Guiding Small Business Owners Through Complex Financial Decisions

Redesigning Bridge Financial's valuation experience to make complex financial decisions simple, guided, and human.

Thanapha "Nam" Charoenporn

UX/UI Designer

Private Case Study (Shared Under NDA)

Bridge Financial helps small business owners understand their company's worth — whether they're preparing to sell, buy, or secure SBA loans.

But our analytics showed that many users didn't know where to begin. The valuation process felt intimidating — full of financial jargon and unclear steps.

Goal: Transform a confusing, transactional process into a guided, human-centered experience that builds confidence and trust.

My Role

UX & Interaction Designer

Team

Product Manager, Developer, Data Analyst

Timeline

Around 3 months

Focus

User Experience Design

Valuing a business is more than numbers — it's deeply personal.

Through research and analytics, we saw **many users abandon the valuation form early** — not from lack of interest, but from **confusion and overwhelm**. It wasn't just a usability issue; it was an emotional gap that eroded trust and confidence.

We uncovered three consistent pain points:

Uncertainty	Complexity	Mistrust
"I don't know which option fits me."	"There are too many steps and terms."	"I don't want to pay before I understand what I'll get."

Our challenge was to create a calm, guided experience that helps users feel **understood and supported**, not pressured or lost.

📝 **Design Goal:** Turn an intimidating, high-drop-off form into a trusted, step-by-step journey that builds confidence and trust.

After interviews and data analysis, three core user mindsets emerged:

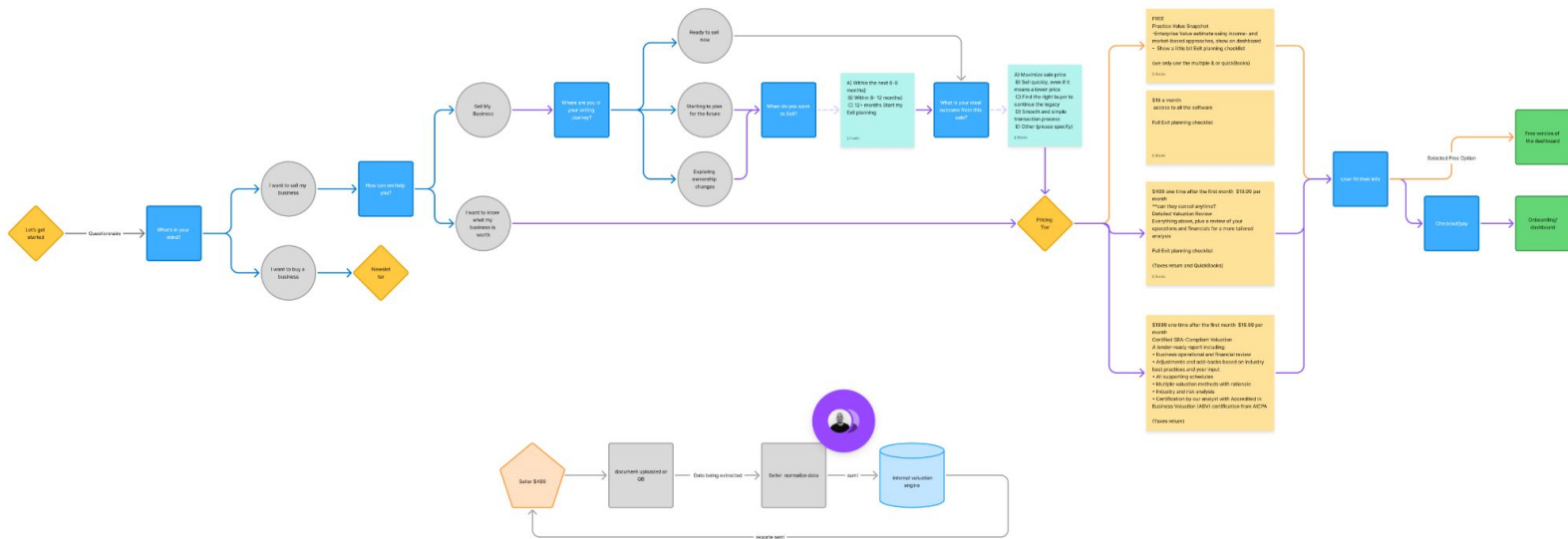| Persona	Motivation	Pain Point
The Seller	Ready to sell soon	Unsure about timing and accuracy
The Planner	Exploring options	Overwhelmed by financial terms
The Curious Owner	"I just want to know my worth"	Hesitant to pay upfront

💡 **Insight:** Before users could trust our valuation, they needed to feel understood. So instead of "funnels and pricing," we focused on *conversation and guidance.*

> "I just want to know where my business stands — not feel like I'm being sold to."

To align empathy, logic, and business goals in one clear system.

Creating this user flow aligned design, business, and engineering under one shared mental model — making collaboration smoother across teams.

📝 **Result:** The flow became a tool to guide both design and business conversations, keeping everyone focused on the user's journey instead of just screens.

Turning a Form Into a Conversation

I re-imagined the valuation process as a conversation that adapts to each user's goal, readiness, and confidence level.

This modular user flow transforms a static form into a dynamic, guided experience — balancing empathy with clarity and logic.

Example Journey (Each question is phrased to feel human — encouraging reflection, not completion.)

01

"Let's start with what's on your mind."

establishes empathy

02

"What's your main goal right now?"

aligns intent with business outcomes

03

"Where are you right now in your selling journey?"

gauges readiness

04

Pricing

appears *after* users understand value

05

Onboarding

Continues with reassurance, transparency, and clear next steps.

🎯 **Outcome:** Reduced cognitive load, improved focus, and higher user trust.

Four pillars guided the redesign:

1. Empathetic Framing

Replaced a transactional form with conversational prompts that reduced friction and built immediate trust.

2. Adaptive Flow Logic

Dynamically adjusted questions based on user intent, improving focus and completion rates.

3. Transparent Value Before Cost

Moved pricing later, improving comprehension and reducing early-stage abandonment.

4. Collaboration with Engineering

Documented logic and accessibility patterns in Figma and Zeplin, aligning design and engineering early for scalability.

Method: 5 moderated usability sessions with business owners.

Findings:

- 100% clearly understood the purpose of the guided flow.

- 80% said the conversational tone made the process more approachable.

- Pricing was perceived as fairer once value was explained first.

Adjustments:

- Simplified terminology (e.g., "exit planning" → "planning your sale").

- Added a progress tracker for transparency and momentum.

- Introduced tooltips for clarity on financial terms.

🗣️ **User Reactions**

> "It feels like someone's walking me through it, not selling me something."
>
> "I actually finished the whole thing this time — it finally made sense."

Measurable Impact

+25%

Questionnaire Completion

Significant increase in users completing the full valuation flow

–30%

Early Drop-Offs

Reduced abandonment during the initial stages

100%

User Sentiment Shift

From "Confusing" to "Clear & Reassuring"

Business Impact: The new guided flow became the foundation for Bridge's onboarding and valuation tools — demonstrating how empathy directly improves conversions.

The project wasn't just a redesign — it was a new design framework.

System Thinking:

- Designed modular logic adaptable for future products.

- Documented re-usable components and interaction patterns.

- Ensured accessibility compliance from early design stages.

Outcome: A scalable system that balances user needs, technical logic, and business goals — the foundation of mature UX practice.

Designing for fintech means designing for trust.

When people handle money, clarity equals confidence — and confidence builds long-term relationships, not just conversions.

Key takeaways:

- Empathy builds trust; trust sustains engagement and conversion.

- Research isn't just validation — it's about uncovering emotional and behavioral insight.

- The strongest experiences happen when design, product, and engineering share the same mental model early on.

How this project reflects my approach:

- I translate complexity into clarity — ensuring products feel both intelligent and intuitive.

- I use research and empathy as design tools to inform data-driven decisions.

- I align user needs with business outcomes through accessibility, transparency, and measurable impact.

💬 **Mindset:** strategic, evidence-based, and deeply user-focused — driven by a balance of empathy, data, and collaboration.

Summary: By combining system–level thinking with empathy, I turned a complex valuation process into a confident, guided experience that made users feel understood and supported.

This project reflects my design philosophy:

> "Design isn't just what users see — it's how they feel after using it."

Thanapha "Nam" Charoenporn

UX/UI Designer

Designing experiences that make complex systems feel simple and human.

Due to NDA, visuals are anonymized. Full details available upon request.