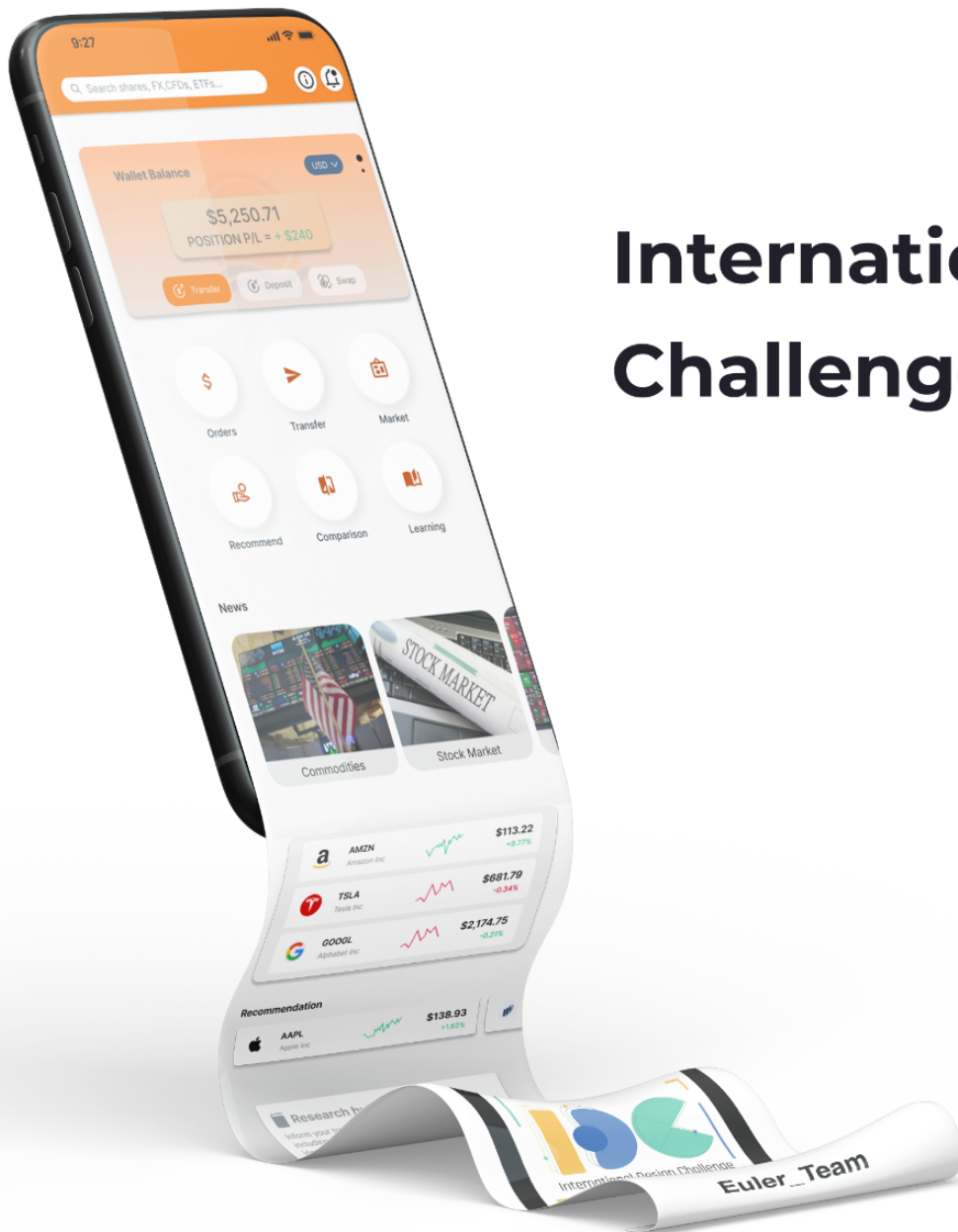


International Design Challenge 2022



Proposal Euler Team

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1.0 Introduction

PT Bank Seabank Indonesia or better known as Seabank is a financial institution in Indonesia. PT Bank Seabank Indonesia (SeaBank) is a digital financial institution belonging to the Sea Group, the parent company of the e-commerce site Shopee and online game publisher Garena. Currently, SeaBank is also collaborating with Shopee to increase their customers who like shopping. Where Shopee users can easily open a SeaBank account through the Shopee application, Shopee and SeaBank also offer various attractive promos for their users.

Seabank's biggest challenge is that some users are interested in an investment product, but most don't know how to manage them properly. Another challenge Seabank faces is that not all users have the same risk profiles, which means there's no one-size-fits-all solution for them. For example, someone who wants to invest their money in stocks might have a different risk profile than someone who wants to invest their money in bonds or real estate.

The final challenge for Seabank is that many users don't know what they want—or don't know how much they can afford—when it comes to investing and managing their wealth portfolio. There isn't an easy way for a user to figure out what they should buy or how much they should spend on it without going through an expensive professional adviser or spending hours of Research online.

To solve this problem, our team created an intuitive interface design that makes it easy for users to find different types of investment options. This feature will provide information about investment products that fit their risk profiles while building their portfolios. By using the user experience process with quantitative and qualitative research we could understand the necessity and purpose of investments, as well as have a good understanding of its products for the users.

2.0 Theoretical Framework

2.1 User Experience Process

What is the UX design process?

‘UX’ stands for user experience and UX design is about creating experiences that solve problems for users. Most designers are familiar with the concept of "Atomic UX Research" This process is divided into 4 stages: Experiments, Facts, Insights, and opportunities. (QuestionPro, 2021)

Our team will use Atomic UX Research to solve the problem, then stick to a UX process with the three main phases listed below:

- Research & Analysis
- Design
- Validation (Summary)

Our team will define the objective from Seabank. This step will help our team to develop Product Research & Analysis. To allow users to purchase investment products in a single financial application in SeaBank, To allow users to understand the necessity and purpose of investments, as well as have a good understanding of its products, To be able to match users with suitable investment needs based on their interest and risk tolerance.

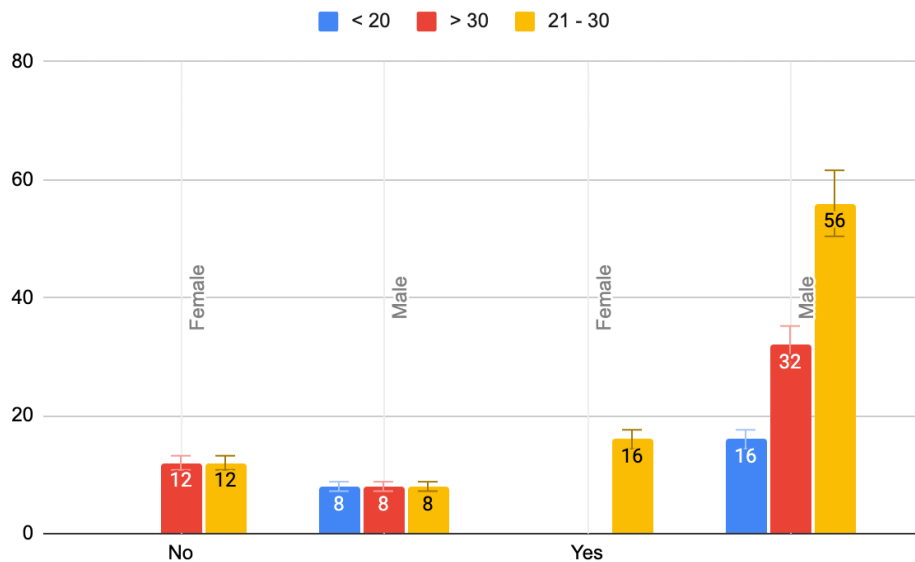
2.1.1 Product Research & Analysis

In the first phase, Product research & analysis is gathering data about a potential product or service. This data can include information about the target market, the competition, and the product itself. (Unger and Chandler, 2012)

Our team will use Quantitative research for Information about the target market and the competition in the market. On the other hand, for a deep understanding of our customers we will be using Qualitative research to get what users say, think, feel, and do.

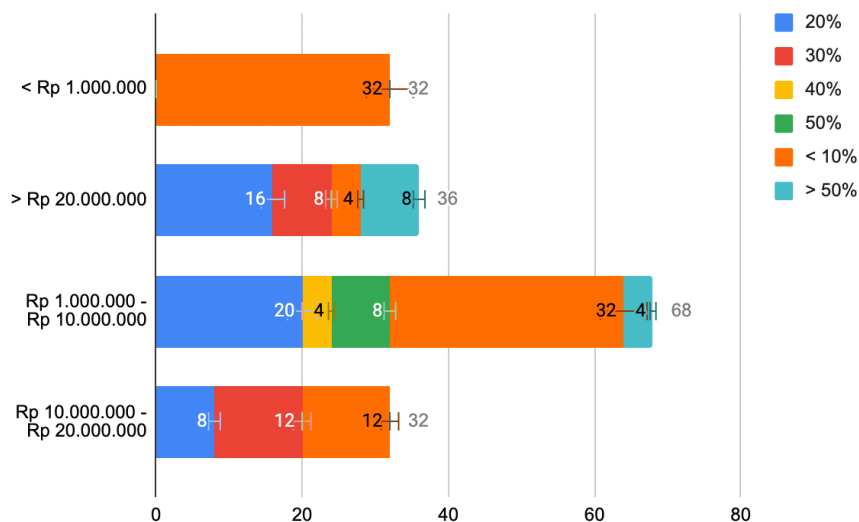
2.1.1.1 Quantitative Research

Table 1: How many people are using digital investment by gender and age



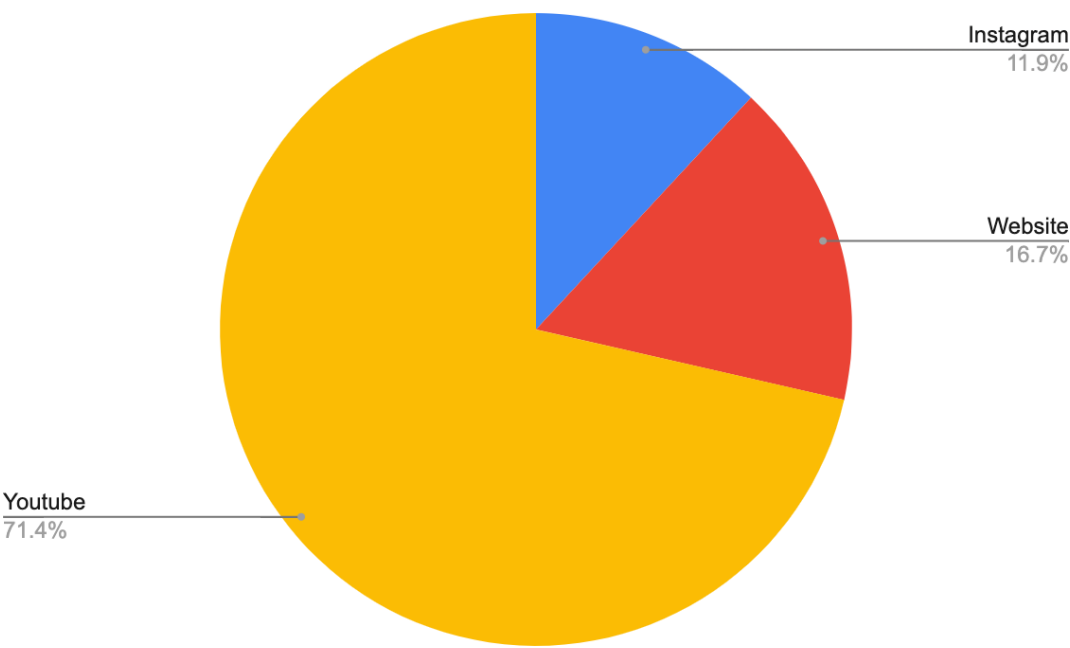
This Table shows us that most of the people using Digital Investment are male with a total of 56 people out of 168 people. This information will provide that the male is one of our biggest potential target markets.

Table 2: How much did they willing to spend in investment from their income



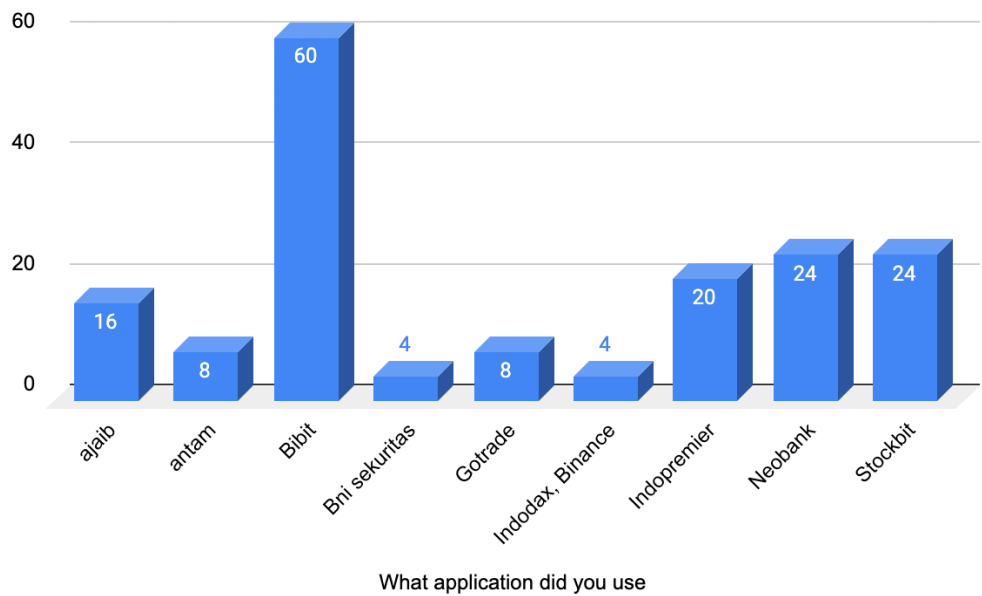
This Table shows us that, People with less than 1 Mio and a range of 1 Mio to 10 Mio from their income were willing to invest less than 10%.

Table 3: Where did they learn about Digital investment



This Table shows us that most people are learning about digital investment from youtube.

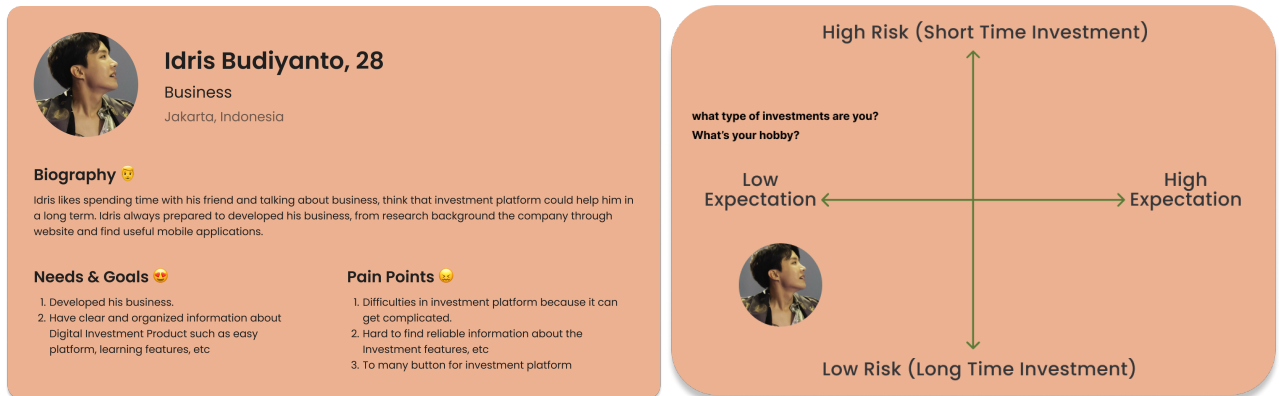
Table 4: What application did they use



This table shows us that Bibit is one of the biggest competitors in the digital investment market.

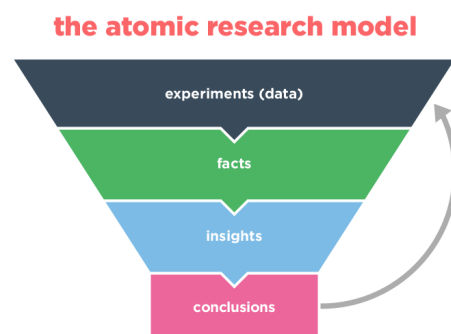
2.1.1.2 Qualitative Research

Persona



By doing user interviews with our persona, we could understand the pain points and the goals of individual users to reach that goal. The biggest pain point from our persona is difficulties in the investment platform and doesn't have the learning tools to understand risk assessment so he could grow his wealth portfolio.

2.1.1.3 Conclusion Product Research & Analysis



Atomic research or atomic UX research is defined as breaking down information and insights into ‘nuggets’ where each nugget consists of pertinent research information. While there are many ways to look at this concept, atomic research is in simple terms described as a methodology for managing research knowledge. (QuestionPro, 2021)

Experiments (Data)

The basic fundamental level of the atomic research method is the description of the experiment or actual research conducted. This level could consist of information on the type of research and the research model used, such as user research, UX research, design research, and customer research.

This is a link from our Research data:

<https://docs.google.com/spreadsheets/d/1dmzuUTJEfxrZOoYZMafMcqA0u9OKM1sUG68WkbbTiE/edit?usp=sharing>

Facts

The next level in the atomic research process is the factual stage, where actual data is captured.

Quantitative & Qualitative Research

Do you use digital investment filters by age and gender?	"Table 1 shows us that most of the people using Digital Investment are male with a total of 56 people out of 168 people. This information will provide that the male is one of our biggest potential target markets."
How much were they willing to spend on investment from their income?	"Table 2 shows us that, People with less than 1 Mio and range of 1 Mio to 10 Mio from their income willing to invest less than 10%."
Where did they learn about Digital investment?	"Table 3 shows us that most people are learning digital investment from the youtube platform."
What application did they use?	"Table 4 shows us that bibit is one of the biggest competitors in the digital investment market."
What is their problem?	"Difficulties in investment platforms because it can get complicated."
Why are investment platforms complicated?	"Hard to find reliable information about the Investment features, etc"
What makes them uncomfortable?	"Too many buttons for investment platform,"

Insights

Facts	Opportunity
“Certain Segments of SeaBank Users are Interested in investment products, to grow and manage their wealth portfolio.”	Created an intuitive interface design that makes it easy for users to easily find different types of investment options
“Doesn’t have proper learning tools to be able to grow his wealth portfolio in Digital Investment.”	Providing documentation about digital investment products as well as a learning tool so they’re gonna learn in seabank feature
“To be able to match users with the suitable investment needs based on their interest and risk tolerance.”	Created form question asking about what they love to invest, what’s their hobby so we could match the suitable investment based on their interest and risk tolerance

Opportunities or Conclusions

From understanding Our target market is those who want to make informed decisions about the investments they make and keep track of their investments through Seabank’s user-friendly dashboard. We plan on providing valuable tools and resources that will allow our users to develop skills. At the same time, they learn more about their financial situation and how they can improve their wealth management strategy through digital investing.

Main Requirement

- Accommodate basic requirements of an investment platform (buy/sell investment products, portfolio overview, etc)
- There has to be some user risk assessment resulting in a risk profile

Additional Requirement

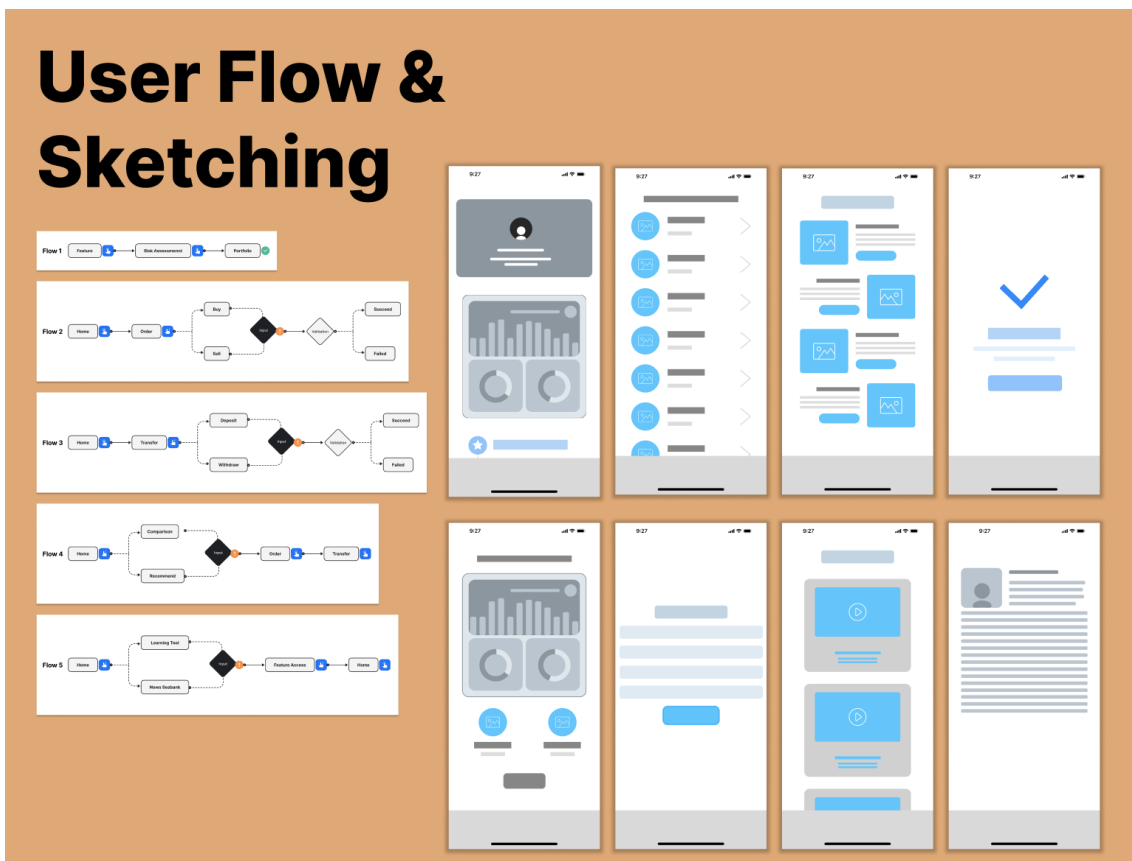
- Market Outlook
- Investment Product Comparisons
- Investment Recommendations
- Knowledge & Learning tool
- News Investment

2.1.2 Design

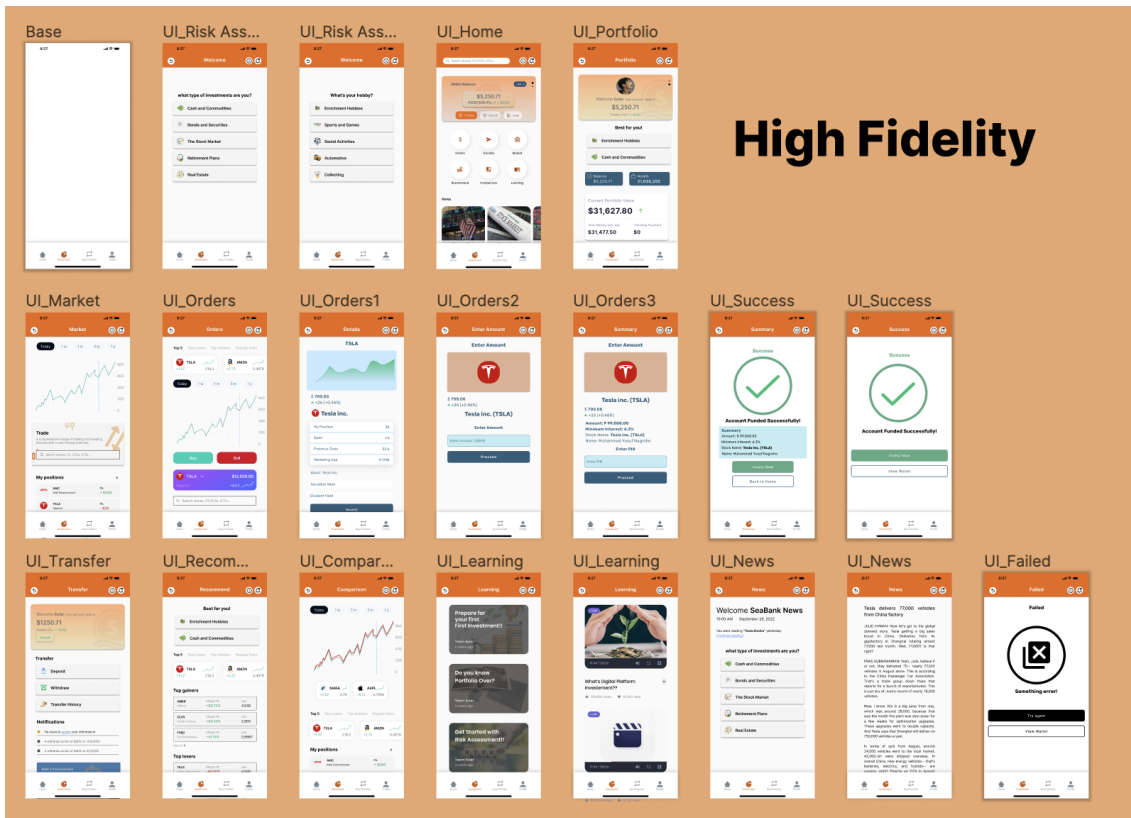
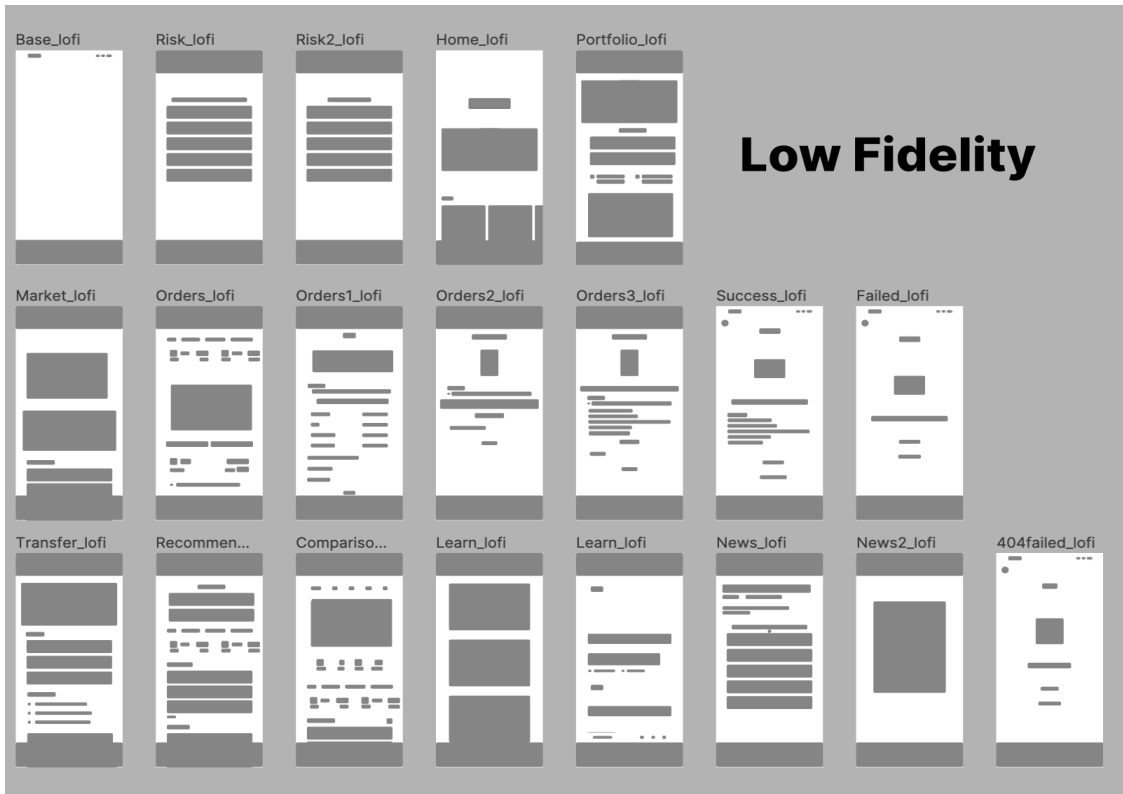
A User Flow is a brief story about a user completing a specific task or goal using solution that we design. When creating a flow it's best to use a specific persona as the actor carrying out the scenario, because this provides additional context and insight into how that particular user might perform the task. (Babich, 2020)

User flow & Sketching Design

- Flow 1 Navigation bar -> Answering Risk Assessment -> Portfolio
- Flow 2 Home -> Order -> buy or sell -> succeed or Failed
- Flow 3 Home -> Transfer -> Deposit/withdraw -> Succeed or Failed
- Flow 4 Home -> Comparison/Recommend -> Succeed or Failed
- Flow 5 Home -> Learning/News -> Succeed or Failed



3.0 Delivery



4.0 Summary (Validation)

Our team successfully created an intuitive interface design that makes it easy for users to find different types of investments. This feature will provide information about investment products that fit their risk profiles while building their portfolios. By utilizing the user experience process and doing Research and analysis, we could understand the necessity and purpose of investments, including a good understanding of its products for the users.

We believe we can do this by using design thinking to solve our problems. We'll start with a product definition phase, where we define everything about our product: what it does and how it works, who is going to use it, and even how we want people to feel when they use it. Once that's complete, we'll move into the product research & analysis phase where we dig deeper into user research (both quantitative and qualitative) to get an understanding of our potential customers' needs and wants.

After doing Research and analysis, we start building this feature from the sketching design where we build the skeleton for the container, creating user flow with our persona, and Also consider testing with some folks outside of our target to make sure we capture a more diverse, real-world array of perspectives.

We've also made sure our platform is easy to use by creating a simple UI that doesn't overwhelm users with too many options at once. Users can access all kinds of investment options from within one app, so there's no need to leave an account and open it on multiple platforms while doing the investment.

As has been pointed out. Our team wishes for this feature to help the user manage their wealth portfolio and have the proper knowledge to invest.

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Research Data:

<https://docs.google.com/spreadsheets/d/1dmzuUTJEfxxrZOoYZMafMcqA0u9OKM1sUG68WkkbTiE/edit?usp=sharing>