

First Digital Konzept

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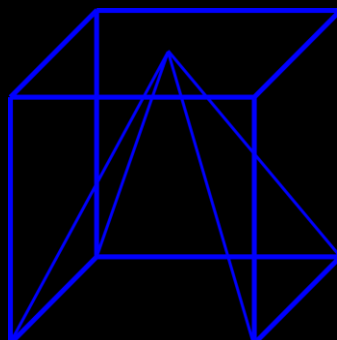
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Web Concept First Digital

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WD 322

Submitted: 20. July 2022
Lecture: Michael Hutchings
Sae Institute Zurich



**FIRST
DIGITAL.**

Introduction

First Digital is a concept idea for the fintech industry. My task is to create a website to introduce and promote the First Digital concept.

After meeting with my lecturer, I have decided to take a new path for my project in the 1st module. Originally, the idea was that I would start with the design of First Digital itself, so that I could start with the programming of First Digital in Module 2. However, one of my lecturers said that I should first develop a website for marketing purposes before I develop the real website.

My goals are to ensure that my website fulfils its intended representative purpose and that my design provides a unique user experience.

Table of Content

1. First digital	1
2. Website.....	2
2.1. Elements.....	3
2.2. Colours.....	4
2.3. Fonts.....	5
3. Clients.....	6
4. Target audience.....	7
4.1. Persona 1.....	8
4.2. Persona 2.....	9
5. Competitors.....	10
5.1. Competitor 1.....	11
5.2. Competitor 2.....	12
6. Business objective.....	13
7. Conclusion.....	14

8. Sources.....	15
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1. First Digital

Digitalisation is everywhere, whether at work, at home or during free time. To cope with this progress, the idea of First Digital was realised. First Digital is a concept that deals with financial technology or also known as "Fintech".

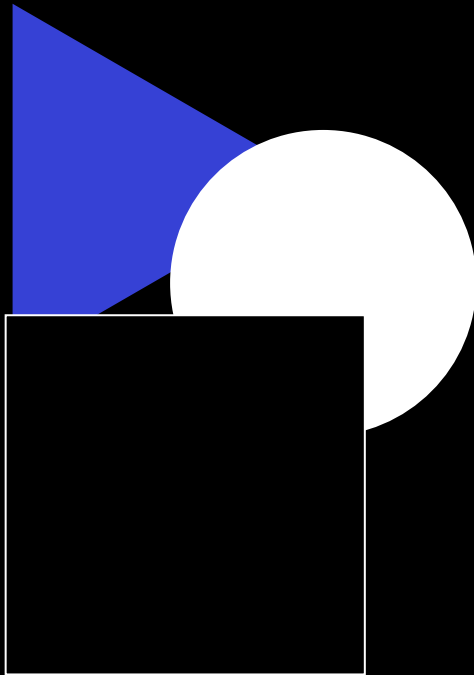
In order to understand what first digital is up to, one must first clarify what fintech is. Fintech describes companies that use technology to make their financial services more efficient or automated.

Well-known examples are mobile banking systems or peer-to-peer payment services.

But what many people forget is that fintech itself is more than just e-banking apps or PayPal, but also portfolio managers, cryptocurrency traders or even insurance companies.

Until now, no fintech company exists that covers all areas of fintech. For this reason, First Digital concept exists to bring all relevant areas in the Fintech world under one domain. In order to offer our customers the maximum performance, First Digital Concept is equipped with an AI system that analyses all data from our customers in order to serve them individually as well as possible.

2. Website



The website contained a main page and four subpages.

The pages are divided as follows: -

mainpage/

-Services/-About/-Vision/-News/-

Privacy,Impressum,Terms&Conditions.

All pages are accessible via the navigationbar.

For the mobile version you can reach the subpages via burger-navigation. I have intentionally chosen an unconventional design, because it is important to me to achieve a certain individuality and recognition value, to achieve this, I work with geometric shapes.

In order to bring in individuality and to make sure that I am recognisable again, I have decided to use the special features already mentioned to create my individual corporate identity.

2.1 Elements

The following elements are present on the website.

The navigation area contains the logo and four corners as navigation elements.

In the footer area the following elements are present: the logo, three icons that function as links and two corners that lead to the imprint and contact.

The navigation area and footer are on every page of the project.

On all pages of the project there are different geometric shapes. For example, in the "Services" there are four circles that contain background images and textbox. If you press on one of these circles, you will be redirected to another page that contains a triangle and a textbox.

As you can see, the geometric shapes play a big role in this project.

-The services- contain information about future services that we would like to offer to our potential customers. There are also some pictures, so that our visitors have a visual possibility to better understand our offers.


-About - this is where you will find our mission statement, the history of the company, as well as some details about our company and an organigram structure.

-Vision - in the vision section it explains what the exact plans of first digital are, it also shows our plans for future action, this section is an important part to show what we intend to do with First Digital.


In the news section, the latest news about First Digital will be posted, so that our potential customers are always up to date with the latest developments.

-In the Impressum, the address of the company, terms and conditions and privacy policy are listed.


2.2 Colours



Hex-Code: #4136D5
CMYK: C69/M75/Y0/K16
RGB: 65-54-213



Hex-Code:#000000
CMYK:C0/M0/Y0/K100
RGB:0-0-0



Hex-Code:#FFFFFF
CMYK:C0/M0/Y0/K0
RGB:255-255-255

I have decided on the following
3 colors, blue, black and white.
These colors should be present throughout
the design of the website.
Blue should stand for confidence,
competence and intelligence.
Black and white should form the basis.

2.3 Fonts

Header: Mukta SemiBold

abcdefghijklmnopqrstuvwxyz

ABCDEFGHIJKLMNOPQRSTUVWXYZ

1234567890.;; ` “ (?!)+-* /=

I will use 2 fonts for my website.
One font I will use for headlines and the other one I will use for texts.
I will use Mukta SemiBold for headlines, as this font is distinctive but shows a certain elegance.
For general texts, I will use Lora Regular Fonts, as I think this font exudes a certain seriousness.

Text: Lora Regular

abcdefghijklmnopqrstuvwxyz

ABCDEFGHIJKLMNOPQRSTUVWXYZ

1234567890.;; ` “ (?!)+-* /=

3. Clients

First Digital's key customers are young adults or adults who have daily access to the internet and use their smartphones daily.

They are interested in new technologies and always want to be up to date. In particular, our clients are interested in the fintech sector and the new developments in this area. It is important for them to be able to access information in just a few steps.

Important for the clients are good accessibility and good useability, furthermore our clients want something very special with their own individuality.

In addition, our client want to do their daily financial business without a lot of effort, and security in the network is very important to them. In order to ensure the necessary security, blockchain technology and artificial intelligence will play a major role in the First Digital concept.

4. Target Audience

According to a study, the target group is between 21 and 50 years old.

79.7% are female and 20.3% are male, the age group of the users are as follows 21-30 years old are 29.7%, 31-40 years old are 23% and 41-50 are 27.4%. the remaining 19.9% are under 20 or over 50 years old, so both groups are negligible for first digital concept. 77% of the target group have a bachelor's degree, 14.9% have a high school diploma or lower and 8.1% have a master's degree or higher.¹

According to an American article, most of the target group spends at least 5 minutes a day in front of their mobile devices. 77% of the target group regularly use social media platforms, 45% of the target group are on social media platforms for more than one hour per week. 35% of Generation Z have enrolled in a financial course or seminar. 66.66% of millennials want a digital budgeting tool from their banks, 43% of the target groups spend more money on the brands they trust.²

This data can be used to determine a more precise target group. To get a better idea of the target group, I created 2 personas that fit into the collected data.

¹ International Journal of Marketing Studies;Vol.14,No.1; 2022 "The Impact of Website and Customer Support on Customer experience and its Relation to Fintech Adoption Intention in Saudi Arabia"

² "9 Fintech Marketing Strategies You Should Try in 2022" <https://www.digitalauthority.me/resources/fintech-marketing-strategies/>



Chloe Mauer BA. Msc. MA. , 26

Interior Designer/CEO and Founder of Swingtech

"Seek respect, not attention, it lasts longer."

Swiss Federal Institute of Technology Zurich
Massachusetts Institute of Technology
Sorbonne University Paris

About

Introvertiert



Extrovertiert

+ Multilingual
+ Looking forward to her trip
+ Communicative
+ Want to change the World with her knowledge
+ hope she'll find the right partner.

- Suffering under the circumstances of sars-cov 2 pandemic.
- Impatiens
- Sometime to "passionate"

Feeling:



Intuition:



Judgment:



Persona Data

Age:



Income

140'000CHF

Living

Zurich, District 12

Relation status

Single

Language

DE,EN,FR,IT,SP

Date of Birth

30.Nov 1995

Hobby

Yoga, travelling, cooking

Social Media Channel



LinkIn



Pinterest



Twitter

Abb1. Create with Adobe XD by Korawit Utai



Florian Schmidig dipl. ing. , 43

KMU Manager

"Von Nichts, kommt Nichts."

Zurich University of Applied Sciences

About

Introvertiert:



Extrovertiert:

+ Like to be in the Nature
+ bbq in the summer
+ Love to sking in the winter
+ is very good in his job

- Not happy with his salary
- Slowlyness
- Impatiens

Feeling:



Intuition:



Jugdement:



Persona Data

Age:



Income

155'000CHF

Living

Lachen, Schwyz

Relation status

Married

Language

DE,EN,FR

Date of Birth

21.Mars 1979

Hobby

Hiking, Biking, Football

Social Media Channel



Linkln



Facebook



Youtube

Abb2. Create with Adobe XD by Korawit Utai

5. Competitors

After analysing two competitors, n26.com and robinhood.com

I came to the following conclusion.

With n26.com you can see that they always work with the same colour scheme. They also work a lot with fonts. Their colours are simple, but still have a certain aesthetic. What you can clearly see is that they work a lot with images from the iPhone to demonstrate their mobile products to the customers. N26.com works a lot with whitespaces to make the website look more local.

Robinhood.com works more with stronger colours, here they work more with images and more modern colours to make the website look more modern. Also here robinson.com works with whitespaces to make the website look more beautiful and structured.

The main difference is that robinhood.com works more with animations to demonstrate their products.

5.1 N26.com

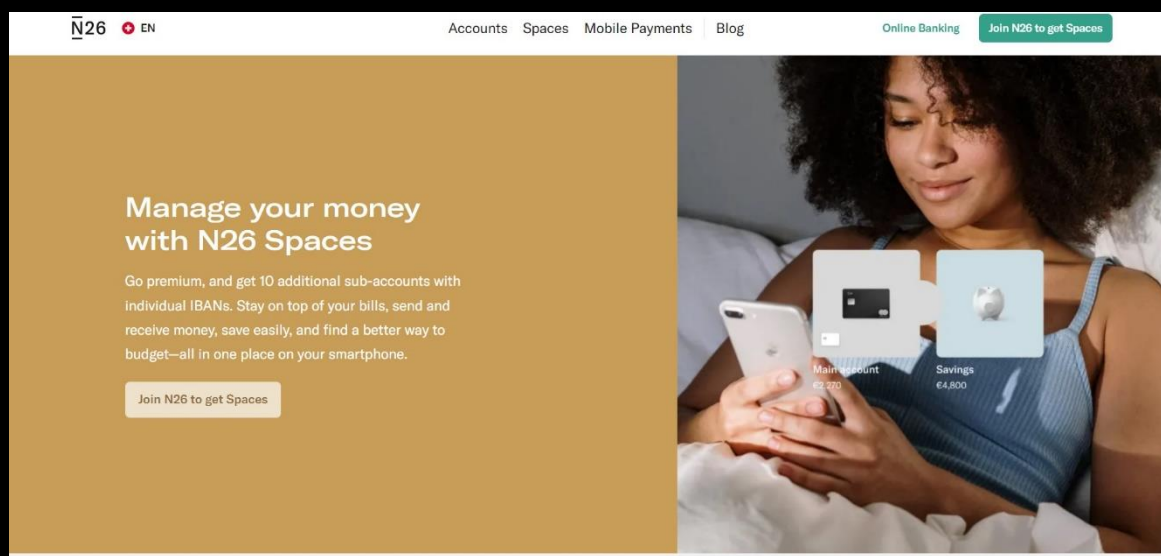


Abb.3 Screenshot from N26.com

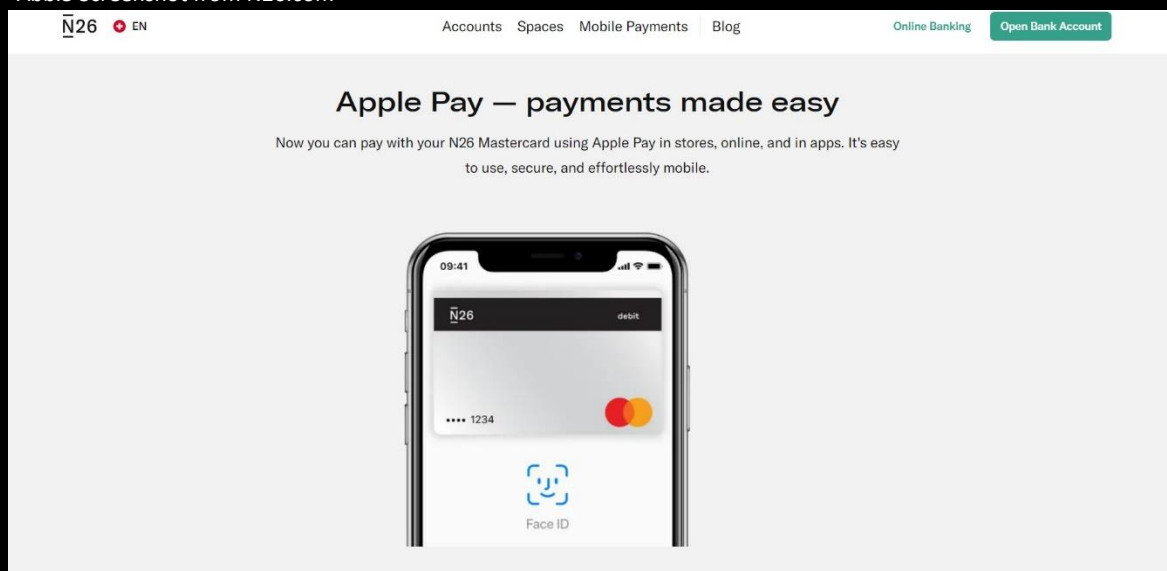


Abb.4 Screenshot from N26.com

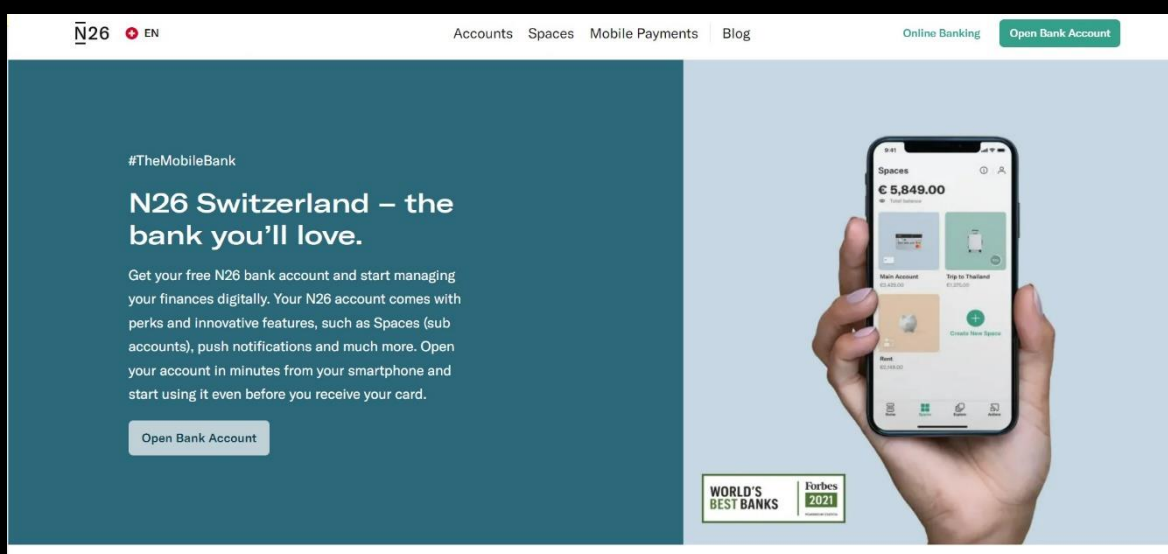


Abb.5 Screenshot N26.com

5.2 Robinhood.com

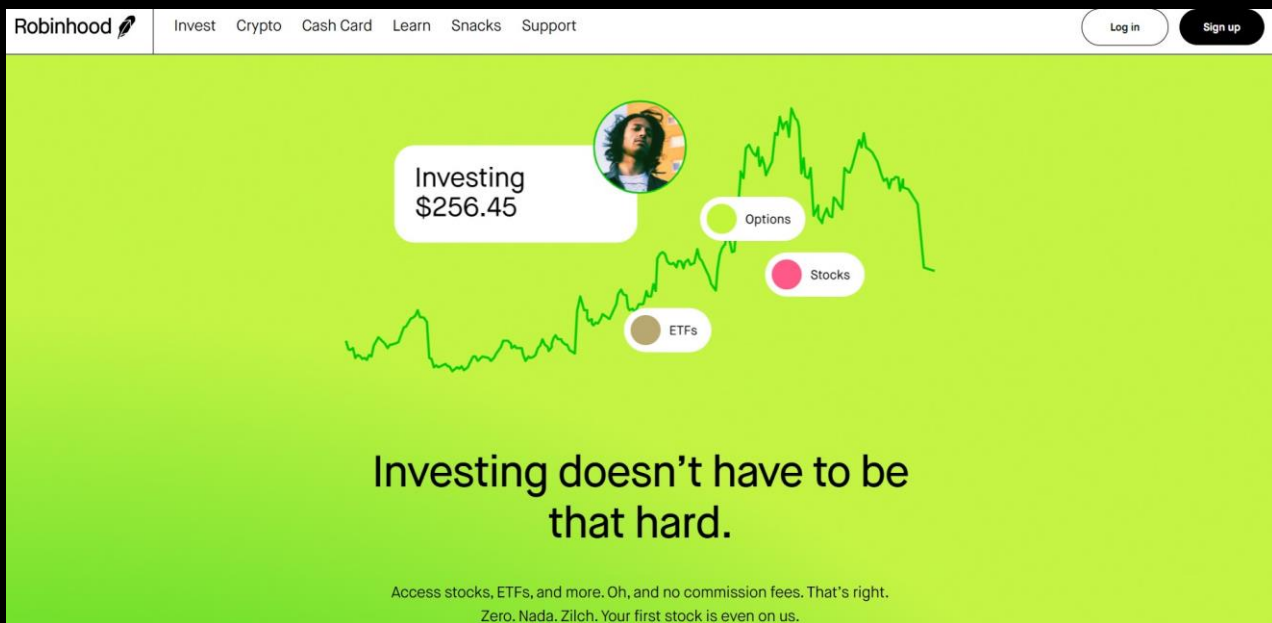


Abb.6 Screenshot from Robinhood.com

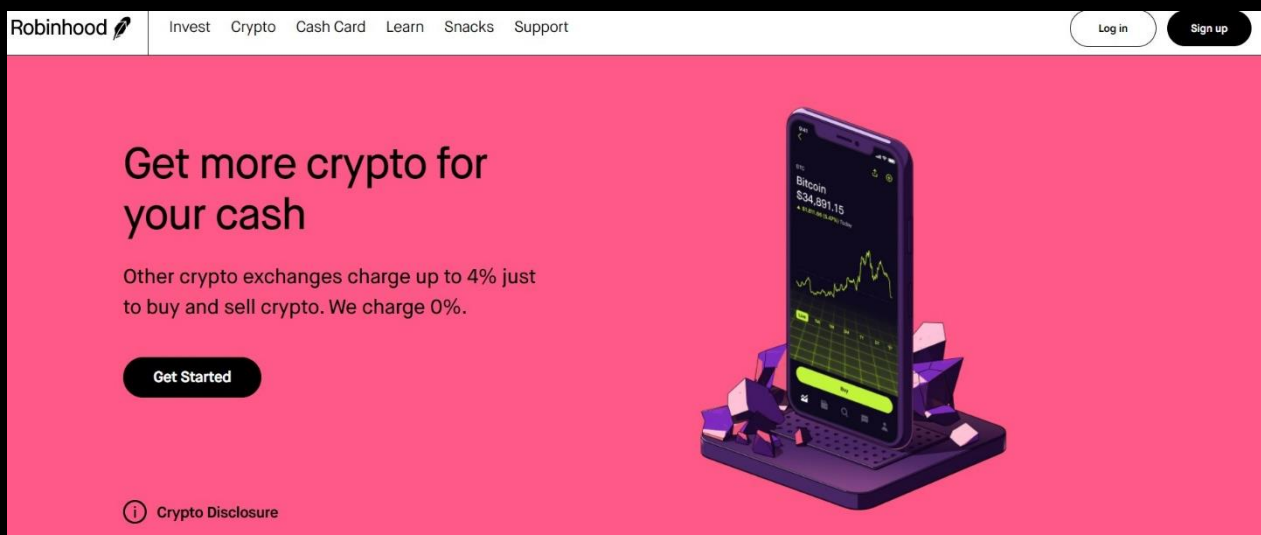


Abb.7 Screenshot from Robinhood.com

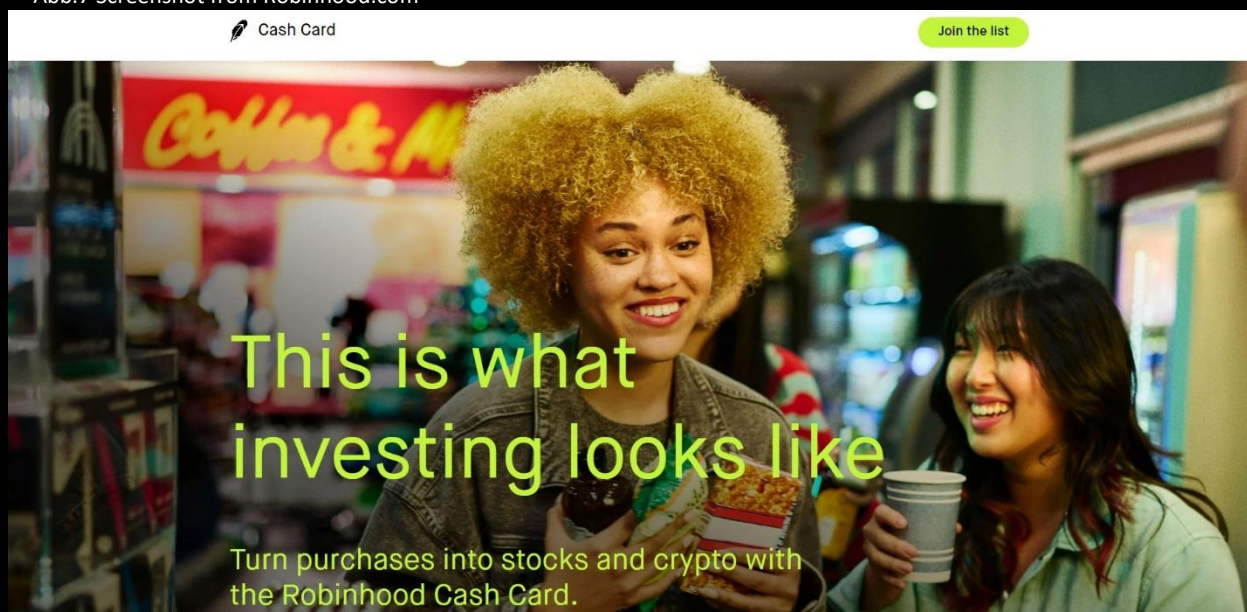


Abb.8 Screenshot from Robinhood.com

6. Business objective

The business objective of First Digital Concept is to encourage potential customers to become more interested in fintech and business. Furthermore, we want our clients to develop a long-term interest in First Digital Concept, so that they will use all of First Digital's services at a later point in time. One of the most important goals is to make First Digital Concept known, it is very important to me personally that this project should have a large reach, especially we want to create interest in the crypto market and artificial intelligence with the project, so that we can occupy 3% of the market share in Europe as a fintech company at a later date, we aim to be the first company to bring the fintech areas, from peer-to-peer payment to crypto trading to insurance all under one domain. First Digital concept is to pave the way for First Digital, and ready before the completion of First Digital to attract clients who want us to manage their finances.

7. Conclusion

For me personally, it was difficult to create this concept, because for a long time I didn't know what exactly I should write. As I still work 4 days a week, it was not easy for me to get it right. However, next time I know that if I don't understand something, I have to ask my lecturer, I have lost a lot of time trying to find everything out myself. Also, next time I definitely have to plan better what I want to have in my concept, and manage the time better. I will also start with competitor analysis next time.

8. Source

1. **“9 Fintech Marketing Strategies You Should Try in 2022”**
<https://www.digitalauthority.me/resources/fintech-marketing-strategies/>
2. International Journal of Marketing Studies;Vol.14,No.1; 2022 **“The Impact of Website and Customer Support on Customer experience and its Relation to Fintech Adoption Intention in Saudi Arabia”**

Pictures

1. Abb1. Create with Adobe XD by Korawit Utai
2. Abb2. Create with Adobe XD by Korawit Utai
3. Abb3. Screenshot from N26.com <https://n26.com/en-ch>
4. Abb4. Screenshot from N26.com <https://n26.com/en-ch/spaces>
5. Abb5. Screenshot from N26.com <https://n26.com/en-ch/apple-pay>
6. Abb6. Screenshot from Robinhood.com <https://robinhood.com/us/en/invest/>
7. Abb7. Screenshot from Robinhood.com <https://robinhood.com/us/en/about/crypto/>
8. Abb8. Screenshot from Robinhood.com <https://www.robinhoodcashcard.com/>