Concept Name
Make it memorable

A Bank That Clicks

Who does it involve?
Key users & stakeholders

- Millennial individual banking customers
- Financial advisors of the bank
- Other individual banking customers

What's the big idea?
Your elevator pitch

A personalized banking experience that speaks to customers' financial needs and lays out actionable next steps to achieve their dreams.

How does it work? Illustrate how it might work and include lots of rich details
Feel free to use graphics, illustrations, wireframes to tell a visual story.
You can also print this file if you prefer to draw using pen and paper.
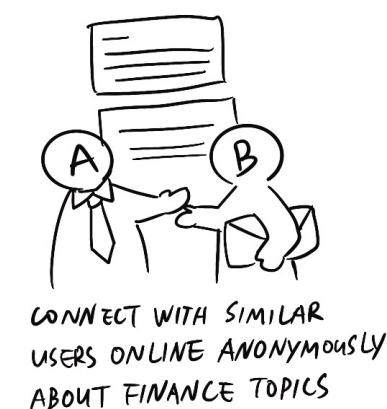
1

Personalized Banking Profile
A customized profile is created and serves as a starting point for personalized banking
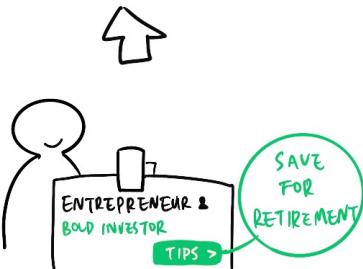
CREATE PROFILE VIA QUESTIONNAIR OR AUTOMATED TRANSACTION HISTORY

2

Goal Setting & Progress Tracking
Dynamic tracking evaluates customers' goals and monitors progress

PROFESSION
INCOME

CONNECT WITH SIMILAR USERS ONLINE ANONYMOUSLY ABOUT FINANCE TOPICS

ENTREPRENEUR & BOLD INVESTOR
SAVE FOR RETIREMENT
TIPS ▸

CUSTOMER ANALYTICS BASED ON PROFILE & FINANCIAL GOALS PRODUCE PERSONALIZED RECOMM —ENDATIONS

165 DAYS!

THEY CAN INPUT IMPORTANT LIFE EVENTS ON THEIR FINANCE CALENDAR

3

Get Trusted Advice
Get help from people in the same shoes or filtered professionals

ENTREPRENEUR SPECIALTY ★★★★☆

TRUSTED BY 5 FRIENDS ★★★★★
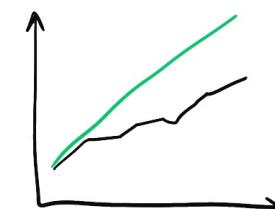
FIND TRUSTED FINANCIAL ADVISOR BY SPECIATY OR FRIEND'S RECOMMENDATION

GOAL SAVE $10,000

SET UP GOALS & AMEND GOALS AS NEEDED

HELP TO BREAK DOWN DAILY ACTIONS TO ACHIEVE THEIR GOALS

TRACK HOW THEY ARE DOING COMPARED WITH THEIR GOALS

How might it fail?
What challenges do you foresee?

- Low completion rate on the questionnaire.
- Customers may have different level of comfortability in sharing their information.
- Lack of adherence to plan towards goals.
- Distrust on AI recommendations.

What can you begin to prototype?
How will you begin testing this idea?

Start with the personalized profile creation and the goal tracking tool because they are two core part of the concept.
- For personalized profile creation: Implement a questionnaire and generate recommendations
- For goal tracking: first prototype goal tracking with visualizations, then a second iteration to include recommended to-dos.

How will you measure success?
How will you know it's catching on?

For personalized profile creation prototype:
- User questionnaire completion rate
- User questionnaire drop-off rate at each point
- Click rates towards recommendations
- Satisfaction rating towards recommendations
- Adoption rate of services (community and financial advisors) through personalized profile

For goal tracking prototype:
- View rate of the visualizations
- Time/activities spent on the visualizations
- Click rate towards recommended to-dos