



# Case Study: ABSA Rewards

The image displays a composite screenshot of the ABSA Rewards mobile application, overlaid on a blurred background of a modern building's glass facade.

**Left Panel (Absa Rewards Home Screen):**

- User profile: Michael Williamson, Tier Level 3.
- Milestone: Well done! On your Rewards Earnings.
- Progress meter: 55% towards R1,950.00 September Cash Back (Actual: R1,950.00, Potential: R3,540.00).
- Buttons: How can I earn more?, How does Cash Back work?, Did you know?.
- Bottom navigation: Home, Profile, Partners, Redeem.

**Middle Left Panel (Prepaid UBER):**

- Offer: Prepaid UBER VOUCHER CODE.
- Amounts: R 100 and R 200.
- Recent Voucher Code Purchases:

  - 023456789012, Expires 30 Dec 2018, Coucher Code: FDGG08TGDE30H, R200.
  - 023456789012, Expires 30 Nov 2018, Coucher Code: D30TRWS89KKR6D, R100.

**Middle Panel (Absa Sign-in):**

- Absa logo.
- Form fields: Username, Password.
- Buttons: Sign in, Forgot password? Reset it, Not a member? Sign up.
- Social media integration: OR sign up with social media account (Google+, Twitter, LinkedIn, Facebook).
- Bottom navigation: Home, Profile, Partners, Redeem.

**Middle Right Panel (Absa Rewards Partner Screen):**

- Partner: Sasol.
- Cash back: 15%.
- Rewards earned for August: R360.00.
- Description: Absa Rewards has teamed up with the following Partners to bring you even more rewarding ways of earning Cash Rewards and receiving special discounts. By making use of these Rewards Partners you could earn as much as 20% Cash Rewards when you use your Absa card at point of sale.
- Buttons: Find one near me, Back.
- Bottom navigation: Home, Profile, Partners, Redeem.

**Right Panel (Booking Screen):**

- Title: Take Me Home Booking.
- Form fields:
  - BOOKING DATE & TIME: 12 February 2018.
  - PICK UP LOCATION: Address.
  - DROP-OFF LOCATION: Address.
  - NUMBER OF PASSENGER (including yourself): 0.
  - CONTACT PERSON: MICHAEL WILLIAMSON.
  - PHONE NUMBER: 082 445 8890.
- Buttons: Book, Cancel.
- Text: Please Note: Booking Take me home require 120 minutes during peak hour and one hour during off-peak hours.
- Bottom navigation: Home, Summary, Dining, Take me home.

# Rethinking Rewards

When I joined the team as the Head of UX Design, my first order of business was to create a solid design process for us to follow. With this new process in place, I guided Barclays through their very first major redesign - it was like giving the Rewards a whole new look. That redesign set the stage for many more improvements down the line. In fact, our efforts led to a massive increase in conversion rates.

In just 14 months, the number of new users more than quadrupled, showing incredible growth potential. This rapid expansion indicates the offering is resonating with a large audience this early results demonstrate something special is just getting started. Here's a news article that verifies the impressive growth numbers accomplished during that timeframe.

<https://www.absa.co.za/media-centre/press-statements/2023/interim-results-2023/>

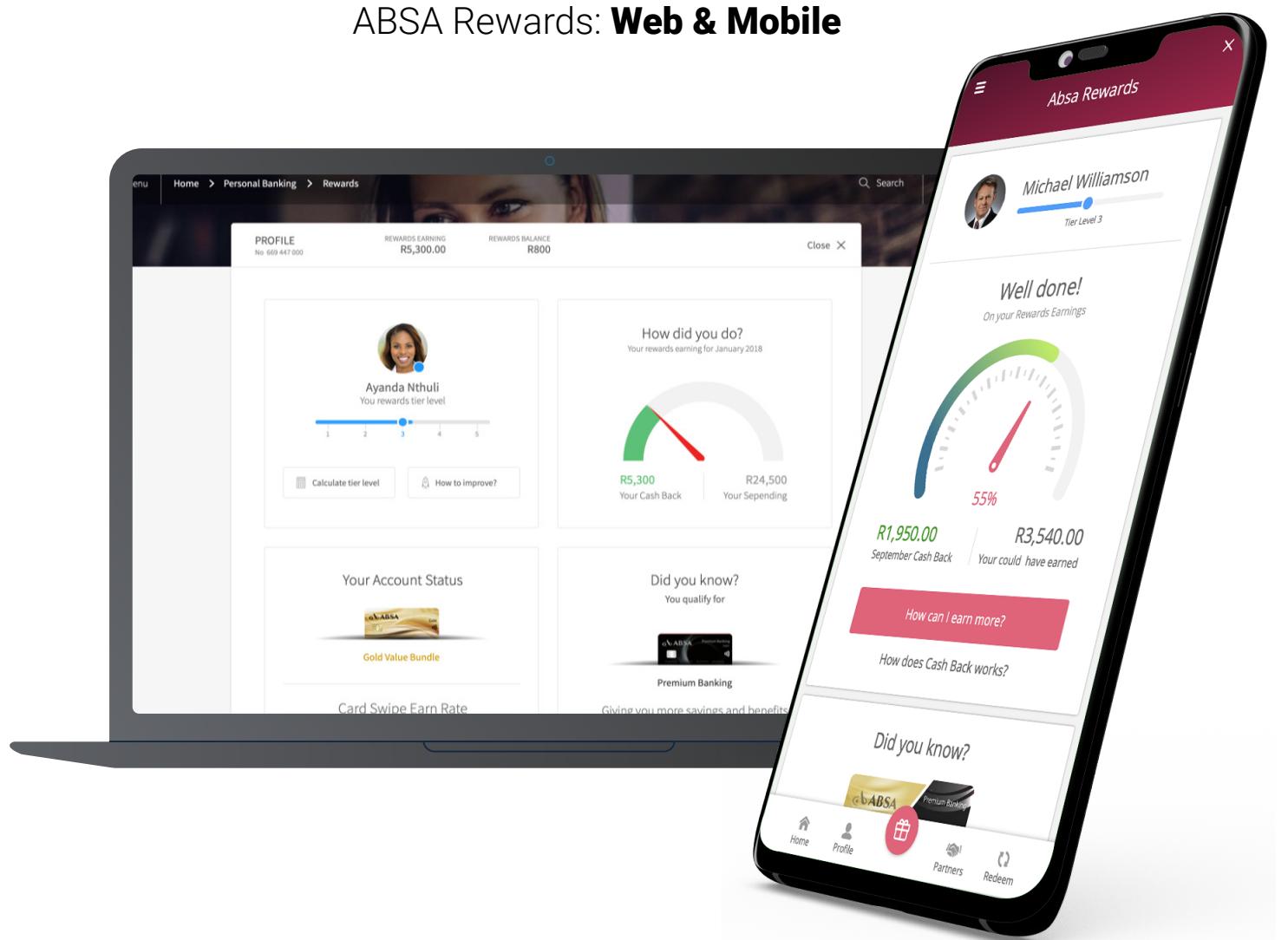
 Users Earned: **R400 Million**

 Users Growth: **26%**

 Monthly Users: **2.7Million**

 Market Cap: **3.04 Billion**

ABSA Rewards: **Web & Mobile**



# The Challenge

Absa Rewards kicked off in 2009, but after eight years and numerous tweaks, it struggled to win over customers. To make matters worse, rival banks' incentives were stealing the show and luring Absa's customers away. The most puzzling part? Absa Rewards offered real cash back, unlike competitors' points-for-gifts systems. It was clear that conversion and usability needed a serious rethink.

To top it all, Absa was undergoing a corporate identity revamp. This meant the design aesthetic had to be refreshed to match the bank's new style guide and create a seamless, engaging experience for users.

## My Role

As the project leader, I had the privilege of working with a talented team of three, including a Visual Designer, a Developer, and a Project Manager. I took the responsibility of User Experience, single-handedly crafting the deliverables showcased in this case study. From the initial kickoff meeting to the launch and beyond, I guided the project through multiple rounds of iteration, ensuring a top-notch user experience every step of the way.

# Measureable Goals

I believe in an objective, research-driven design process where decisions are made based on clearly defined goals and measurable outcomes, aligning the entire project team around shared KPIs to create a focused workflow that minimizes ego, bureaucracy, and competing interests by establishing "north stars" that justify choices based on how well they support overarching objectives, grounding decisions in user research, market analysis, testing, and concrete metrics to measure success and iterate based on real-world results.

## Primary Goal: Conversion

Our measurement of conversion was not based on mere clicks or sign-ups, but rather on the activation and retention of users. To accomplish this, we utilized an advanced predictive analytics system.

## Secondary Goal: Experience

With a focus on user needs, we objectively designed, tested, and measured everything for both usability and aesthetics.

## Task prioritization

Each task was meticulously evaluated and prioritized in accordance with our goals, using the criteria of potential impact, importance, and ease of execution. This methodology ensured that our team remained focused on the most effective use of resources, and provided a clear roadmap for the components to be included in each iteration.

# The Thinking

## Customer interviews

From the very beginning, one question baffled me: why wouldn't people jump at the chance to earn cash back on their purchases? After all, Absa Rewards offered just that. Yet, despite this enticing proposition, user adoption was alarmingly low. To make matters worse, competing banks with less appealing incentives were not only thriving but also successfully poaching Absa's customers.

This puzzling situation demanded a deeper dive into user insights to rethink and reshape our approach, ensuring we truly understood our customers' needs and preferences.

I decided to go straight to the source and conduct interviews with both our existing customers and those who had left us for competing banks. This approach allowed me to gather valuable insights directly from the people who mattered most – our users.



***Users struggled to comprehend the value proposition, felt misled by confusing marketing messages, and grew frustrated by the not getting reward cash back***



Interviews with both our loyal customers and those who had decided to leave

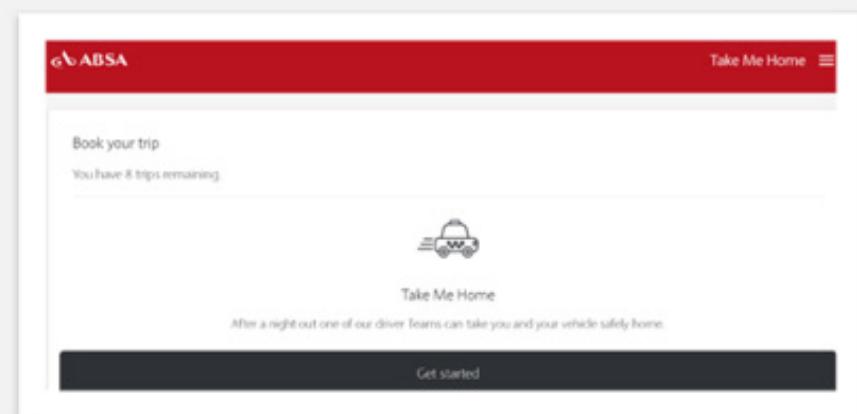
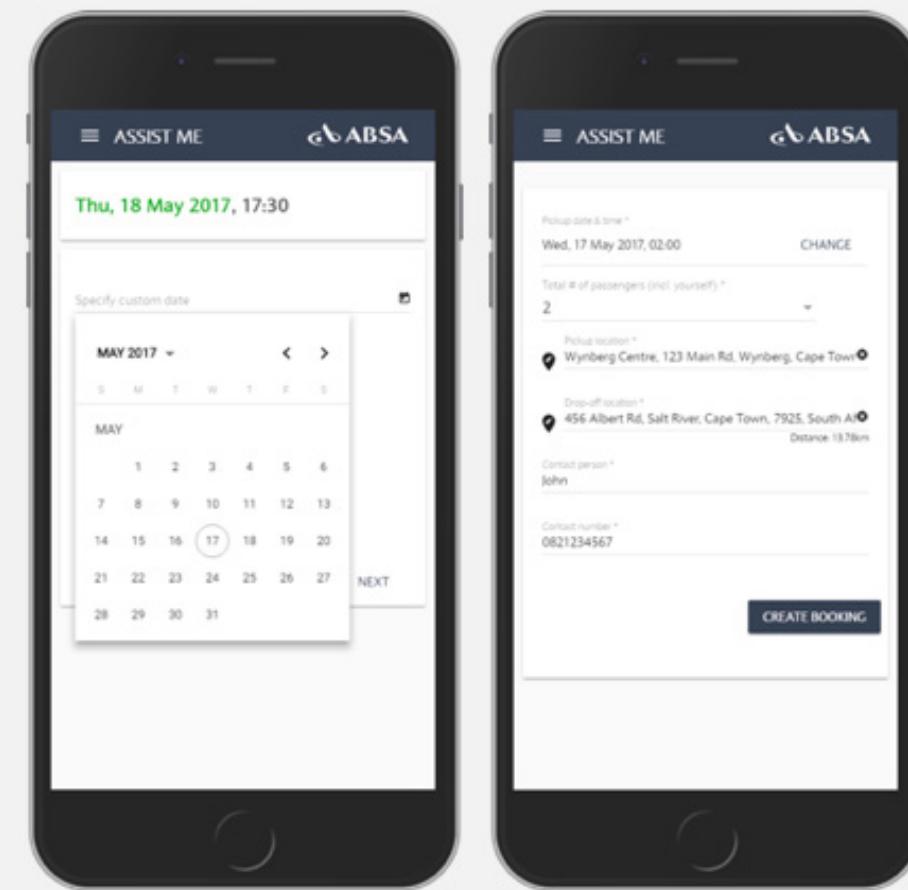
## Usability Testing

Following the enlightening interviews, we needed to delve deeper and identify the issues plaguing the existing app. This would provide us with a clearer picture of the challenges at hand and guide our efforts in improving the user experience.

During usability testing, we discovered several pain points that frustrated users when interacting with the existing app. Key issues included being redirected to external sources for completing basic tasks and the absence of convenient options for transferring reward money into their accounts or associated cards. unable to use their rewards for booking the complimentary rides or dining at partner restaurants.

Despite the fantastic offerings available, users were unable to fully utilize and benefit from them due to the app's and website's poor execution and lack of user-friendly features. We realised there are opportunities within the execution of the design itself.

**Getting sent to other websites to complete tasks.  
Difficulty transferring rewards to their accounts.  
Inability to use rewards for rides or restaurants.**



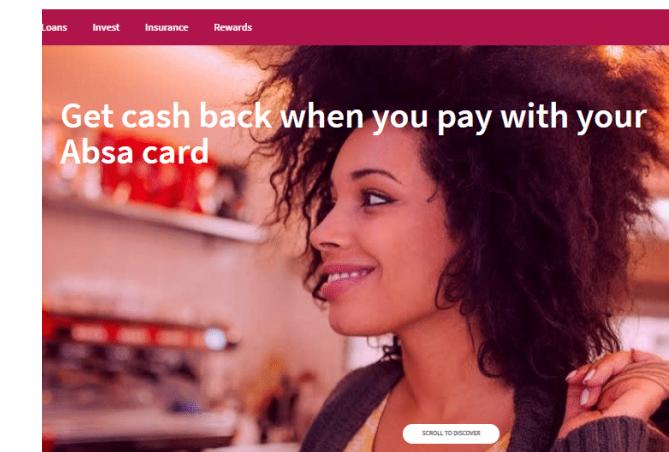
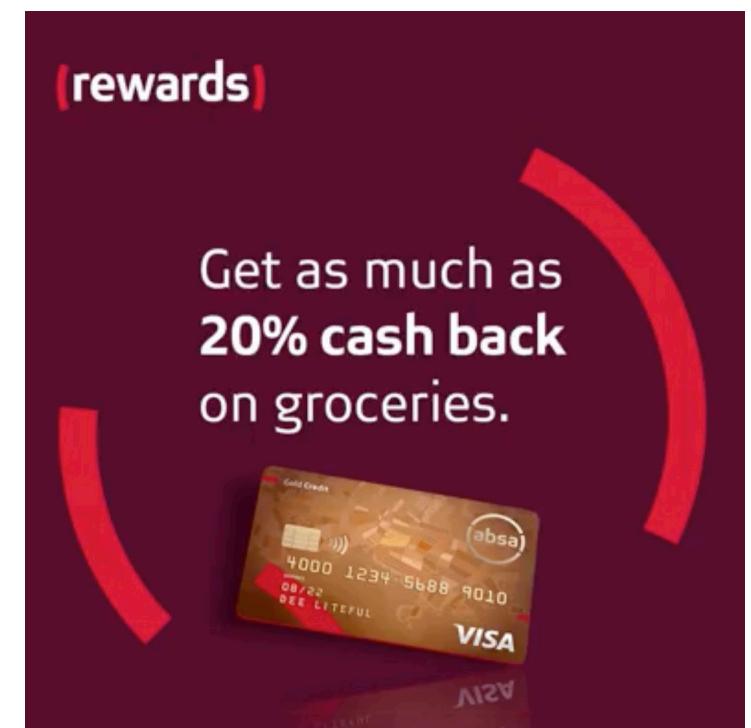
## Stakeholder interviews

During customer interviews, we identified concerns regarding misinterpreted marketing messages. For instance, the “swipe your card and get cash back” campaign was both misleading and a source of frustration for customers who did not receive their expected cash back at month’s end.

To tackle this challenge, we set up interviews with the marketing department to create clear, cohesive, and impactful messages that effectively communicated the value proposition to our customers. This collaboration aimed to eliminate confusion and alleviate customer frustration.



***Deceptive marketing promised ‘swipe and get cash back,’ but customers got frustrated as the promised rewards failed to materialize***



*The root of customer dissatisfaction lay in marketing campaigns conveyed inaccurate information, fueling frustration and ultimately driving them to leave the bank in search of better alternatives.*

## Analytics & User Feedback

Given the rewards program's eight-year history, we had access to valuable historical data that helped us identify user pain points and barriers to conversion. We observed that users visiting the rewards page would often turn to FAQs and other resources, suggesting a lack of clarity and understanding on the product page itself.

In addition to historical data, we gathered hundreds of unsolicited user feedback entries regarding Rewards from both the Android and Apple app stores. This feedback, when paired with analytics data, provided us with invaluable insights into the "why" behind user behavior such as drop off rate, dismal conversion rate and negative customer retention matrix.



**The disheartening drop-off rate, coupled with an increasing number of frustrated customers, painted a clear picture of the challenges.**

★ ★ ★ ★ ★ July 30, 2017

I haven't received any Absa Rewards cash back in the last 3 months, even though I've been using my card regularly. My last reward was R132 over 6 months ago. Could you please help me understand why I haven't received any recent rewards?

★ ★ ★ ★ ★ May 11, 2016

After a year in the Absa Rewards program, I decided to switch to FNB. While Absa promises cash back you never get, I found FNB's incentives to be more rewarding for my spending habits

★ ★ ★ ★ ★ Feb 16, 2017

My wife and I signed up for the Absa Rewards program after seeing the "swipe and earn" ad. We've been actively using our Absa cards for the past 6 months, but haven't received any cash back rewards yet, this is nothing more than a scam in my opinion.

★ ★ ★ ★ ★ Mar 22, 2017

I am doing everything they say I must do to get CASHBACK and yet nothing, I asked the Rewards support people, still nothing. Swipe and earn my Ass, another bank's marketing tactics.

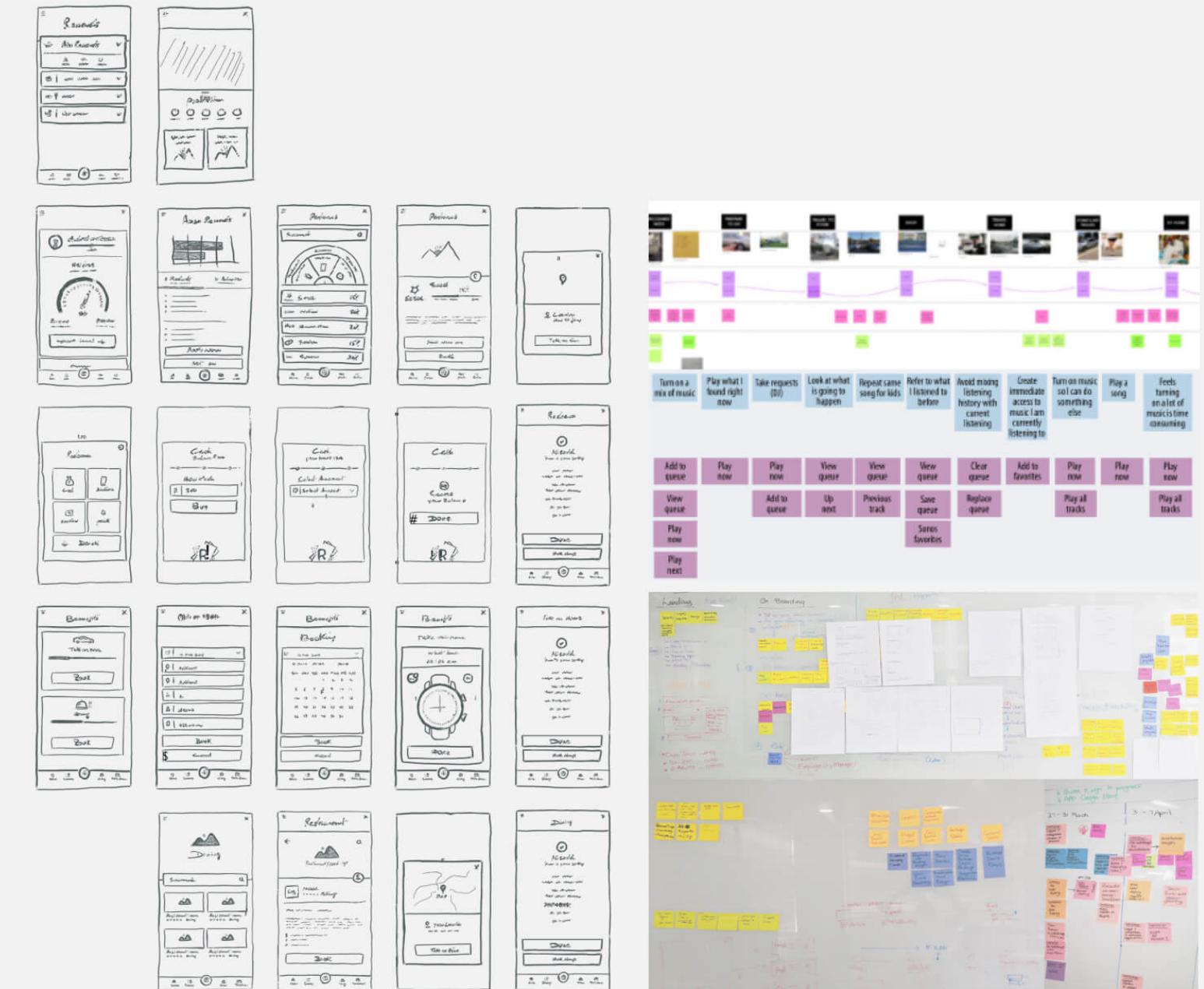
# Design

## Sketching Ideas

After gaining a thorough understanding of the challenges and establishing a clear direction for the design, I begin creating sketches to visualize potential design solutions; these sketches are based on the insights and information that I gather during interviews, research, team meetings, and stakeholder feedback.

Pen and paper remain an unbeatable tool for quickly capturing ideas. No matter where I was, I could always jot down notes and sketches as I learned something new. A fast and collaborative way to gather early feedback from team members and stakeholders.

**Explore many design options quickly, This free-flowing process sparks creativity and helps you communicate ideas clearly, focusing on core functionality before visuals.**



## Mockups & Prototype

During the visual design phase, I meticulously crafted a design language that harmoniously blends clean lines, bold typography, and our brand's distinctive color palette. To set our product apart, I incorporated unique imagery and an unconventional grid structure, pushing the boundaries of traditional design.

In our ideation process, we explored a multitude of concepts through wireframing, fostering a collaborative environment that allowed us to select the top two ideas. We then transformed these ideas into interactive prototypes, ensuring that user feedback was at the heart of our design decisions. This iterative approach allows us to create a product that not only looks stunning but also resonates with our users.



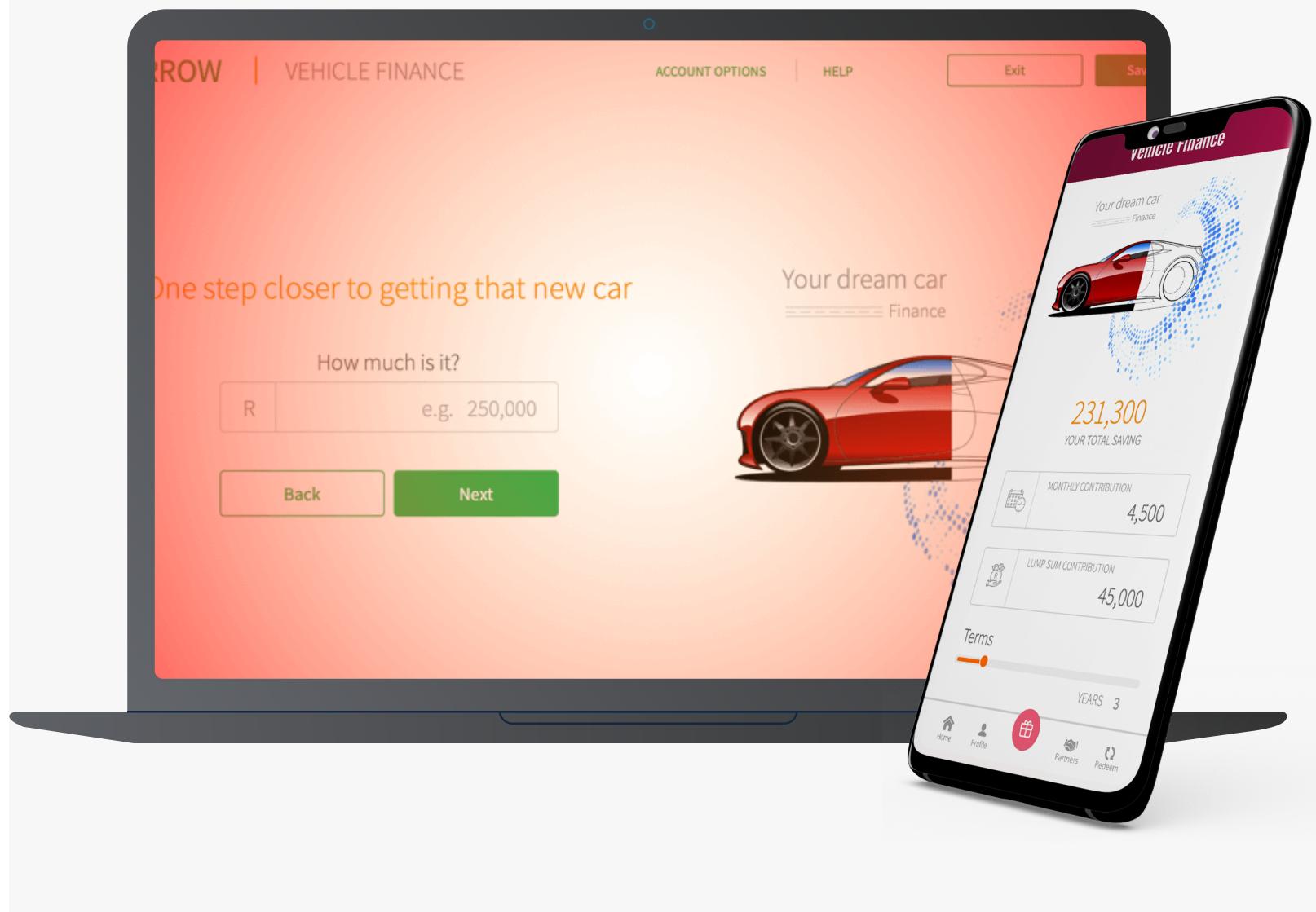
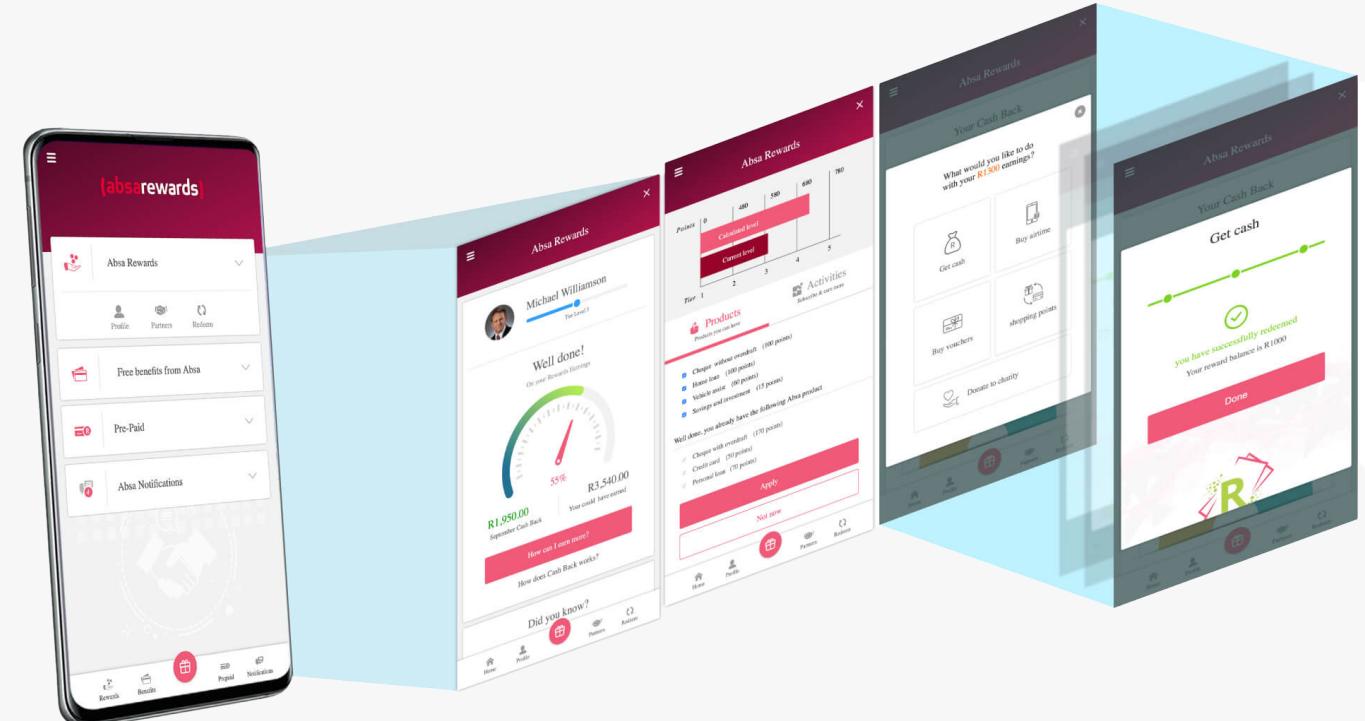
***Our designs turned into a great final product, thanks to our meticulous research, design efforts, careful planning and user focus.***



The image displays five different screens from a mobile banking application prototype. The top row includes a wireframe of a profile screen and a detailed screenshot of a rewards summary screen for Michael Williamson. The bottom row features three high-fidelity screens: one showing account status with a Gold Value Bundle card, another showing spending and cash back metrics, and a third showing a 'Did you know?' section with a Premium Banking card.

## A living design

This design was carefully crafted to be scalable, adaptable, and dynamic. One of the main rationales behind our choice of a grid-based, modular framework was its inherent flexibility and versatility. This design approach not only ensures seamless scalability across various devices but also allows for effortless modification and rearrangement of content. Furthermore, it enables different departments to independently update key sections, making it an ideal solution for launching new and seasonal products.



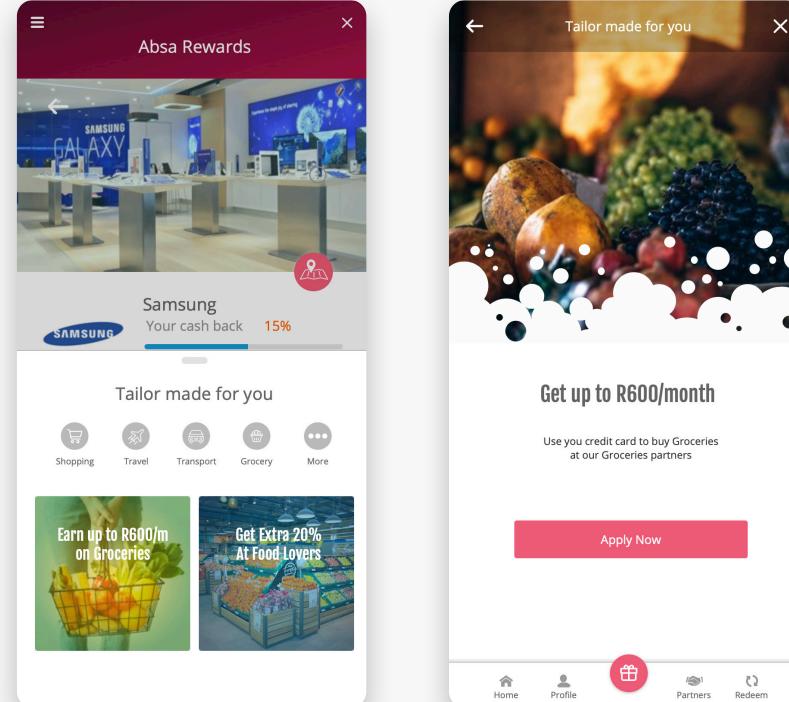
We integrated editable editorial sections into the design, based on stakeholder feedback, for easy product maintenance by various departments.

## Dynamic Content

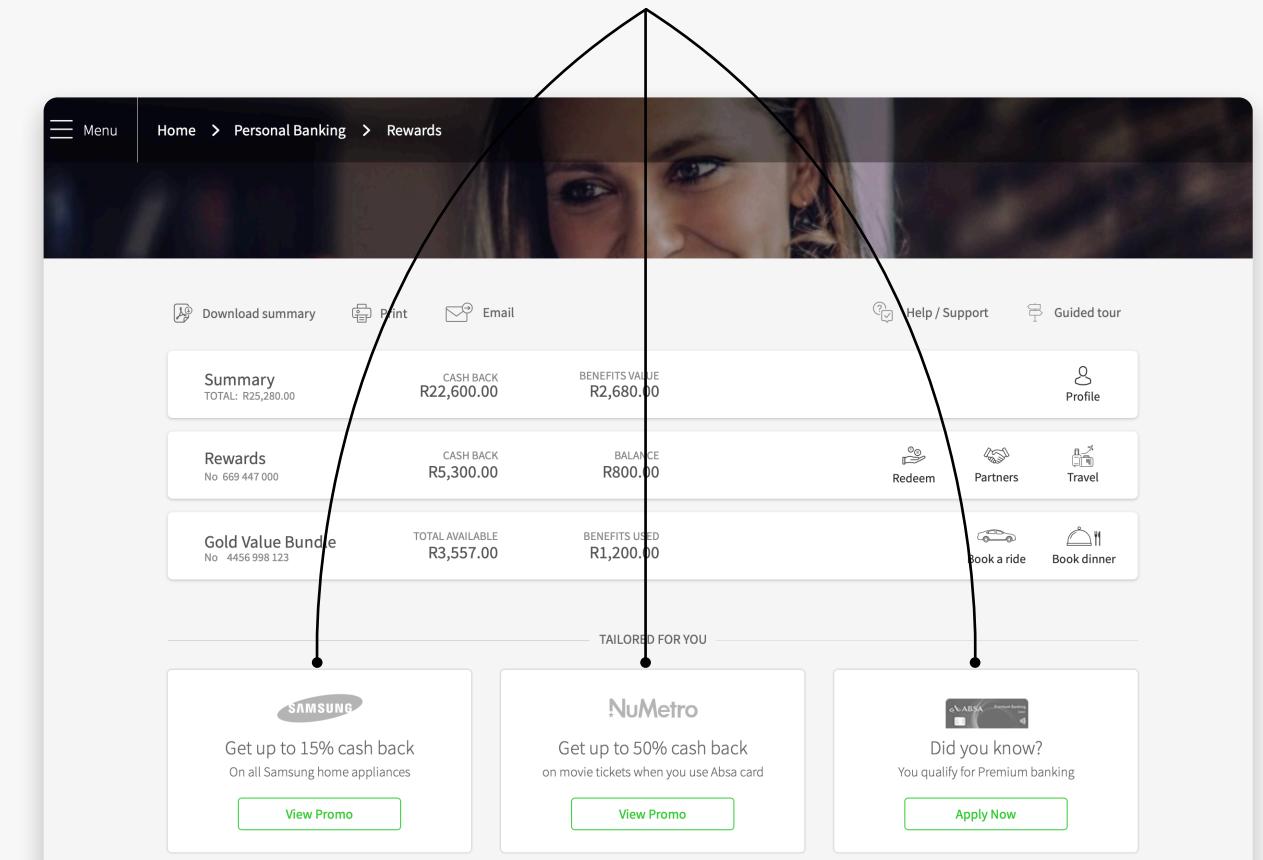
To deliver highly personalized content to each user and address specific user groups such as existing customers, we developed dynamic content sections that adapt to individual users. These sections were rigorously tested within the context of defined personas and purchasing stages to ensure optimal engagement and conversion rates.

With short, iterative testing, we were able to evaluate how different user segments interact with the dynamic content sections. This allowed us to fine-tune the user experience, optimize engagement, resulting in a more relevant and impactful user experience that fosters stronger connections with our audience and drives business growth.

**Earlier in the project, interviews with existing customers identified personalized content as a major opportunity with significant potential.**



## Personalised Offers



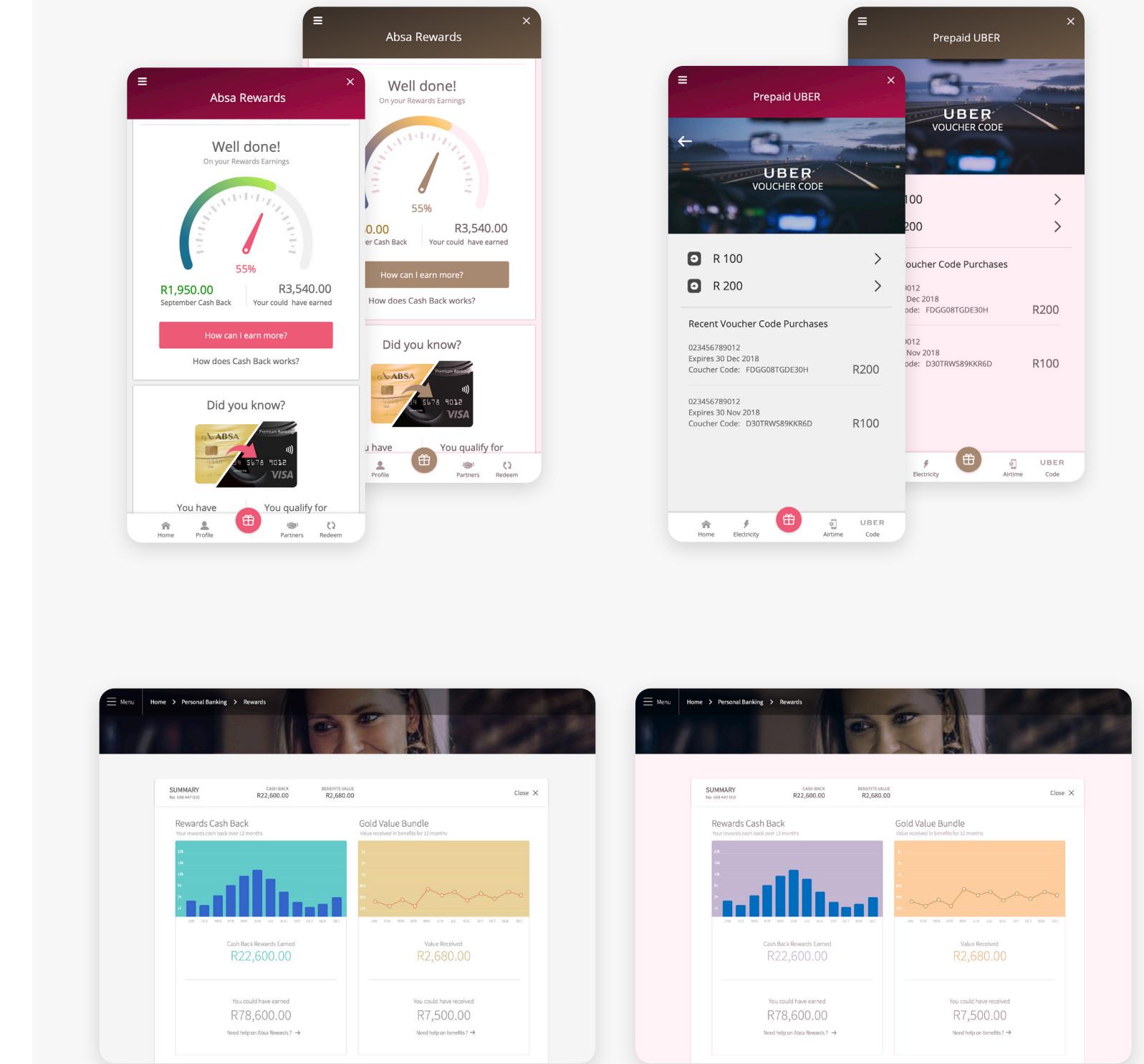
## Accessibility

With over 7.5% of the population living with disabilities, prioritizing accessibility and device compatibility was a critical consideration for the entirety of Absa users. To ensure a seamless and inclusive user experience across a diverse range of devices, we implemented a fully responsive design. This approach guarantees optimal performance and presentation, regardless of the device being used.

We took into account the unique needs of users relying on assistive technologies, such as screen readers. By optimizing our code for compatibility with these devices and adhering to accessibility best practices, we aimed to create an inclusive and user-friendly digital environment that accommodates the diverse needs of our audience.



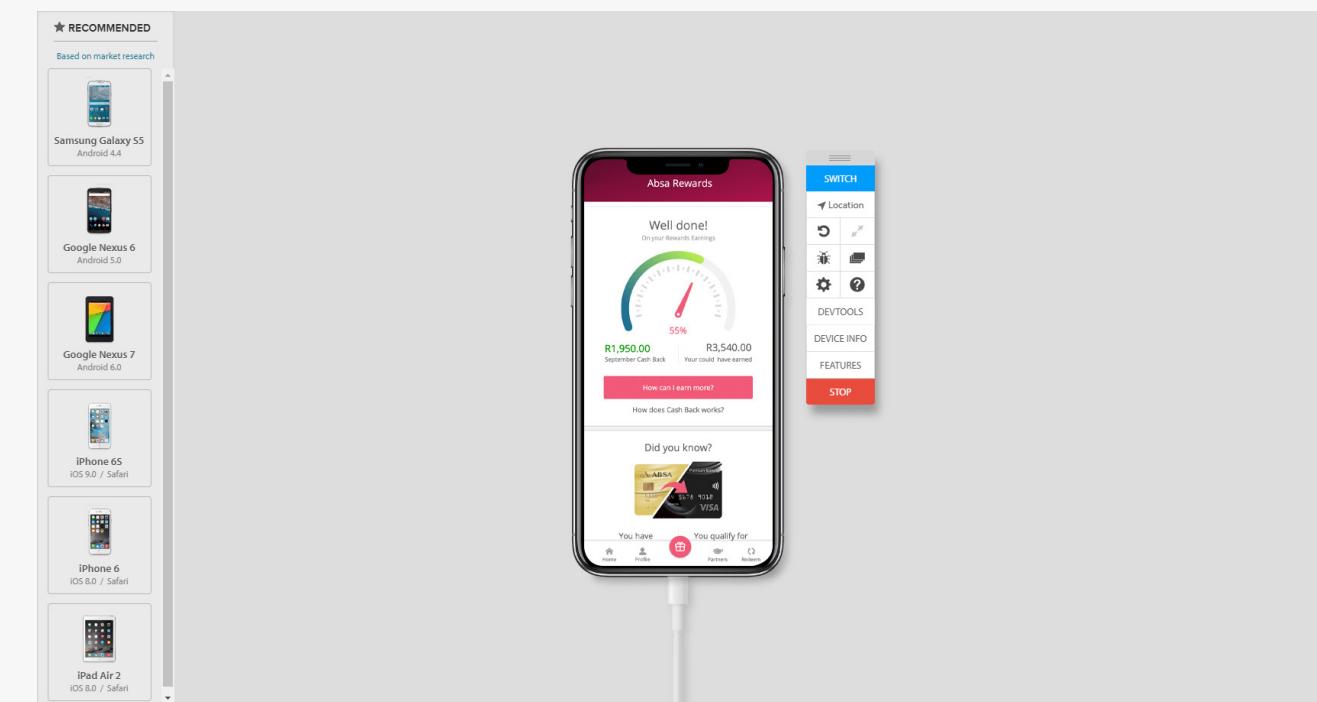
***Utilizing accessibility tools, I tested the design for color blindness and screen reader compatibility, ensuring a user-friendly experience for all.***



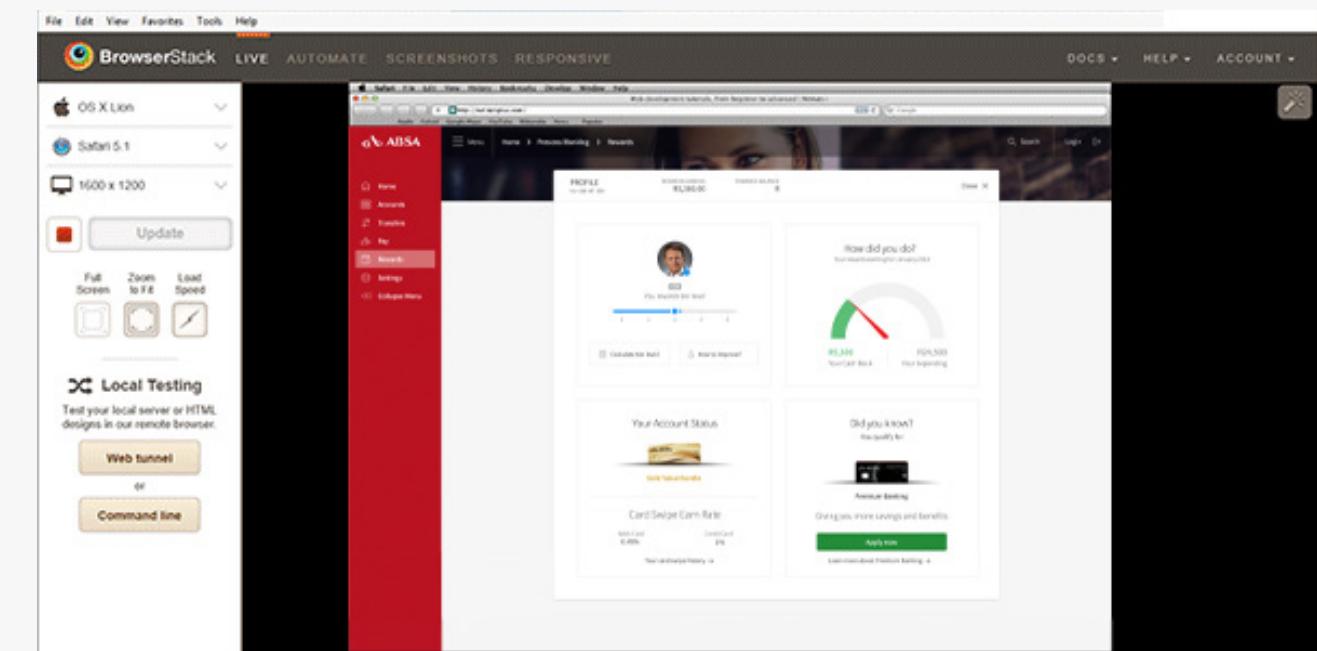
Colourblindness simulation (Red-Green Colour Blindness, Protanopia)

## QA Testing

To ensure consistent display across various browsers and devices, including those with outdated technology, we leveraged BrowserStack to emulate the site on real devices. Considering our user distribution – 70% in Chrome, 13% in Safari, 8% in IE/Edge, 4% in IE, and 2% in Firefox. we prioritized fixes based on audience size and the severity of the issues identified, ensuring a seamless and optimized experience for the majority of our users.



We thoroughly tested the design across a wide range of devices and resolutions, covering multiple versions of major web browsers including Chrome, Safari, Firefox, Internet Explorer, and Edge to ensure optimal performance and compatibility.



# Measuring Success

Throughout the design process, each modified page underwent rigorous performance evaluation. I tracked and analyzed key performance indicators (KPIs) to ensure the effectiveness of the design changes. These KPIs included Conversion Rate, which measured the percentage of users completing desired actions; Submission Rate, indicating the rate at which users submitted forms or completed tasks; Drop-Off Rate, highlighting where users exited the page or abandoned processes; custom Event Triggers, tracking specific user interactions; Goal Completion, assessing the rate at which users achieved intended objectives; Navigation Summary, providing data on user navigation patterns including Origin and Destination pages; and relevant Search Queries. By closely monitoring these KPIs, I gathered actionable insights to inform design improvements and enhance the overall user experience in our further iteration.

**Google Analytics provided valuable historical data, allowing comparative analysis through Behavior Flows and Navigation Summaries to assess the impact of design changes against pre-design metrics.**

