# JAZ LIM

# PORTFOLIO

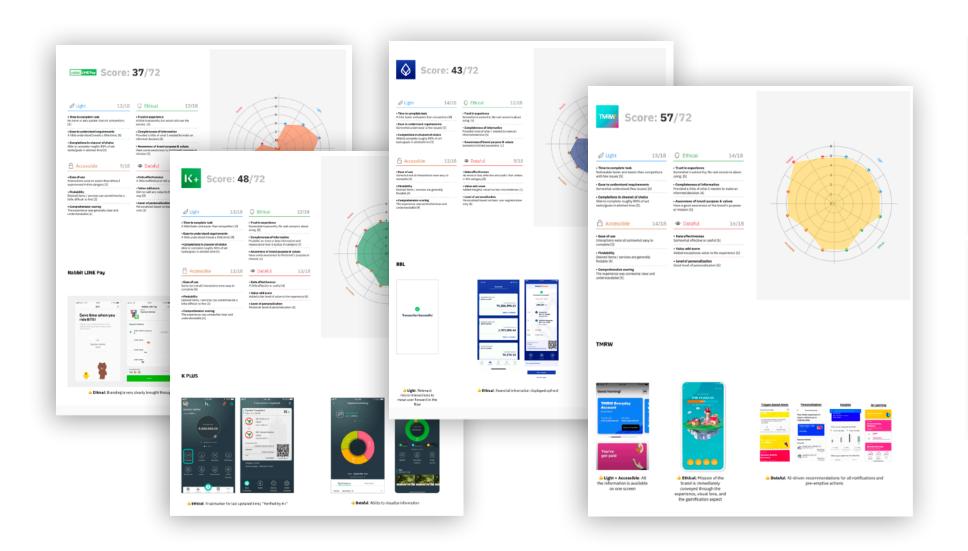


# SIAM COMMERCIAL BANK THAILAND

Siam Commercial Bank (SCB), one of the 5 major banks in Thailand, partnered with Publicis Sapient in 2020 to envision their digital banking product roadmap.

As part of the engagement, we created a Steel Thread POC in collaboration with Though Machine, showcasing the mobile app experience for the new digital banking products and services.

We determined the target state experience by first surveying the horizon, conducting desk research and auditing the landscape, mapping the brand archetype ambition for SCB and devising the experience principles.

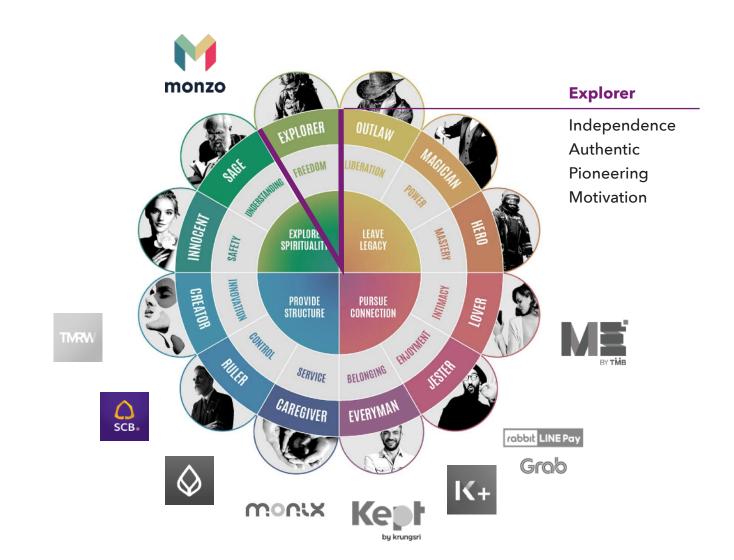




# controlling my money predictive proactive proactive consolidated consolidated maximize consolidated maximize reactive tife stage making my money consolidated consolidated desires societal life stage making my money consolidated consolidated desires societal life stage money connections

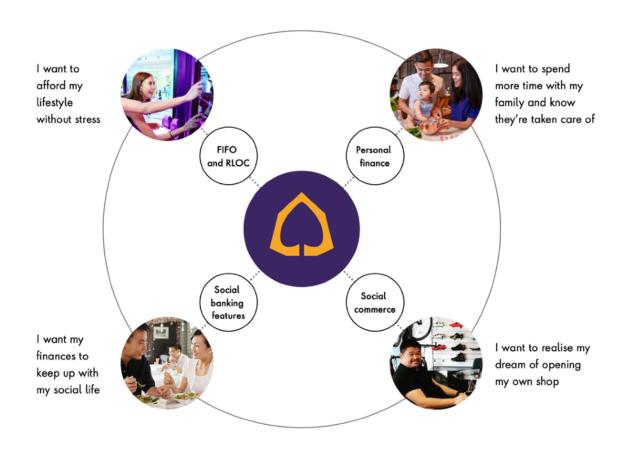
### **BRAND ARCHETYPE**

and self-expression



# SIAM COMMERCIAL BANK THAILAND

Looking beyond the products and capabilities identified for Steel Thread, we translated the propositions into customer-focused narratives, and reimagined an ecosystem that integrates seamlessly into customers' lives, and designed a mobile experience that is meaningful, dynamic, relevant and scalable.





## Designed around their life

- Reflect that you understand my goals, needs and priorities
- Make it accessible, super simple to use and understand the language & interactions
- Bring it to my level, make it engaging and modern



# Connected data & touchpoints

- Seamlessly integrated customer data in every situational needs
- Real time and instantaneous actions and status
- Build-in connectivity to those around in my financial world

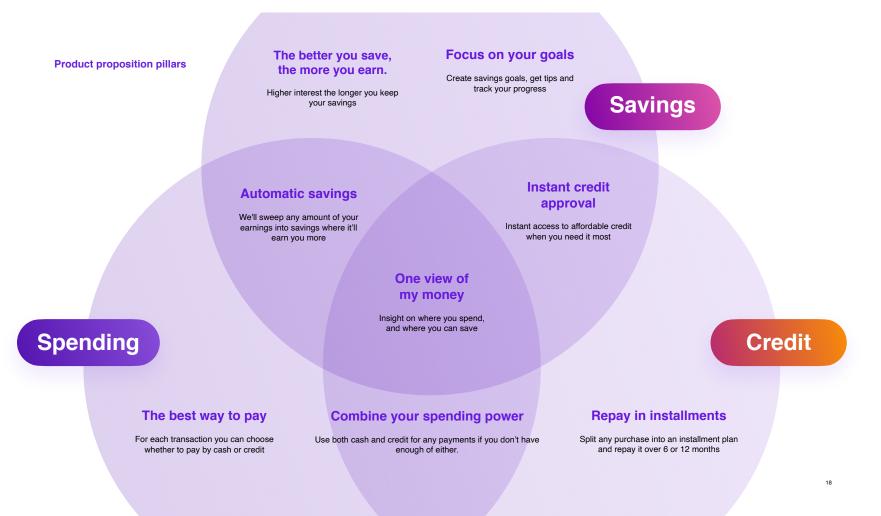


# Intelligent, personalised insight

customers to choices

Always using context to guide

- Contextualising situations & status, visualising and tracking progress
- Anticipating, looking forwards and projecting to my future



# Finance that works for you.

Simplify your banking, with an account that gives you access to everything you need.



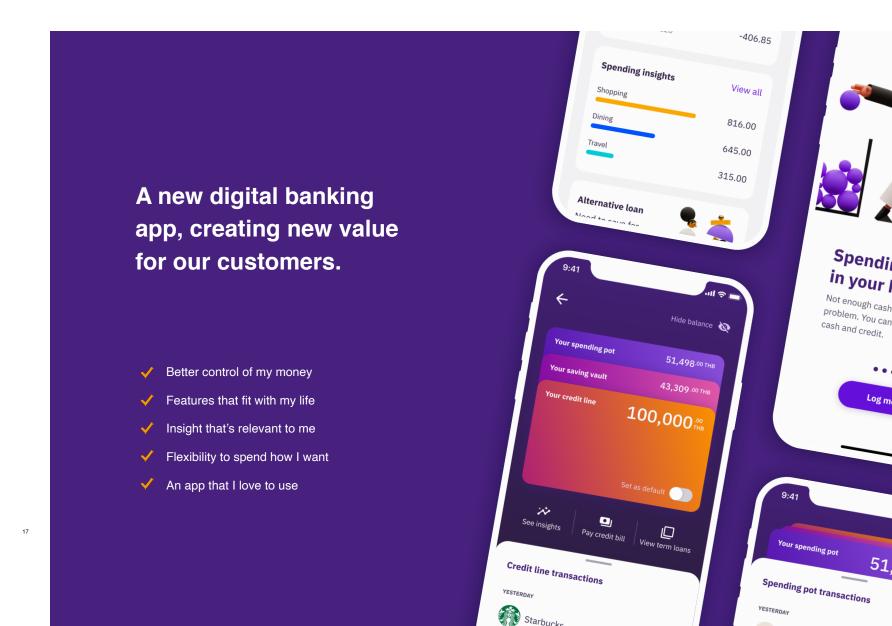
Life can be busy, so we have made tracking your spending, saving and credit easier. → Be a smarter saver

Automatically top up your savings vault to keep earning the highest interest rate.

→ Spending power in your hands

Not enough cash or credit?

No problem, you can pay using both your cash and credit.



# MOBILE APP DESIGN FOUNDATION

SCB DESIGN FOUNDATION

# **Design Principle**

# Energize me

### **Articulate**

Simple and unambiguous visual language. Clear on intent and expected output.

Big typography, great contrast, guiding motion, well-paced information.

Considerate

Thoughtful visual elements that are relevant and adaptable to individual moments.

Distinguished alert, bright visual for celebrative moment.

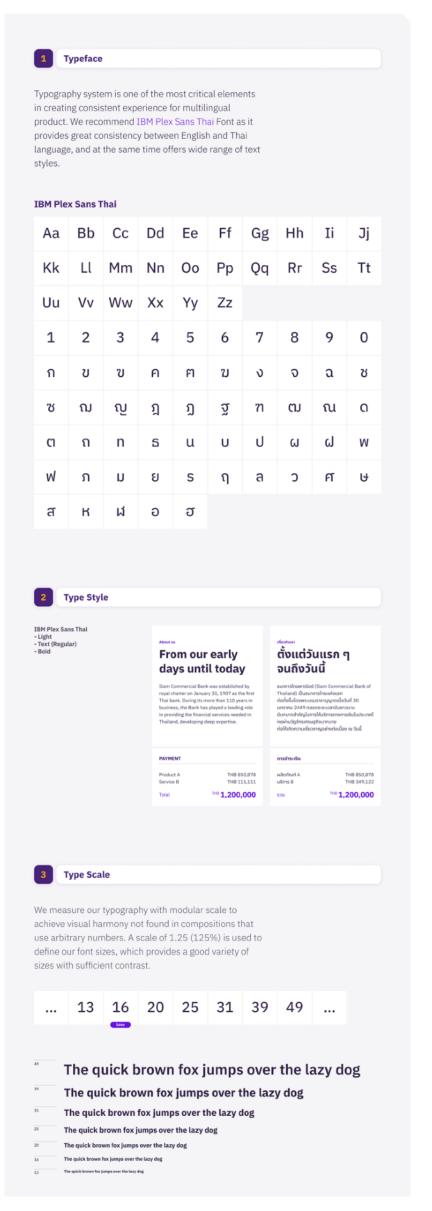
### Stimulate

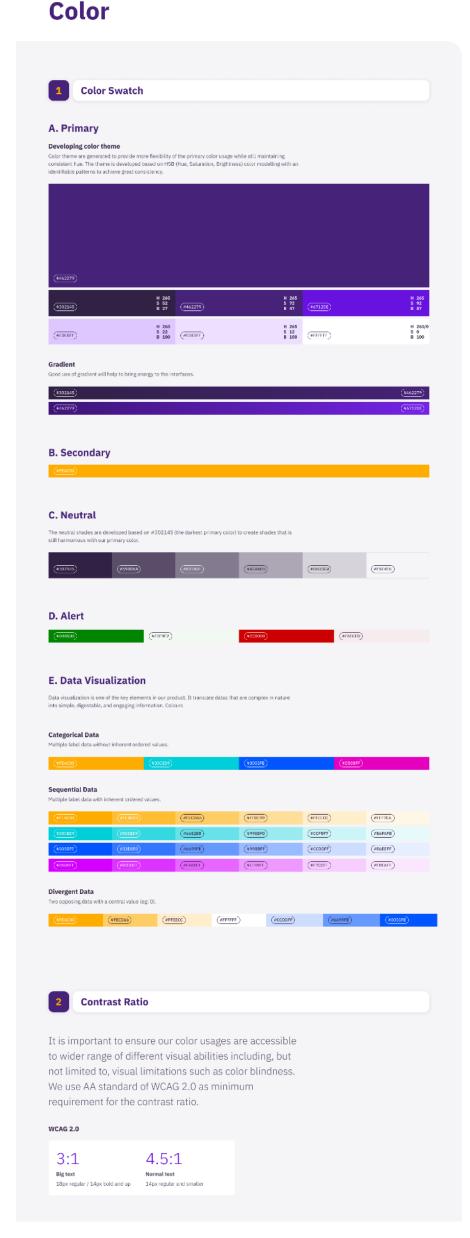
Engaging visual elements throughout the experience. Encourage continuous exploration.

### Examples:

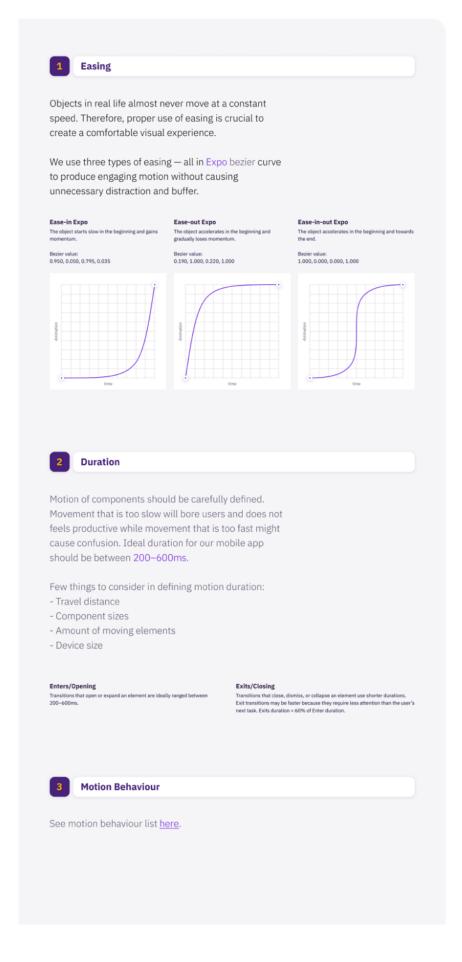
Color gradient, element of surprise, creative data visualization.

### **Typography**

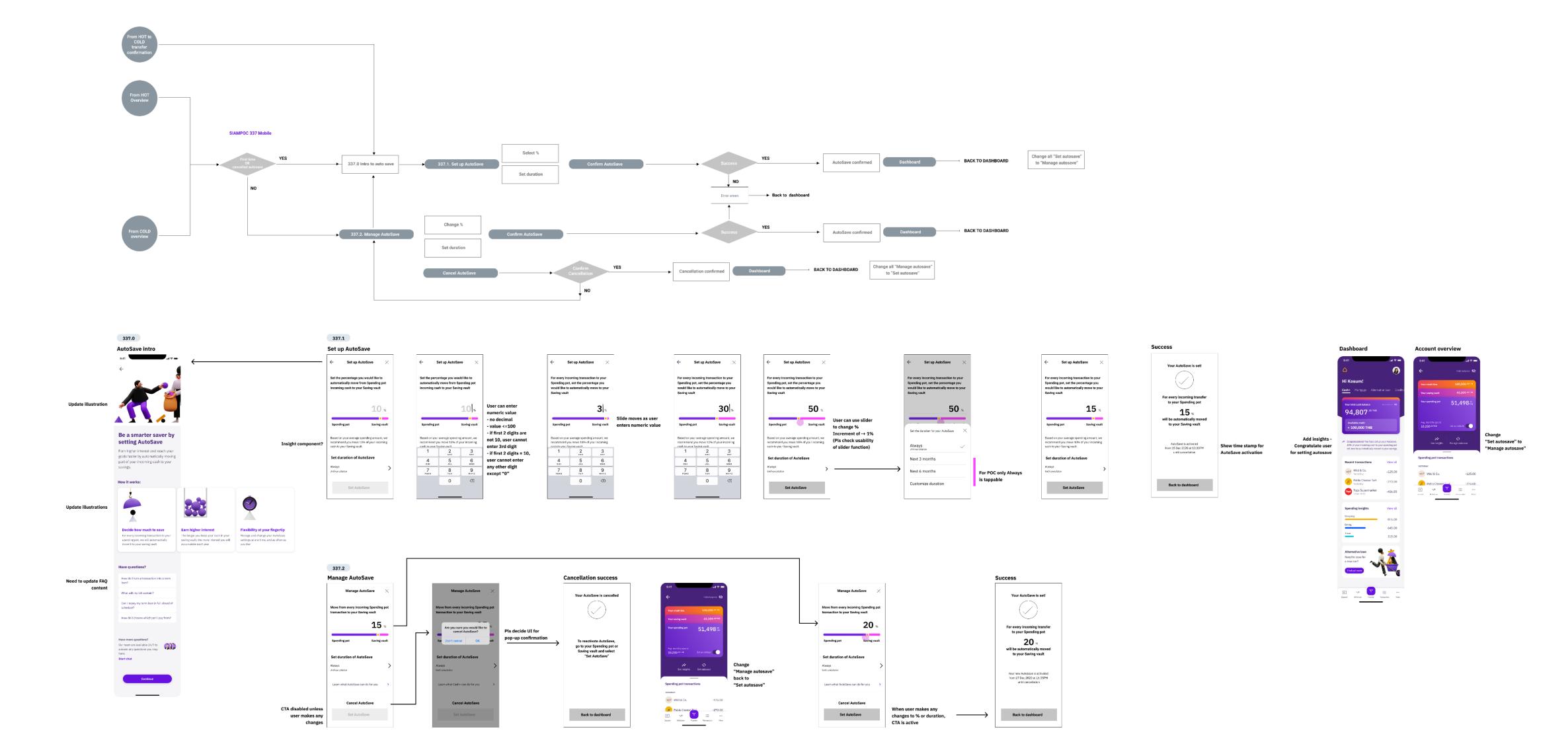




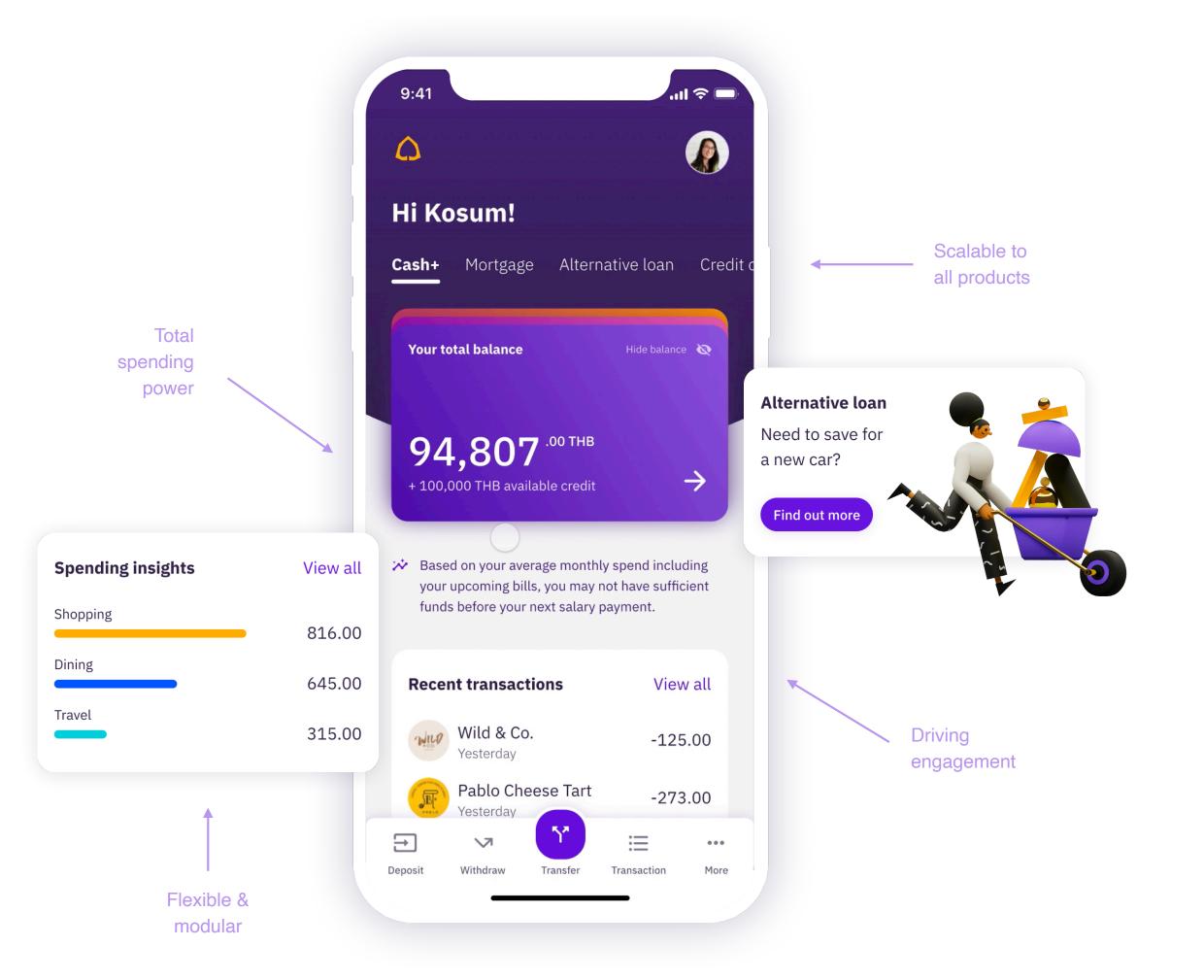
### Motion

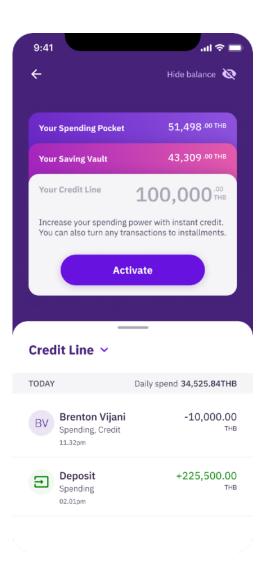


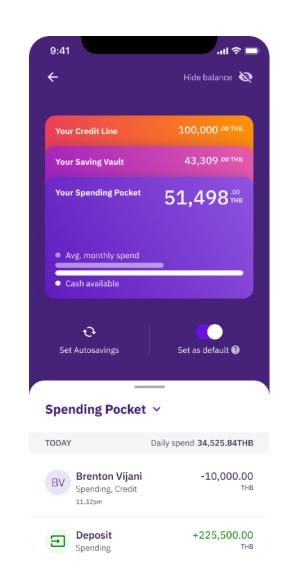
# USER FLOW AND WIREFRAMES DESIGN

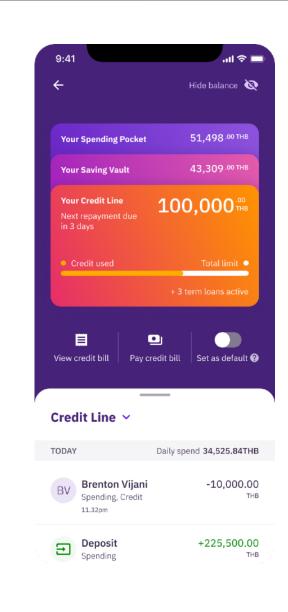


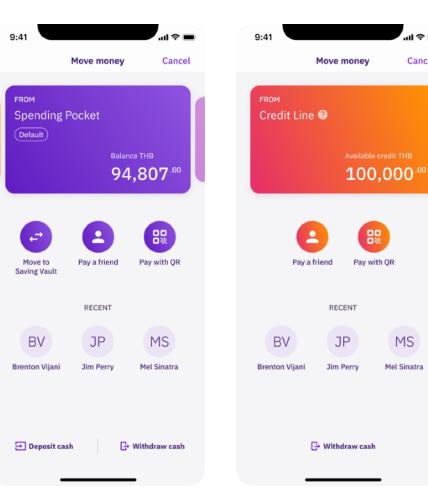
# DIGITAL BANK MOBILE APPLICATION

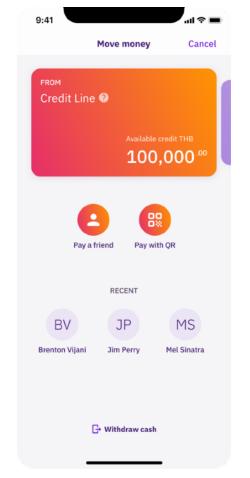


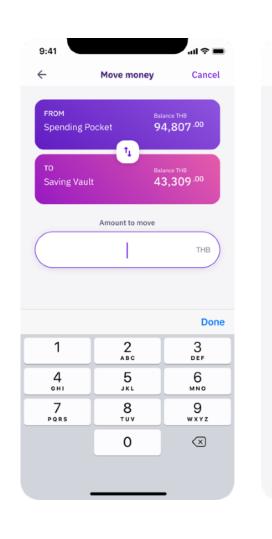


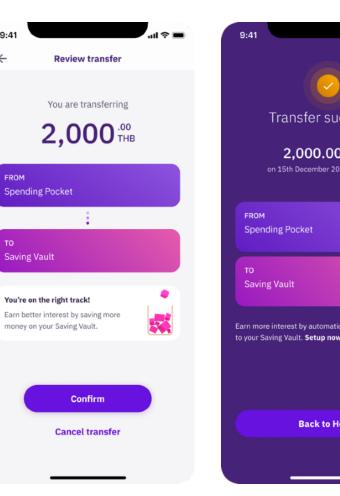


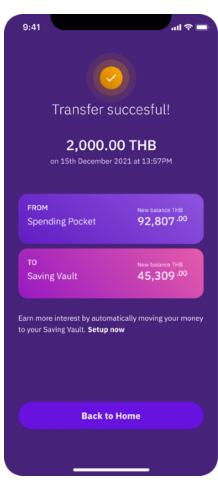




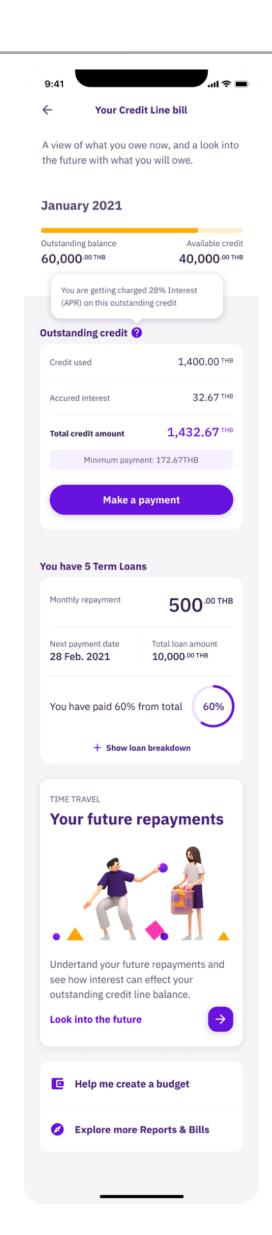


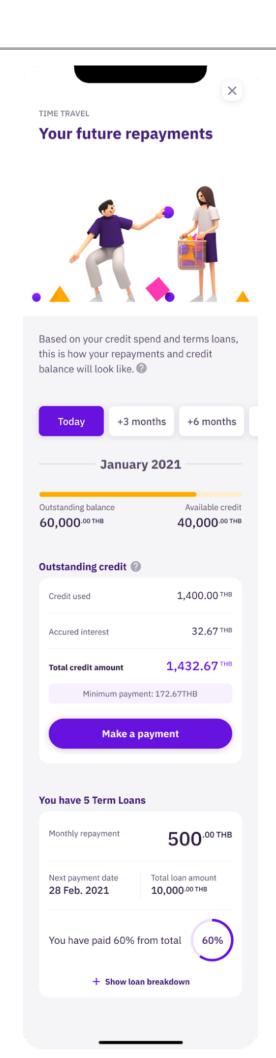


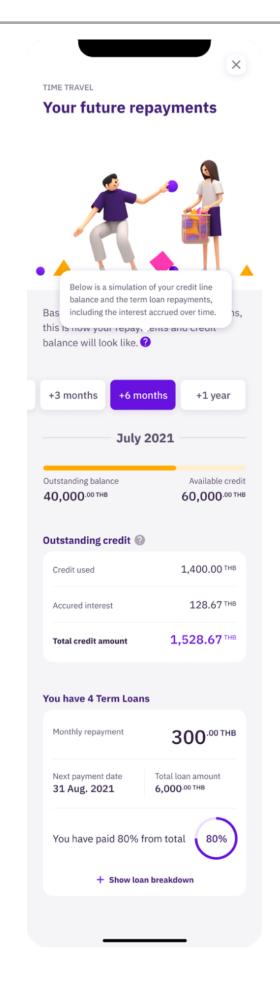


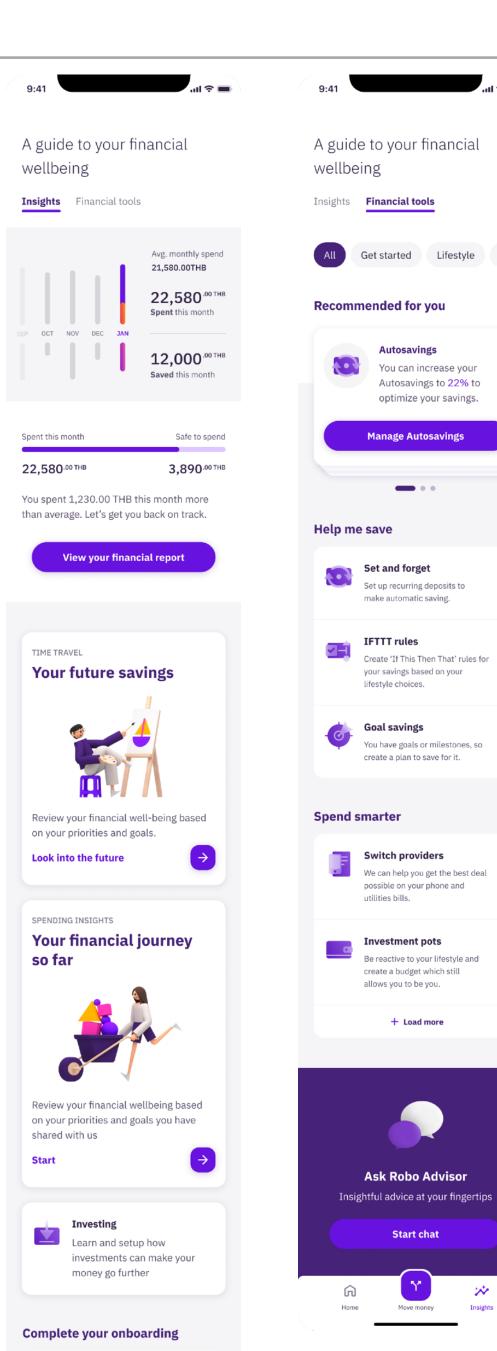


# **FUTURE STATE AI-ENHANCED EXPERIENCE / BEYOND STEEL THREAD**











Get started Lifestyle Investn

Autosavings

Autosavings to 22% to optimize your savings.

**Manage Autosavings** 

Set and forget

IFTTT rules

lifestyle choices.

**Goal savings** 

Set up recurring deposits to

Create 'If This Then That' rules for

You have goals or milestones, so

We can help you get the best deal

your savings based on your

create a plan to save for it.

Switch providers

Investment pots

allows you to be you.

create a budget which still

+ Load more

**Ask Robo Advisor** 

Start chat

utilities bills.

possible on your phone and

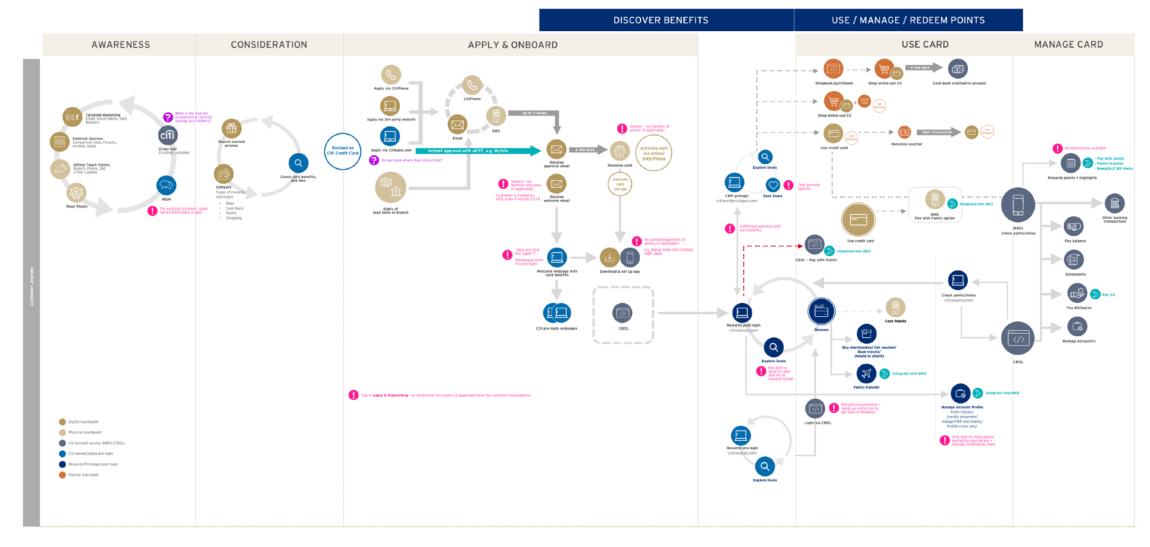


# CITI CREDIT CARD REWARDS & LOYALTY PROGRAM

Most Citi customers (outside North and South America) holds a singleproduct relationship with the bank - the Citi credit card. The Citi Rewards Program is considered one of the best in multiple markets, with Citi credit cards ranking among the top 3 by independent aggregators.

The large customer base of credit cards in the business and the highly competitive market space made it critical we constantly look at improving and reimagining the experience. From the first 90-day engagement model, to personalised offers and rewards targeting, to integrated spend-andearn digital services, the Experience Team collaborated closely with the regional cards business unit to identify gaps and opportunities to co-create the evolution of Citi credit card loyalty program.

### **CURRENT STATE CUSTOMER EXPERIENCE JOURNEY**



### #Fact 01

Whilst Payments Are Getting Easier, Redemptions And Usage Of Rewards Are Pretty Much Still Manual And Restrictive.

### #Fact 02

Competitive Service Landscape Across Industries -There Is No Loyalty Nor Strong Emotional Connection With Brands Today.

### Rewards. Offers. Promotions. Privileges. Benefits.

Do Customers Know The Difference? Yes, Of Course. It's Been Around For Decades

- Something.
- There Is A Time Period And/Or **Exclusivity To Offers And Promotions**
- Privileges Are Like Entitlements That Comes With Status Or Card
- · Benefits Are Like The Set Of Things You Can Enjoy Based On A Specific Product Or Memberships

Do Customers Care?

- Points Earned, Offers And **Promotions That Matter**
- · Privileges And Benefits That They Can Use One Time Or Long-Term
- · But They Really Don't Care About "What" Category That Is
- · As Long As I Get Value And Use

All They Want...

- · Hard To Keep Track They Want To Be Nudged So They Don't Miss A Deal
- · Vouchers/Coupons Are All Too Analogue. - Copy And Paste Codes
- Largely They Are All The Same
- · The Flexibility To Use Points

Transactional To Emotional



Start Of

True Personalisation

Make Friends

- To See The Value Of Savings
- · There Are No Elements Of Surprises -

Monologue To Conversational



Making Things Simple And

Straight-Forward

Deepen And Learn From Every Interaction

Quick Burn // Quick Earn



Focus On Service And The Evolving Individual Not Spend

The Engagement/Habitual

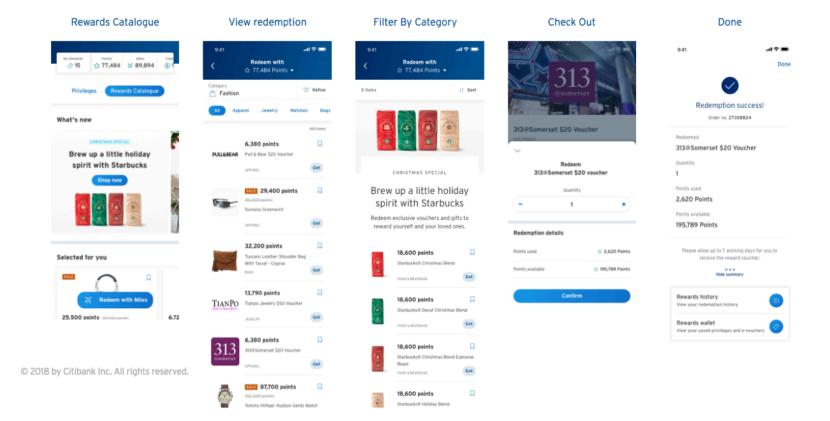
Cycle

# CITI CREDIT CARD REWARDS & LOYALTY PROGRAM

One of the prioritised initiatives was to unlock a more seamless digital experience. From our research, we understand that customers crave simplicity, from viewing and managing their credit card transactions, to discovering offers, to utilising their Rewards points or miles - without having to log into different portals.

Testing the initial designs uncovered additional insights into customer's attitude towards points and miles redemption, helping us prioritise features and services. The need to further simplify the terminology, copy and content was also critical.

INITAL CONCEPT & DESIGN EXPLORATIONS



### **Overall Sentiment**

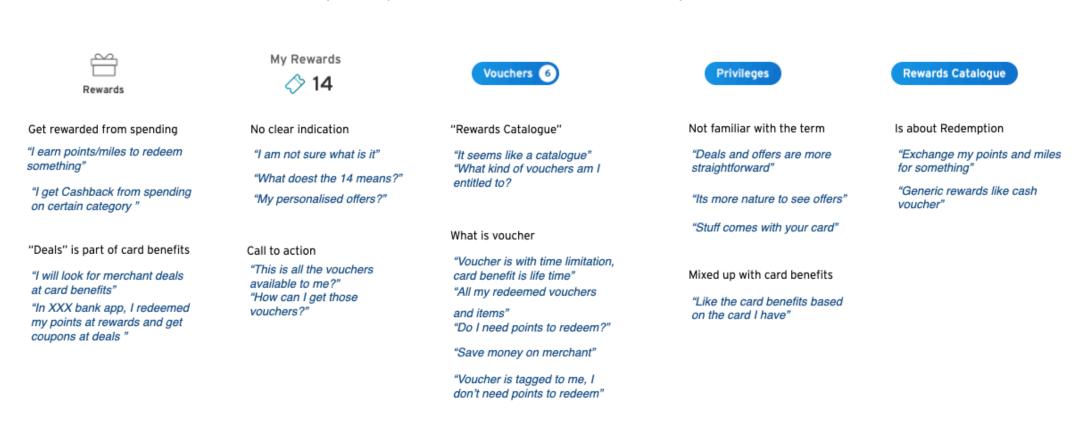
Users were exciting about new features to empower their engagement with Rewards on Mobile

USER EXPERIENCE	INFORMATION CLARITY	FEATURE & FUNCTIONALITY
How is the overall experience?  Do they find the design is intuitive and clear?	Do they understand what they see? Is there anything confuse them?	Do they like new features? Did user find its useful?
Cashback Card/25/F	Miles Card/33/F	Prestige Card/40/F
"I can't wait to see this version on live"	"Some wording needs to be more clear"	"I can see myself looking for deals and offers on Citi App"
7.0	7.2	7.6
1.0	1.12	
7.0		
"I get lost few times, not so intuitive"	"I get a bit overwhelmed"	"A lot of new stuff. It takes time to learn new things"

# Terminology

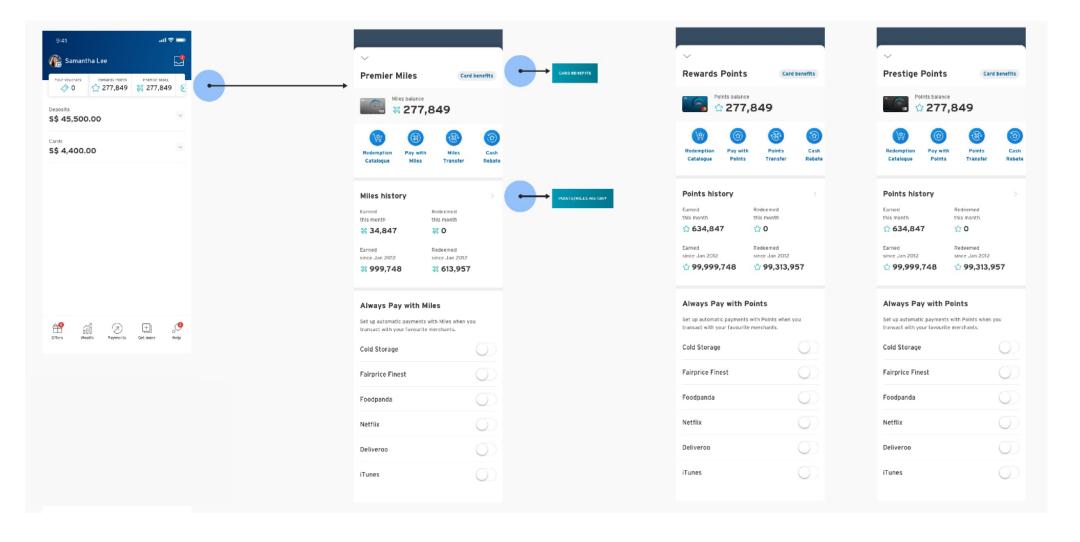
### Rewards. Offers. Deals. Privileges. Benefits. Vouchers. Coupons. Promotions.

There is a uniform understanding about rewards however users were having their own interpretations of each term, the discrepancies influenced by their experience with other banks; Users confused by the action of redeem

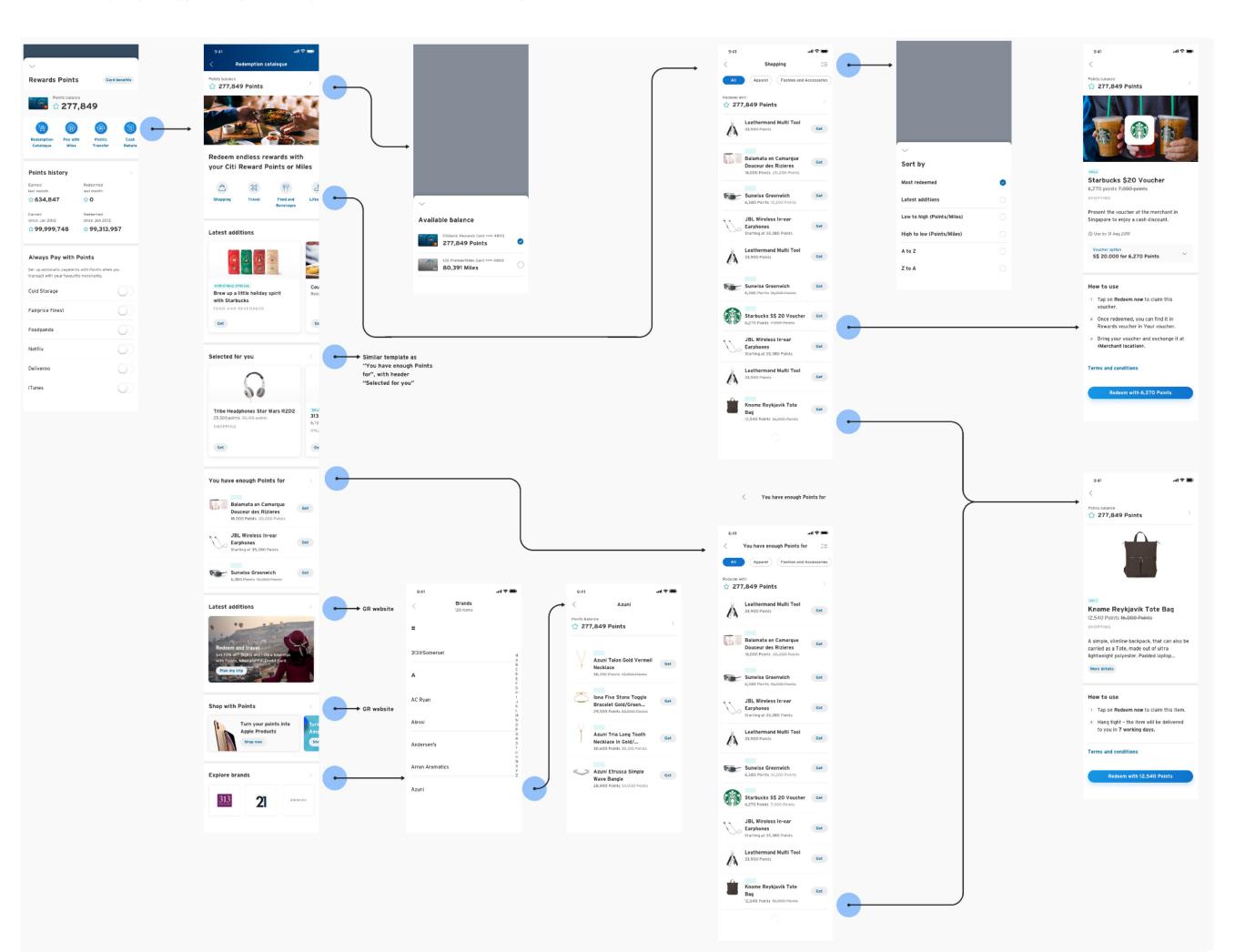


# REFINED AND PRIORITISED FLOWS

### MOBILE BANKING DASHBOARD QUICK ACCESS

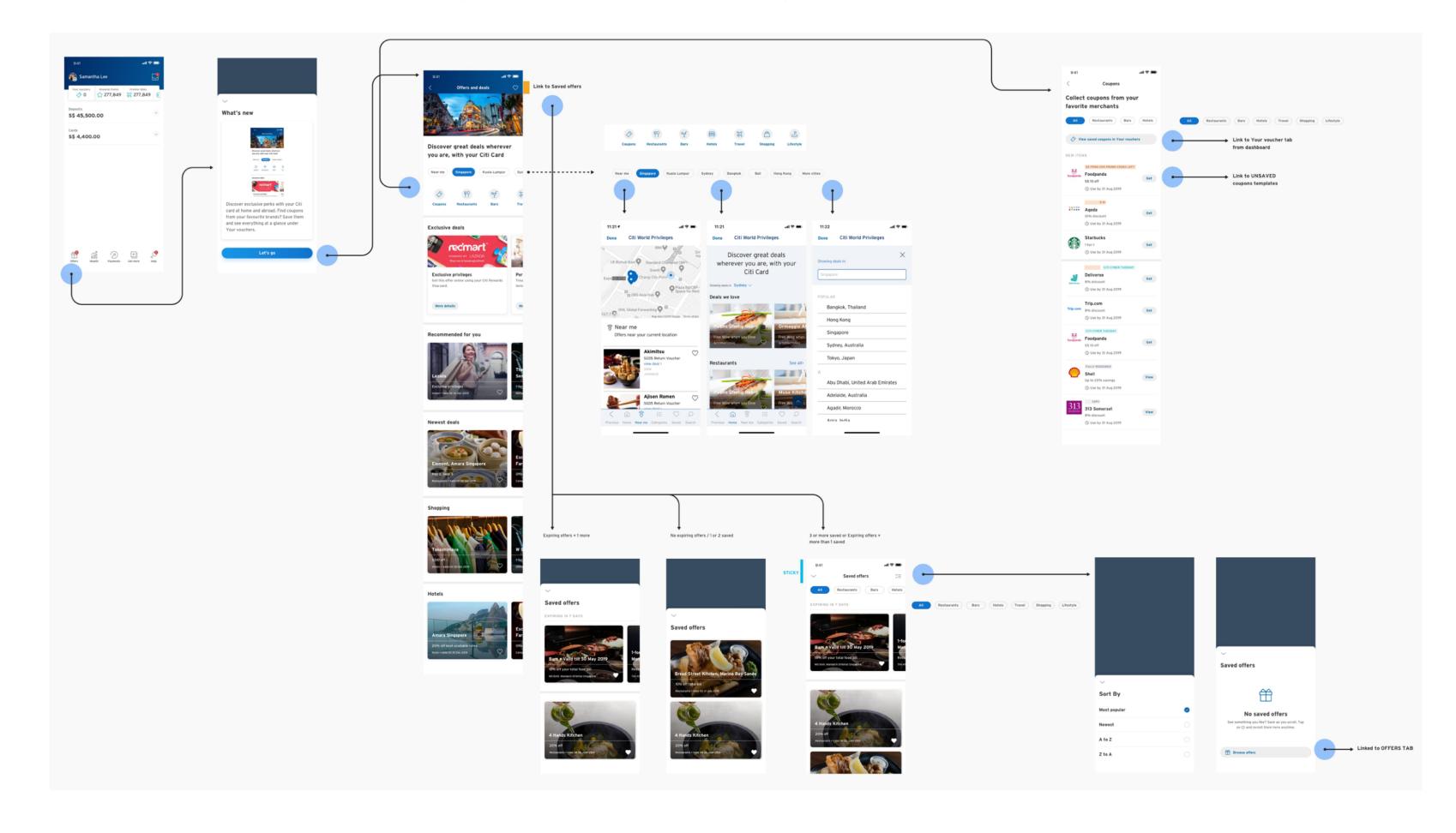


### REWARDS POINTS/MILES MANAGEMENT AND REDEMPTION

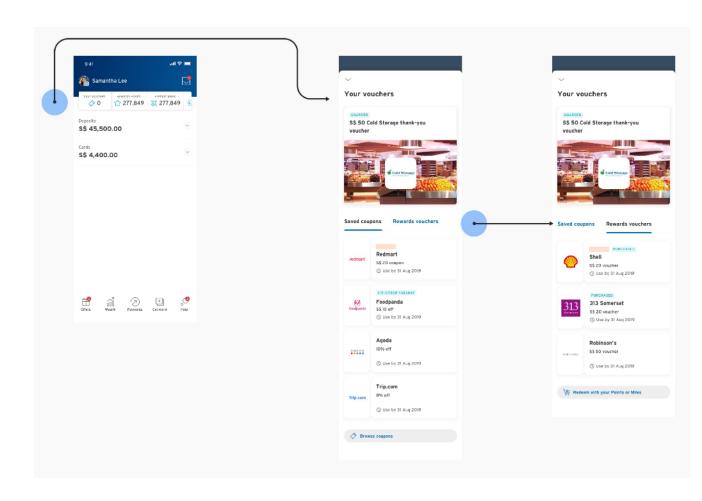


# REFINED AND PRIORITISED FLOWS

### PERSONALISED OFFERS AND DEALS USING MRE (MERCHANT RECOMMENDATION ENGINE)



### QUICK ACCESS TO SAVED VOUCHERS

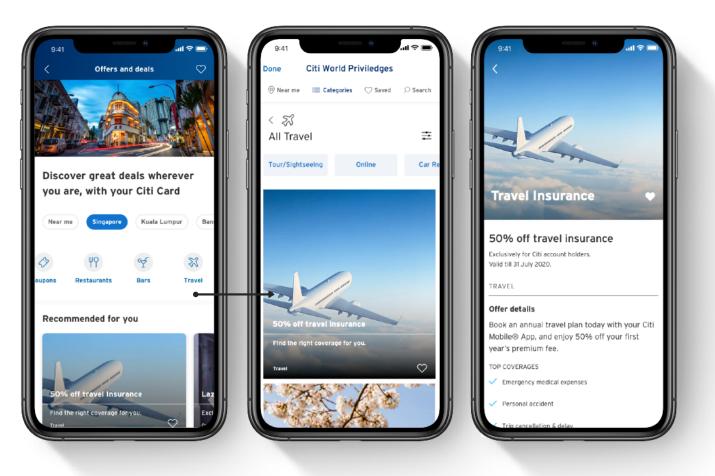


View prototype at <u>jazlim.com</u>

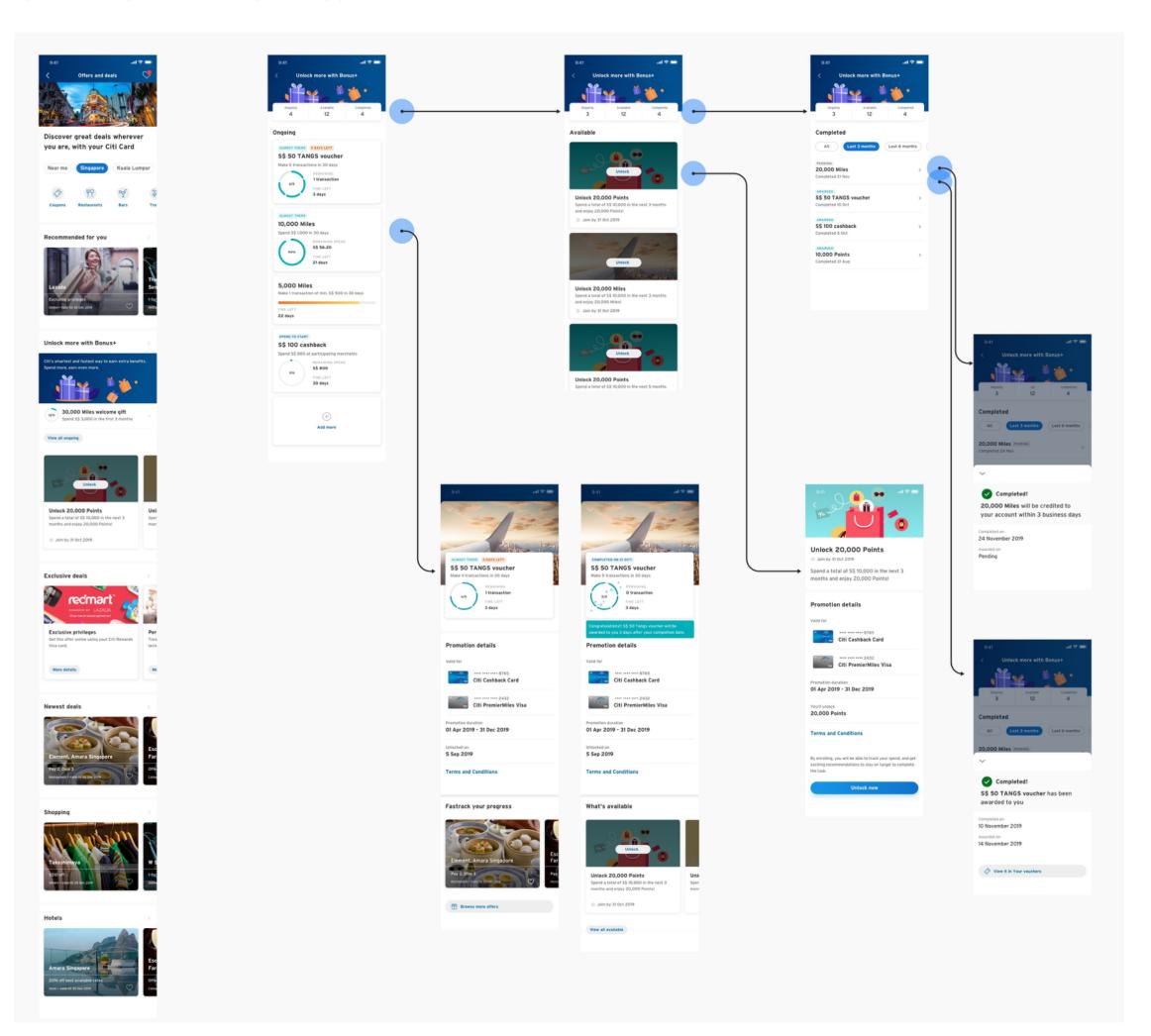
# **FUTURE CONCEPTS**

The roadmap also included a merchant portal to enabled quick onboarding and management of offers and assets across multiple markets, digitalisation of in-store coupon redemption, gamification, and contextual cross-selling of insurance products.

### TRAVEL INSURANCE OFFERS FOR CREDIT CARD CUSTOMER



### GAMIFIED SPEND-AND-GET PROGRAM



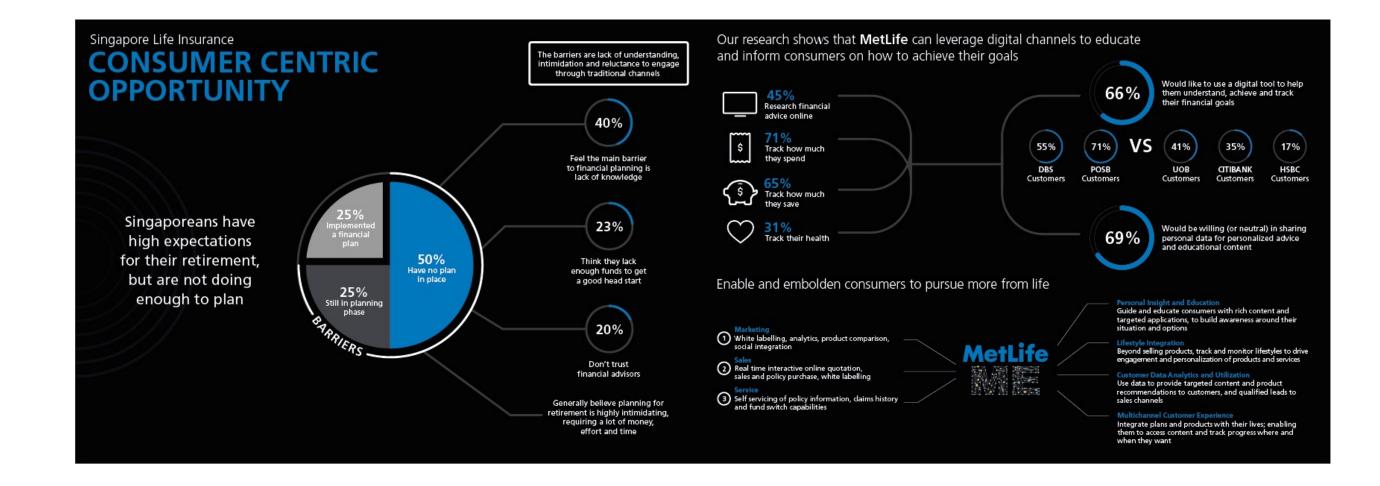
# MetLife

# METLIFE DIGITAL TRANSFORMATION

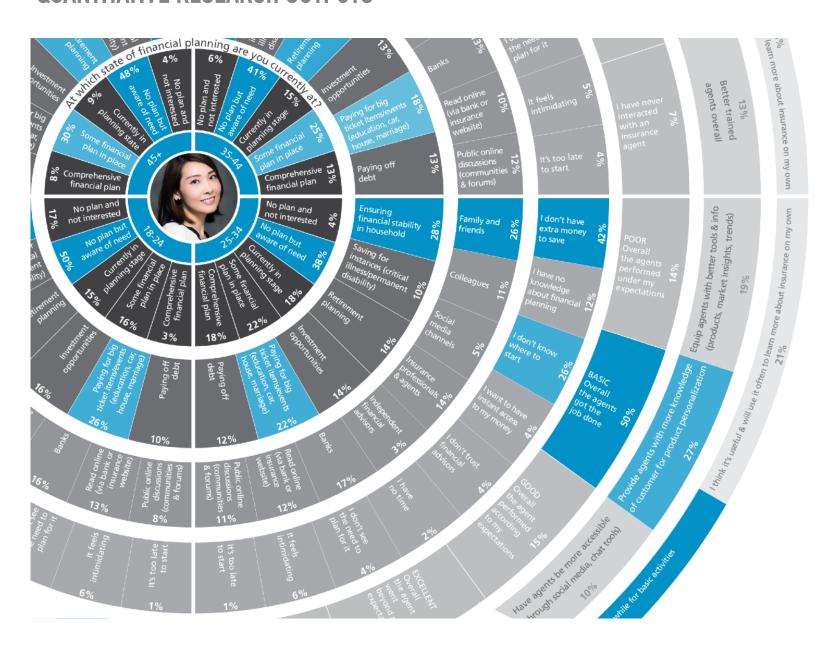
Ranked number one on Fortune magazine's 2015 list of Wold's Most Admired Companies in Life and Health Insurance, MetLife is also the largest health and retirement solutions provider in Asia.

Among the various projects Sapient was involved in with MetLife, the primary task was to activate a consumer-centric digitized business transformation model in APAC.

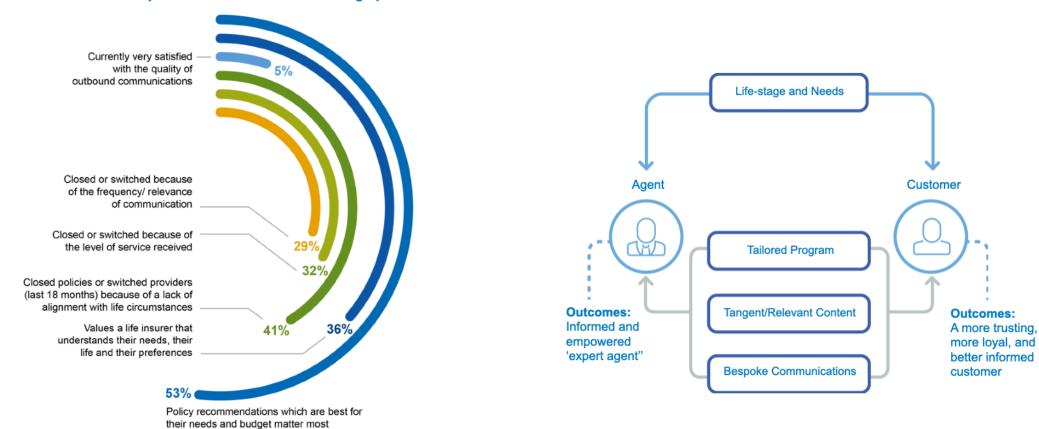
With a diverse portfolio of partnerships and different levels of maturity in each APAC market, we needed an approach that was replicable and adaptable. Collaborating closely with the clients, we developed a framework which included consumer research, content strategy, workshop process, MVP of digital capabilities and assets, experience design principles and agile test-and-learn methodologies.



### QUANTITATIVE RESEARCH OUTPUTS



### Convenience and personalized interactions are high priorities for Korean customers<sup>1</sup>:

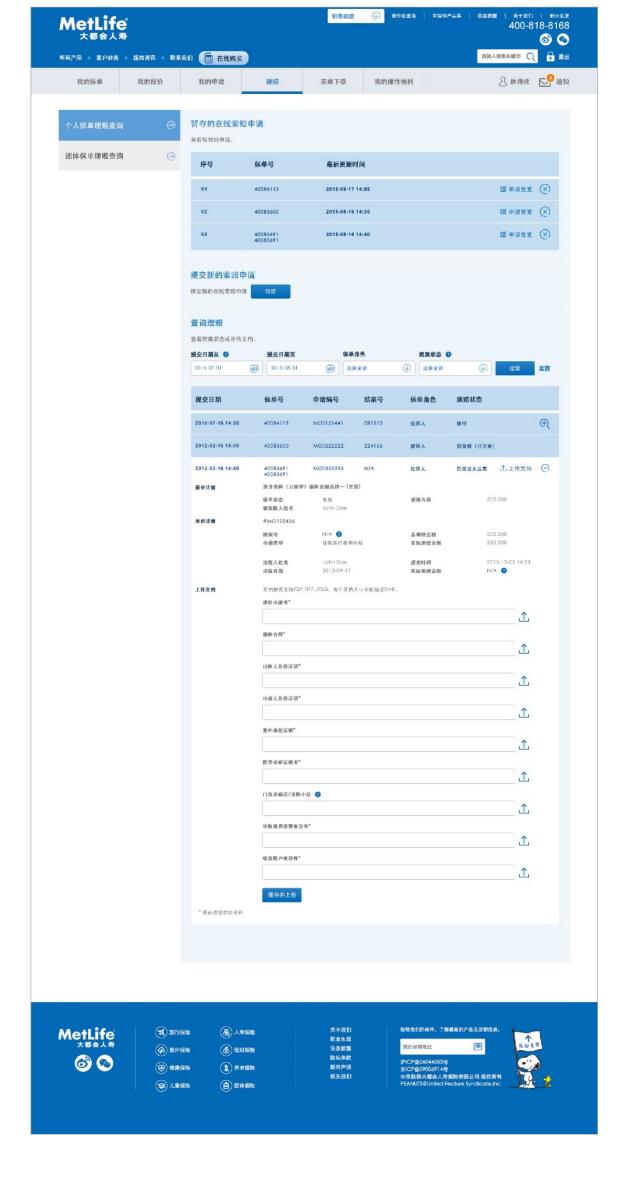


# METLIFE DIGITAL TRANSFORMATION

For the China market, the team designed and launched the digital platform that integrated marketing, sales and servicing capabilities. For the second release, we optimized the user experience and expanded the digital style guide for the self-servicing platform for Individual and Group policies owners.









# EU YAN SENG ECOMMERCE STRATEGY AND WEBSITE DESIGN

Eu Yan Sang (EYS) is one of the leading brands in TCM (Traditional Chinese Medicine) in Asia and Australia, with a holistic approach to total health and well-being. Despite having a strong heritage and popular among the matured Chinese population, the primarily brick-and-mortar company recognized that the current state was not sustainable.

To future-proof the business, Sapient was approached with two tasks - to upgrade the ecommerce capabilities, including migrating to the Demandware, and to broaden the consumer based by appealing to the younger generation.

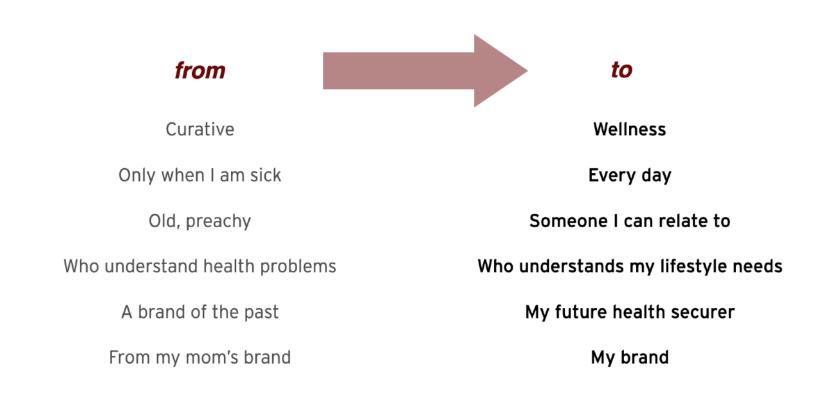
Through social listening and one-on-one interviews, we uncovered that TCM was viewed as curative, slow, and "not for me", particularly among the younger audience. To grow the business, we needed to be relevant to the upcoming and affluent generation, but not to distance itself from the current customer base.



Health that supports my active life



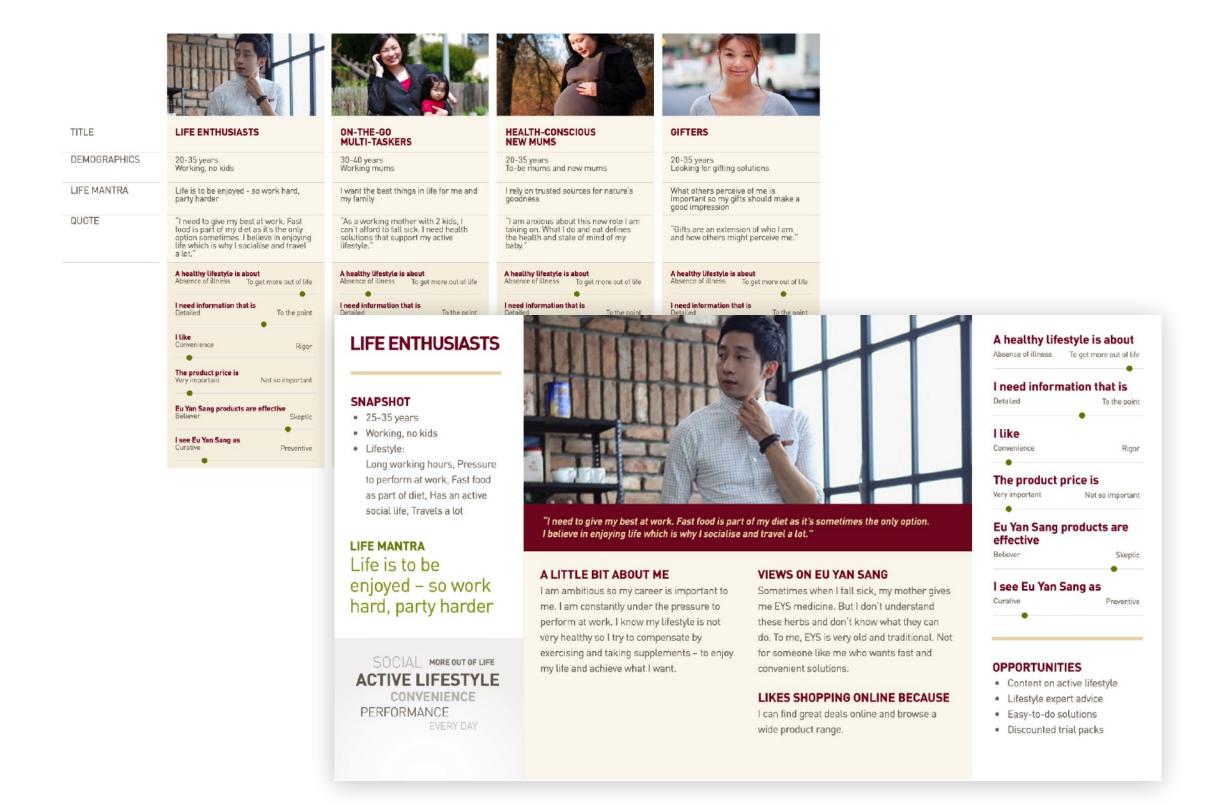
It is old world, curative, complex and has slow results.





# EU YAN SENG ECOMMERCE STRATEGY AND WEBSITE DESIGN

We examined the values and need states four key customer segments – Life Enthusiasts, Multi-tasking Working Mums, Health-conscious New or Soon-to-be Mums, and Gifters. With these insights, we designed the experience, not just focusing on the purchase path, but from education to content categorisation, to drive lifelong customer loyalty and value.

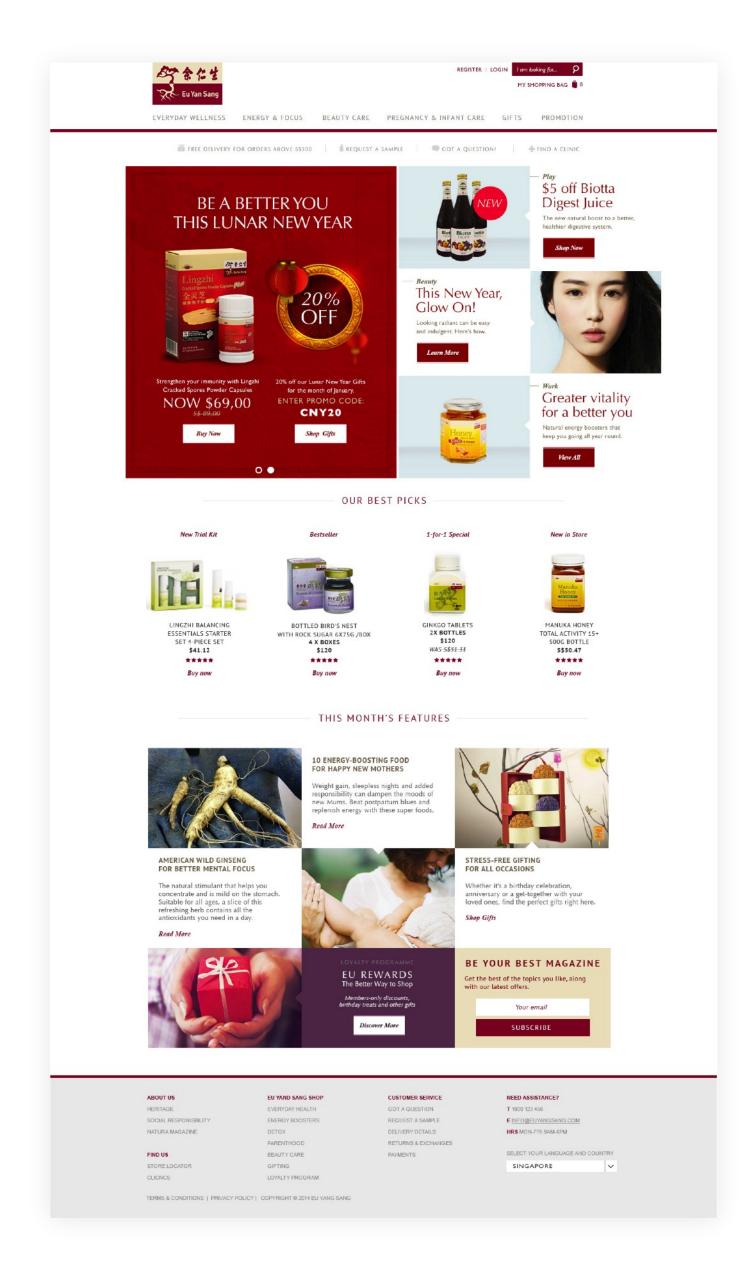


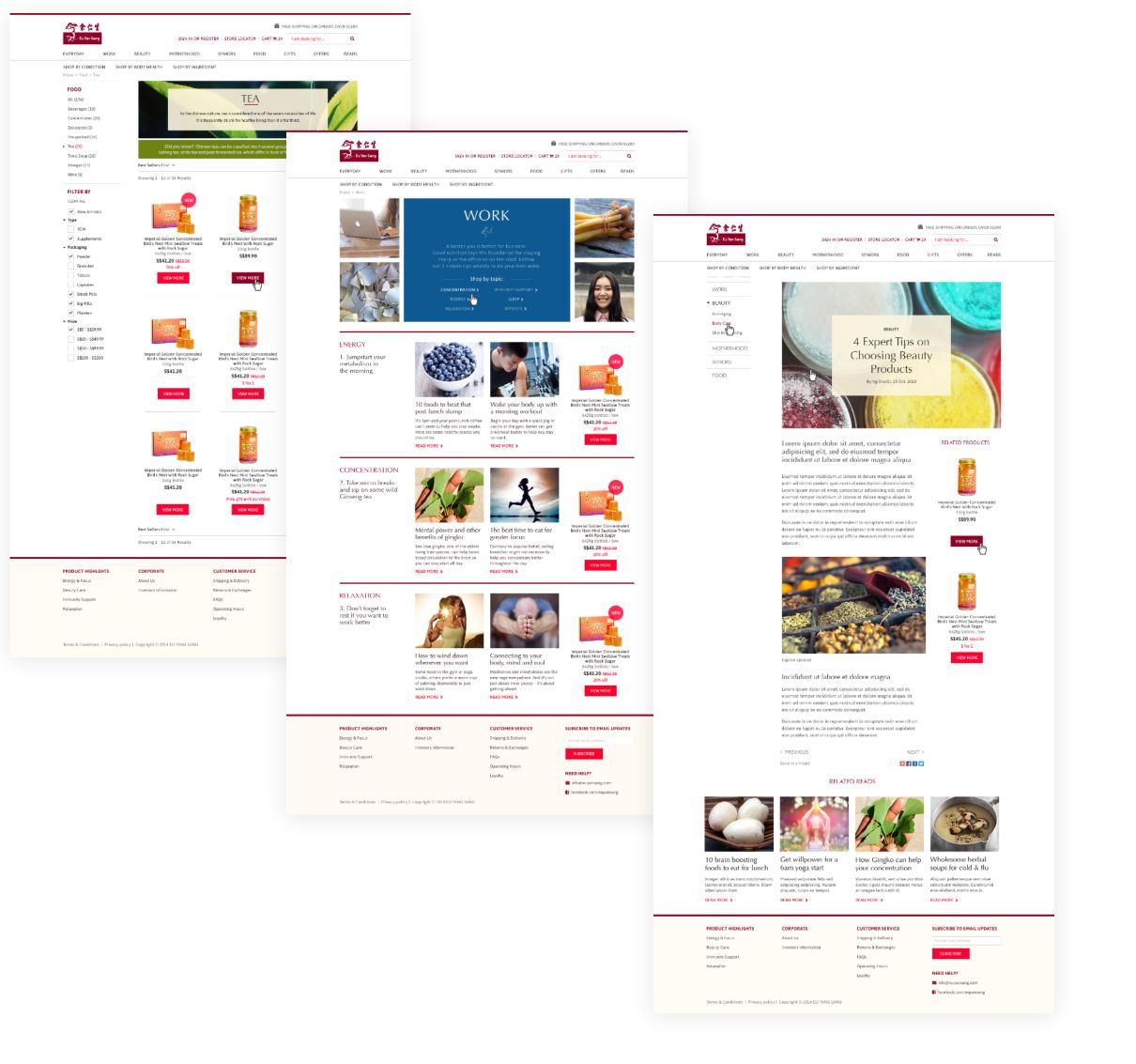
### EYS MOODBOARD





# **WEBSITE DESIGNS**





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