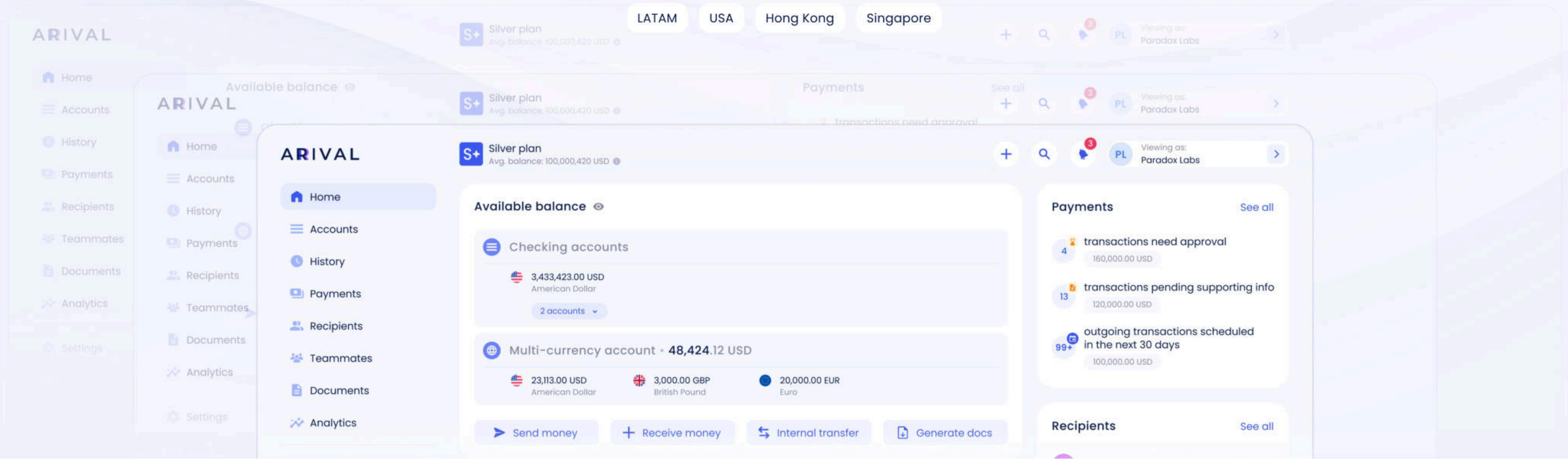


Global UX/UI Research 2026

Regional Adaptation Strategy

Discover how leading fintech companies adapt their interfaces to regional preferences while maintaining global brand consistency across LATAM, USA, Hong Kong, and Singapore.

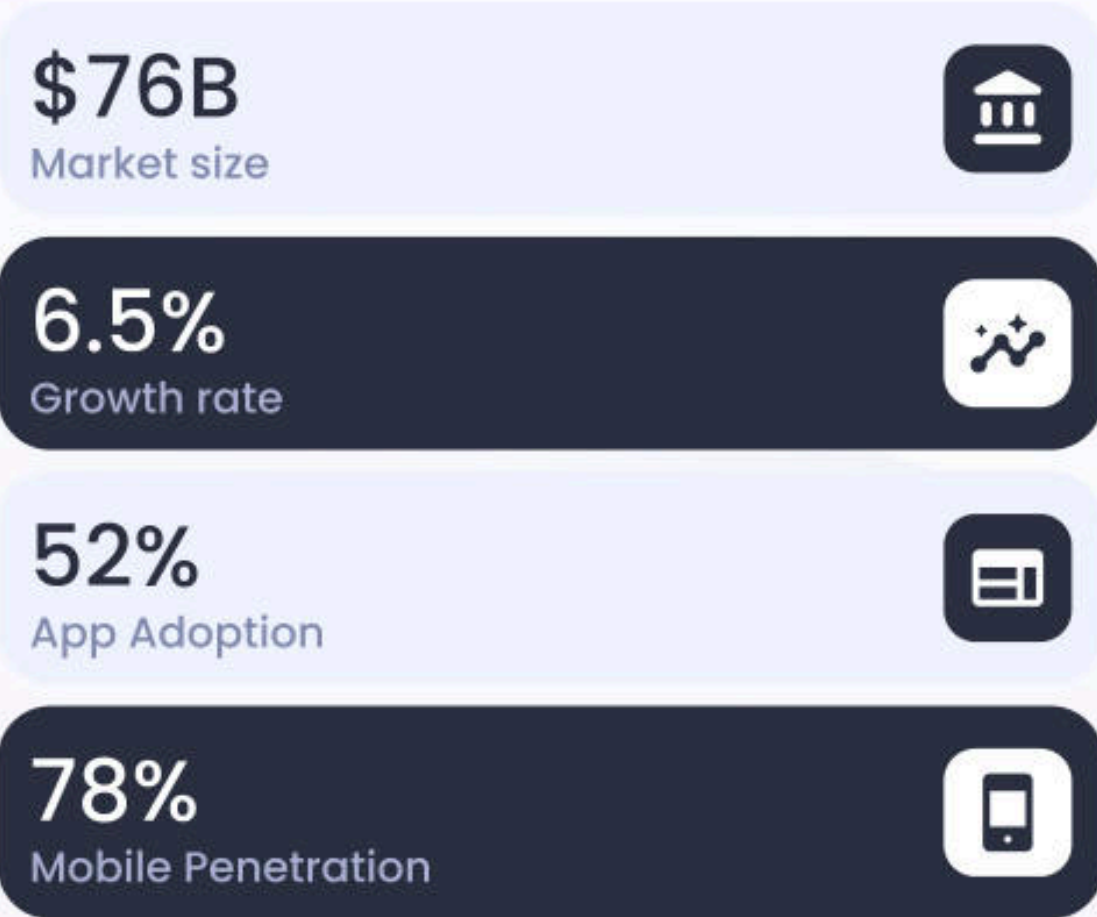


Market Overview by Region

LATAM

Mobile-First, Real-Time Payments

Brazil and Argentina are experiencing a fintech revolution driven by PIX and Open Finance frameworks. Mobile-first design is non-negotiable for mid-range devices with varying internet speeds.

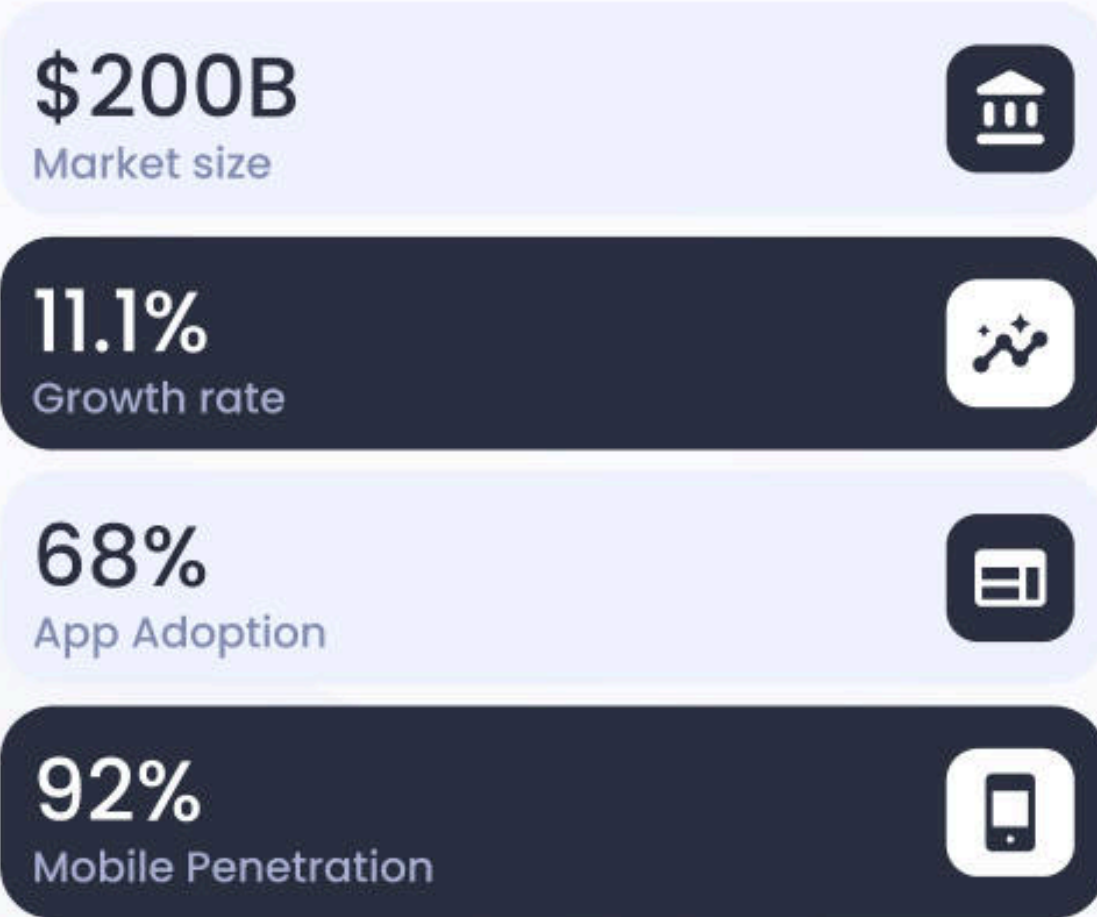


- 01 Mobile-First (95%)
- 02 Real-Time Payments (92%)
- 03 Gamification (78%)
- 04 Open Finance UI (85%)
- 05 Accessibility (72%)

USA

B2B Banking

The USA fintech market is bifurcating: consumer-facing apps consolidating around super-apps, while B2B fintech is exploding. Agentic AI and security transparency are critical.

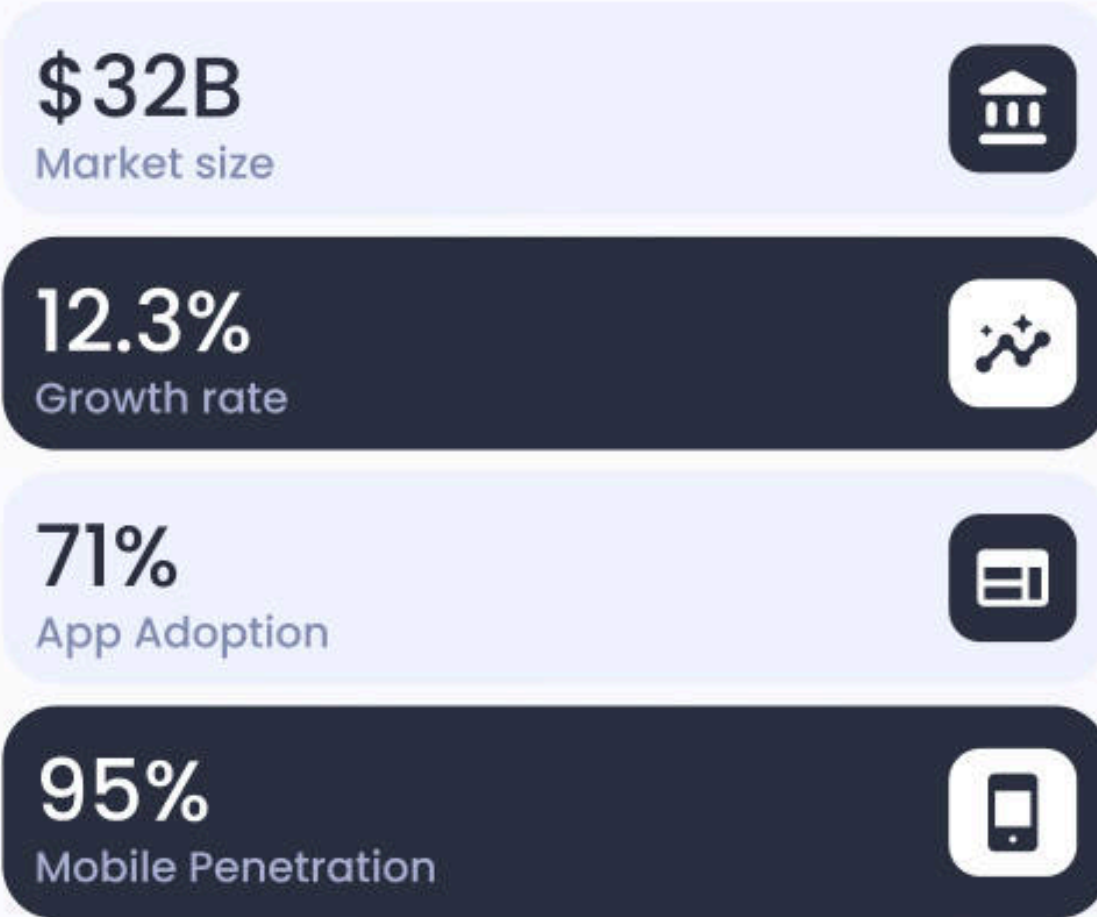


- 01 Agentic AI (88%)
- 02 Data Visualization (90%)
- 03 Security Indicators (95%)
- 04 Minimalist Design (87%)
- 05 Dark Mode (82%)

Hong Kong

Tokenization and Digital Assets

Hong Kong's fintech market is unique in its focus on digital assets and tokenization. Users expect seamless switching between fiat and digital assets within the same interface.

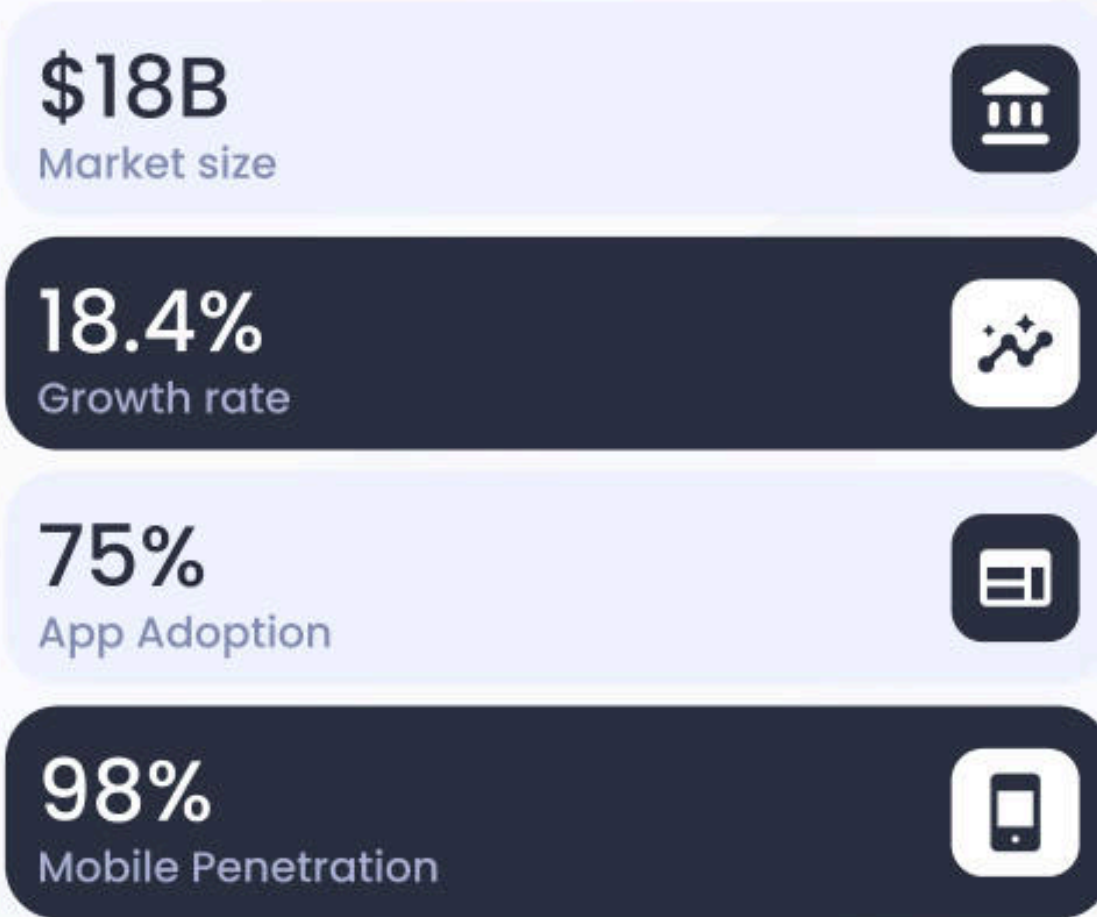


- 01 Tokenization UI (85%)
- 02 Multi-Asset Dashboards (88%)
- 03 RegTech Integration (92%)
- 04 Robo-Advisor Interfaces (80%)
- 05 Premium Design (89%)

Singapore

Super Apps and Green Finance

Singapore's fintech market is the fastest-growing in Asia. The defining trend is the rise of super apps—all-in-one ecosystems where banking is a feature, not a separate application.



- 01 Super App Integration (90%)
- 02 Green Finance Visuals (84%)
- 03 Hyper-Personalization (87%)
- 04 Voice Interfaces (76%)
- 05 Gamification (81%)

UX Metrics Comparsion

Analyze and compare UX performance metrics across leading fintech applications in each region.
Explore speed, simplicity, trust, innovation, accessibility, and localization.

LATAM



■ Nubank ■ Mercado Pago ■ Inter ■ Ualá

- 01 Speed (8.5)
- 02 Simplicity (8.0)
- 03 Trust (7.5)
- 04 Innovation (8.3)
- 05 Accessibility (7.0)
- 06 Localization (10)

USA



■ Mercury ■ Wise ■ Chime ■ Square Cash

- 01 Speed (8.8)
- 02 Simplicity (8.8)
- 03 Trust (8.5)
- 04 Innovation (7.5)
- 05 Accessibility (8.3)
- 06 Localization (7.0)

Hong Kong



■ Wise ■ Revolut ■ FPS ■ Octopus

- 01 Speed (8.3)
- 02 Simplicity (7.3)
- 03 Trust (8.5)
- 04 Innovation (6.8)
- 05 Accessibility (6.8)
- 06 Localization (9.0)

Singapore



■ Revolut ■ UOB TMRW ■ DBS digibank ■ Crypto.com

- 01 Speed (8.3)
- 02 Simplicity (8.0)
- 03 Trust (8.3)
- 04 Innovation (8.5)
- 05 Accessibility (8.3)
- 06 Localization (8.3)

Key Takeaways

Regional Preferences Matter

All regions

Universal Principles Apply

Mobile-first, security-first, and data-first design principles are universal across all regions.

Regional Preferences Matter

User preferences are deeply rooted in behavior, culture, and regulatory environment. One-size-fits-all approaches fail.

Glocal Strategy Wins

The future of fintech is locally adapted yet globally consistent. Glocal strategy differentiates market leaders.

Mobile-First, Real-Time Payments

LATAM

Regional Strength

LATAM leads in localization (10/10) with mobile-first design.

Competitive Gap

Traditional banks lag in innovation vs. digital-native fintechs.

Implementation Priority

Focus on PIX integration and dark mode for low-end devices.

B2B Banking

USA

Regional Strength

USA excels in simplicity (8.75/10) and accessibility (8.25/10).

Competitive Gap

B2B platforms (Mercury) outpace consumer apps in trust metrics.

Implementation Priority

Prioritize early deposits and no-fee transparency.

Tokenization and Digital Assets

Hong Kong

Regional Strength

Hong Kong prioritizes trust (8.5/10) and compliance with regulatory requirements.

Competitive Gap

Legacy systems (Octopus) struggle with innovation and accessibility.

Implementation Priority

Implement FPS support and regulatory compliance badges.

Super Apps and Green Finance

Singapore

Regional Strength

Singapore achieves highest innovation (8.5/10) with super app integration.

Competitive Gap

Digital-only banks (DBS digibank) lead in accessibility and simplicity.

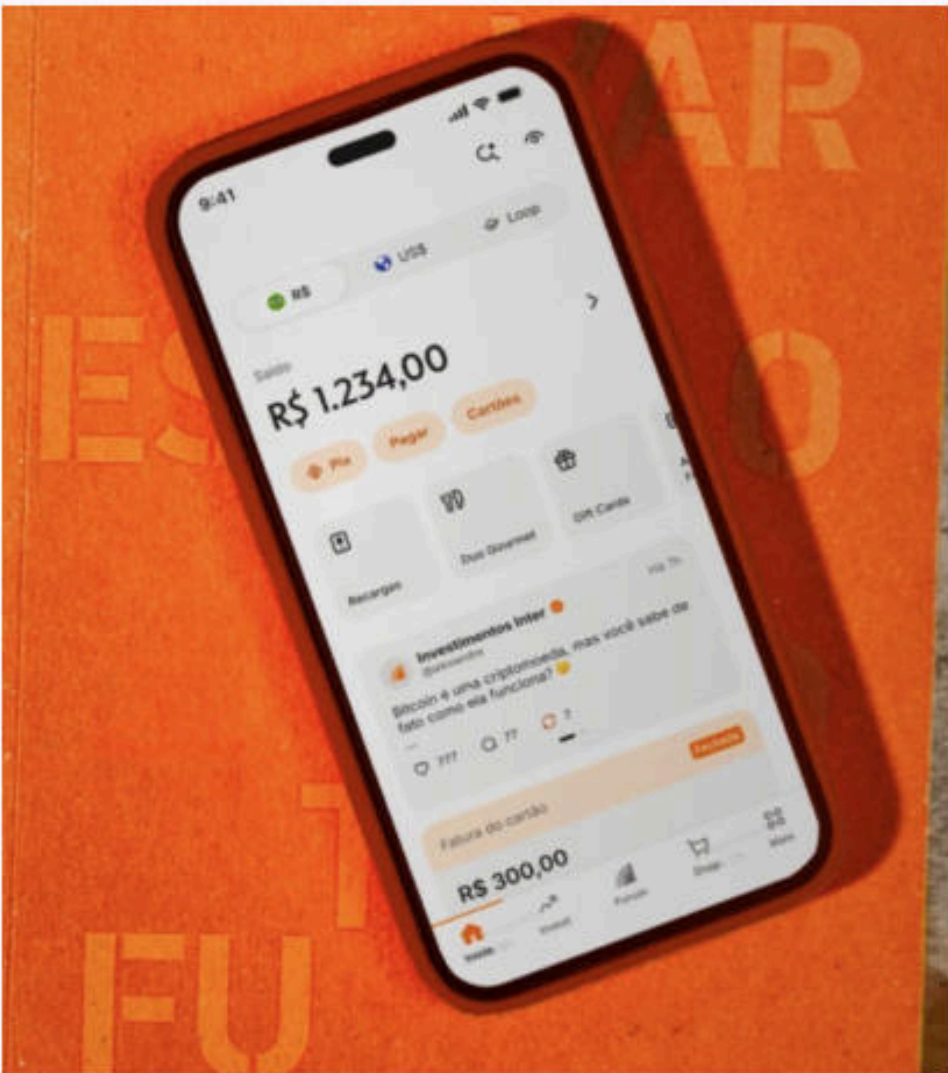
Implementation Priority

Develop super app features and voice-first interfaces.

Apps Screenshot Comparsion - LATAM

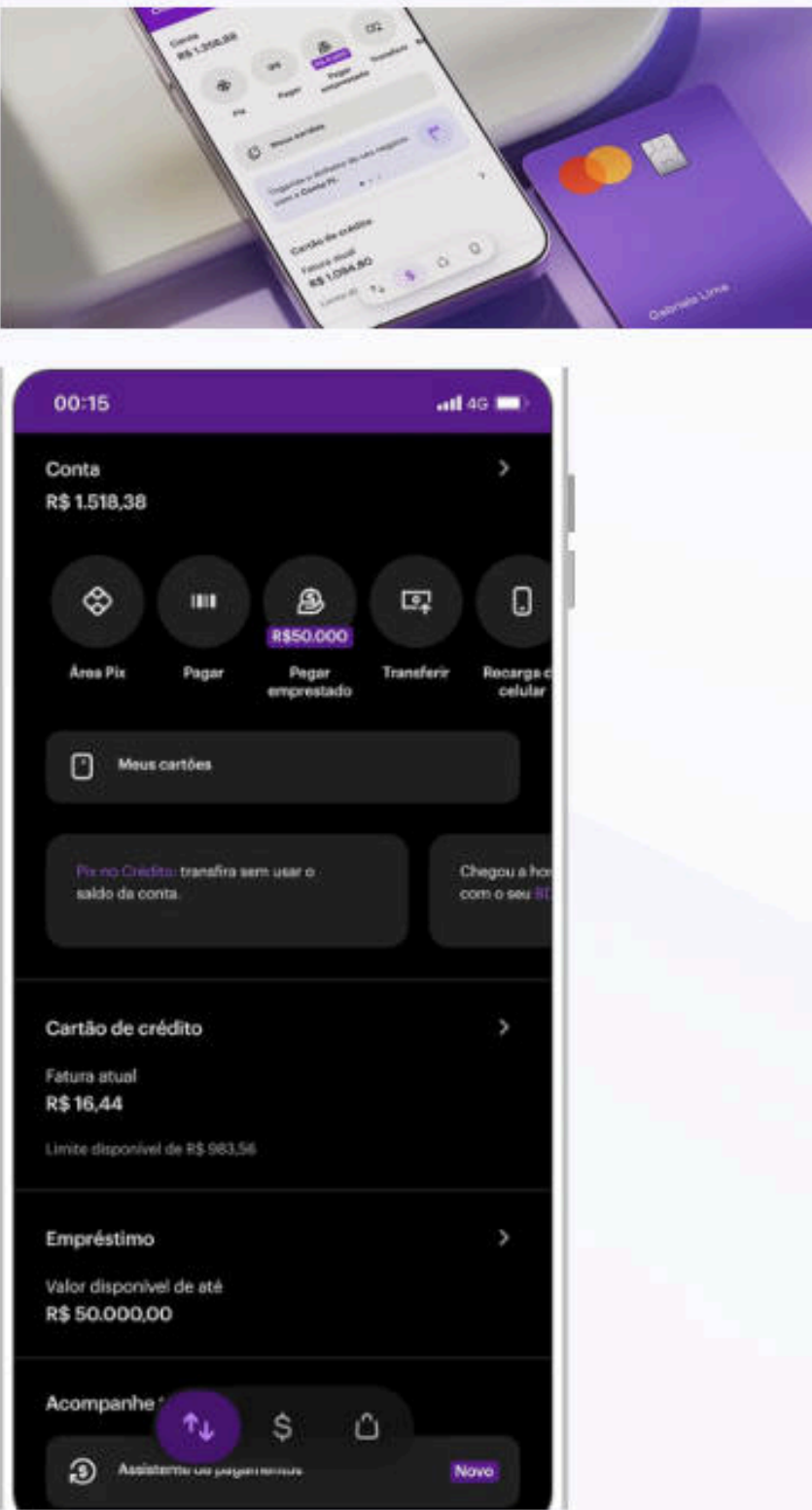
Inter

<https://inter.co/>



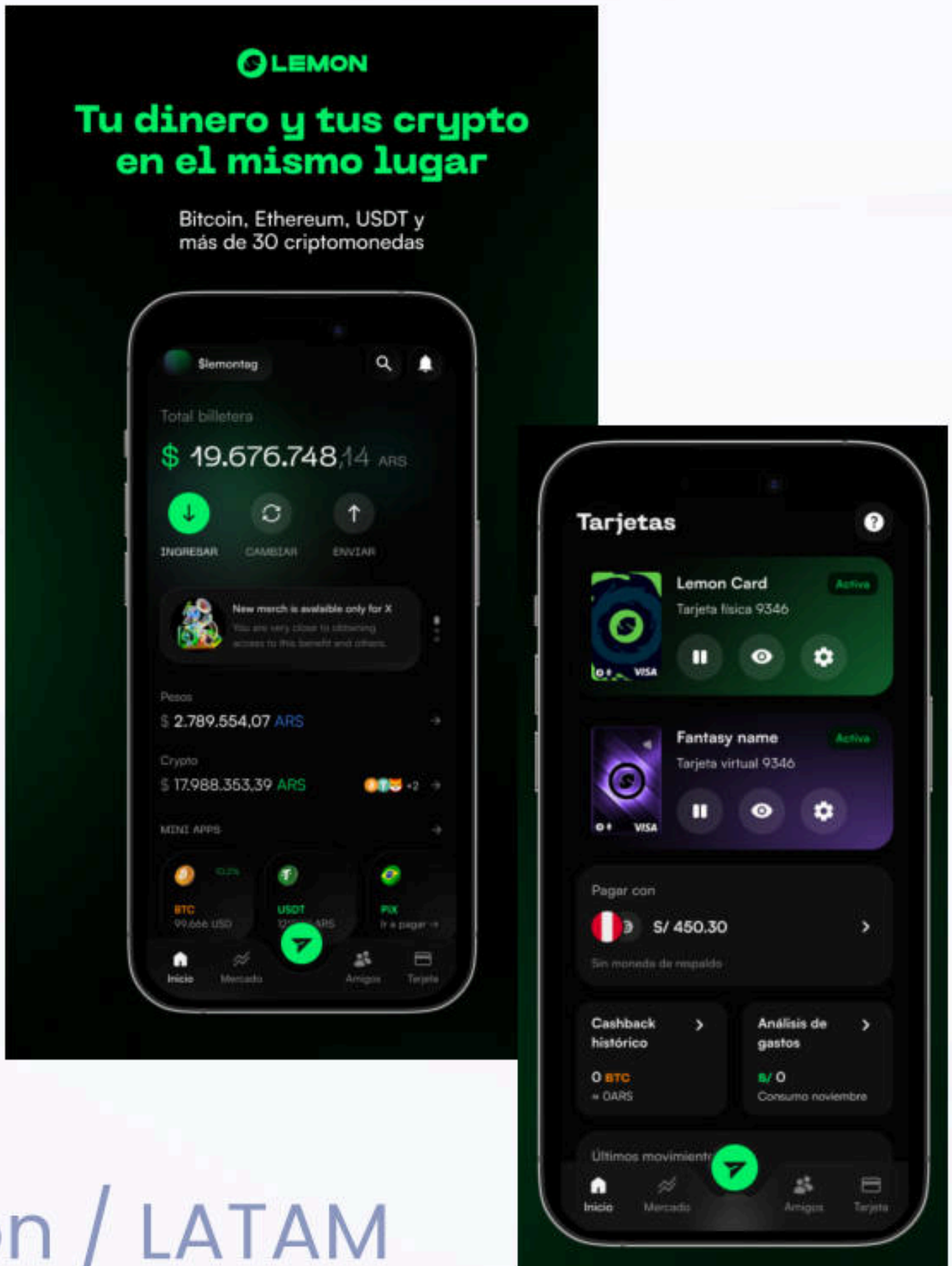
Nubank

<https://nubank.com.br/>



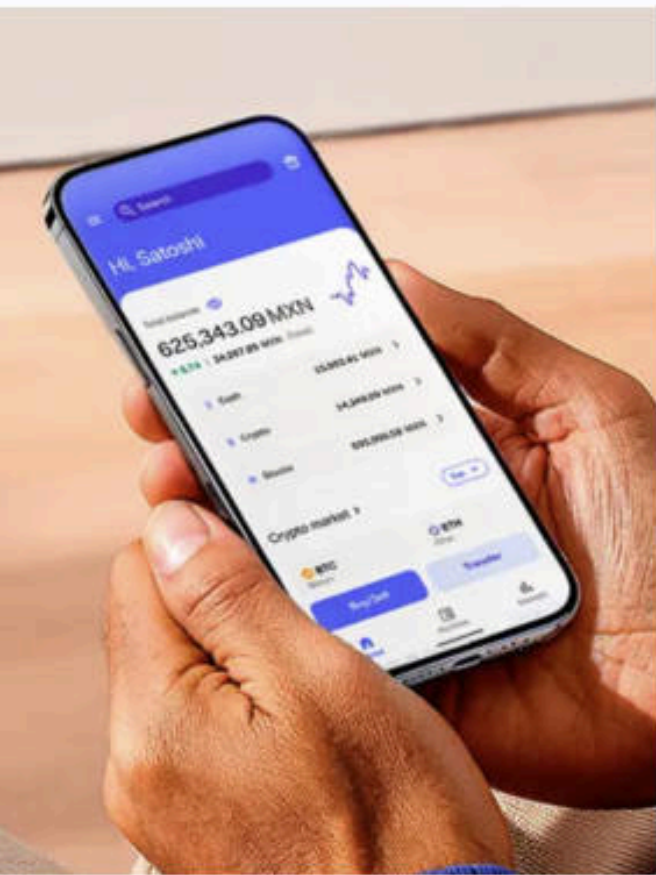
Lemon

<https://lemon.me/en/>



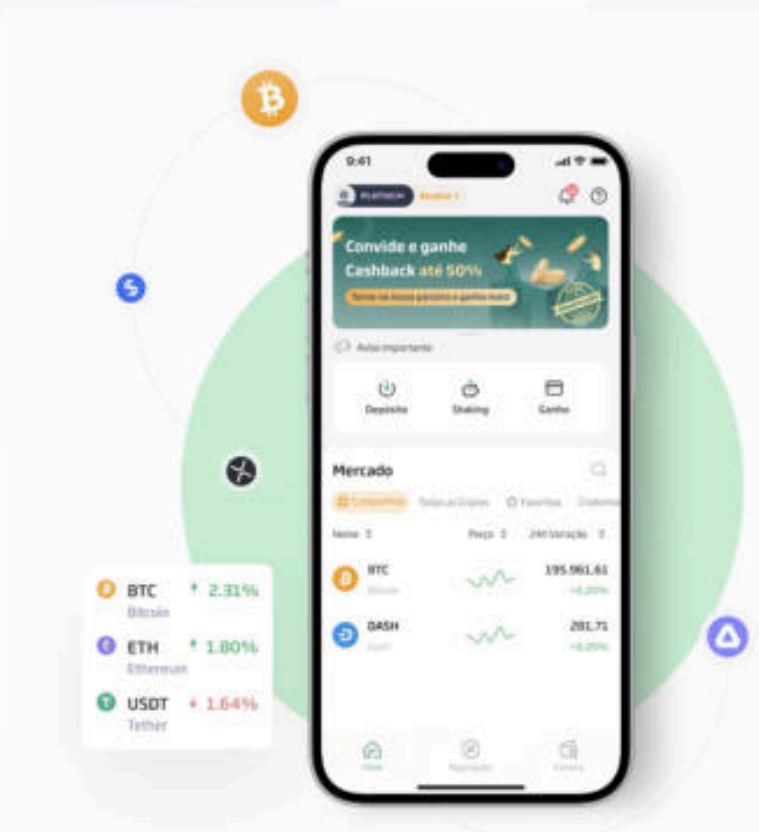
Bitso

<https://bitso.com/>



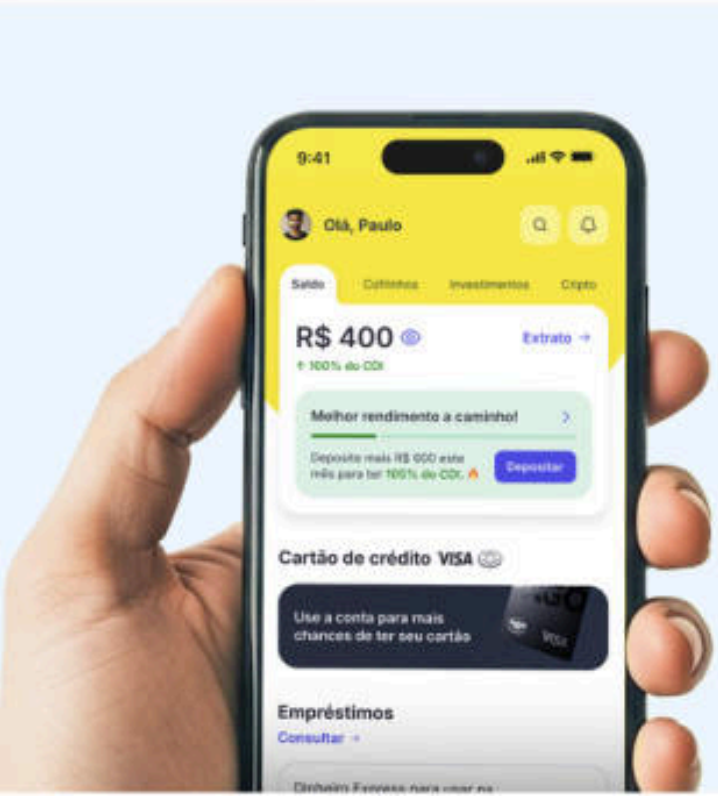
NovaDAX

<https://www.novadax.com.br/en-US>



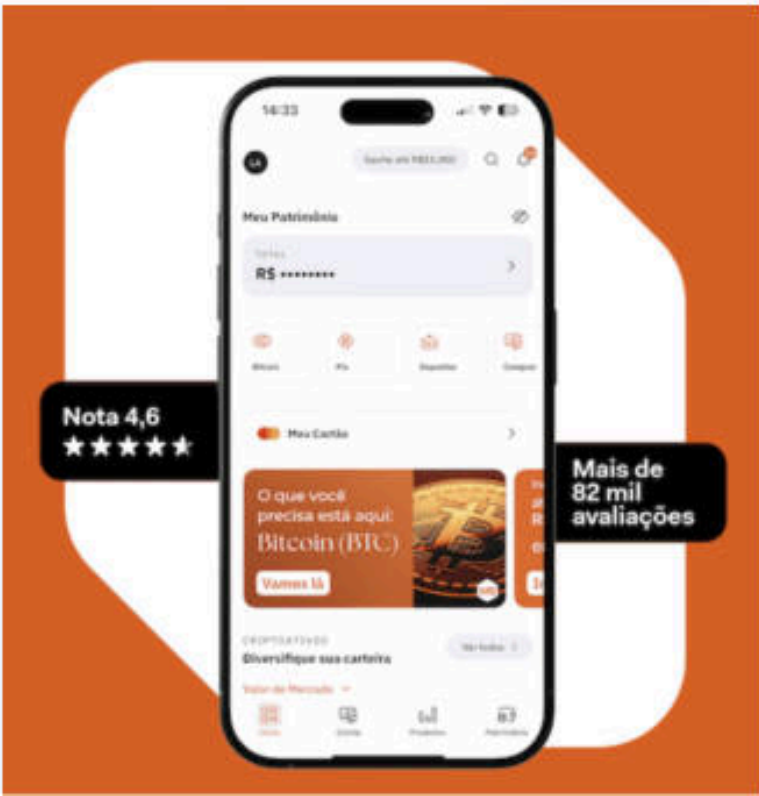
Mercado Pago

<https://www.mercadopago.com.br/>

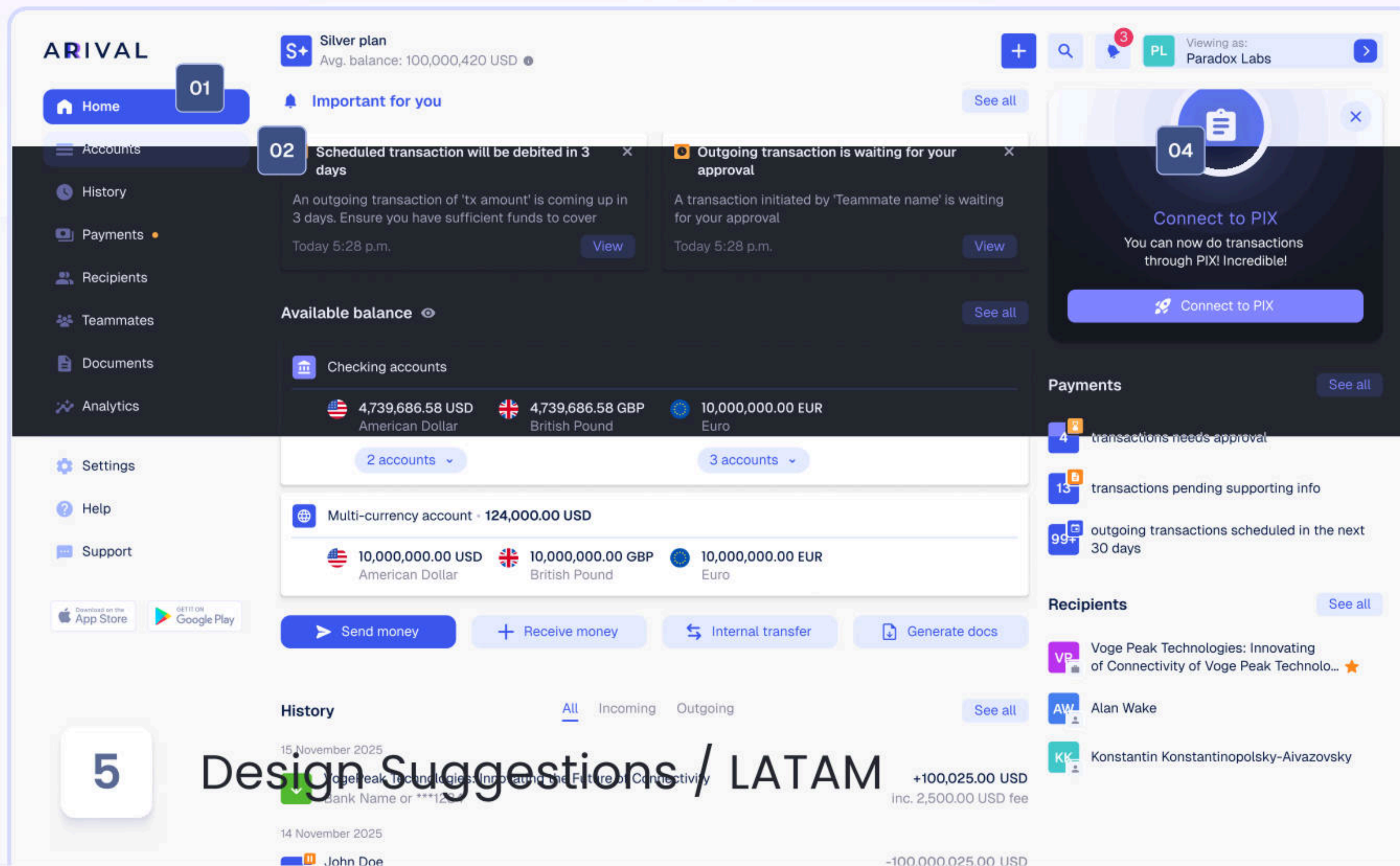
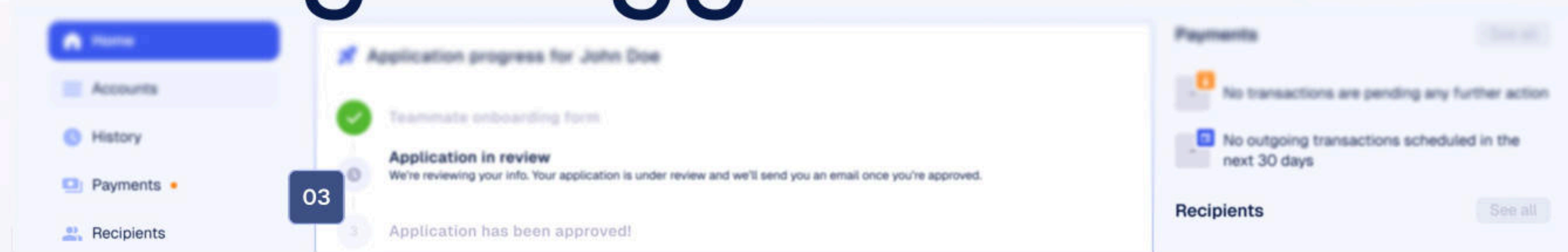


Mercado Bitcoin

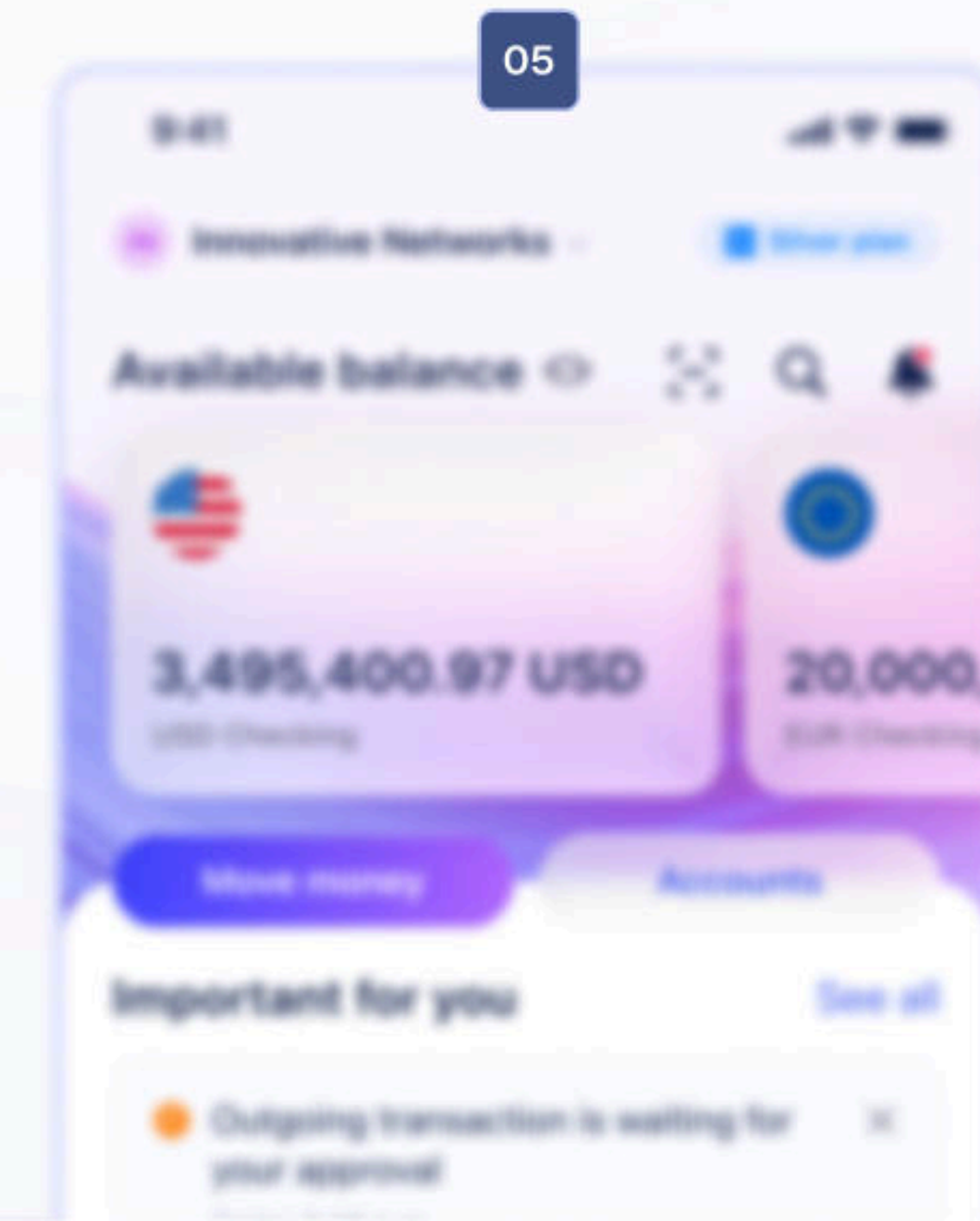
<https://www.mercadobitcoin.com.br/>



Design Suggestions – LATAM



- 01 We can simplified and increased the contrast of the color scheme to improve accessibility and inclusion, especially on low-quality displays and mid-range devices common in LATAM.
- 02 Dark mode should be default (maybe auto-enabled) in LATAM to improve readability and reduce eye strain on lower-quality displays common in the region.
- 03 We can gamify onboarding (progression, daily missions/streaks) and add an "invite & earn" referral program to drive daily engagement (DAU) and improve D1/D7 retention.
- 04 PIX integration is a must-have in Brazil: make it a first-class payment option (prominent entry point, instant confirmation, saved recipients).
- 05 Mobile-first is must: we design primarily for phones and ship mobile presets for typography/spacing/colors, with dark mode enabled automatically by default.



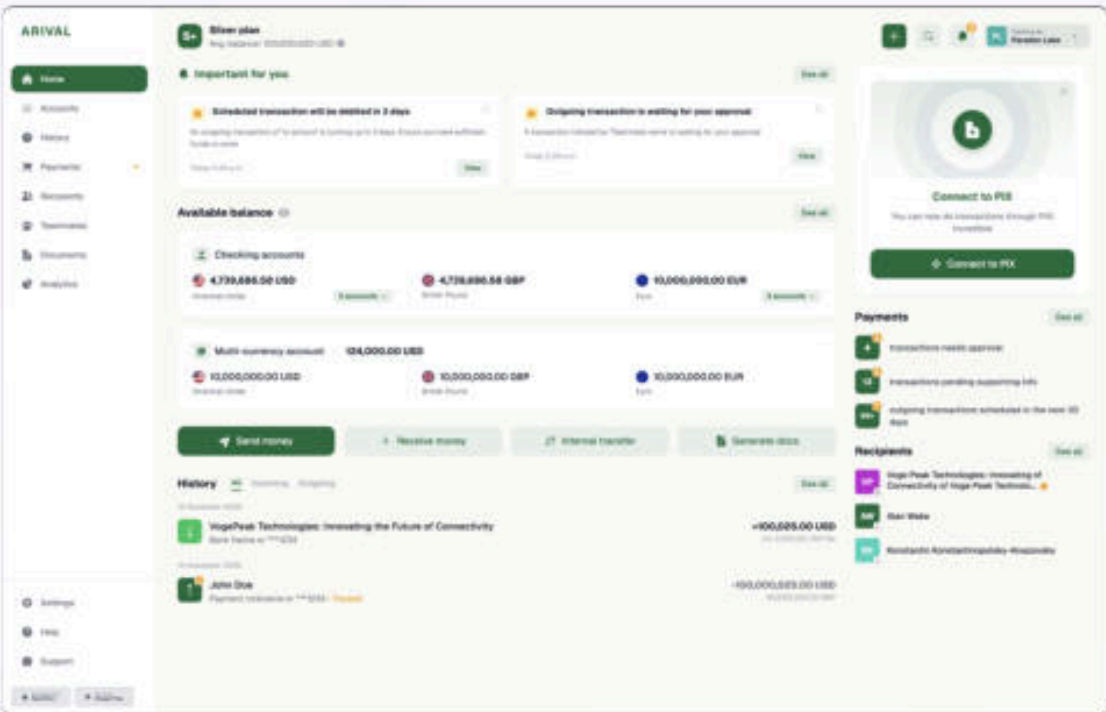
Design Suggestions / LATAM

Color Scheme Suggestions - LATAM

Top pick

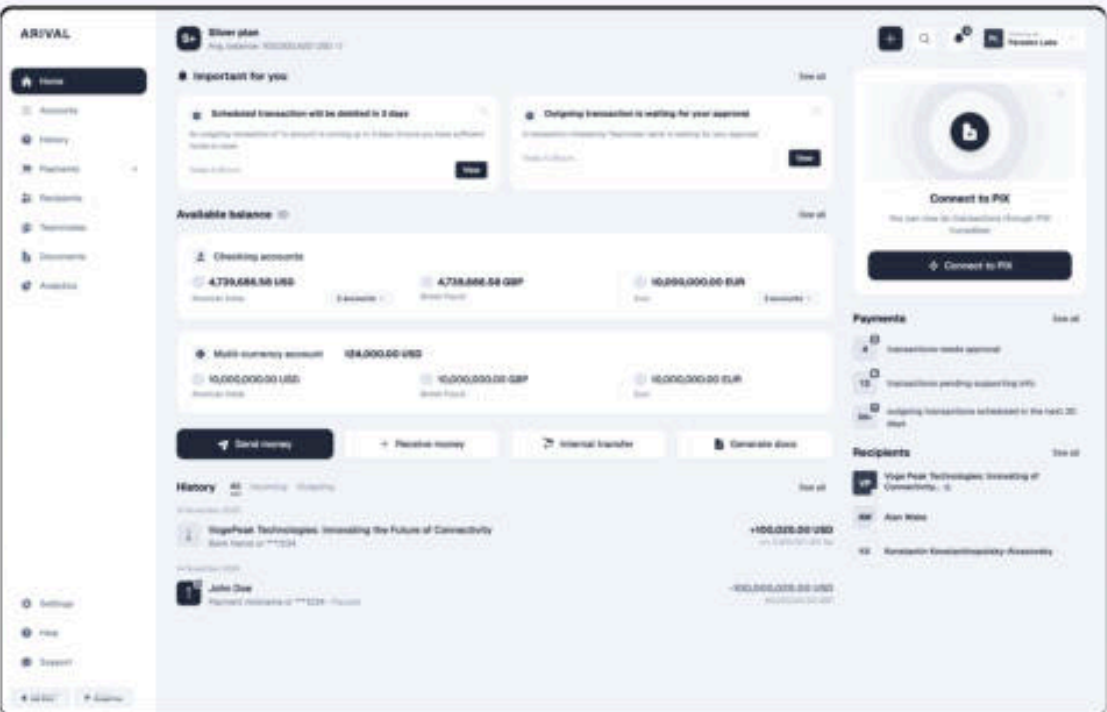
Green (+night)

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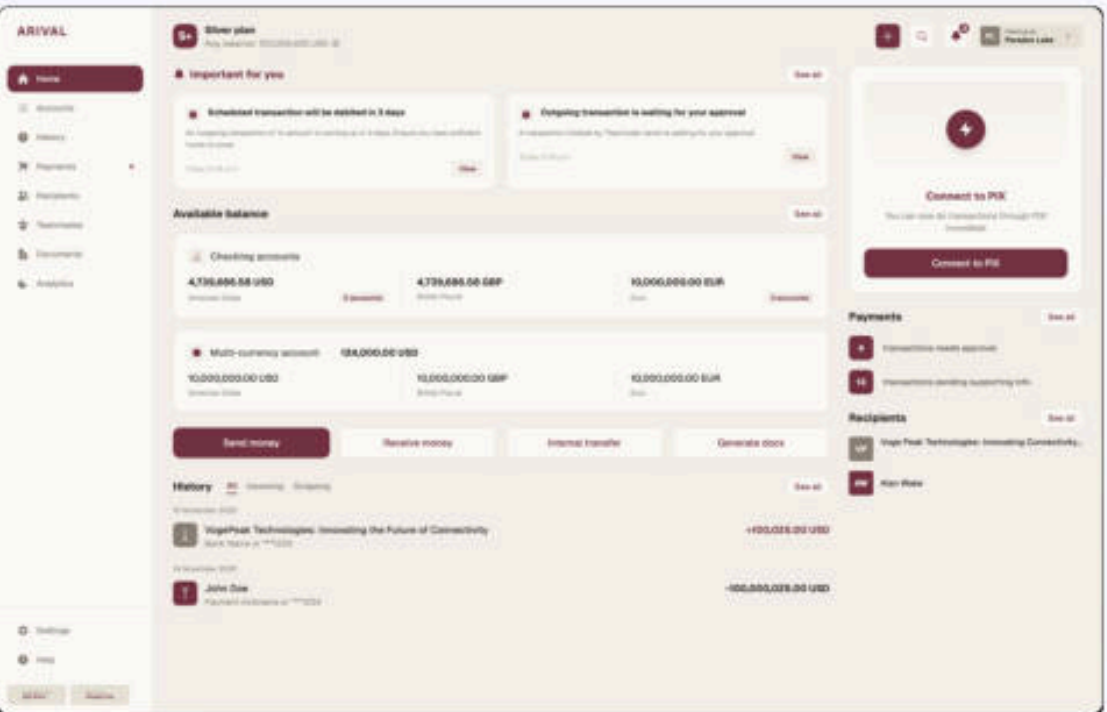
Black/White (+night)

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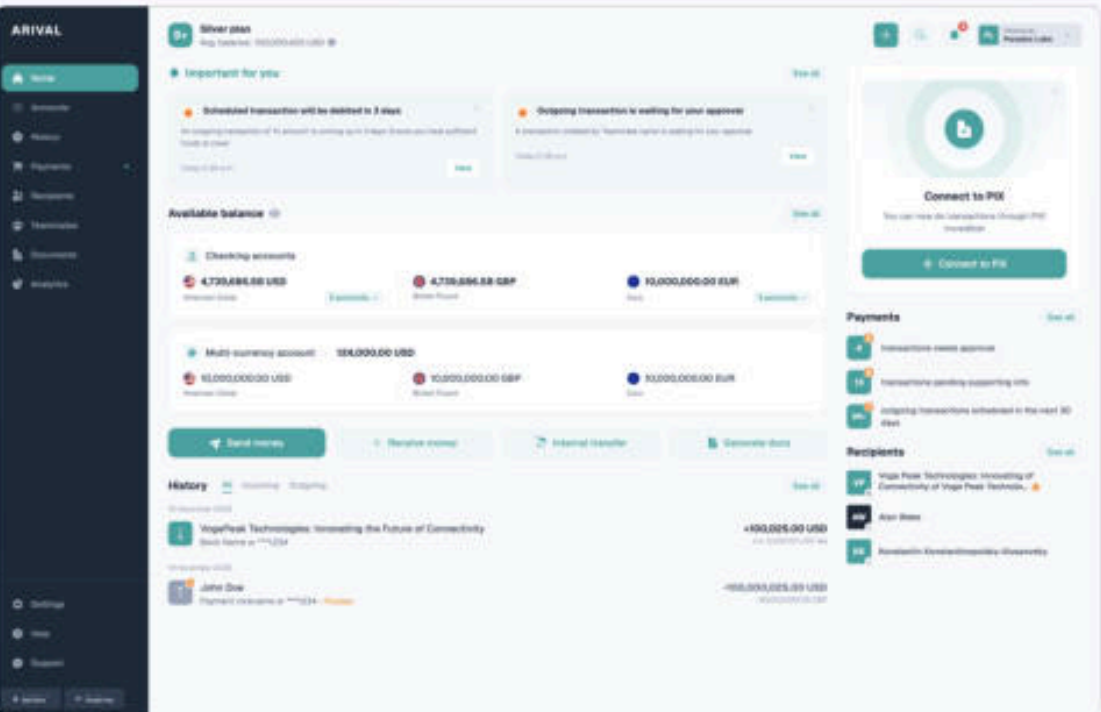
Red (+night)

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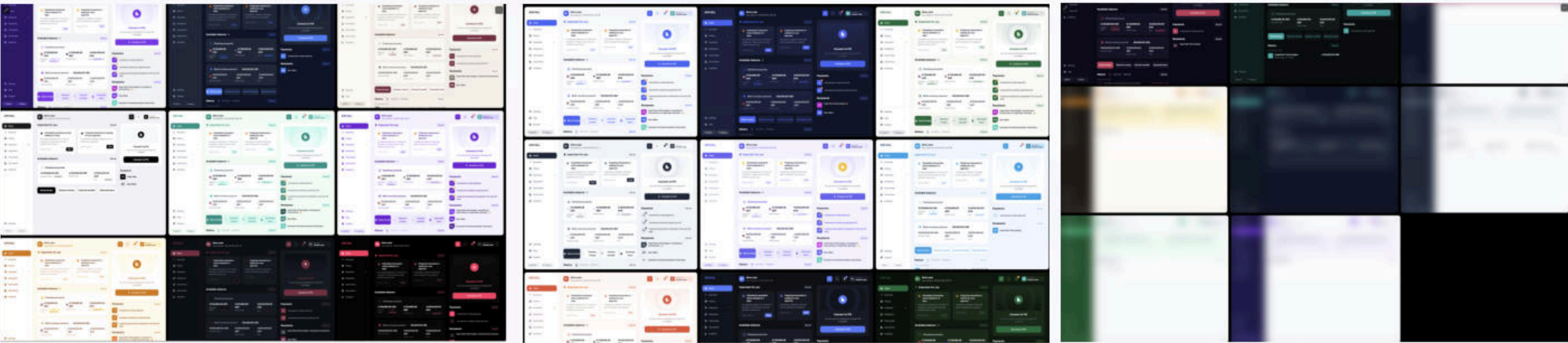
Mint (+night)

<https://variant.com/shared/fbf0508c-6b8f-4187-99b8-9e1e2a38...>



For deeper explore...

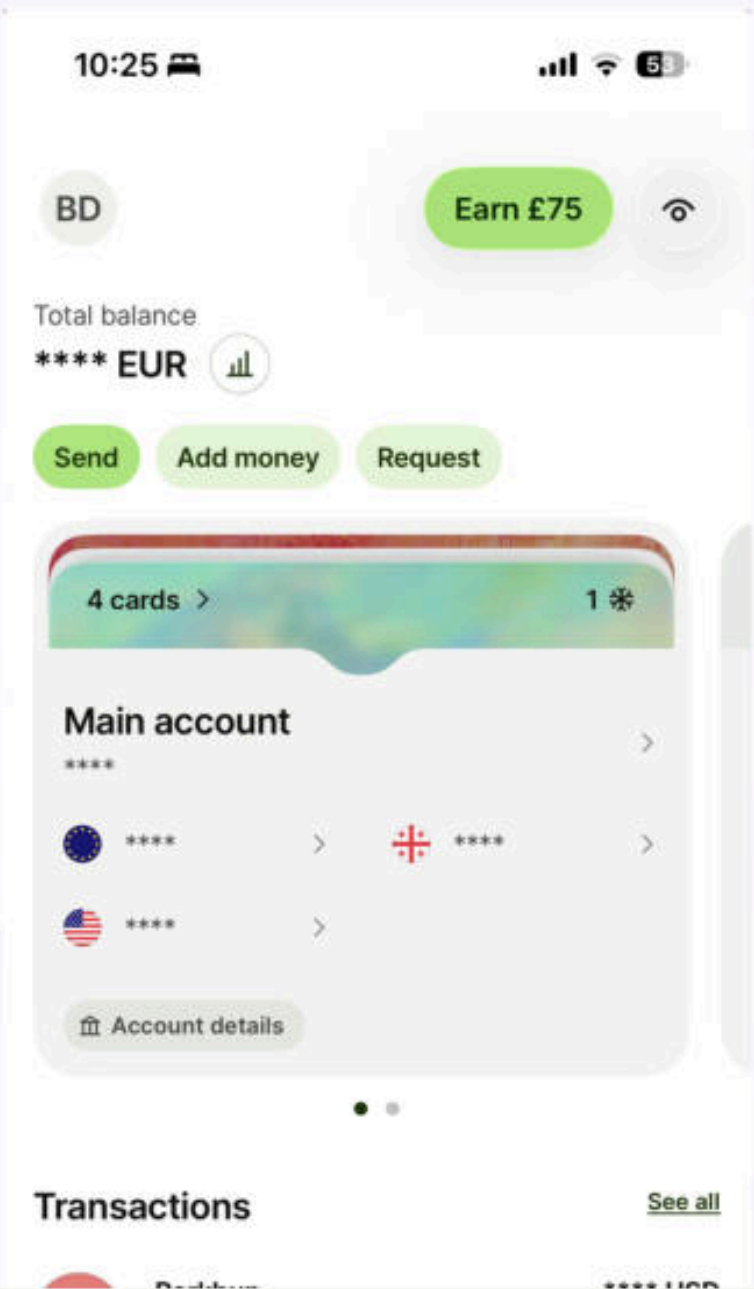
<https://variant.com/chat/f40c5472-c992-4c57-9849-3f6c54b1e01f>



Apps Screenshot Comparsion – USA

WISE

<https://wise.com/>



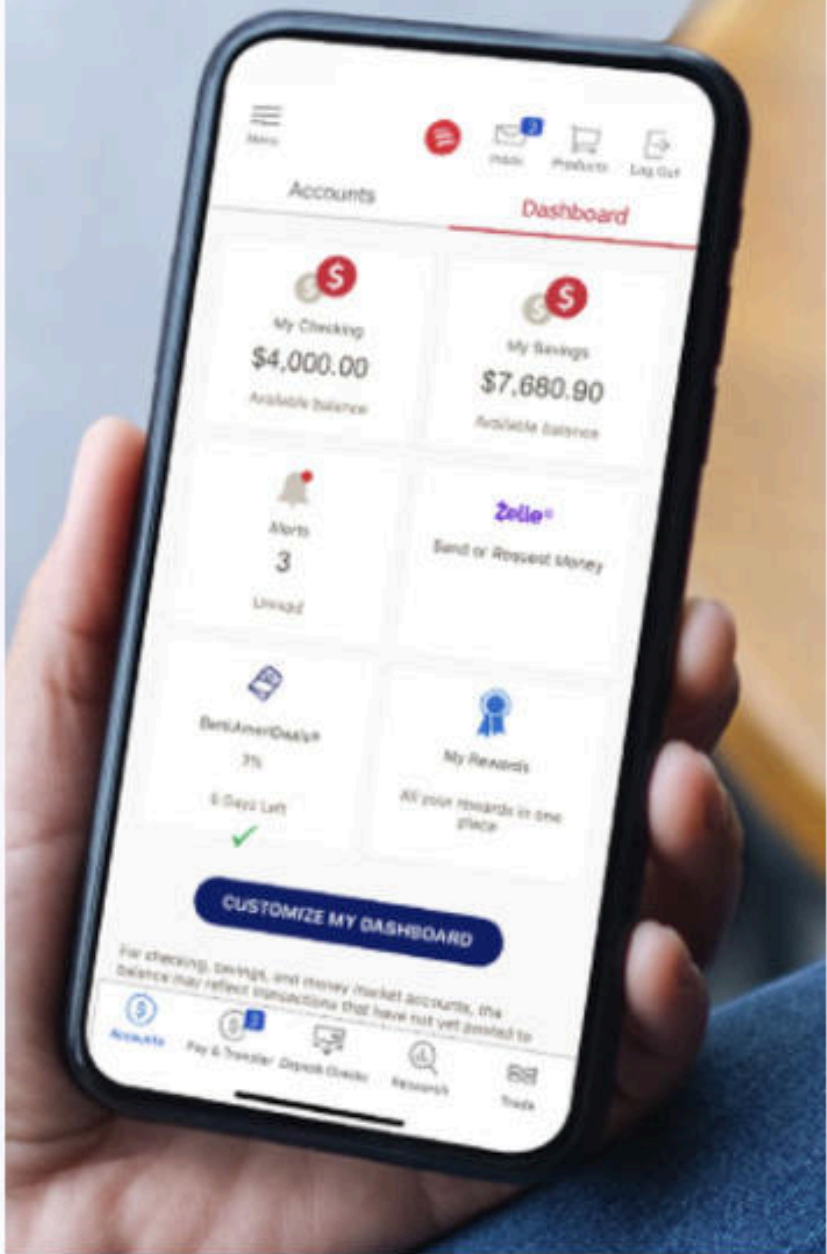
Chime

<https://www.chime.com/>



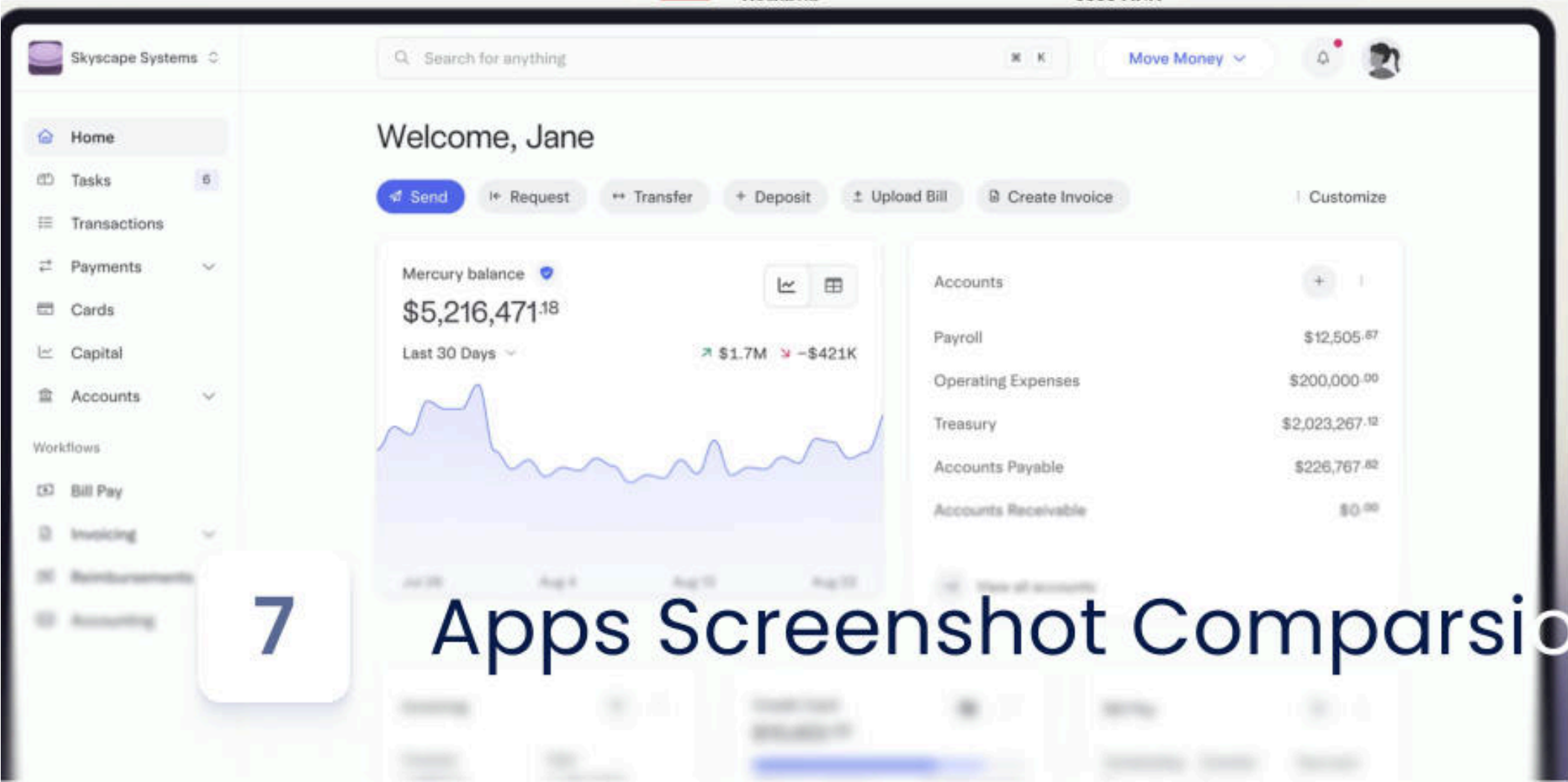
Bank of America

<https://www.bankofamerica.com/>



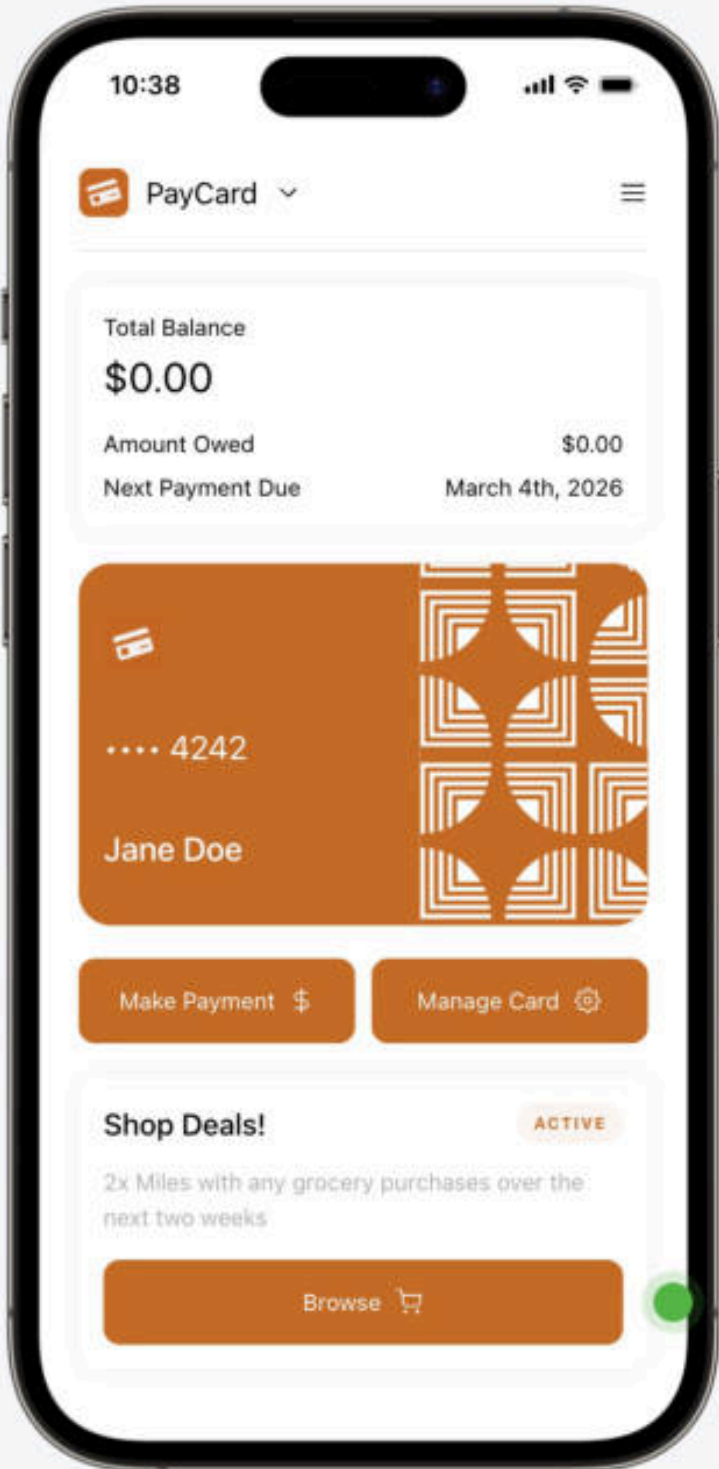
Mercury

<https://mercury.com/>



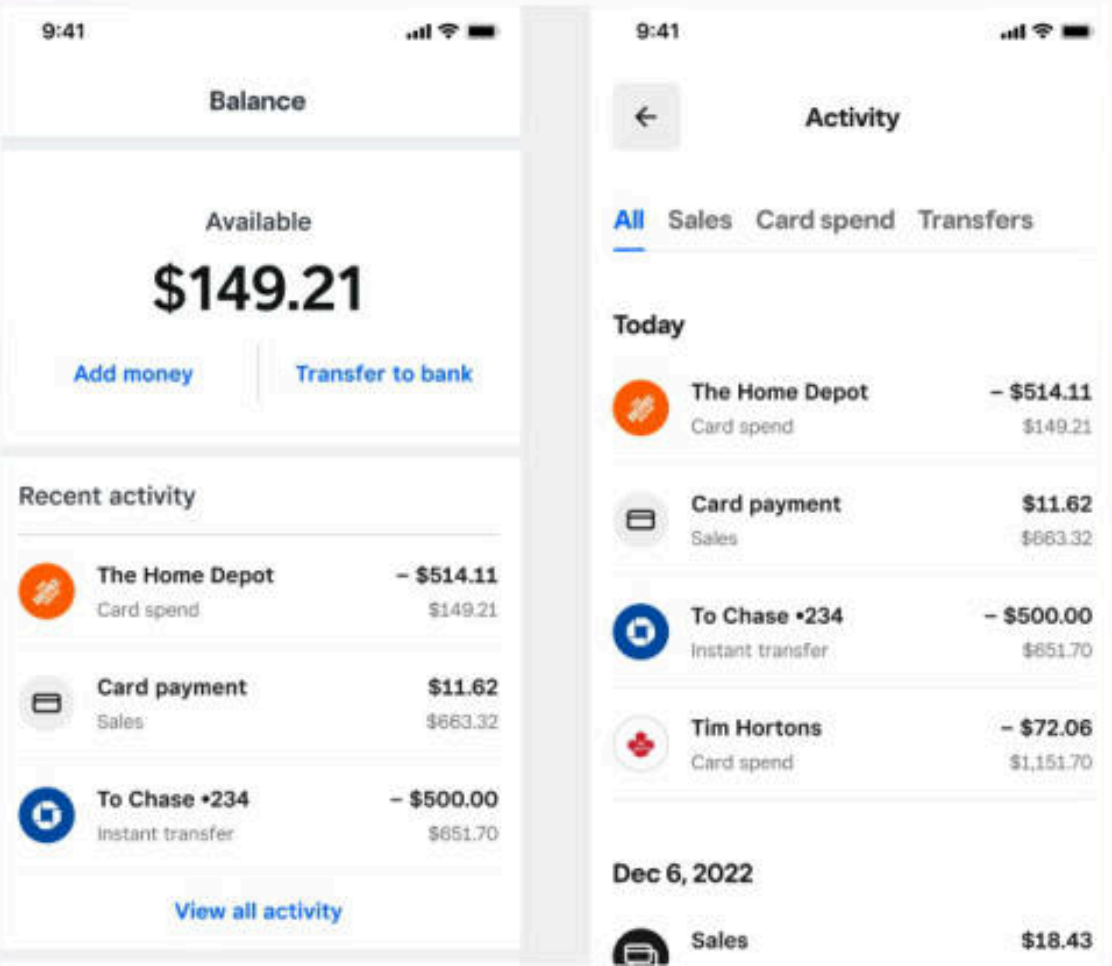
Modern Treasury

<https://www.moderntreasury.com/>



Square Cash

<https://squareup.com/us/en>



Design Suggestions - USA

ARIVAL

Home

Accounts

History

Payments

Recipients

Teammates

Documents

Analytics

Settings

Help

Support

Download on the App Store

GET IT ON Google Play

S+ Silver plan

Avg. balance: 100,000,420 USD

01

Available balance

Checking accounts

4,739,686.58 USD American Dollar

4,739,686.58 GBP British Pound

10,000,000.00 EUR Euro

2 accounts

3 accounts

Multi-currency account - 124,000.00 USD

10,000,000.00 USD American Dollar

10,000,000.00 GBP British Pound

10,000,000.00 EUR Euro

Send money

Receive money

Internal transfer

Generate docs

Money insights 01 Jan - 31 Dec 2025

Outgoing

-300,000,246.00 USD

100,501.00 USD (+12.97%)

Average transaction: 550,001.00 USD

Incoming

+300,000,246.00 USD

100,501.00 USD (-12.97%)

Average transaction: 550,001.00 USD

03

01-03 Aug

04-10 Aug

11-17 Aug

18-24 Aug

25-31 Aug

History

All

Incoming

Outgoing

See all

15 November 2025

VogePeak Technologies: Innovating the Future of Connectivity

Bank Name or ***1234

14 November 2025

+100,025.00 USD

Inc. 2,500.00 USD fee

+ 3

PL

Viewing as: Paradox Labs

02

Important for you

Scheduled transaction will be debited in 3 days

An outgoing transaction of 'tx amount' is coming up in 3 days. Ensure you have sufficient funds to cover

Today 5:28 p.m.

View

Payments

4 transactions needs approval

13 transactions pending supporting info

99+ outgoing transactions scheduled in the next 30 days

Recipients

Voge Peak Technologies: Innovating of Connectivity of Voge Peak Technolo... ★

Alan Wake

Konstantin Konstantinopolsky-Aivazovsky

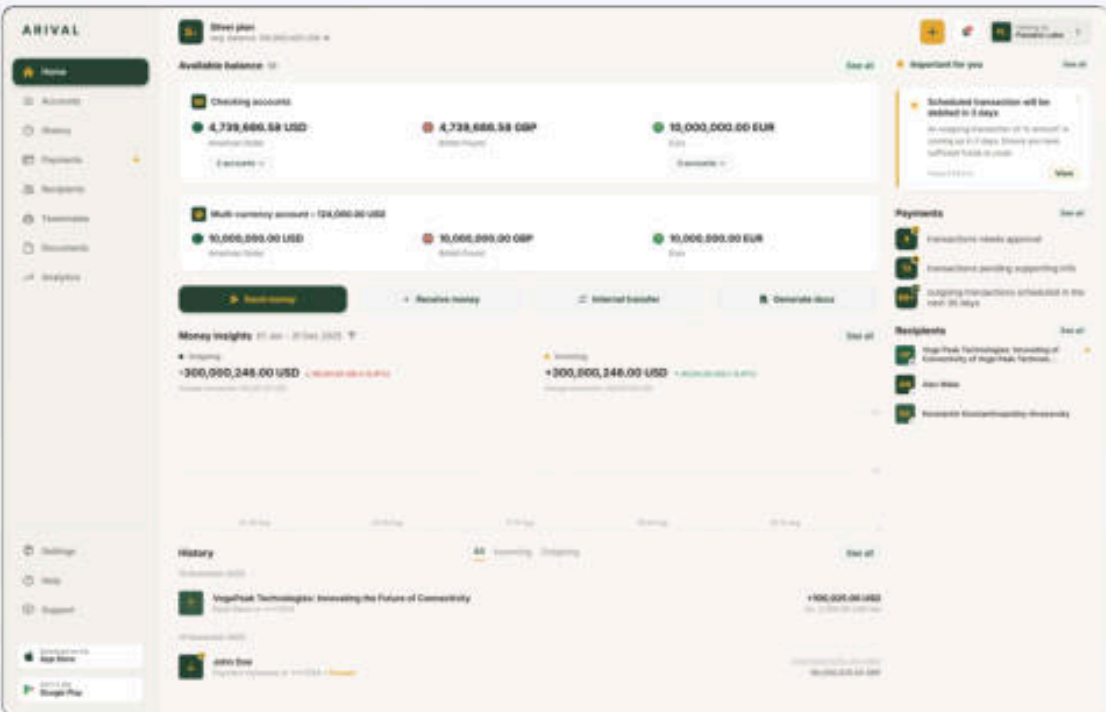
- 01 In the US, accessibility is a hard requirement: meet WCAG standards (contrast, readable typography, keyboard/screen-reader support) to reduce legal risk and improve usability for everyone.
- 02 For B2B, the UX should be brutally simple: fewer steps, clear permissions/roles, fast setup, and dashboards that surface what matters without noise.
- 03 In the US B2B dashboard, we could show more data visualizations — Americans expect charts for quick performance scanning and decision-making.

Color Scheme Suggestions - USA

Top pick

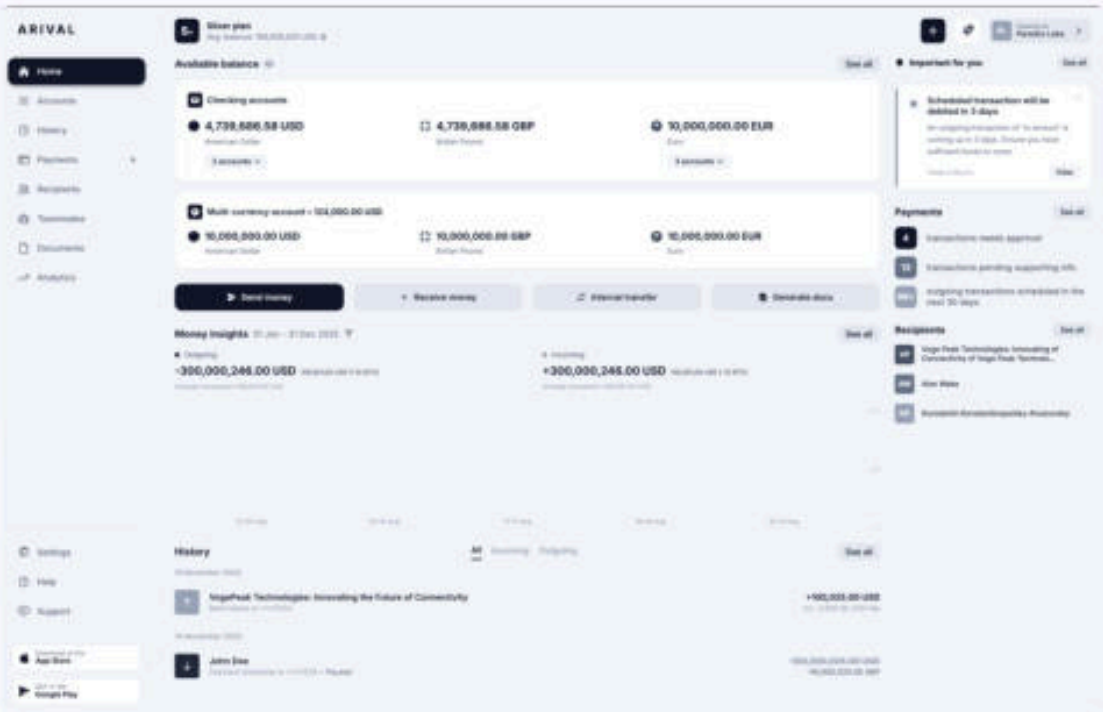
Green & Yellow (+night)

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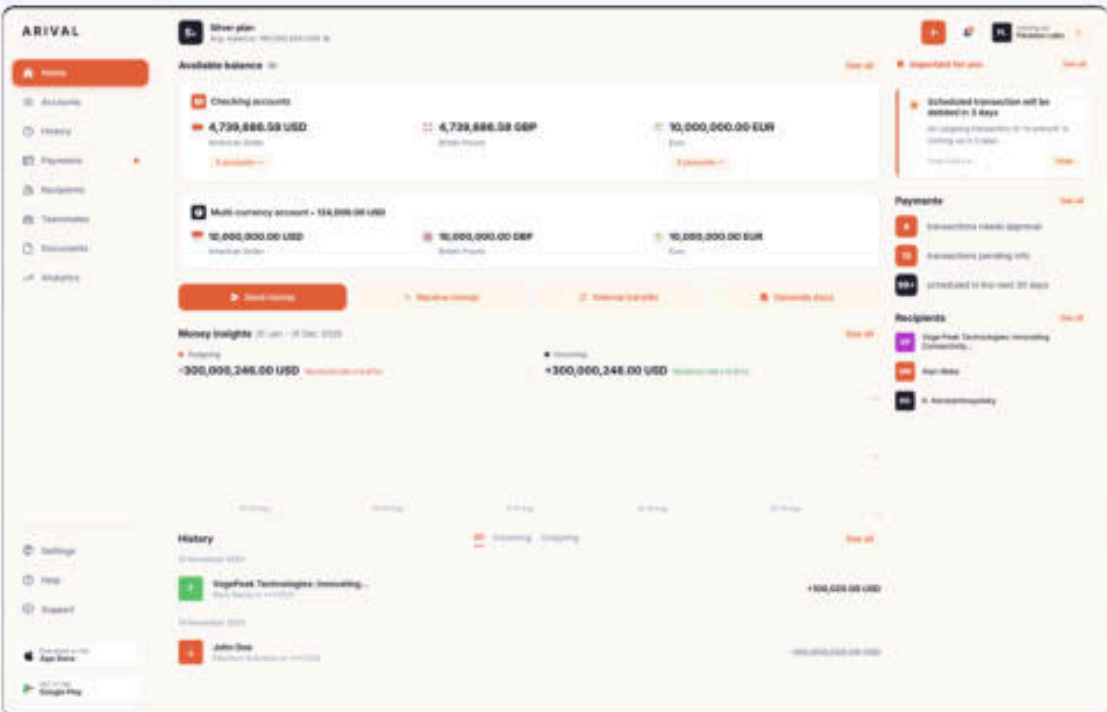
Black/White (+night)

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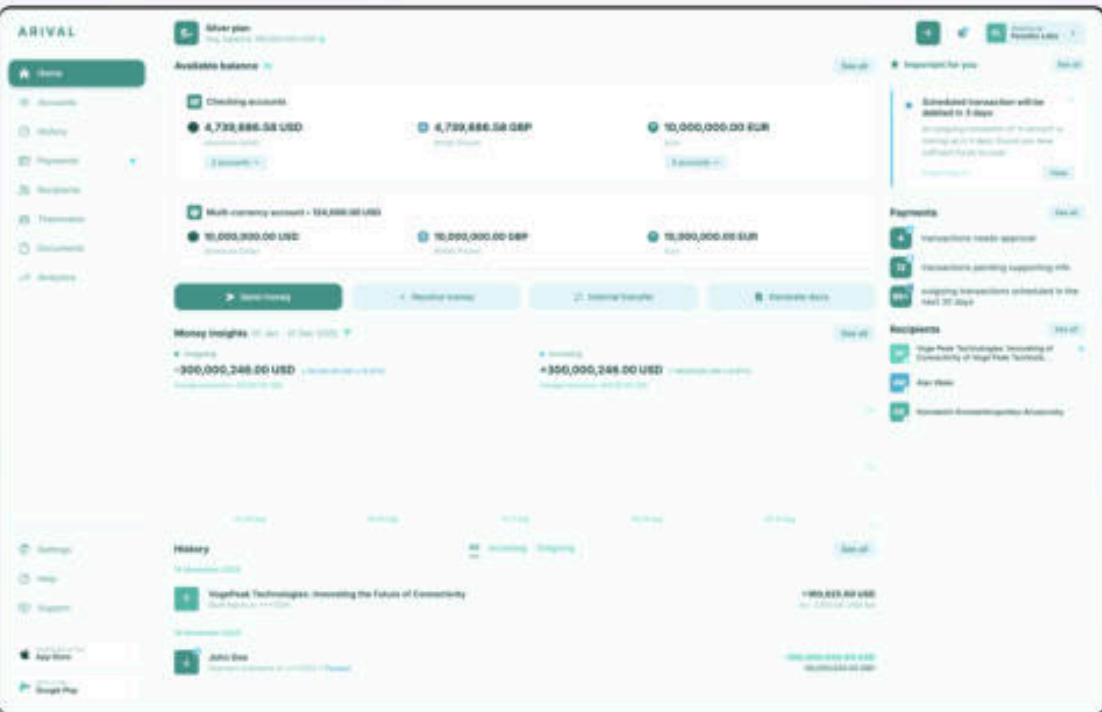
Orange (+night)

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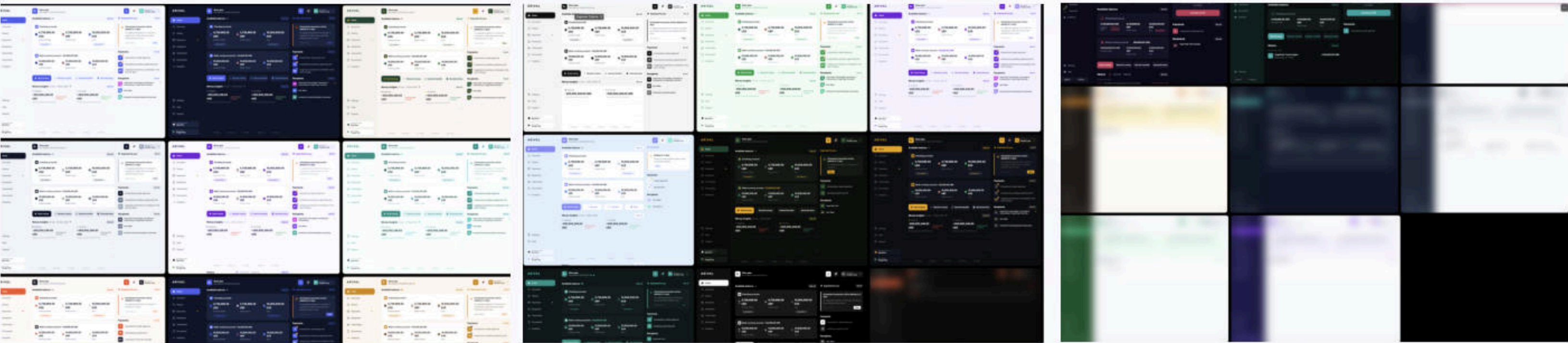
Mint (+night)

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For deeper explore...

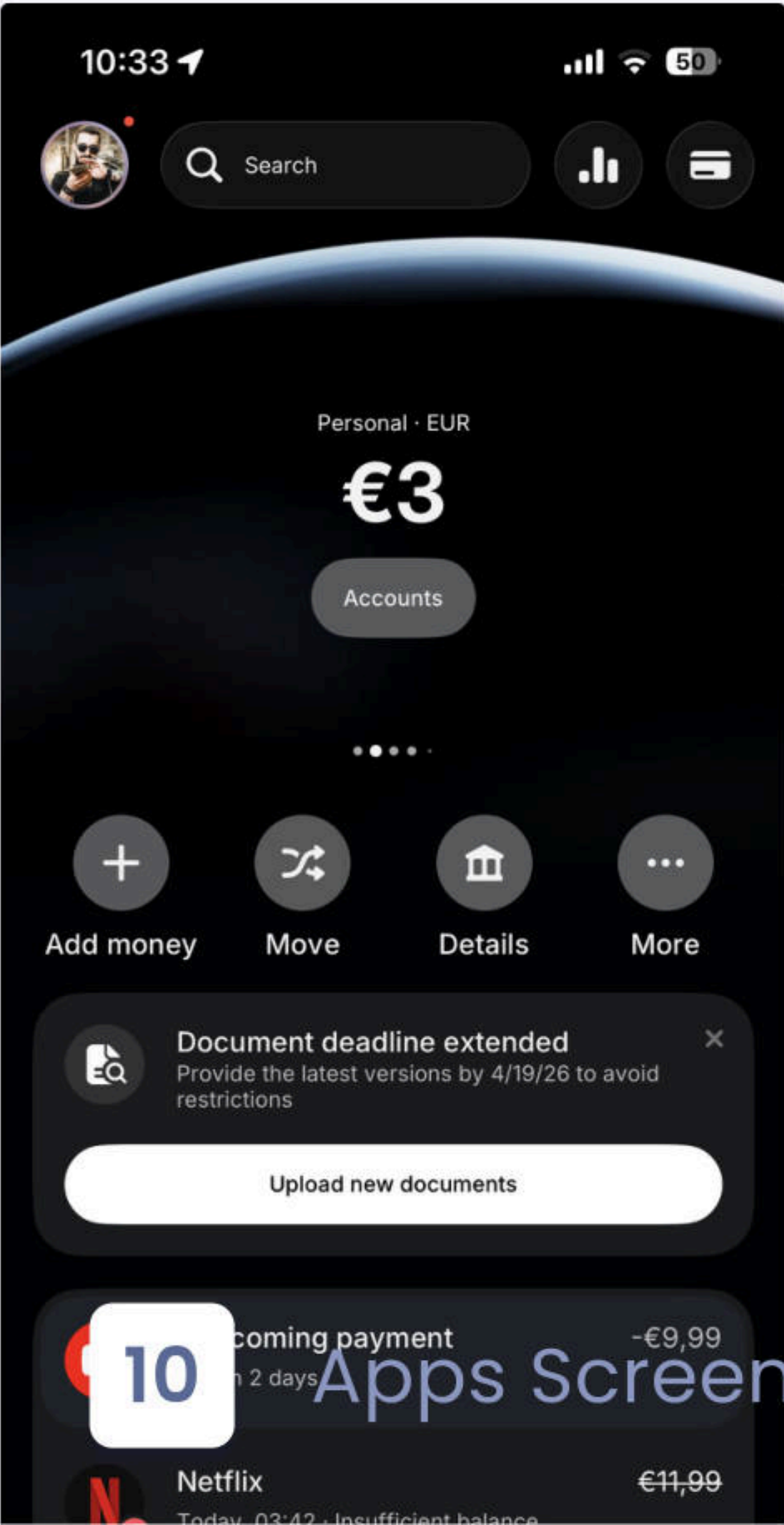
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Apps Screenshot Comparision - Hong Kong

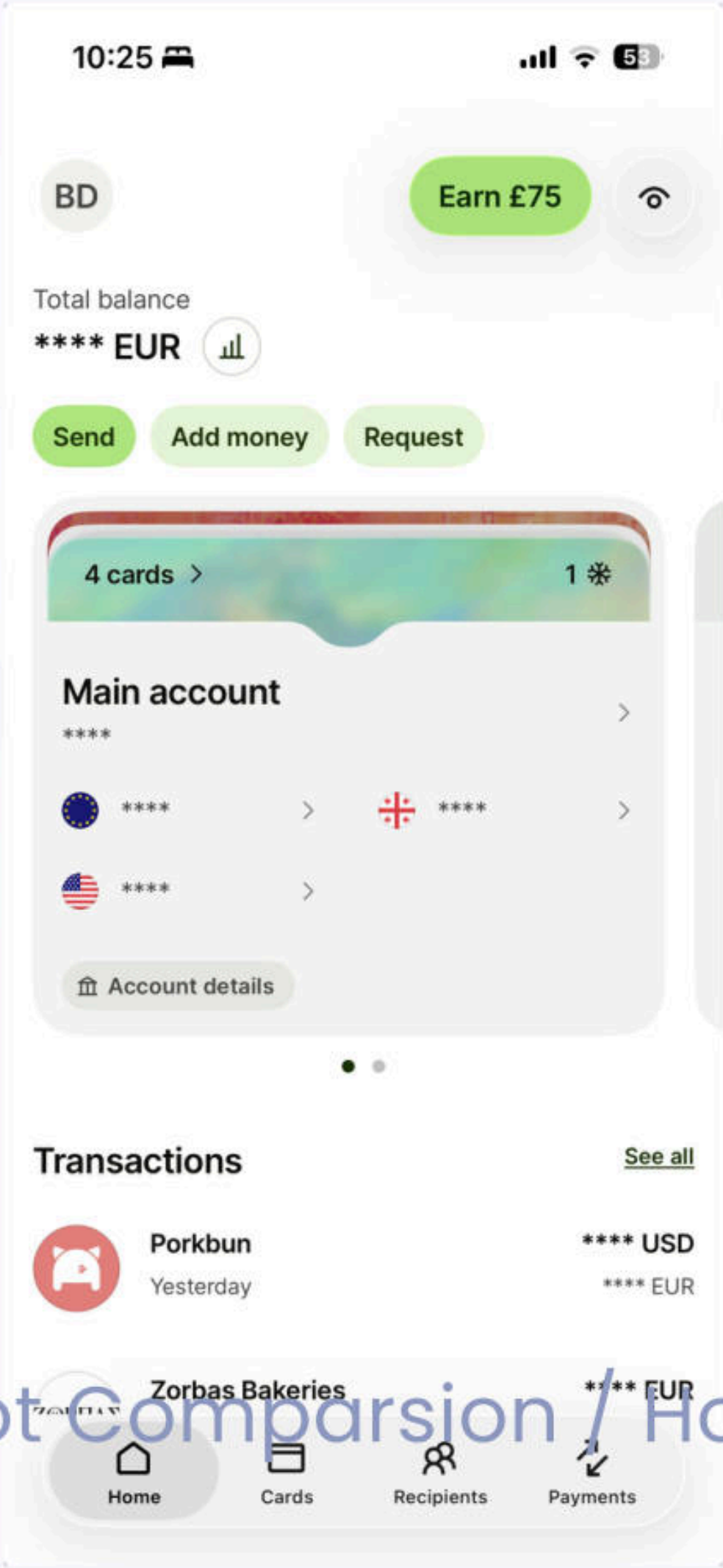
Revolut

<https://www.revolut.com/>



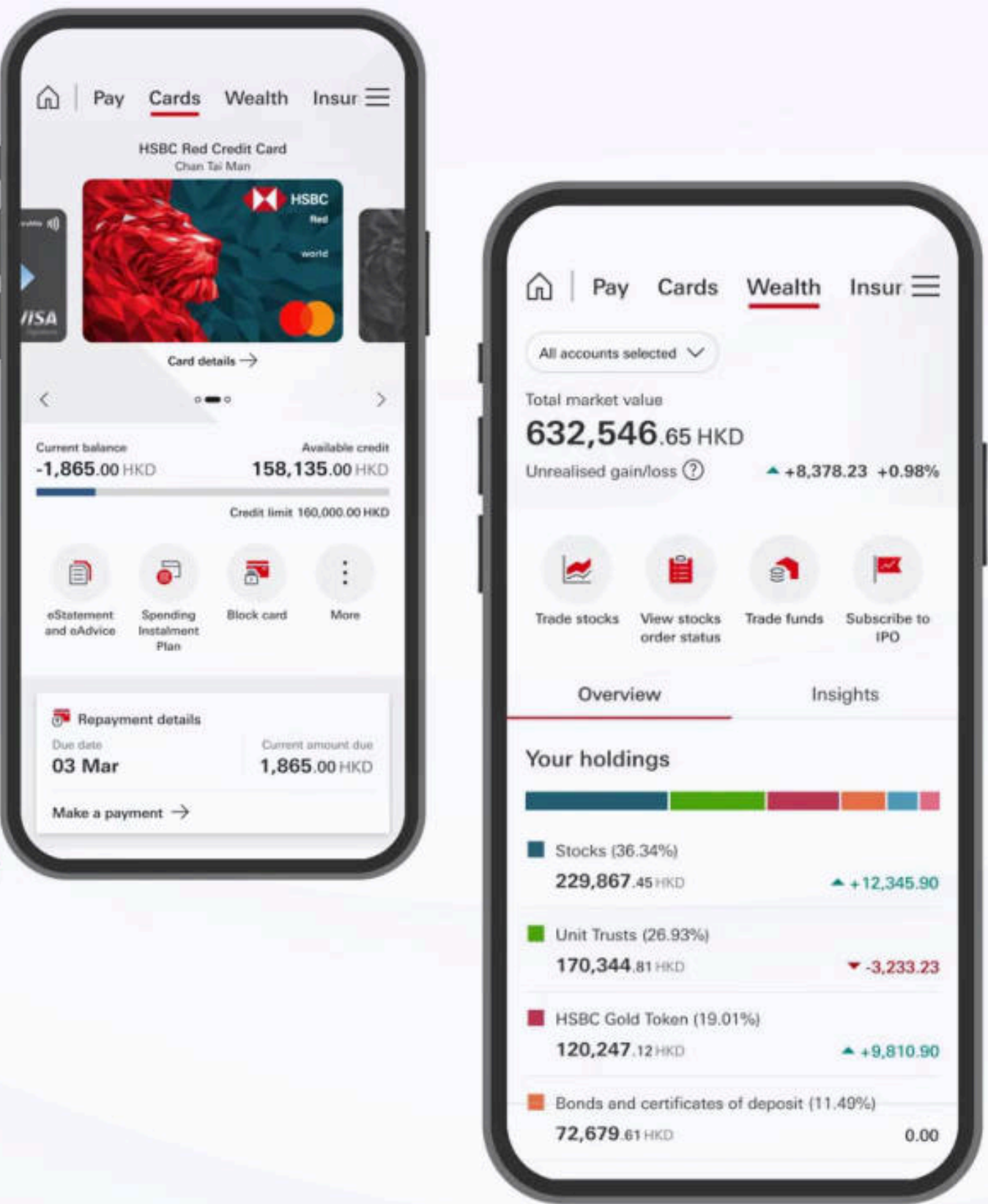
WISE

<https://wise.com/>



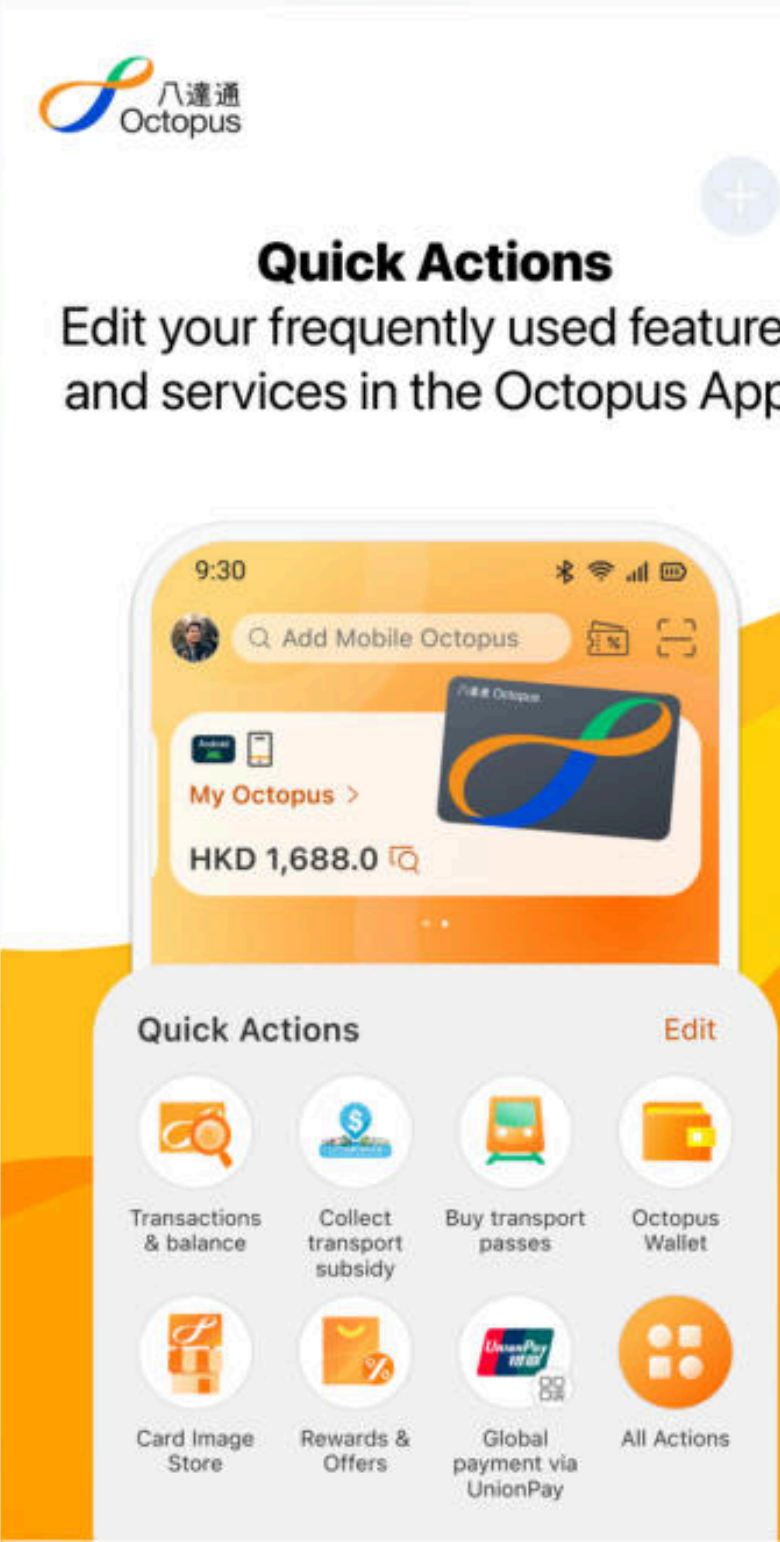
HSBC

<https://www.hsbc.com.hk/>

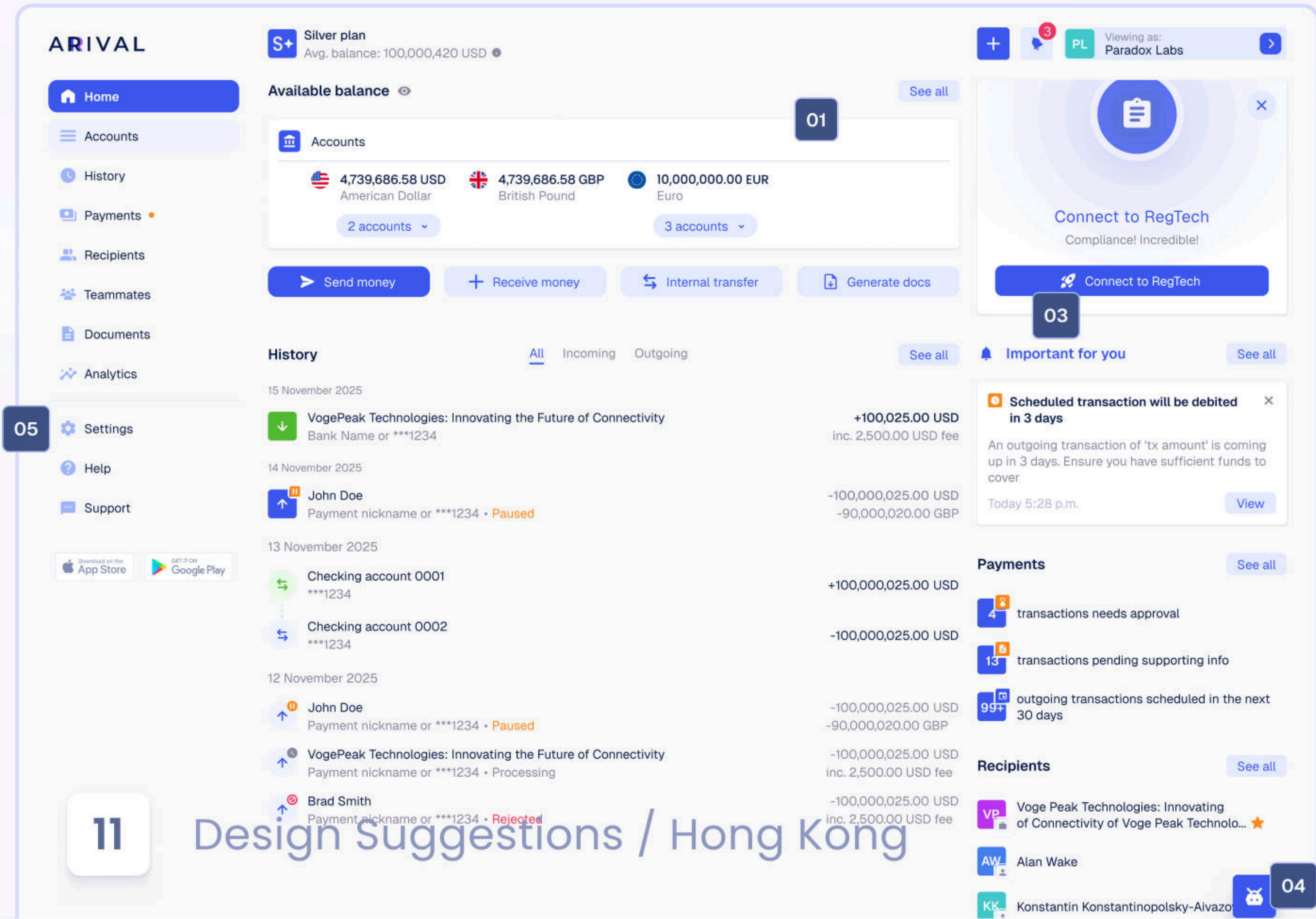


Octopus

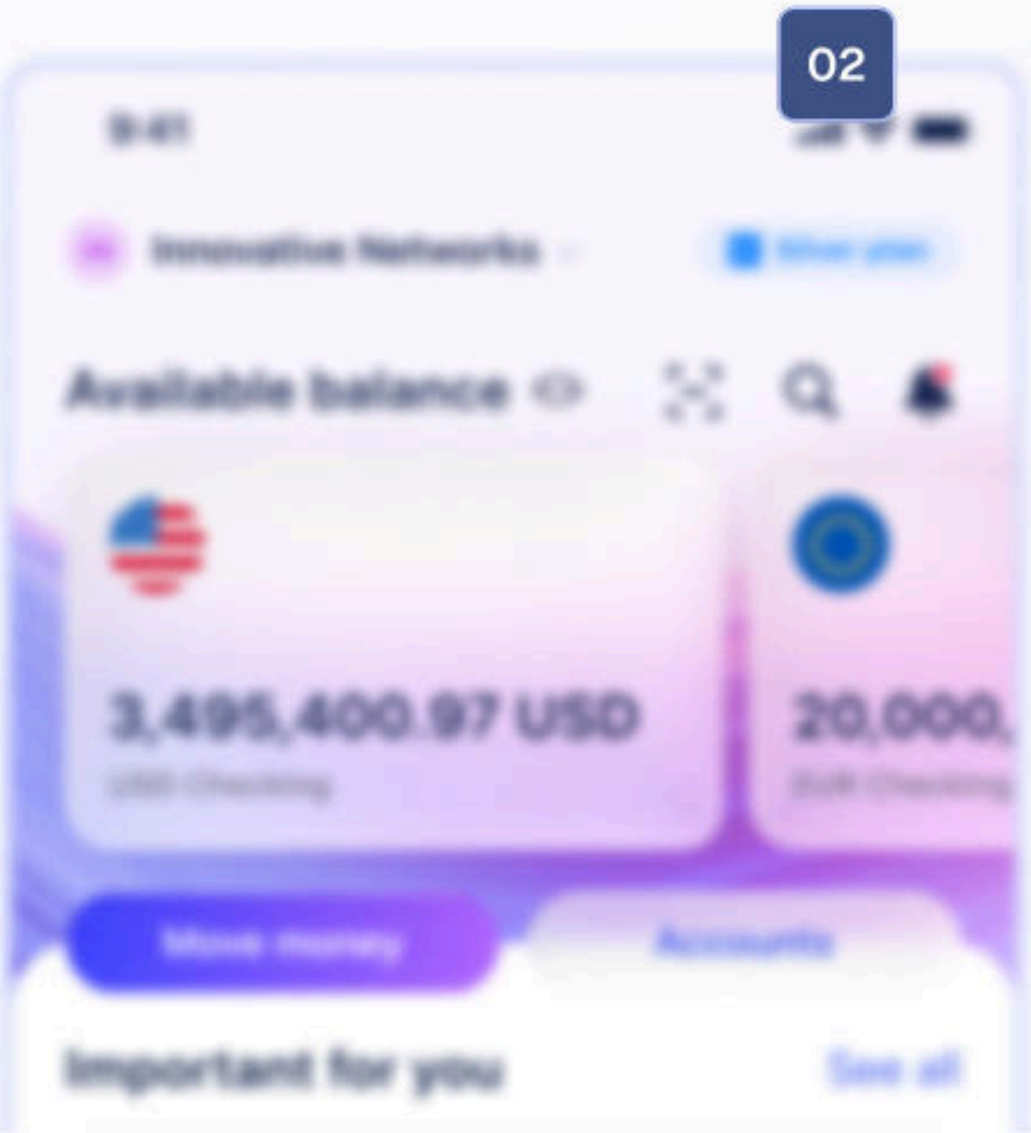
<https://www.octopus.com.hk/en/consumer/index.html>



Design Suggestions – Hong Kong



- 01 In Hong Kong, users expect seamless money management from a single screen — so we should design an all-in-one “financial hub” view with balances, transfers, investments, and key actions in one place.
- 02 In Hong Kong, the mobile app is mission-critical — UX should prioritize fast, one-thumb flows and a high-density yet readable “all-in-one” home screen.
- 03 RegTech is a must-have here: bake compliance into the product with built-in KYC/AML, audit trails, limits, and clear disclosures to stay regulator-ready without adding UX friction.
- 04 Robo-assistants seem common here, so it might be worth testing a persistent “Assistant/Support” entry point to reduce drop-offs in key flows.
- 05 Premium aesthetics seem important here, so we might offer a few richer dark-theme variants (more depth/material, subtle accents) to match local expectations.

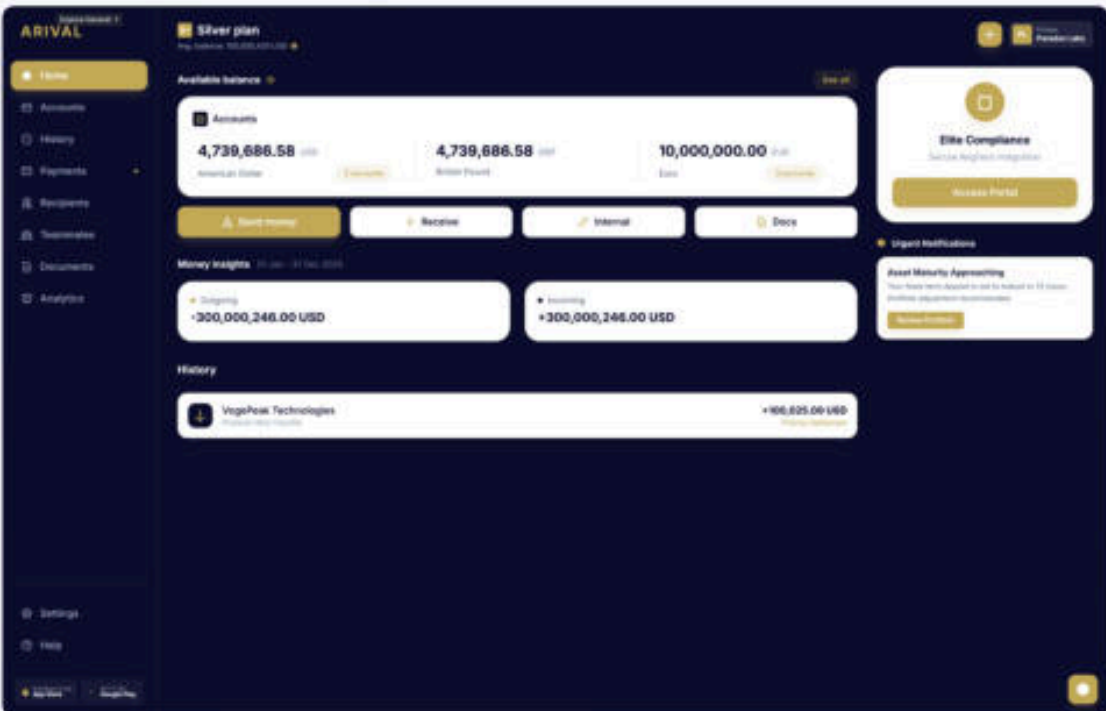


Color Scheme Suggestions - Hong Kong

Premium

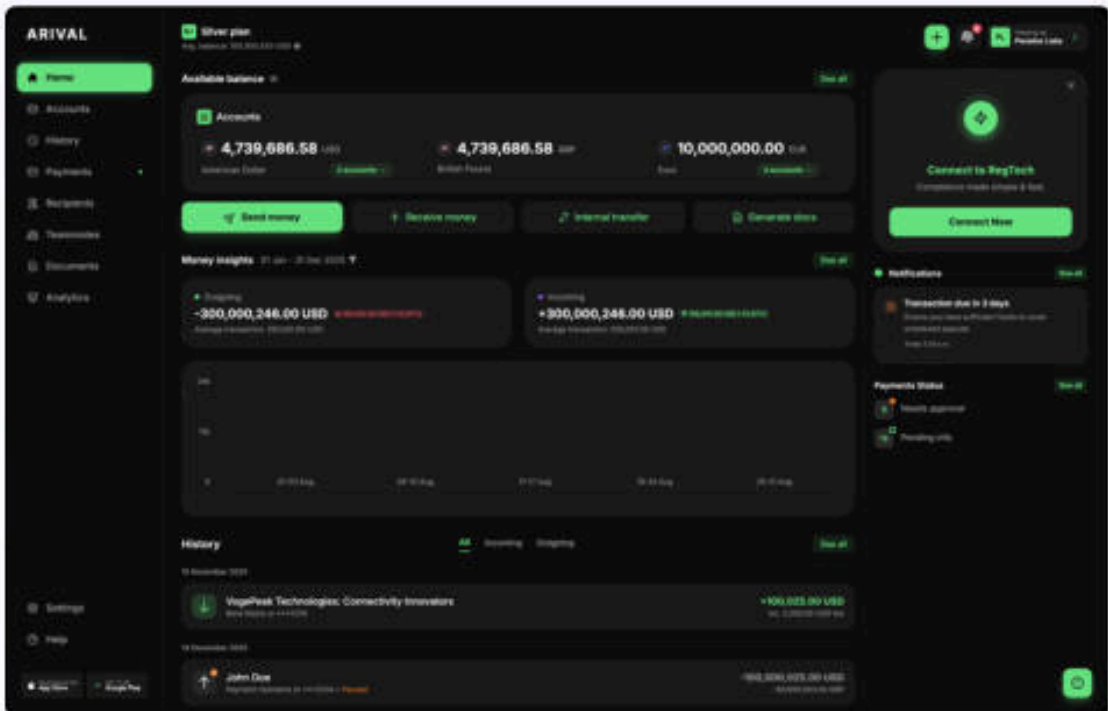
Dark Gold

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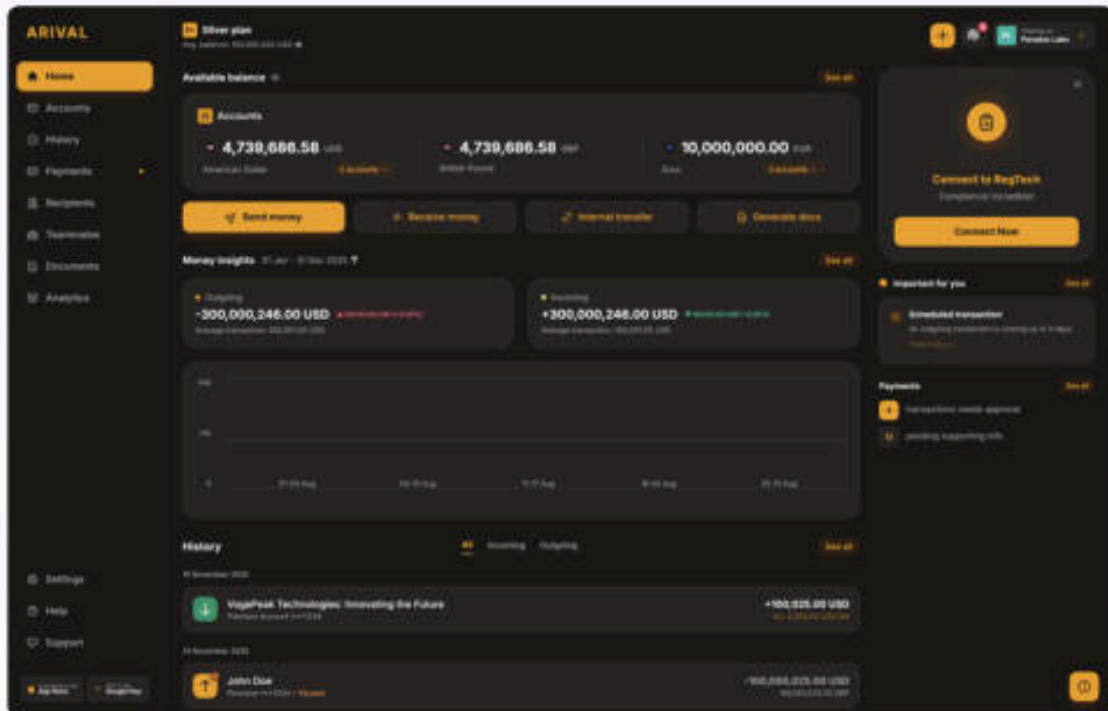
Dark Green

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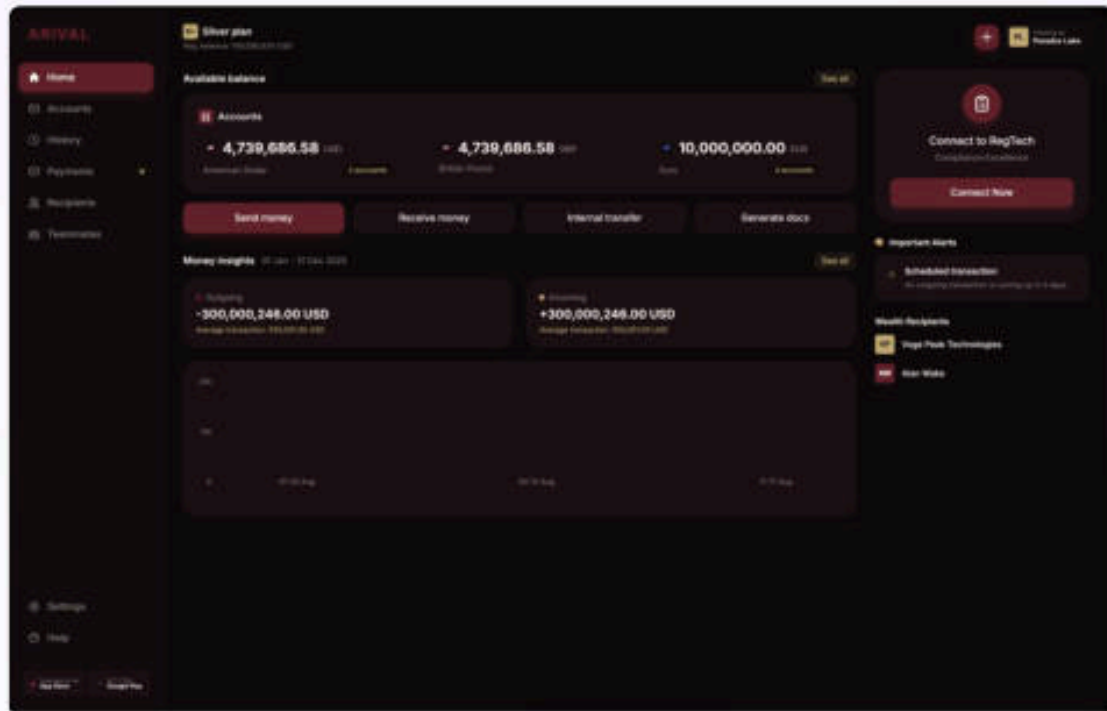
Dark Orange

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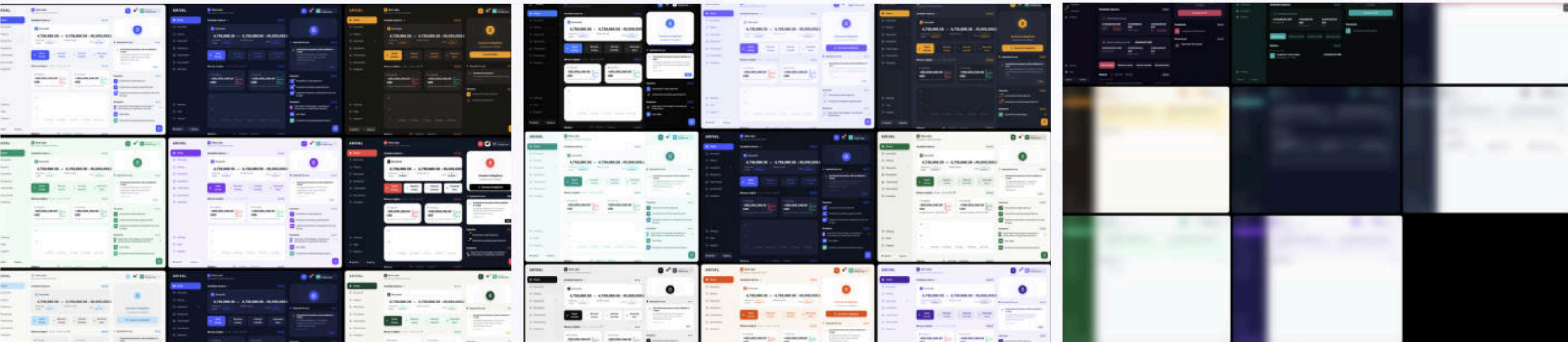
Dark Red

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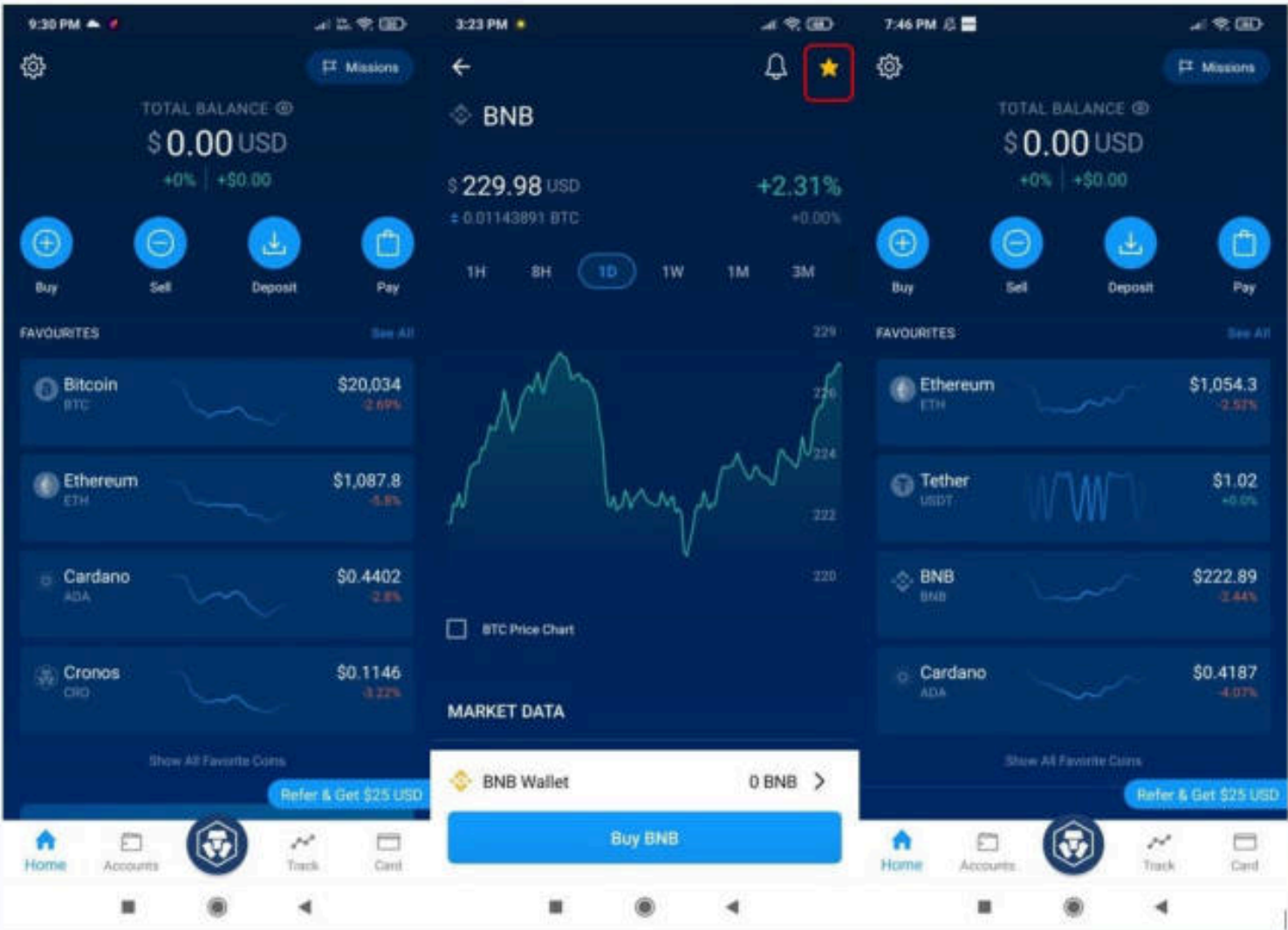
For deeper explore...

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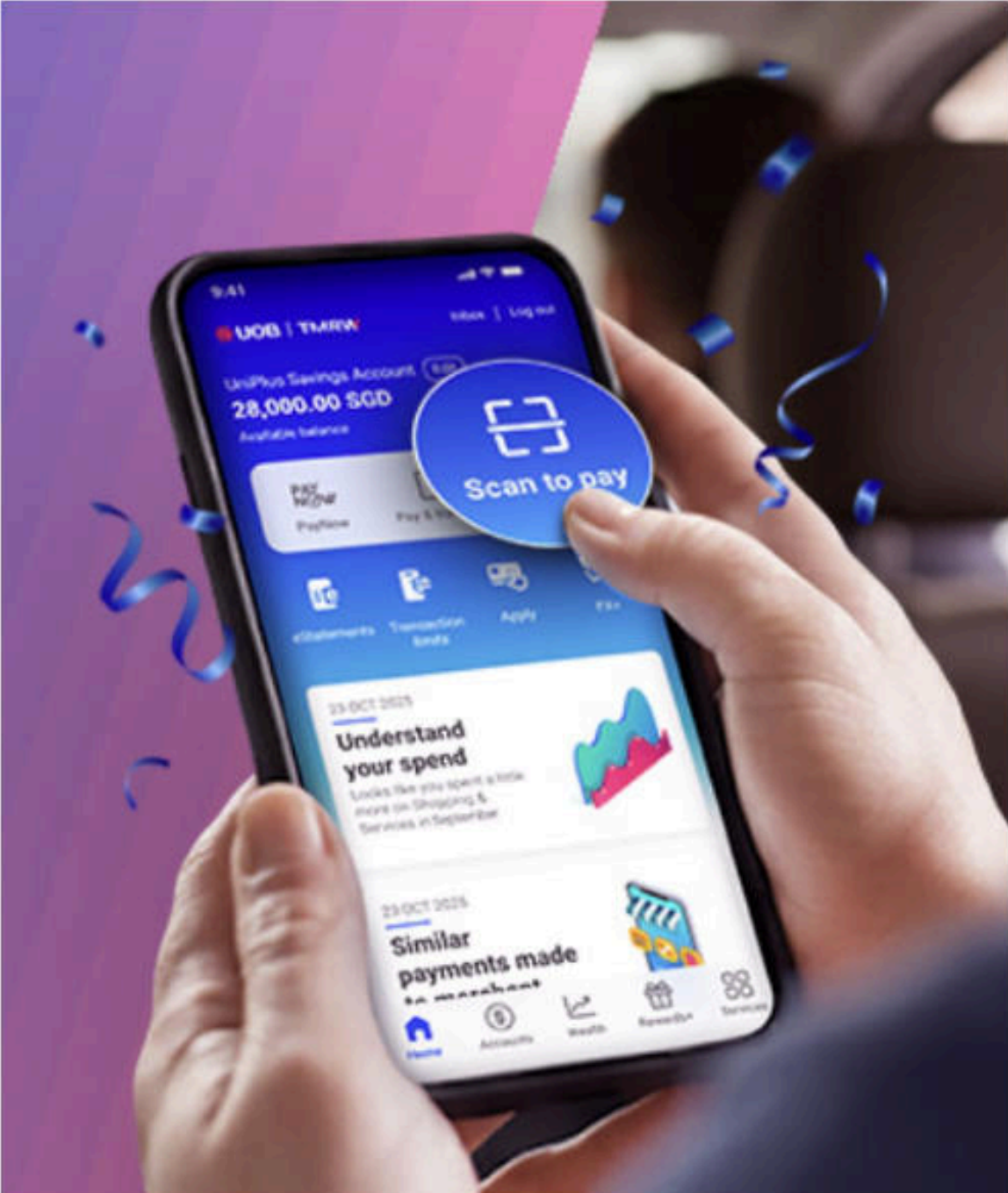


Apps Screenshot Comparsion – Singapore

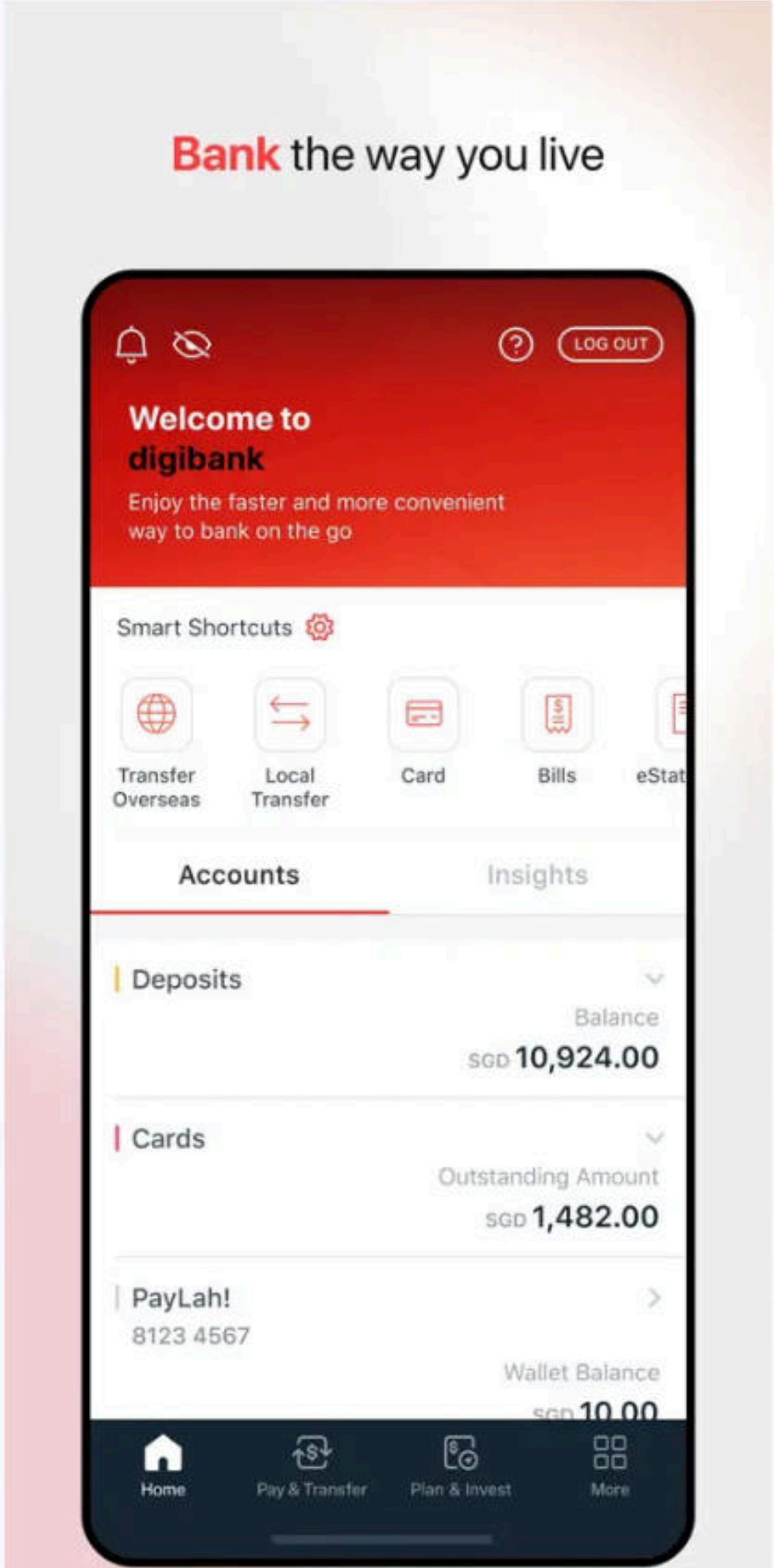
crypto.com
<https://crypto.com>



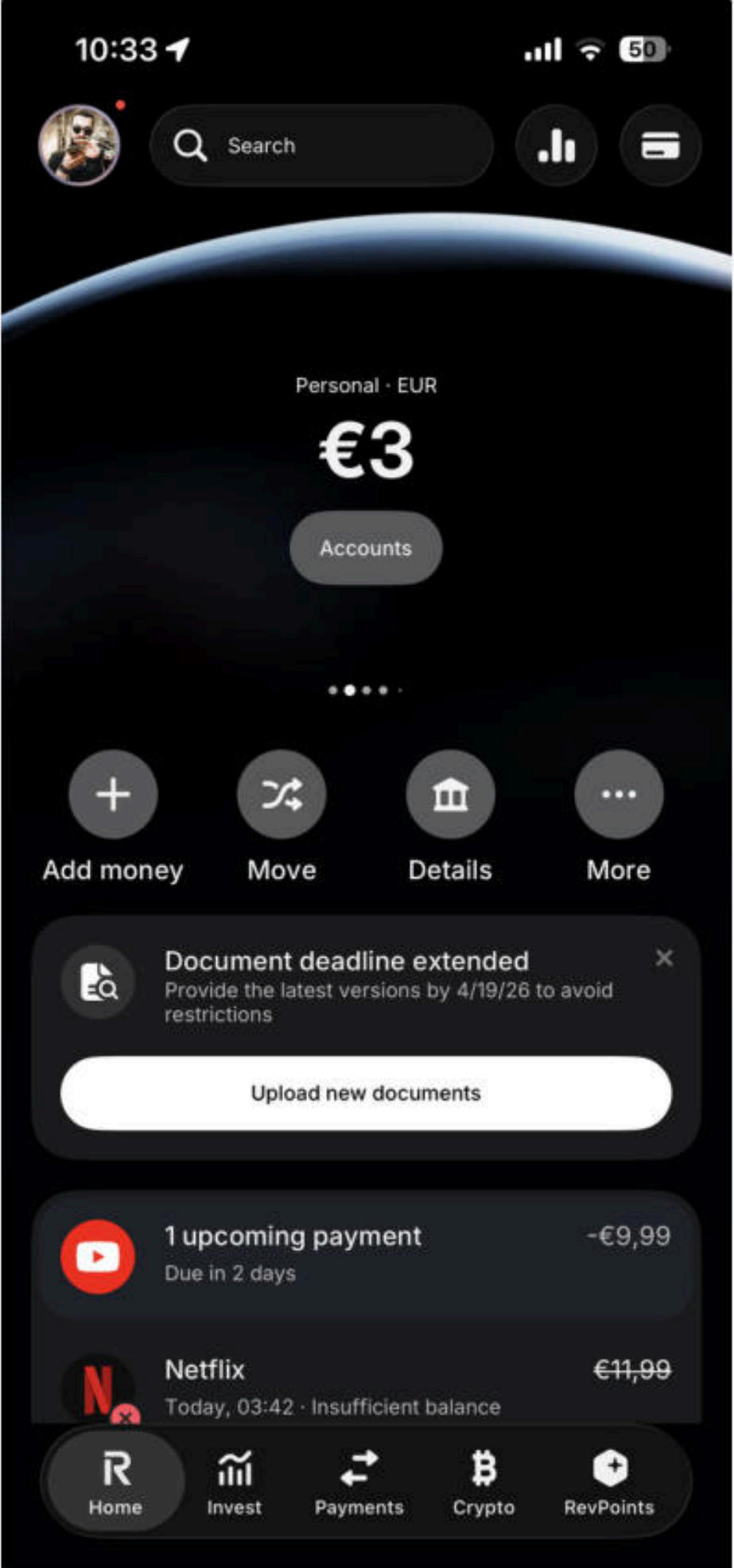
UOB
<https://www.uob.com.sg/>



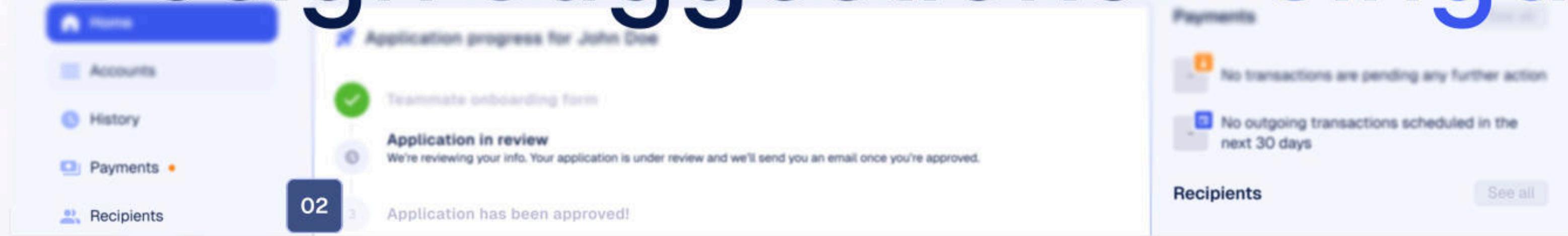
DBS digibank
<https://www.dbs.com/>



Revolut
<https://www.revolut.com/>



Design Suggestions – Singapore



ARIVAL

Home

Accounts

History

Payments

Recipients

Teamates

Documents

Analytics

Settings

Help

Support

Download on the App Store

GET IT ON Google Play

S+ Silver plan
Avg. balance: 100,000,420 USD

Available balance

See all

Accounts



4,739,686.58 USD
American Dollar



4,739,686.58 GBP
British Pound



10,000,000.00 EUR
Euro

2 accounts

3 accounts

Send money

Receive money

Internal transfer

Generate docs

Connect to RegTech

Compliance! Incredible!

Connect to RegTech

History

All

Incoming

Outgoing

See all

15 November 2025

VogePeak Technologies: Innovating the Future of Connectivity
Bank Name or ***1234

+100,025.00 USD
inc. 2,500.00 USD fee

14 November 2025

John Doe
Payment nickname or ***1234 • Paused

-100,000,025.00 USD
-90,000,020.00 GBP

13 November 2025

Checking account 0001
***1234

+100,000,025.00 USD

Checking account 0002
***1234

-100,000,025.00 USD

12 November 2025

John Doe
Payment nickname or ***1234 • Paused

-100,000,025.00 USD
-90,000,020.00 GBP

VogePeak Technologies: Innovating the Future of Connectivity
Payment nickname or ***1234 • Processing

-100,000,025.00 USD
inc. 2,500.00 USD fee



Viewing as:
Paradox Labs



Connect to RegTech

Compliance! Incredible!

Connect to RegTech

Important

Scheduled
in 3 days

An outgoing tr
up in 3 days. E
cover
Today 5:28 p.m.

Payments

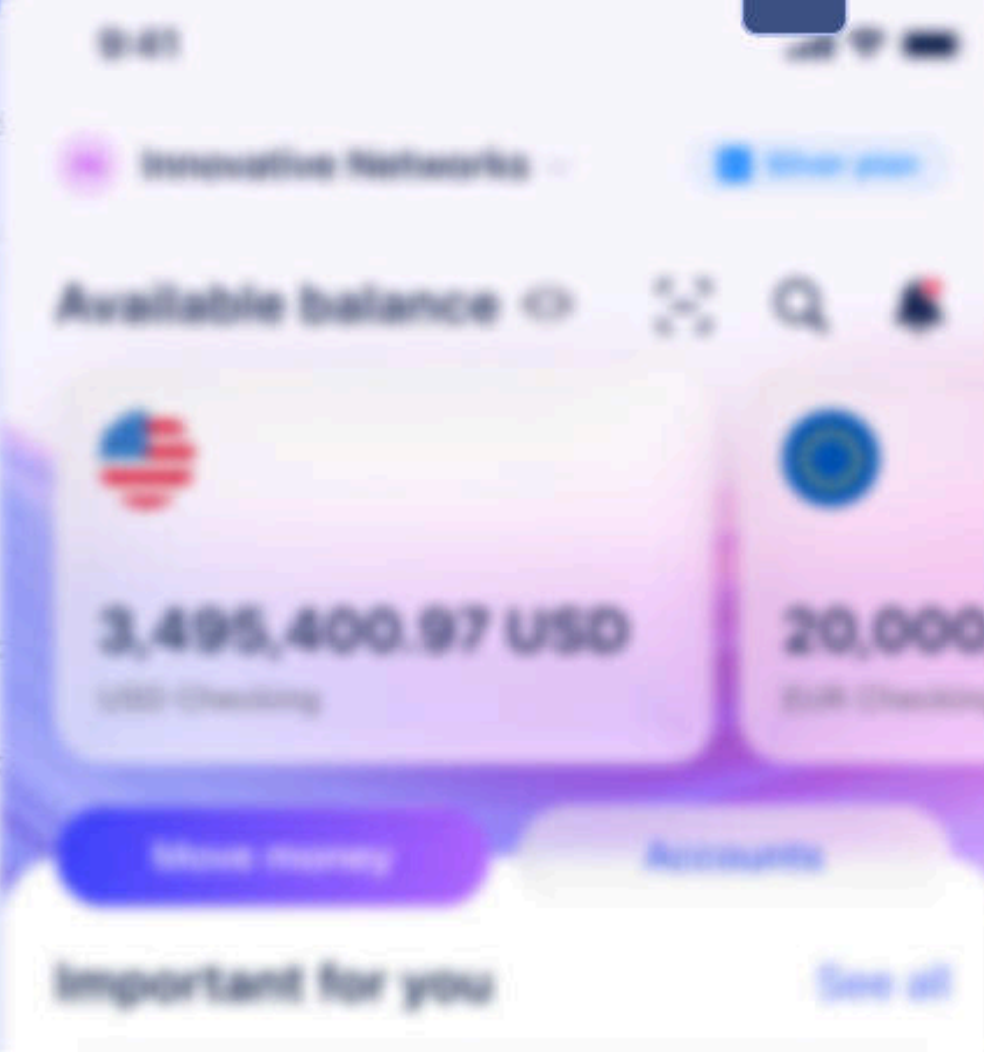
4 transactions

13 transactions

99+ outgoing
30 days

Recipients

01



- 01 Mobile is extremely dominant here, so the experience should be designed mobile-first with priority on speed, one-hand use, and compact information density.
- 02 In Singapore, gamification might work, but it should be subtle and value-driven (progress nudges, goal streaks) rather than loud "casino-style" mechanics.
- 03 In Singapore, "green finance" can be a differentiator – add sustainability tags, ESG insights, and carbon-impact nudges where relevant.
- 04 In Singapore, a personalized interface could boost relevance – adaptive home widgets, smart shortcuts, and tailored insights based on user behavior.
- 05 Voice mode in-app might be worth a pilot for hands – free search and simple actions, as long as accuracy and privacy are strong.
- 06 Local super-app integrations could be a smart lever here – plug into the ecosystems users already live in to reduce friction and boost adoption.

14

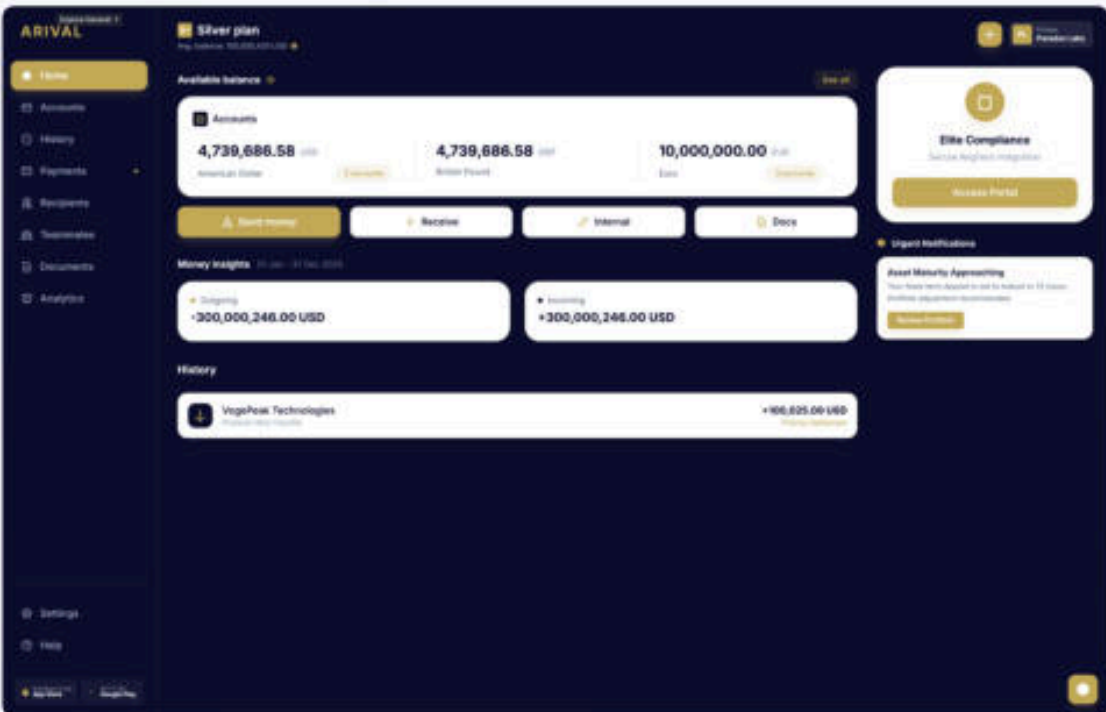
Design Suggestions / Singapore

Color Scheme Suggestions – Singapore

Top pick

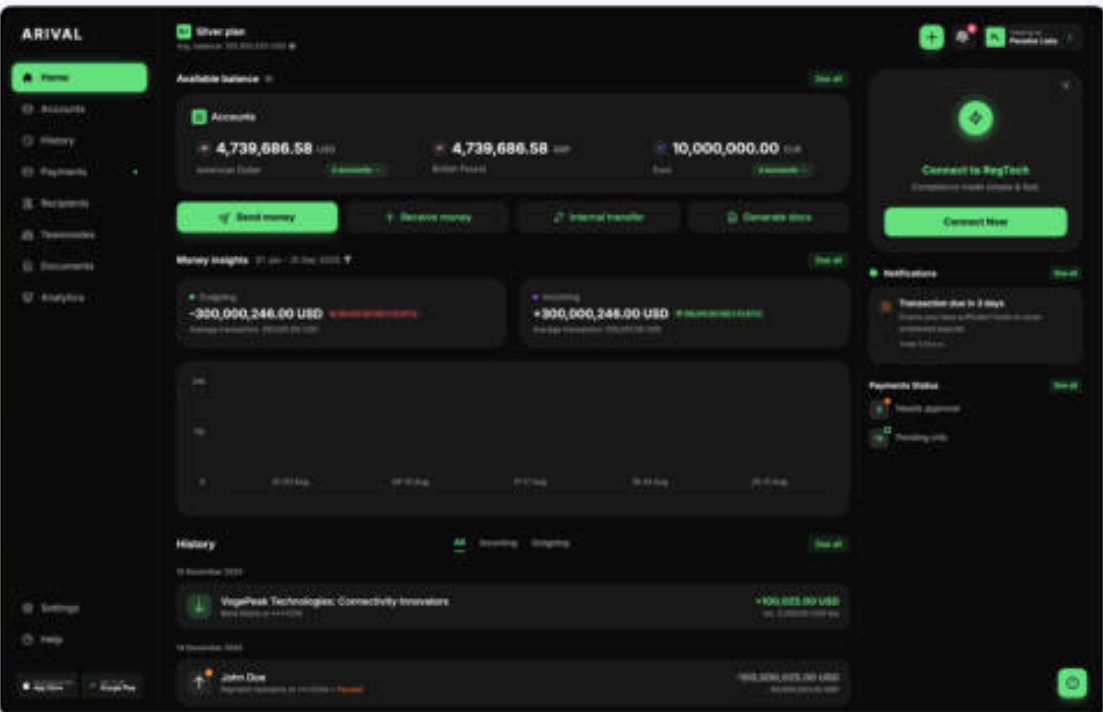
Dark Gold

<https://variant.com/shared/d33b95d1-ec48-4ba6-9a01-c0e88df...>



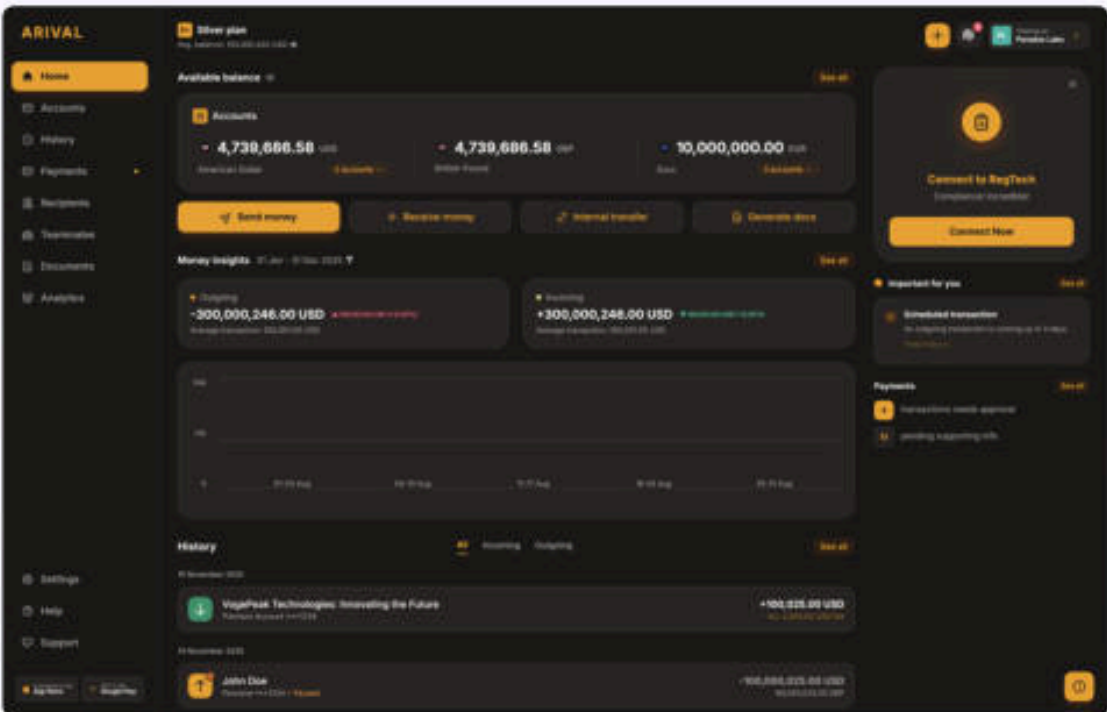
Dark Green

<https://variant.com/shared/13ddcbe5-ad9f-44b0-a27c-71f6632f1...>



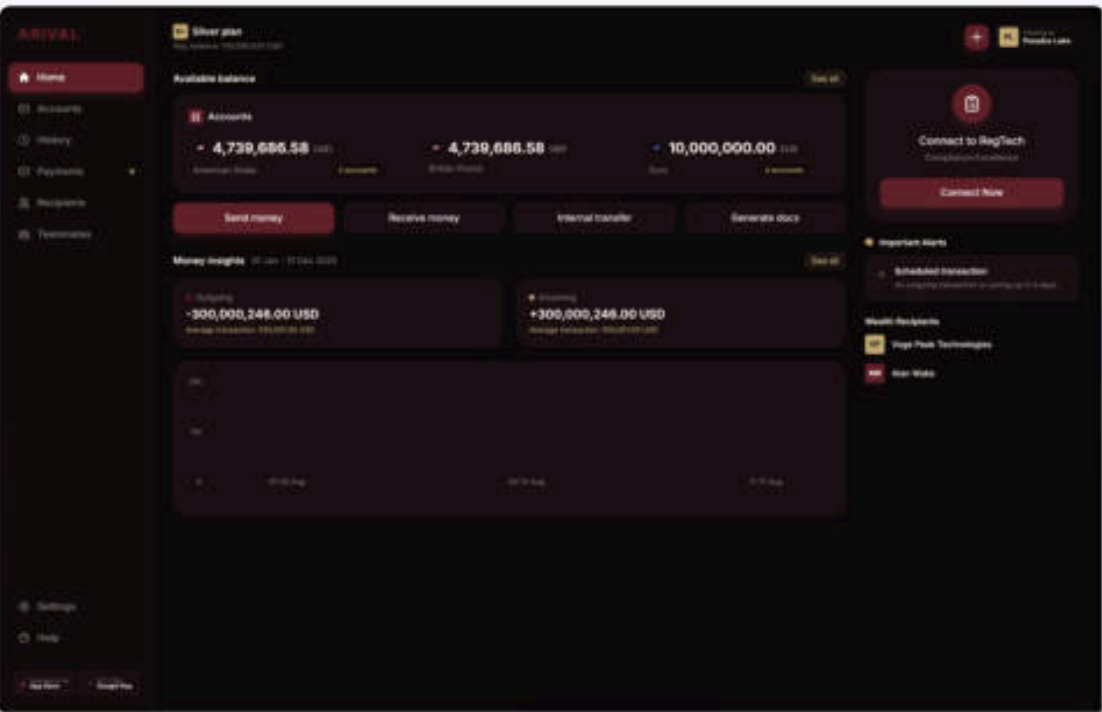
Dark Orange

<https://variant.com/shared/a104c2ba-dfbc-4964-99ac-e2c27a4...>



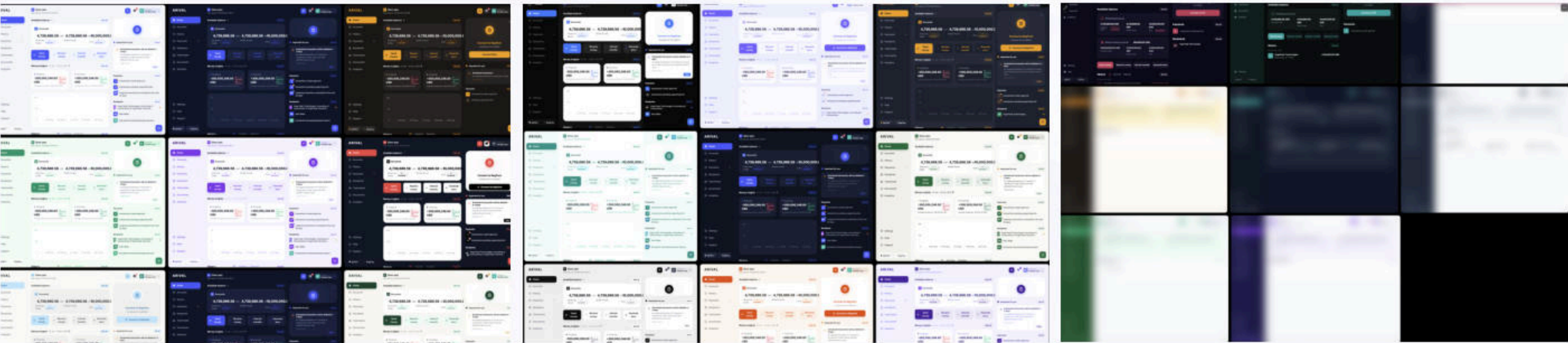
Dark Red

<https://variant.com/shared/73ea89b2-94cf-4043-a99c-caf41349...>



For deeper explore...

<https://variant.com/chat/27afed20-b003-44bc-916e-a72731bc8b...>



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Thanks for attention!

That's it.

