Creating a Banking app to capture the Gen Z market

What are our priorities?

Security

Accessibility

Ease of use

Gen Z?
People born 1995-2010

Why is this age group important?

- 1995 internet was commercialised, we don't know a world without the internet
- Makes up 2.6 billion of the total population
- By 2025 will be the largest age group in the world

Issues identified with current leading apps

Lack of smart voice assistant means not accessible to all

Hard to track spending, compared to previous months

Irritating, cluttered UI's

Login security slow and outdated

Hard to complete common tasks like splitting bills

Some features require in-person interactions

How are we different?

We decided to focus on 5 key areas to appeal to the Gen Z population:

Voice assistant	**Customizable UI**	**Cheque processor**	**Split bill feature**	**Spend analyser**

- Allowing easy access for the visually impaired
- Retrieve information without having to get your phone out your pocket

- You only see what you want
- Removes features that you do not use
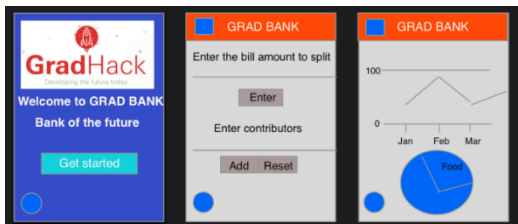
- Allowing you to process cheques directly from your phone

- Removing the difficulty of paying people back at the end of group events

- Making it easy to keep on top of your spending's
- Allowing you to analyse your spending's compared to previous months

Technologies used

Alan - We have integrated a voice assistant Alan into our application. We chose this over Juji as it was easier to integrate.

We used flutter as it allowed us to build a solution compatible for both IOS and android devices.

Utilised in Alan.

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InVision → Api's → Flutter → Cloud → Machine Learning → Text recognition
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The platform was brilliant for collaboration, allowing us to upload our designs then comment on each other's work to come up with a consistent, sleek theme throughout.

The real benefit we received from InVision is that it allowed us to eliminate all the design decisions before building the app. This allowed us to focus purely on app functionality when developing.

Spendid - This API provides great budgeting tools. However, as a team, we decided that we could create one ourselves that had the exact spec for our vision of the app.

Firebase - This allowed us to create a secure database of users to authenticate and login to our app. We have synced up our create new user page to add a new record into the secure database.

Used to process cheques. We have used the MLKit of firebase to parse the 6 mandatory fields for processing the cheque from the image.

How is our solution…

Innovative

- Simple easy to use UI removes noise.
- Customizable home page allows you to see what's important to you.
- Seamless integration of voice assistant makes it accessible for the visually impaired.
- Spending analyser allows you to keep on top of your finances.

Achievable

- Utilised InVision to go through multiple design iterations.
- From these picked our main features that we thought were crucial to the user but also feasible to implement.
- Built these features into a fully integrated app.

Useful

- We have delivered key features to capture the Gen Z market.
- We have included features that we believe have great future growth:
  i. Spend analyser - opportunities to learn from your spending and help you manage your money. Tailoring to the customers individual needs.
  ii. Voice recognition – can be extended to help open accounts/ complete more complicated procedures.