## The Concept of CitiFitz

CitiFitz is a GPS fitness-tracking app where customers must login using their Citibank accounts. It can help customers to track their runs and walks. Fitness goals can be set for the customers to get rewards, discounted offers or steps-to-points conversion. Besides, customers can invite their friends through social networks to help them achieve their goals via vouching or endorsement.

With CitiFitz, Citibank can better understand the location and social network of their customers. Improved market understanding will make Citibank put the right services at the right time and place by applying mature statistical learning and big data techniques.

CitiFitz can also help Citibank to onboard new customers by combining Citi Onboarding API and certain offline events. Both Standard Chartered Hong Kong Marathon<sup>1</sup> and Moonwalkers<sup>2</sup> have been proven as successful promotion events. CitiFitz will surely be an appropriate channel to efficiently onboard customers if Citibank can hold similar kind of events.

With pedometer in the core of CitiFitz, the customers will have it running in the background without closing it. That means it will be much more capable to gather user data than other Apps only opened once in a while.

Also, CitiFitz is not mutual exclusive to other pedometer Apps. Multiple pedometer Apps can be ran in the same time for different purposes. For example, a customer can simutaneously run WeRun on WeChat to compete with his/her friends just for fun, and run CitiFitz to track his/her steps for the purposes to get discounted offers or points accumulation.

<sup>&</sup>lt;sup>1</sup> https://www.sc.com/hk/campaign/save/marathon-savings-account/

<sup>&</sup>lt;sup>2</sup> https://www.facebook.com/orbishk.moonwalkers/