Investor's Edge UX Accessibility Redesign

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Case Study Roadmap

| Introduction | 3 |
|--|----|
| Problem Statement | 4 |
| Competitive Analysis | 10 |
| Testing & Validation | 16 |
| Conclusion & Next Steps | |
| Gamification for Enhanced User Engagement | 19 |
| Simplification | 21 |
| Optimized Design Solution | 24 |
| Before & After Comparison | 25 |
| Accessibility Issues | 26 |
| Error Analysis: Prioritizing Critical vs. Minor Issues | 27 |
| Key Accessibility Issues Identified | 29 |
| Remediation Strategies and Fixes | 31 |
| Before / After Examples | 33 |
| Real-World Testing with NVDA | 35 |
| Impact & Key Learnings | 36 |

Why This Case Study?

While self-directed investing platforms like CIBC Investor's Edge give users greater control over their finances, they often overlook inclusive design practices. Accessibility isn't just a legal requirement, it's a critical part of good user experience. In this case study, I evaluated the platform not only through the lens of usability but also with a focus on accessibility.

By combining automated tools (like WAVE) with real screen reader testing (NVDA), I identified key barriers that could impact users with visual or motor impairments, and proposed practical design solutions to fix them. This process helped me grow as a UX designer who prioritizes equity and inclusion in every interface.

During my UX research and user interactions, I identified several key usability issues affecting the platform's effectiveness:

Navigation Disruptions Due to Chatbot Overlap

Issue: The chatbot icon overlaps with key navigation elements, such as the Next button, causing accidental clicks.

Impact: Users mistakenly open the chatbot instead of proceeding with their intended action, leading to confusion. One user even thought they had made a mistake and completely exited the app.

Proposed Solution:

Adjust chatbot placement dynamically to prevent overlap with navigation elements.

Improve visual hierarchy by adding a subtle shadow or stroke around the chatbot button to differentiate it.



2 Lack of Chat History for Support Agents

- **Issue:** Customer support agents **cannot see previous chat conversations**, making it difficult to assist users effectively.
- **Impact:** Users have to repeatedly explain their issues when switching agents, leading to frustration and inefficiency.
- Proposed Solution:

✓ Introduce a "Chat History View" for support agents, allowing them to see past conversations and client notes.



3 No Typing Indicator in Live Chat

- Issue: Users don't know if a support agent is actively responding, leading to uncertainty and potential frustration.
- Impact: Some users may think their message wasn't received or that they need to resend it.
- Proposed Solution:
- Add a "Typing Indicator" (e.g., animated three dots "...") to provide real-time feedback on agent responsiveness.



4 Inconsistent Input Field Design

- Issue: The text input fields have inconsistent styles (e.g., different rounded corners), creating a lack of visual harmony.
- Impact: The disjointed design reduces the platform's perceived reliability and professionalism.
- Proposed Solution:
- Standardize all form input fields using a consistent design system to ensure a seamless visual experience.

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By addressing these challenges, this UX redesign aims to enhance user efficiency, reduce friction in navigation, and improve overall engagement on CIBC Investor's Edge.

Next Step: The next section will dive into competitive analysis, comparing CIBC Investor's Edge with platforms like TD Direct Investing and Questrade to identify industry best practices.

How Do Other Platforms Solve These Issues?

To understand how leading self-directed investing platforms handle similar UX challenges, I analyzed TD Direct Investing and Questrade, two of the most popular alternatives to CIBC Investor's Edge.

Chat History for Support Agents
 Questrade: Displays previous chat history within the conversation window, allowing both users and support agents to see past messages.
 TD Direct Investing: Uses case numbers and ticketing systems, so agents can retrieve past interactions.

Lesson for Investor's Edge:

Implementing a chat history panel inside the chat UI can prevent users from repeating information. Even a simple summary of the last conversation can help agents continue where the last one left off.



Navigation & Chatbot Placement TD Direct Investing & Questrade: Both platforms place the chat button in a fixed, non-intrusive position that doesn't overlap with navigation elements. Some use a collapsible chat icon that expands only when needed.

Lesson for Investor's Edge:

A dynamic chatbot placement (that moves when overlapping with key buttons) can prevent accidental interactions.

A smaller, collapsible chat button would reduce distractions while maintaining accessibility.

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Typing Indicator in Live Chat
V Both Questrade & TD Direct Investing: Use a "Typing..." indicator to let users know when an agent is responding.

💡 Lesson for Investor's Edge:

Adding a simple three-dot typing animation would improve feedback and reduce uncertainty for users.



Consistency in UI Components (Forms & Buttons)

TD Direct Investing & Questrade: Both platforms use a consistent design system where all input fields have uniform styling (rounded corners, padding, and font sizes).

Lesson for Investor's Edge:

Standardizing form fields with a design system ensures a cleaner, more professional experience.

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Objective:

After implementing the proposed design solutions, we evaluate whether they effectively resolve the identified UX issues. Instead of conducting user tests, we perform a logical analysis to demonstrate how these improvements enhance the overall experience.

1. Hover Stop for Continuous Scrolling

V Issue: The continuous auto-scrolling made it difficult for users to focus on individual case studies.

Solution: Added a hover stop feature, allowing users to pause the movement and review content at their own pace.

V Outcome: Users can now read information without feeling rushed, improving engagement with each case study.

2. Preventing Chatbot Overlap with Navigation

V Issue: The chatbot button overlapped with the Next button, causing users to open chat by mistake.

Solution: Adjusted the chatbot position dynamically and added a subtle shadow for better distinction.

V Outcome: Reduced accidental clicks on the chatbot and improved seamless navigation.

3. Typing Indicator in Live Chat

Issue: Users didn't know if a support agent was responding, leading to uncertainty.
 Solution: Introduced a "Typing..." animation to provide real-time feedback.
 Outcome: Increased user confidence in the live chat system and reduced duplicate messages.

4. Improved Navigation & Form Consistency

V Issue: Form fields in the registration process had inconsistent styles, creating a lack of visual harmony.

Solution: Standardized form components for a seamless and professional user experience.

V Outcome: The interface appears more polished, and users can complete forms more efficiently.

Conclusion & Next Steps

Impact of the Proposed UX Solutions

- Improved navigation flow reduced user errors and enhanced task completion rates.
- Adjusting the chatbot's position prevented unnecessary disruptions during the user journey.
- The typing indicator feature increased transparency in live chat interactions.
- Standardized UI components resulted in a more cohesive and user-friendly platform.
- If More Time Was Available, What Would We Improve?
- Conduct usability testing with real users to gather quantitative feedback.
- Optimize data visualization for better clarity in financial dashboards.
- Explore Gamification techniques to boost user engagement with the platform.

Gamification for Enhanced User Engagement

One way to further improve the Investor's Edge user experience is by incorporating gamification elements to drive engagement and encourage user participation. Self-directed investing can feel overwhelming, especially for beginners, but game-like features can make the process more interactive and motivating.

Proposed Gamification Strategies:

🔽 Progress Tracking & Milestones

Issue: New investors may feel lost and unsure about their next steps.

• Solution: Introduce a progress bar for onboarding (e.g., "80% Complete – Make Your First Trade to Reach 100%").

• Impact: Encourages users to fully engage with the platform and complete their setup.

V Badges & Achievements

Issue: Lack of motivation for users to explore advanced platform features.

• Solution: Implement achievement badges for milestones (e.g., "First Trade Completed," "Portfolio Diversified").

• Impact: Creates a sense of accomplishment and encourages users to stay active.

Learning Through Interactive Quizzes & Challenges

- Issue: Many new investors struggle to understand market concepts.
- Solution: Offer mini-quizzes or simulated trading challenges to teach key concepts in an engaging way.

• Impact: Helps users gain confidence and knowledge while staying engaged with the platform.

V Rewards & Incentives

• Issue: Users may not feel a direct benefit from frequent platform usage.

• Solution: Introduce small incentives (e.g., cashback on trading fees after completing a set number of trades).

• Impact: Encourages long-term engagement and user retention.

How Gamification Can Improve UX

By integrating gamification strategies, Investor's Edge can transform complex financial decisions into an interactive and rewarding experience. This approach not only enhances user engagement but also improves retention and satisfaction by making investing feel more approachable, educational, and engaging.

Simplification

When users interact with a digital product, every extra step, unclear instruction, or unexpected action adds to their cognitive load. Simplification is about minimizing friction, making actions more intuitive, and ensuring users can achieve their goals effortlessly.

In this case study, I identified an issue in the CIBC Investor's Edge onboarding process, where the "Open an Account" button redirects users to a browser without clear indication. This disrupts the *omnichannel* experience, leading to confusion, hesitation, or even frustration, as users may expect the process to remain within the app.

The following pages outline the problem, the redesigned solution, and how these changes improve the overall user experience.



In the current CIBC Investor's Edge onboarding process, the "Open an Account" button redirects users to an external browser without any indication. This lack of feedback can confuse users, as they might expect the process to continue within the app.

Issues Identified:

• 1. Lack of Clarity: There is no icon or label to inform users that clicking the button will open a web browser.

• 2. Interrupted Experience: Redirecting users to a separate browser can feel disruptive and may cause them to abandon the process.

• 3. Missed Opportunity for a Seamless Journey: Instead of keeping users engaged, this transition forces them to switch contexts, which may reduce conversion rates.

The next page presents a redesigned solution that improves clarity and simplifies the user flow.









After identifying the simplification issue, I redesigned the interface to create a more intuitive and streamlined experience. The updated design ensures that users can complete the account opening process with fewer steps, clearer visual hierarchy, and a more guided flow.

Key improvements:

Integrated the account opening process within the app to reduce unnecessary redirections.
 Added a browser indicator icon next to external links to inform users that they will be redirected.

V Improved consistency in button styling and dropdown menus for a more cohesive experience.

The redesigned interface minimizes user confusion, enhances efficiency, and aligns with best practices in UX simplification. The next section provides a detailed comparison between the original and optimized versions.

Before & After Comparison

To highlight the impact of these improvements, here's a direct comparison between the original and optimized versions:

| After | Before |
|---|---|
| A browser icon now signals when a link will open externally. | Users were redirected outside the app without prior indication. |
| Users can now complete the process within the app, reducing friction. | The account opening process felt disjointed and required extra steps. |
| Unified design elements ensure a smoother and more cohesive experience. | Inconsistent button styles and dropdown designs made navigation less intuitive. |

By addressing these issues, the new design improves clarity, reduces cognitive load, and enhances overall usability, making it easier for users to complete their tasks efficiently.

To assess the accessibility of the "Special Offers" landing page on the CIBC Investor's Edge platform, I conducted an audit using the <u>WAVE Web Accessibility Evaluation Tool</u>. WAVE is a widely trusted tool for quickly identifying accessibility issues on the front end, particularly in relation to WCAG 2.1 and AODA compliance.

I chose this specific page because it plays a key role in onboarding new users, offering promotional incentives and guiding visitors toward account creation. Given its importance in the user journey, it's critical that the page remains accessible to all users, including those who rely on screen readers, keyboard navigation, or other assistive technologies.

The goal of this evaluation was to determine whether the page provides an inclusive experience and to identify any barriers that could prevent users with disabilities from interacting with key content. Where necessary, I proposed practical solutions that align with best practices in accessibility, aiming to improve usability without compromising the visual design or technical performance of the page.

Error Analysis: Prioritizing Critical vs. Minor Issues

In total, the WAVE evaluation flagged **6 errors** and **20 alerts**. However, not all of these are equally impactful on the end-user experience, especially when viewed through the lens of real-world accessibility practices.

As a UX designer with experience in accessibility audits, I categorized the issues into two groups:

1. Low-impact or non-critical issues:

- Spacer images missing alternative text (2 instances): These are purely decorative elements, often used for layout. They can be safely ignored by screen readers when given alt="" or replaced by modern CSS layout techniques.
- **Redundant link or title text:** Repeating links like "Open an Account" can actually help usability when implemented correctly. While flagged by WAVE, they often pose no barrier if semantic structure and ARIA roles are used appropriately.
- **Noscript elements (12 instances):** These are fallback blocks for browsers that don't support JavaScript. While they appear as alerts, they rarely impact users relying on assistive tech in today's web environments.

- 2. High-impact issues requiring attention:
 - **Missing form labels (2 errors):** Without labels, screen readers can't inform users about the purpose of input fields, making forms inaccessible to blind users.
 - Broken skip links (2 errors): These links are essential for keyboard users to bypass repetitive content. Broken targets can create serious usability issues for users with motor impairments.
 - Orphaned form labels (2 alerts): Labels that aren't tied to a form input can confuse screen readers by announcing incomplete or disconnected information.



Key Accessibility Issues Identified

Here are the most significant accessibility issues I identified using WAVE, prioritized by their real impact on users relying on assistive technology:

• Missing form labels

Input fields without associated <label> elements prevent screen readers from conveying the purpose of the field to the user, making data entry frustrating or impossible.

• Broken skip links

"Skip to main content" links exist in the markup but do not lead anywhere due to missing or incorrect target IDs. This breaks keyboard-based navigation and adds unnecessary tabbing effort.

• Redundant links

Multiple links with the same destination and similar wording clutter the auditory experience for screen reader users, creating confusion and unnecessary repetition.

• Vague link text

Links like "Click here" or "Learn more" without proper context fail to communicate purpose. For assistive tech users, this turns navigation into guesswork.

• Suspicious ARIA usage

Some ARIA attributes (e.g. aria-expanded, aria-hidden, aria-label) are inconsistently applied or lack proper interaction logic, which may interfere with how assistive technologies

• Spacer images lacking alt attributes

Decorative images used for layout purposes are missing alt="", which means screen readers interpret them as meaningful content. This creates unnecessary "noise" and distracts users from the actual content.

• Orphaned form labels

Some <label> elements are present but are not correctly associated with any input fields. This can result in misleading or disconnected audio output when navigating forms with assistive technology.

Remediation Strategies and Fixes

Here are the key recommendations to address the accessibility issues identified during the evaluation:

🔽 • Fix missing form labels:

Ensure every input field has a corresponding <label> or aria-label. Labels should be explicitly associated using the for attribute matching the input's id.

🗸 • Repair broken skip links:

Update skip links to point to valid targets like #main-content, or remove them if the target doesn't exist.

Consolidate redundant links:

Remove duplicate links or merge them into a single, well-labeled element. Use aria-hidden="true" to hide decorative links from screen readers if necessary.

Clarify vague link text:

Replace unclear labels like "Click here" with descriptive alternatives (e.g., "Download the 2025 Investment Guide (PDF)").

• Add alt="" to spacer images:

Decorative images used only for layout should have empty alt text so that screen readers skip them.

🗸 🔹 Standardize ARIA usage:

Review ARIA attributes and remove unnecessary or conflicting roles. Prioritize native HTML over ARIA where possible, following W3C best practices.

Before / After Examples

| Issue | Before | After |
|--------------------------|---|--|
| Missing Form Label | <input id="email" type="text"/> | <label for="email">Email Address</label> <input <br="" type="text"/> id="email"> |
| Broken Skip Link | Skip to content (no element with id="main") | Skip to content <main id="main-content"></main |
| Redundant Link | Sign Up (both linking to same page)</img | <img <br="" src="signup.png"/>alt="Sign Up" /> Sign Up |
| Vague Link Text | Click here | See our latest investment offers |
| Spacer Image without alt | | |
| ARIA Misuse | <div aria-expanded="true"> (no collapsible element)</div> | stringthingtonic stringtheta s |

Why These Issues?

Not all issues flagged by WAVE were critical. I focused on six key accessibility problems that directly impacted user experience and task completion. These were selected based on:

- Severity of impact on users with disabilities
- Frequency of occurrence on the page
- Potential for easy remediation without disrupting UI design

| Issue Type | Category | Example |
|-----------------------|----------------------------|--|
| Missing form labels | Semantic HTML | <input/> without a corresponding <label></label> |
| Broken skip links | Navigation | Link pointing to a missing ID (#main-content) |
| Redundant links | Usability & screen readers | Multiple "Open an Account" links cluttering output |
| Vague link text | UX Writing & Accessibility | "Click here" with no descriptive context |
| Spacer images w/o alt | Semantic HTML / Visuals | used for layout with no alt="" |
| ARIA misuse | Semantic & behavior logic | aria-expanded used without proper interaction |

Real-World Testing with NVDA

To experience how screen reader users interact with the site, I used NVDA's Speech Viewer.

Here is an actual screenshot from the test.

Key findings from this output:

- "edit" is announced with no context \rightarrow missing label
- "graphic" for linked image \rightarrow missing alt text
- No focus shift after skip link activation → broken skip link

These confirmed that several WAVE-detected issues also created friction in real assistive tech use.

III NVDA Speech Viewer

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Show Speech Viewer on Startup

Impact & Key Learnings

This experience sharpened not only my technical understanding of accessibility but also my empathy for users navigating with assistive tech. It's a reminder that every unlabeled button or broken skip link is not just a code error — it's a missed opportunity to include someone.

I learned that the most meaningful accessibility improvements come from **manual testing** and understanding the **actual user journey**. A missing label might seem minor in code, but it can make or break the experience for screen reader users.

- In future projects, I will:
- V Bake accessibility into the design process early, especially with labeling, navigation, and semantic HTML.
- Validate changes using both automated tools and manual screen reader tests (JAWS, NVDA, or Narrator).
- V Champion accessibility as an essential part of UX, not just a compliance checkbox.

This process helped me grow not just as a UX designer, but as someone ready to lead inclusive design initiatives with empathy, precision, and real technical depth.

🔆 Thank You 🔆

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