

# ZIINA PURPLE: REIMAGINING EVERYDAY FINANCE

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# Case Roadmap



Context and Approach	03
Market Trends	04
Competitive Landscape	05
White Space Opportunity	06
Target Audience	07
Core Benefits	08
Pricing and Launch	09
Roll-out Plan	10
Success Metrics	11
Ecosystem Integration	12
Closing Insight	13

# Ziina Purple: Context & Approach

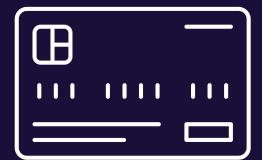


Ziina is a digital wallet built for the Middle East, known for its clean design and seamless peer-to-peer payments. It's already popular for quick transfers between friends, but Ziina now aims to deepen engagement.

Ziina Purple introduces a premium experience that blends smart money tools with lifestyle perks tailored to daily life in the UAE. This case explores how Ziina can drive adoption by focusing on the right users, features, and go-to-market strategy.



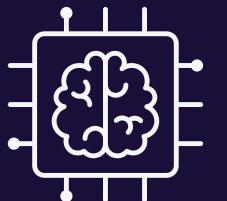
# Market Trends Shaping Ziina Purple



## Financial Identity Is Becoming Social Currency

Globally, products like Apple Card, Cash App, and Revolut are making finance feel personal and shareable. The same trend is rising in the UAE

**Ziina can tap into this by making Purple feel premium, social, and visually distinct — turning membership into a point of pride**



## Financial Apps Are Expected to Be Smart, Not Just Prettier

Apps like Cleo and Revolut use AI to deliver real-time insights, adaptive nudges, and personalized tools that help users manage their money more effectively

**Ziina Purple can stand out by using AI-driven prompts, savings tips, and behavior-based rewards to make everyday finance feel intelligent, supportive, and personal**



## Gen Z and Millennials Expect Products Built Around Them

This audience values flexible, design-forward, and socially aware tools that reflect their identity and lifestyle

**Ziina Purple must feel tailored — with rewards, features, and design choices that speak directly to young, digital-first users in the UAE**



## Subscriptions Feel Generic — People Want Meaningful Value

Users are overwhelmed with paid plans that all promise "exclusive deals" but rarely feel personal or useful

**Ziina has an opportunity to stand out with a membership that supports daily financial habits, not just passive discounts**

# Competitive Landscape – Fintech in the UAE



## Neobanks with Budgeting Features

Platforms like YAP+ and Liv. focus on modern banking features such as virtual cards and auto-saving. However, they don't offer flexible or culturally relevant perks that align with everyday lifestyle choices

## Personal Finance & Investing Apps

Apps like Wally and StashAway Simple provide financial tracking and planning but lack UAE-specific context or localized incentives that feel intuitive or motivating for younger users

## Wallets & Digital-Only Banks

Solutions like Wio, Zand, and Mamo are built for quick transfers and account access but don't provide habit-forming tools or personalized engagement beyond transactions

## Key Takeaway

Fintech products today focus either on access or planning—not habit, culture, or emotion. Ziina Purple can stand out by introducing a local-first, behavior-driven finance experience that rewards everyday decisions

# White Space Opportunity

Ziina has the opportunity to reshape what a wallet means by blending smart financial tools with intuitive design and relevant rewards. With features that feel personal, practical, and culturally rooted, Purple can go beyond basic utility and become the go-to platform for everyday money management in the UAE—for both individuals and businesses.

## FINANCIAL TOOLS DON'T DRIVE LOYALTY



*Wallets and budgeting apps solve short-term needs, but few are built to keep users coming back or feeling emotionally connected. This is true for both personal users and merchants seeking long-term engagement*

## REWARDS LACK PERSONAL RELEVANCE



*Perks often feel generic and disconnected from real behavior. They don't reflect how people live, spend, or grow. For business users, they fail to drive long-term loyalty*

## ZIINA CAN LEAD WITH IDENTITY



*By combining smart money tools with familiar UAE habits, Purple can stand out. Personalized rewards, local partnerships, and a modern interface make the app feel intuitive, relevant, and trusted by individuals and small businesses alike*



# Target Audience - Who Ziina Purple is Built For

**Young,  
Mobile-First,  
Culturally  
Rooted**

## Demographics & Identity

Primarily Gen Z and younger millennials (ages 21–35) living in the UAE. Includes early-career professionals, entrepreneurs, freelancers, and small business owners who are digital-first, design-conscious, and value cultural relevance in the tools they use

**Values  
Simplicity and  
Control**

## Behavior & Money Habits

Users prefer sleek, app-based tools for spending, saving, and tracking transactions. Many manage group payments or customer transfers but avoid traditional banking apps due to friction, lack of control, or poor mobile UX

**Subscriptions  
Don't Feel  
Worth It**

## Pain Points & Gaps

Most financial tools feel disconnected from real needs. Consumers find subscriptions generic, while SME owners see limited value in platforms that don't offer practical, day-to-day support for payments, cash flow, or incentives

**Rewarded  
Behavior +  
Social  
Relevance**

## What Builds Loyalty

Both groups respond to rewards for consistent behavior, actionable insights, and clear value. Features like smart nudges, personalized perks, and branded milestones can turn Ziina into a tool users and SMEs return to daily

# Core Benefits



## Smart Spending Insights

Ziina surfaces helpful trends like "You saved more this week" or "Work expenses dropped 10%." Clear, data-driven nudges help users and SMEs control cash flow with minimal effort



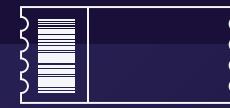
## Fee-Free FX Window

Purple members get zero-markup FX on up to AED 1000 per month, lowering costs on travel, online shopping, and overseas supplier payments and making Ziina the smartest way to spend abroad



## Curated Partner Rewards

Exclusive local deals through partners like Fazaa, SaaS credits for small businesses, and merchant discounts that deliver high, real-world value in the UAE market



## Early Access & Priority Perks

Unlock first-look features, priority support, and limited offers such as discounted coworking passes or event invites that create insider value

# Pricing & Launch Hooks



Purple

AED 29

Smart Spending Insights  
Curated Partner Rewards  
AED 1000 fee-free FX cap

Purple+

AED 49

All Purple benefits  
AED 3000 fee-free FX  
Priority chat · Double streaks

Intro Offer

Free first month

—or—

50 % off first three

Try it, feel the savings, decide

Launch Hooks

Waitlist + Referral boost  
Zero-FX Week teaser  
Pop-up café onboarding

# Positioning & 90-Day Roll-out



## Smart Money, Local First

Bilingual UI and UAE-specific goals turn saving and spending into a familiar daily routine.



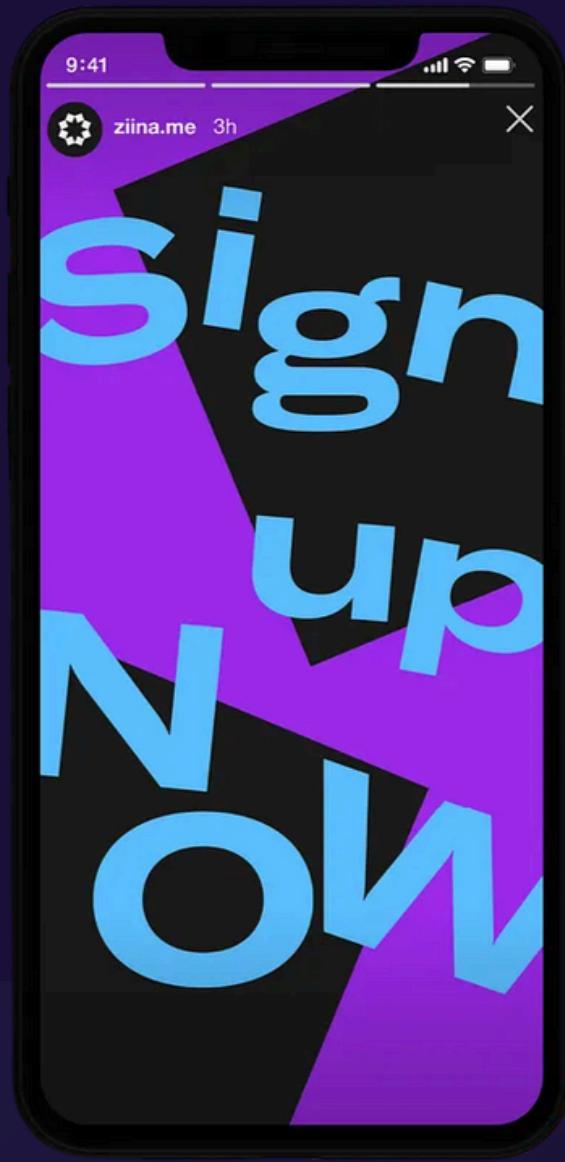
## Real Value, Right Now

Fee-free FX cap, smart cash-flow nudges, and instant partner rewards prove value on day one.



## Membership to Share

Premium card art, exclusive drops, and referral boosts make Purple something users post and talk about.



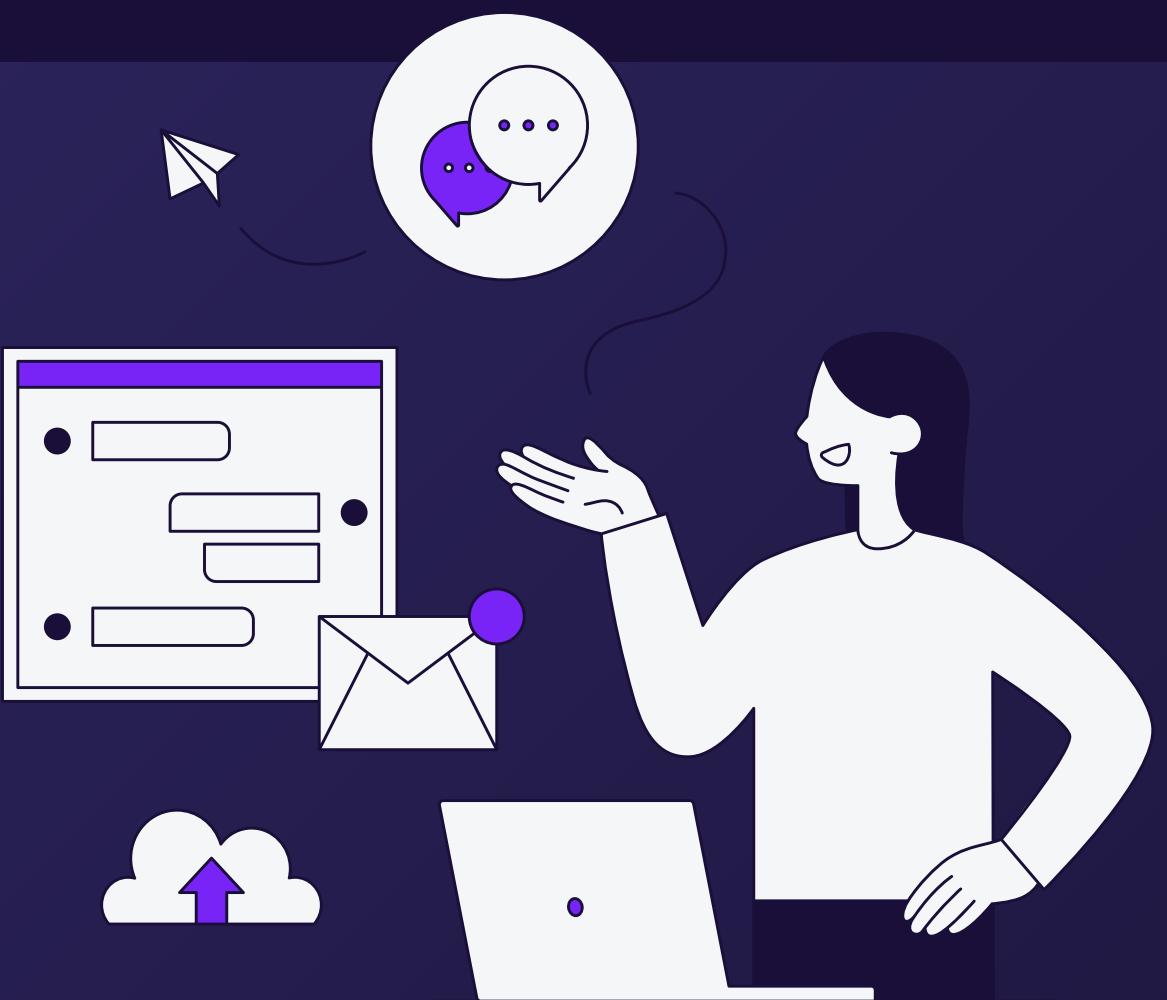
## 90-Day Launch Plan

**Weeks 1-2 :** Waitlist build and press buzz

**Weeks 3-6 :** Code drops, pop-ups, social hype

**Weeks 7-10 :** Pop-up cafés, Fazaa bundles

**Weeks 11-13 :** Upsell to Purple+, recruit 50 SME ambassadors



# Launch Success Metrics

## Waitlist-to-Active Conversion

Tracks how many waitlisted users log in within seven days. Shows if our landing page, referral flow, and onboarding turn curiosity into action.

**Success: 25% or higher**  
**Underperformance: Below 15%**

## First-Value Rate

Measures how many new users save or earn money in the first 14 days through perks such as FX swaps or cashback. Proves early value and drives word-of-mouth

**Success: 60% or higher**  
**Underperformance: Below 40%**

## Subscription Retention

Looks at how many users stay subscribed after the trial using Stripe and Looker data. Confirms if Purple's benefits justify payment.

**Success: 70% or higher**  
**Underperformance: Below 50%**

# Ziina Purple x Ziina Card

Ziina Purple unlocks exclusive card experiences that make spending feel personal, rewarding, and habit-forming. This integration drives deeper daily usage and makes the Ziina Card a key part of every user's financial routine

## CUSTOM DESIGN STUDIO

Purple members get access to a rotating gallery of seasonal, cultural, and creator card designs. It adds a sense of ownership and expression to everyday transactions

## ZIINA WEEKLY BOOSTS

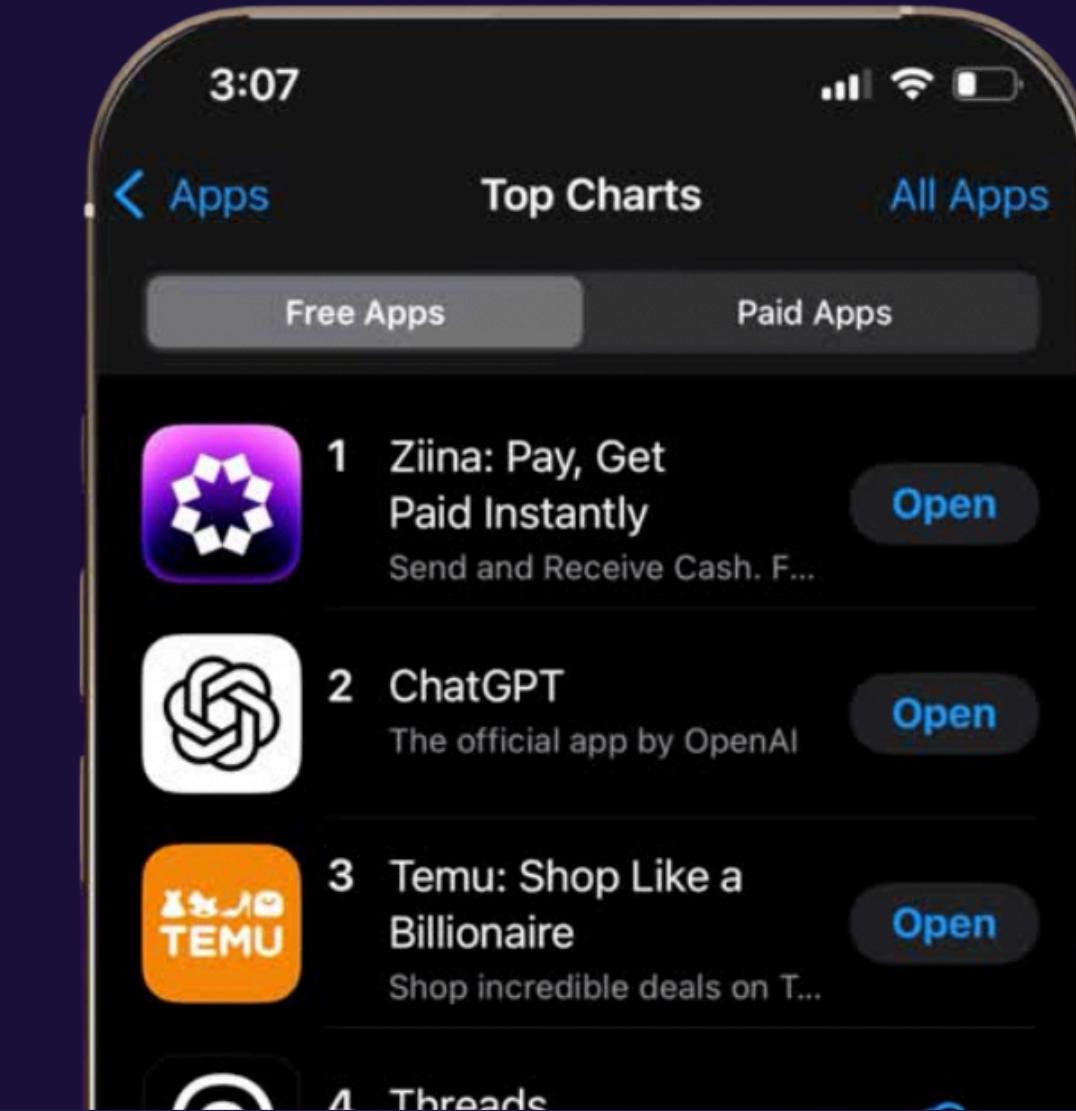
Get exclusive cashback matches at popular spots. These perks change weekly and are tied to usage streaks, encouraging daily card use

## SMART DESIGN MEETS SMART REWARDS

Make every tap more valuable, from design to discounts



# Why Ziina Purple Wins



- Ziina Purple transforms daily money moments into personalized value using smart, data-led tools that promote better financial habits
- With culturally relevant savings nudges, smart FX rewards, and perks tailored to individuals and SME owners, Purple delivers real utility that outperforms generic loyalty programs
- Ziina Card integration creates a complete ecosystem that drives repeat usage, deepens investment, and builds switching costs more effectively than most digital wallets or banks

# Thank You



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