businesses file their GST returns and deposit taxes, in a convenient manner.

The current GST portal is how a business can keep track of important dates, return filing, and updated rules & notices.

LIC

Problem Statement:

Life Insurance Corporation is headed for the biggest IPO in India. While LIC remains a dominant player in the Life Insurance space, the way people buy and manage insurance policies is changing across India. Youngsters are looking for convenient ways of interacting with their insurance providers, digitally.

LIC is a 'traditional insurer' which relies heavily on its 'agent' model. Hence, a shift to digital is not just new for existing users but also a challenge. Likewise for new, young users using LIC's digital properties can be cumbersome, given their higher expectations.

So, in this challenge you need do a **UX Audit of LIC's desktop website** so as to evaluate key use cases for both new and existing users. This includes flows such as account management, policy management, paying premiums etc. You then need to come up with recommendations to improve these flows, keeping in mind both LIC's and its users' priorities.

Note: Optimising flows related to buying new policies is NOT a part of this challenge

Expected Output

A document (pdf) highlighting issues along with suggestions for improvement. Incase you are using an online editor (eg Notion), you must export and attach the pdf of the same to ensure no edits are done post the deadline

Evaluation Parameters

Analytical Ability, Problem Solving, Communication Skills

Resources: LIC Website