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Hello,
I’m Binson Loke!

Product designer

Agenda

Part 1
Research

Part 2
Ideate

Part 3
Design approach

Part 4
User test

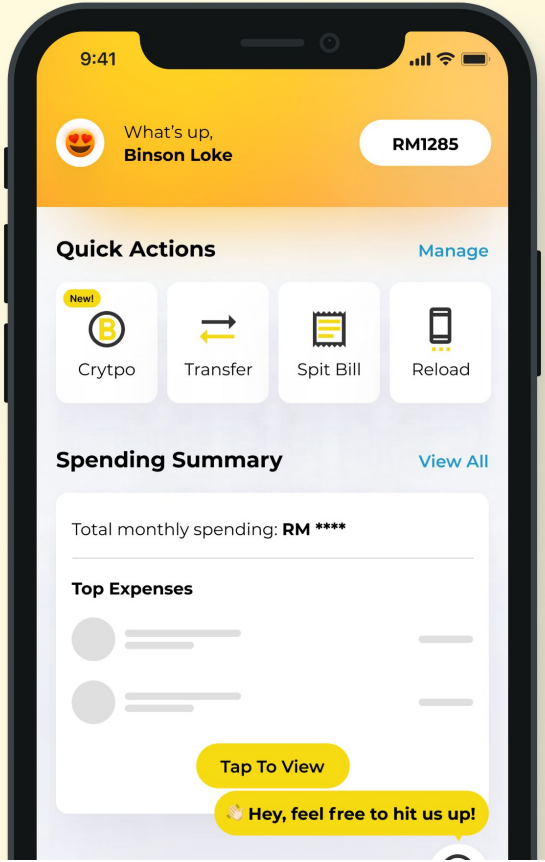
Part 5
Final design

Part One

Research

The Problem

Reimagine The Digital Banking Experience For Gen-Z

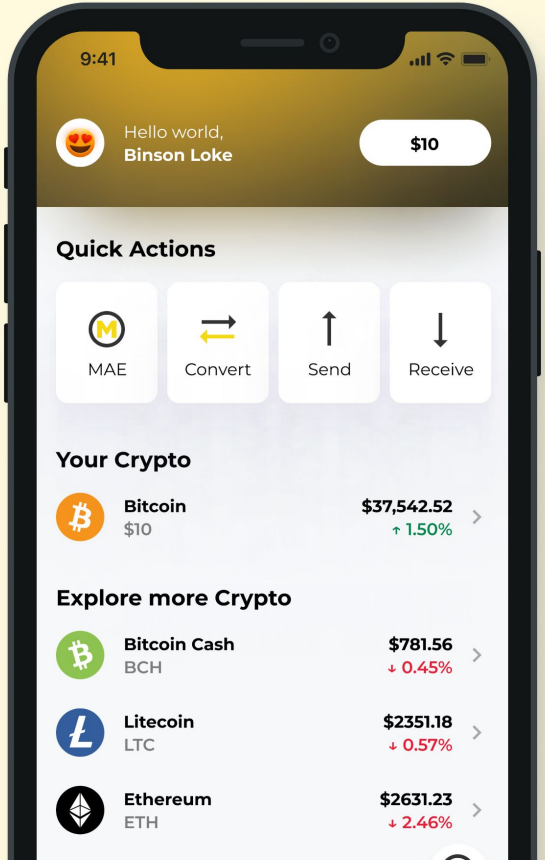


The Problem Statement

Problem Statement

Gen Z is concerned about money, but they **lack financial services product adoption** and often **overspending**. Hence, there's a ripe opportunity for Maybank to engage these customers.

To attract Gen Z, Maybank must develop **engaging, tech-driven, and educational** products/features that offer value.

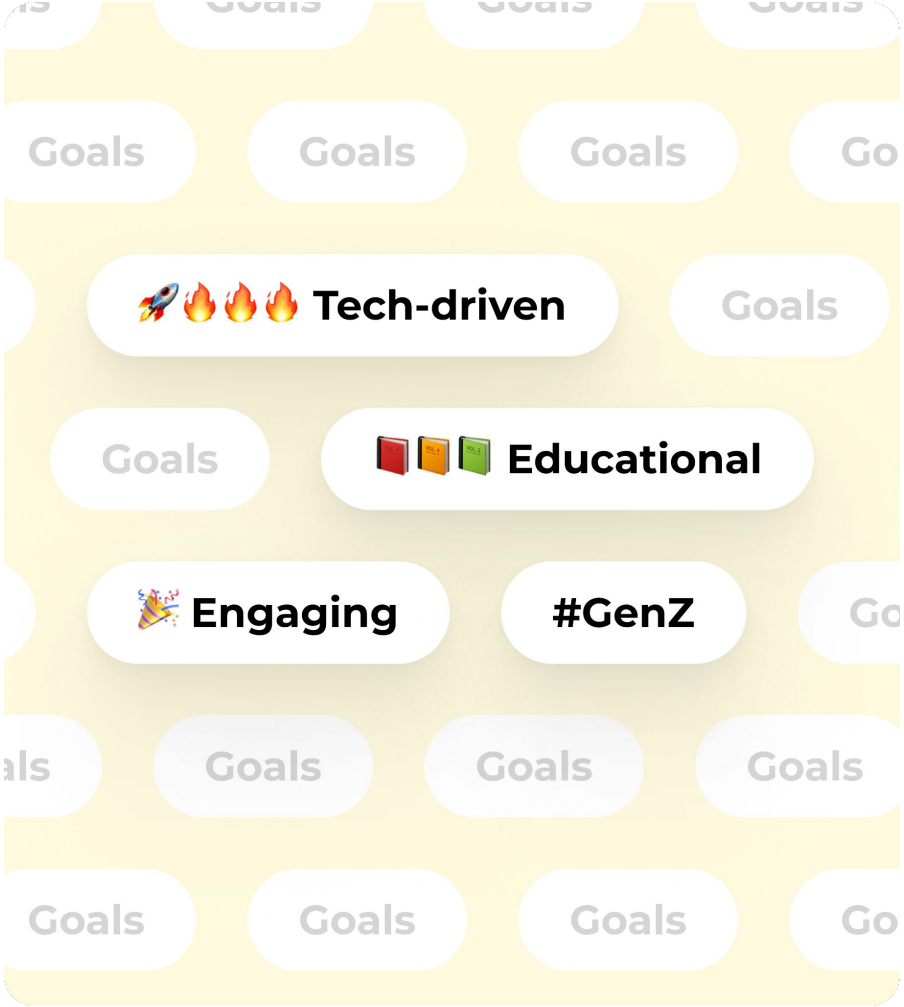


The Goals

Goals

Project goals:
How do we create a **tech-driven, engaging, and educational** banking experience for Gen Z?

Business goals:
How do we increase the **transaction value** and **frequency**?



Users Insights

Early adopter

Gen Z open to a wider variety of financial service products than other generations.

Lack of financial adoption

Gen Z is lacking financial services product adoption such as blockchain, IoT, etc.

Irresponsible spendthrift

Gen Z isn't responsible for the bulk of their own spending.

Design Principles

Tech-driven

Design banking technology for the future.

Engaging experience

Build features that provide delightful experiences.

Educational

Gen Z is concerned about money, so teaching them basic financial literacy skills can help build relationships.

The Proposed Action

Early Adopter

Using **AI** to enhance user identification while also mimicking live employees through **chatbots**.

Pros:
Offer the **greatest cost savings** opportunity and build a deeper emotional **connection with users**.

Business impacts on the app:
Increase **time spent** on the app, increase **customer advocacy**, and reduce **churn rates**.

The Proposed Action

Financial Adoption

Introducing blockchain technology/services in hopes of streamlining processes.

Pros:
Bringing greater **efficiency and transparency**.

Business impacts on the app:
Increase **transaction value** and **frequency**.

The Proposed Action

Educational

Become synonymous with free education (not the boring kind).

Pros:
Gain trust with users.

Business impacts on the app:
Increase **time spent** on the app and increase **active users**.

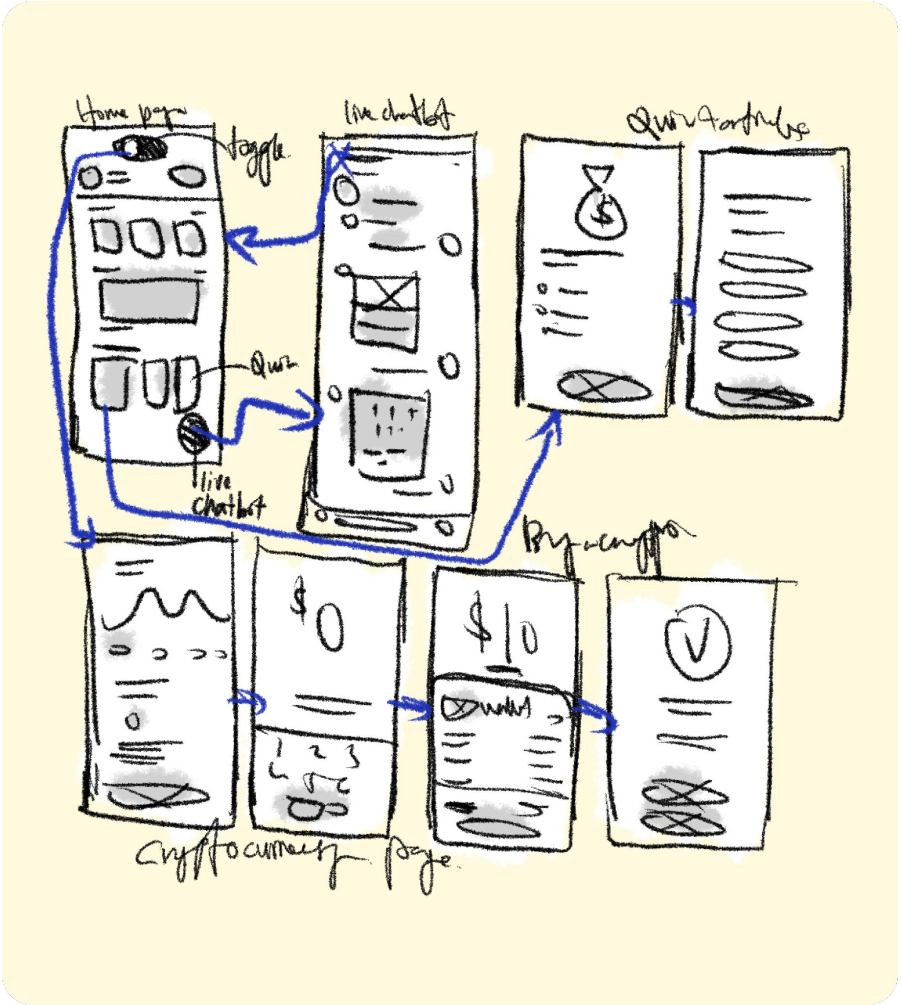
Part Two

Ideate

The Ugly Sketches

Sketches

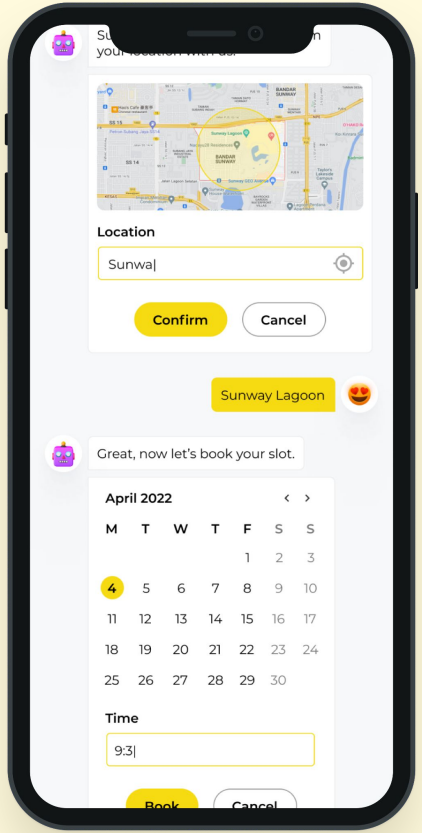
The secret recipes



The User Flows

AI Chatbot

1. Open the app
2. Have a problem
3. Click on the chatbot
4. Describe the problem
5. Close the chatbot



The User Flows

Blockchain Technology

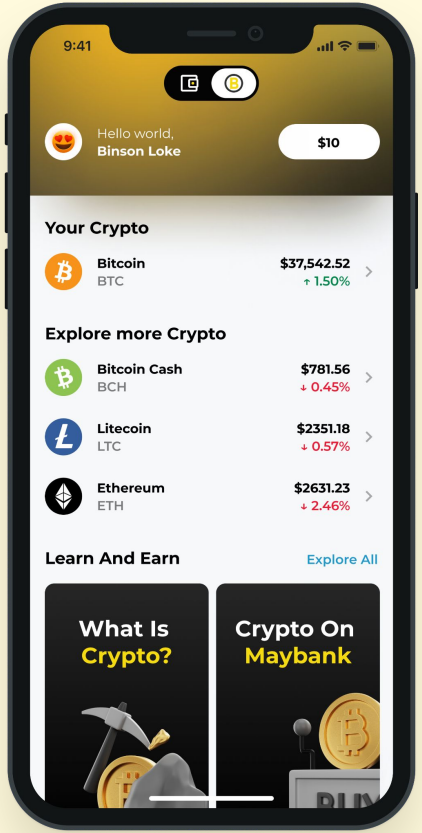
1. **Open the app**
   Users will toggle the Crypto page from the MAE home page

2. **Explore a Crypto**

3. **Select a preferred Crypto**

4. **Buy/sell and input a preferred amount**
   The current prices will be shown here

5. **Share the happiness (optional)**



The User Flows

Educational Content

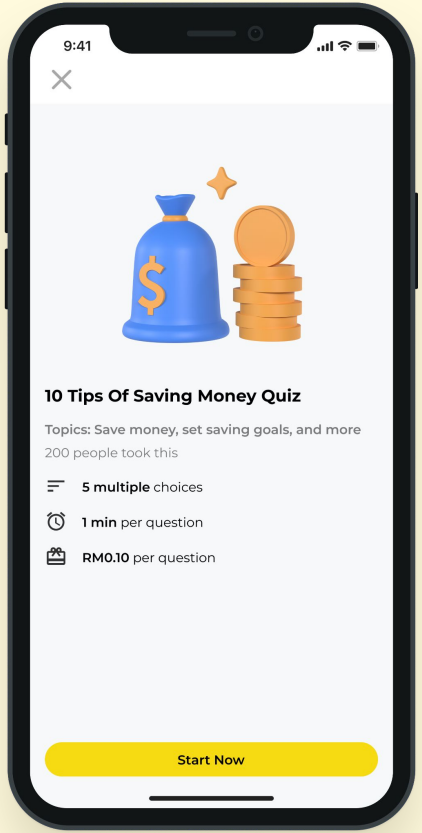
1. Open the app

2. Select an Educational Content

3. Explore the content and take the quiz
   Users can earn incentive per question

4. Close the quiz

5. Share the happiness (optional)



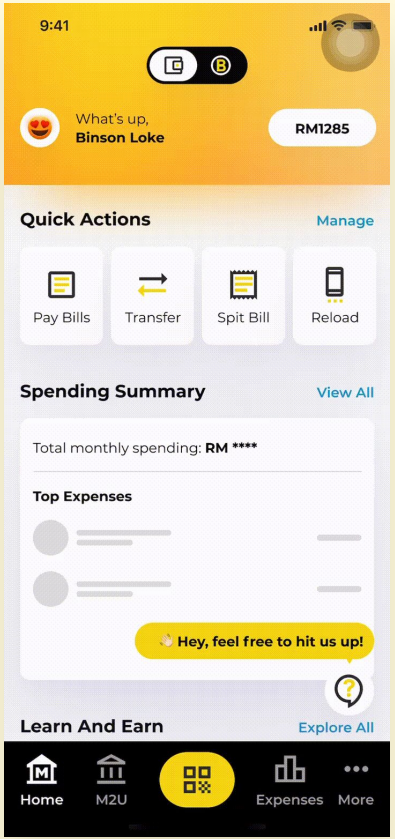
Part Three

Design Approach

The Prototype

AI Chatbot

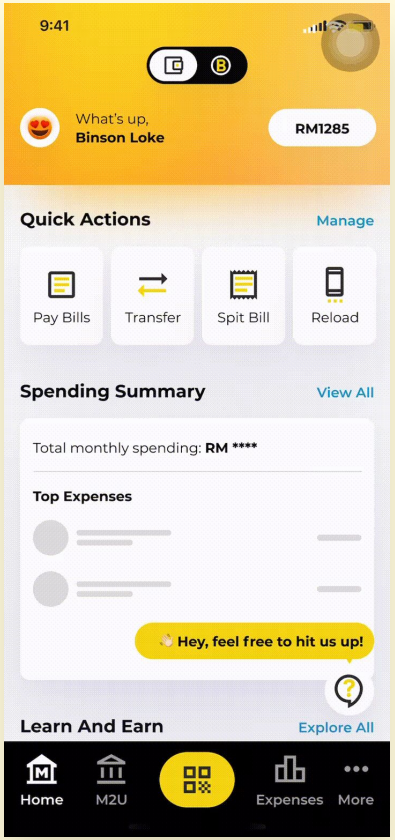
Conversational banking helps banks deliver a **great customer experience** at scale. It keeps things **seamless**.



The Prototype

Blockchain Technology

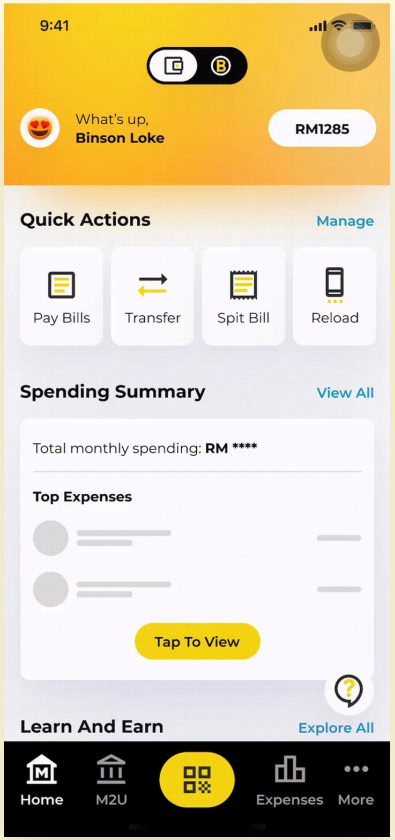
Intelligence survey found that 66% of Gen Z believe new technologies like **blockchain** will have the greatest impact on banking by 2025.



The Prototype

Educational Content

Gen Z is concerned about money, so **teaching them financial literacy skills** with little **incentive** can motivate them and build relationships.



Part Four

User Test

Findings

Crypto entrypoint

“I barely notice the toggle that located at the top.”

Crypto actions

“As a user, I want to convert, send, receive my Cryptocurrency to someone.”

Skip the articles

“I probably will skip the articles and jump straight to the Quiz to earn money.”

Part Five

Final Design

The Prototype

AI Chatbot

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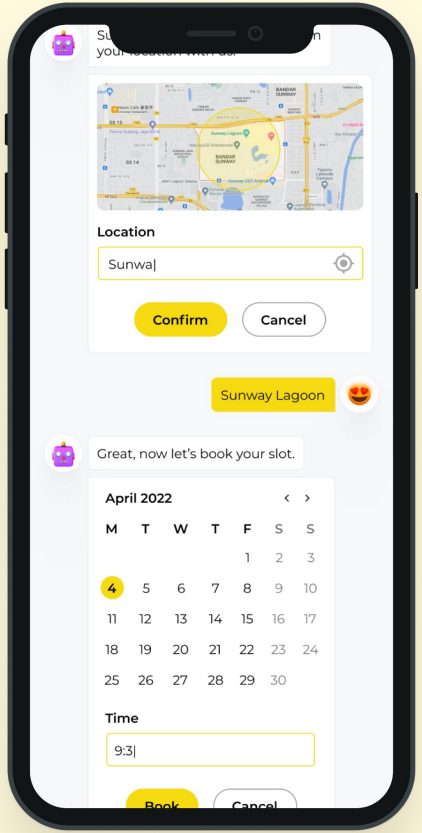

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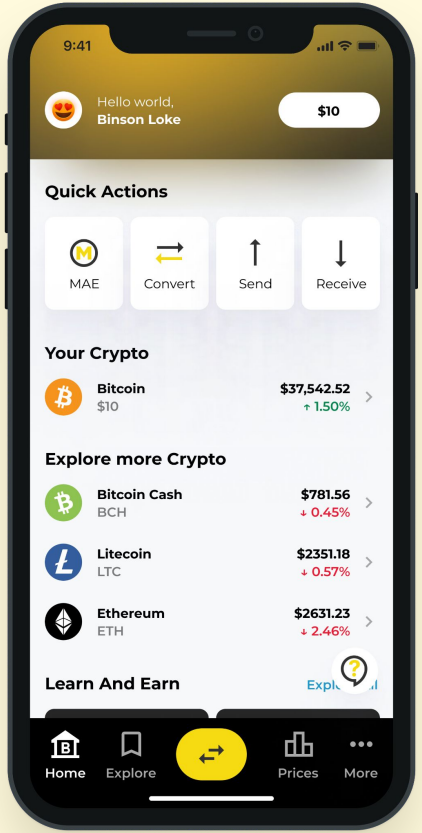

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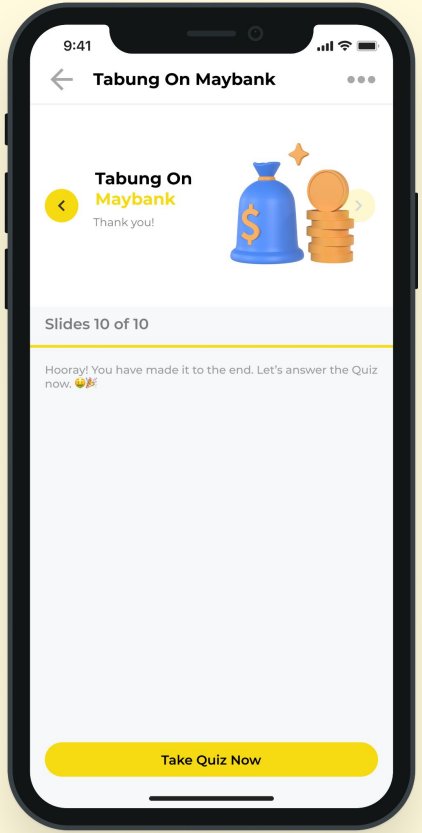

Manage

Final design

Spit Bill

Reload

ary

View All

ing: RM ****

To View

Hey, feel free to hit us up!

Exp

Expenses

More

Chat History

y, 11:41 AM

27/28

ve Chat. Ms Siti here.
hat is your concern?

it card

Explore more Crypto

Bitcoin Cash BCH	$781.56 0.45%	
Litecoin LTC	$2351.18 0.57%	
Ethereum ETH	$2631.23 2.46%	

Learn And Earn

Home Explore Prices More

$37,542.52

(38.52) 1.50% Past 24 hours

24h 1w 1m 6m 1y All

Your Bitcoin

0.000345398 BTC Bitcoin owned

$7.45 Dollar value

Transactions history

Bitcoin BTC -$10

Values shown are based on current exchange rates. Prices will differ when you buy or sell due to market changes and our fees. (US dollar)

Buy

Sell

MAE wallet
**** **** **** 1234

You are selling	0.000345398 BTC
Exhange rate	$37,542.52 USD = 1 BTC
Price	$5
Transaction fee	$0.50
Final received amount	$5.50 RM23.07

The exchange rates (US dollar) includes a currency conversion spread and refreshes frequently.
Rates and fees

Sell Bitcoin

Hell yeah, you so

Share your happi
Instagram Sto

Share N

Not Tod

9:41

Learn and earn

Tabung On Maybank

Grow On Maybank

Invest On Maybank

Maybank Credit Card

9:41

Tabung On Maybank

Tabung On Maybank

Learn and gain real money!

0/3 completed

10 tips of saving money
1 min read

10 benefits of saving money

9:41

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Tabung On Maybank

Here are 10 ways to manage your finances.

Slides 1 of 10

Want to earn real-money? Remember to read until the last slides to answer the Quiz.

9:41

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Thank You
For Watching

Write me a love letter on **LinkedIn** or **gmail**