

FAB Feature Prioritization

Objective: Primary Strategy is aimed at developing User experience by refining the backlog UserStories

About

FAB one of the largest bank in Gulf offers financial solutions, products and services through its Corporate and Investment Banking and Personal Banking franchises. Recently FAB has decided to come up with Low rate Credit card which will provide Balance /cash transfer facility to Consumers. FAB has identified there is an existing market where competitors like Mashreq, CBD are also launching same functionary Product. Fab decided to do come up with the following features which will benefit the customers on their daily savings.

Feature Proposal

Code	Description	Benefit
F1	Low Rate Card	User acquisition , User Adoptation
F2	Balance Transfer	Market capitalization and Penetration
F3	Cash Back Feature	Extended engagement ,Brand recognition
F4	Loan on Prepaid card	Brand Advocacy
F5	Rewards to Gold Members	Data driven personalization
F6	Membership Fee	Monetization
F7	0 % interest on Loan Repayment	Enhanced User Satisfaction

Users:

User Id	User Name
user1@example.com	User 1
user2@example.com	User 2
user3@example.com	User 3
user4@example.com	User 4
user5@example.com	User 5
user6@example.com	User 6
user7@example.com	User 7
user8@example.com	User 8
user9@example.com	User 9
user10@example.com	User 10
user11@example.com	User 11
user12@example.com	User 12
user13@example.com	User 13
user14@example.com	User 14
user15@example.com	User 15

Kano questionaire

* 1. How do you feel if we offer low rate card	* 4. How do you feel if we don't offerO % interest Balance Transfer ?	* 5. How do you feel if we offer cash back on purchases ?			
⊘ I Like it	○ I Like IT	⊘ I Like IT			
○ I might Like it	○ I might Like it	○ I might Like it			
○ I am neutral		◯ I am neutral			
○ I dont Like it	◯ I dislike it	◯ I dislike it			
O I can live with it	◯ I can live with it	○ I can live with it			
* 2. How do you feel if we don't offer low rate card ☐ I like it ☐ I may like it					
☐ I am neutral ☐ I dislike it ☑ I can live with it	* 6. How do you feel if we don't offer cash back on purchases ?	* 7. How do you feel if we offer loan on Prepaid card ?			
* 3. How do you feel if we offer 0 % interest Balance Transfer ?	○ I Like IT	○ I Like IT			
	O I might Like it	I might Like it			
○ I Like IT I might Like it	○ I am neutral	O I am neutral			
I am neutral	⊘ I dislike it	☐ I dislike it☐ I can live with it			
○ I dislike it	O I can live with it				

* 8. How do you feel if we dont offer loan on Prepaid card ?	* 9. How do you feel if we offer rewards to Gold members?	* 10. How do you feel if we don't offer rewards to Gold members ?			
○ I Like IT	() Like T	() I Like IT			
○ I might Like it		○ I might Like it			
○ I am neutral	I might Like it				
	O I am neutral	O I am neutral			
○ I dislike it	() I dislike it	O I dislike it			
I can live with it	O I can live with it	✓ I can live with it			
* 11. How do you feel if we offer redemption to membership fees ?	* 12. How do you feel if we dont offer redemption to membership fees ?	* 13. How do you feel if we offer 0% interest on loan repayment ?			
○ I Like IT	○ I Like IT	⊘ I Like IT			
I might Like it	I might Like it	I might Like it			
() I am neutral		O I am neutral			
	I am neutral	○ I dislike it			
○ I dislike it	I dislike it	() I can live with it			
O I can live with it	I can live with it				
	* 14. How do you feel if we don't offer 0% interest on loan repayment ?				
	○ I Like IT				
	○ I might Like it				
	◯ I am neutral				
	⊘ I dislike it				
	O I can live with it				

STEP -2 EVALUATION TABLE

		Dysfunctional Question Answer						
Customer Survey Responses		LIKE	MUSTBE	NEUTRAL	LIVE WITH IT	DISLIKE	Code	Result
<u> </u>	LIKE	Q	Α	Α	Α	Р	М	Must-Be
Unctio	MUST BE	R	_	I	I	M	Р	Perfomance
Finctional Olestion	NEUTRAL	R	_	I	I	M	Α	Attractive
	LIVE WITH IT	R	1	1	1	M	I	Indifferent
	DISLIKE	R	R	R	R	Q	R	Reverse
							Q	Questionable

Kano Evaluation Table

Customer requirements	Delight	Performance	Mandatory	InDifferent	Reverse	Questionable	Total	kano category
F1	2	5	2	2	2	1	15	Performance
F2	2	4	3	2	2	2	15	Performance
F3	3	3	4	2	2	1	15	Mandatory
F4	3	2	3	3	4	0	15	Reverse
F5	2	3	4	2	3	1	15	Mandatory
F6	3	3	2	4	2	1	15	InDifferent
F7	4	3	3	2	2	1	15	Delight