



Fubon Group's Digital Experience Program

A Design System For Unified Customer Experience

The Asset Corporate Sustainability Leadership Awards 2025
Best Initiative in Technological Innovation

Program Overview

MILESTONE

- ◆ **Kick-off:** November 2023
- ◆ **Pilot Phase:** July 2024
- ◆ **Official Release Design System Version 1.0:** December 2024 for group-wide adoption
- ◆ **Official Release Design System Version 2.0:** October 2025

SDG TARGETS



TARGET 8.10

Universal Access to Banking, Insurance and Financial Services



TARGET 10.3

Ensure Equal Opportunity & Reduce Inequalities



TARGET 17.17

Encourage Effective Partnerships

BUDGET

NT\$ 20M

FINANCIAL EFFICIENCY

Reduce App/Web development effort from 20 to 7.5 person-days.

40% ↓ **Development Cost**

60% ↑ **Productivity**

NT\$10M Annual Saving*

*Annual Saving – NT\$10 million : Across Fubon’s four major subsidiaries, the annual outsourced budget for digital platform projects totals approximately **NT\$130 million**, if component development accounts for **20%** of this budget.*

Core Actions

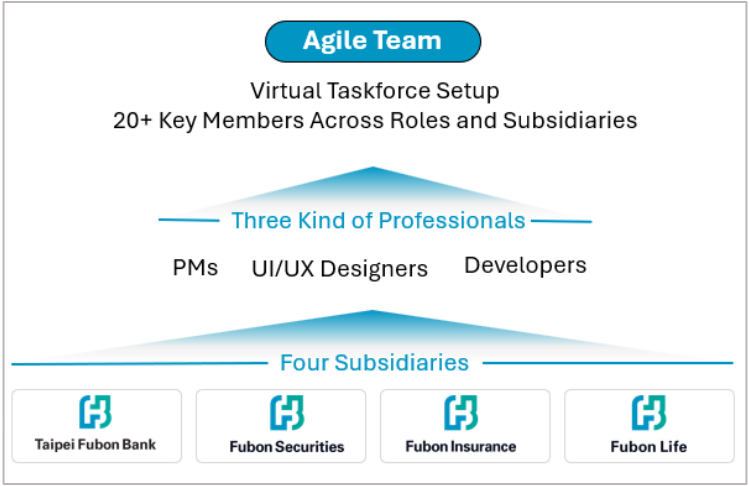
Design System Development

Establishes the foundation tool for digital project design and development, ensuring consistency in visual design, interaction experience, and engineering implementation, with reusable components.



Agile Cross-Subsidiary Collaboration

Forms a virtual agile team for digital experience, strengthening inter-company governance and communication, and continuously optimizing the design system and its operational mechanism.



Culture and Talent Building

Regularly hosts workshops, training sessions, and exchange activities to foster a culture of innovation and sustainability.



PART 1 - Strategic Foundation & ESG Intent | PART 2

1.1 ORIGIN & IDEATION PROCESS

1.2 ESG CONNECTION

Laying the Foundation: Addressing Fragmented Standards Through Strategic Design Governance

CHALLENGES

1. Inconsistent Brand Visual Identity

Fragmented visual styles and UI standards across digital touchpoints result in a disjointed user experience and weaken overall brand coherence.

2. Lack of Shared Design Assets

The absence of centralized, reusable design components forces each project to start from scratch, leading to inefficiencies and inconsistent design quality.



STRATEGY

1. Cross-team collaboration

Led by Fintech Strategy & Development Department of Fubon Financial Holding with inter-subsidary governance.

2. Consulting support

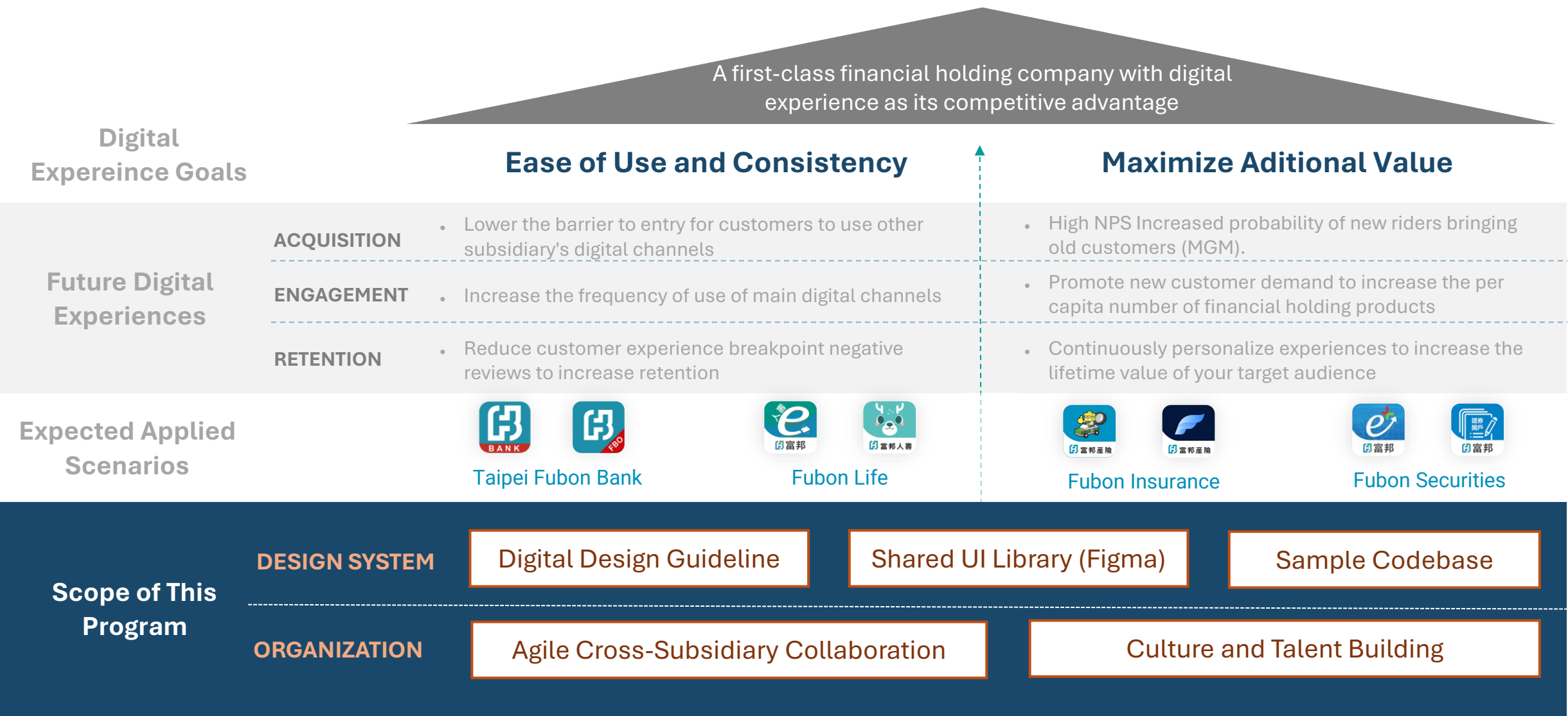
External consultants helped align strategies and streamline execution.

3. Exploratory Research

The initiative began with a three-month exploratory research, which included:



- Executive Interviews
- Digital channel maturity assessment
- Quantitative and qualitative user research

Group-Wide Digital Experience Optimization Blueprint



How the Program Align with ESG

A unified design system that goes beyond visuals to deliver real ESG impact.

ESG DIMENSIONS	ACTIONS	IMPACT
 E — Environmental	Promotes paperless workflows and digital efficiency	<ul style="list-style-type: none">• Enables scalable development of digital services across subsidiaries• Reduces paper use and resource waste
 S — Social	Ensures inclusive design through accessibility standards and user-centric research	<ul style="list-style-type: none">• AA-level Design Compliance: Improves digital service access for disadvantaged users• Usability-focus UI: Aligns diverse needs to enhance overall customer satisfaction• Consistent & Recognizable UI: Builds brand trust and reduces user confusion
 G — Governance	Improving Supplier Collaboration & Risk Management	<ul style="list-style-type: none">• Shared Design Kit and Code Standard: Reduces development costs and mitigate risks• Audit-ready Protocol: Enforces transparent roles and review mechanisms

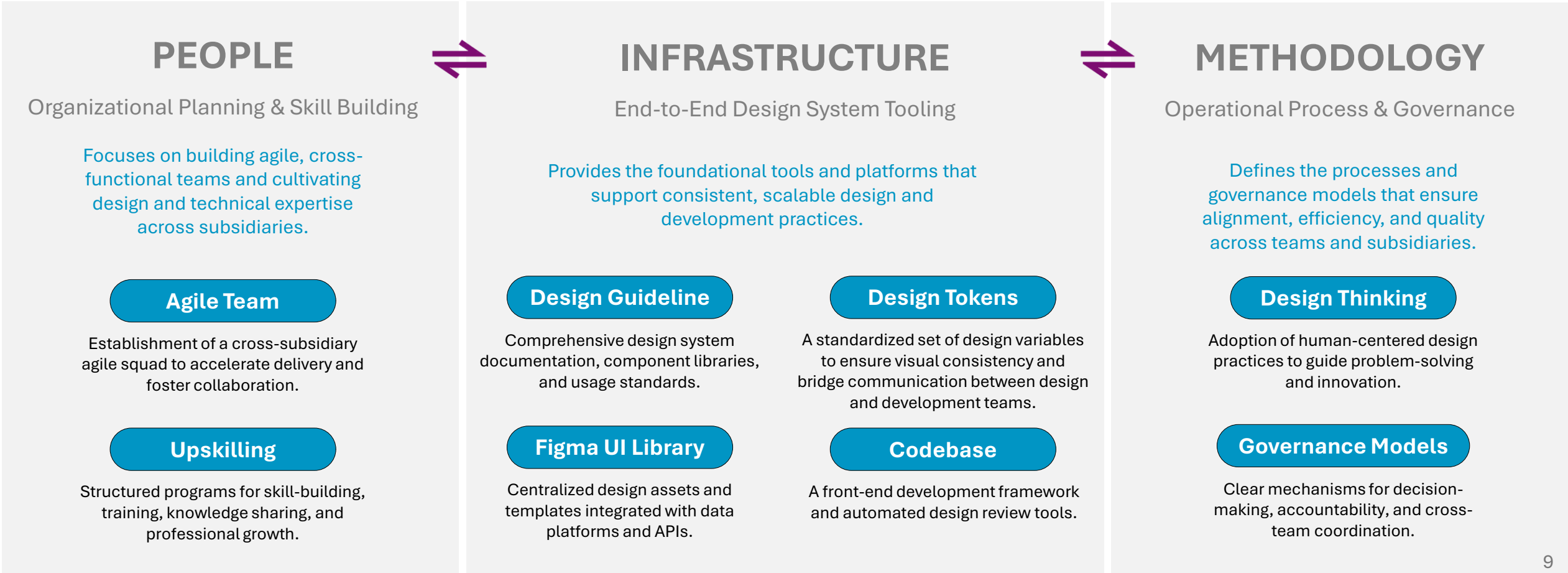
PART 1 | PART 2 - Execution & Value Realization

2.1 IMPLEMENTATION & PROCESS

2.2 OUTCOME & IMPACTS

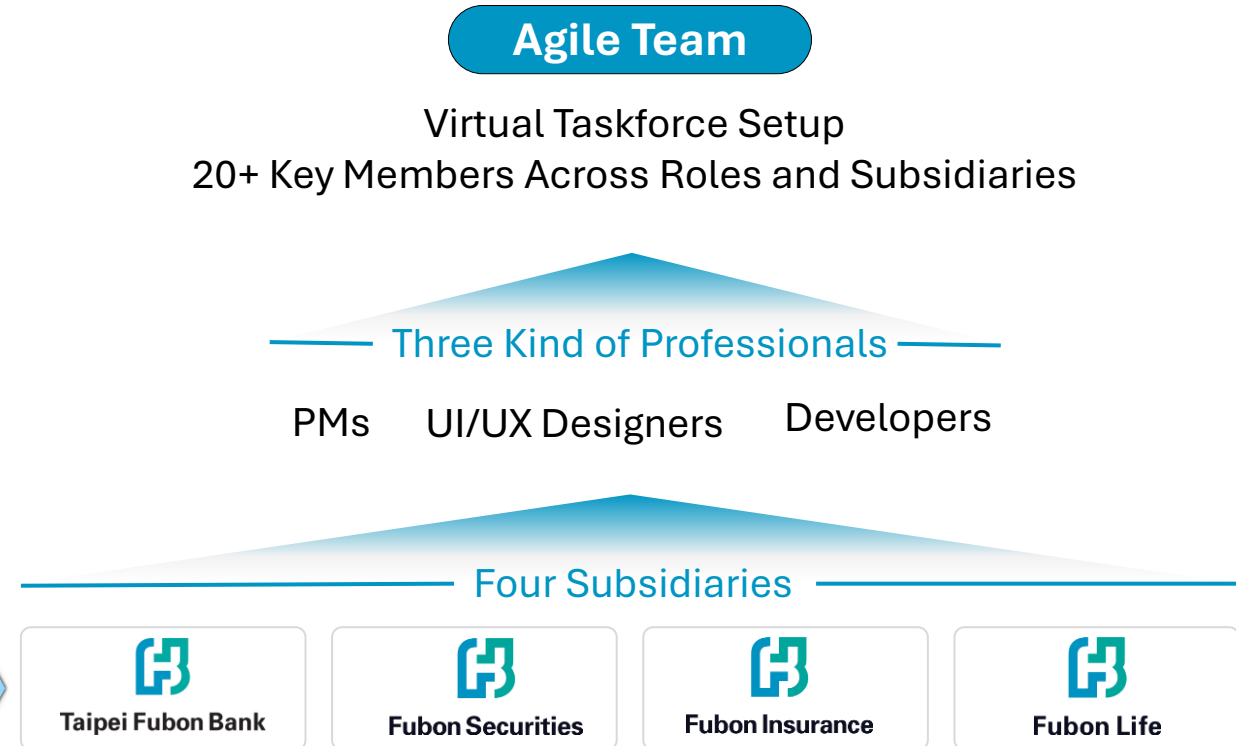
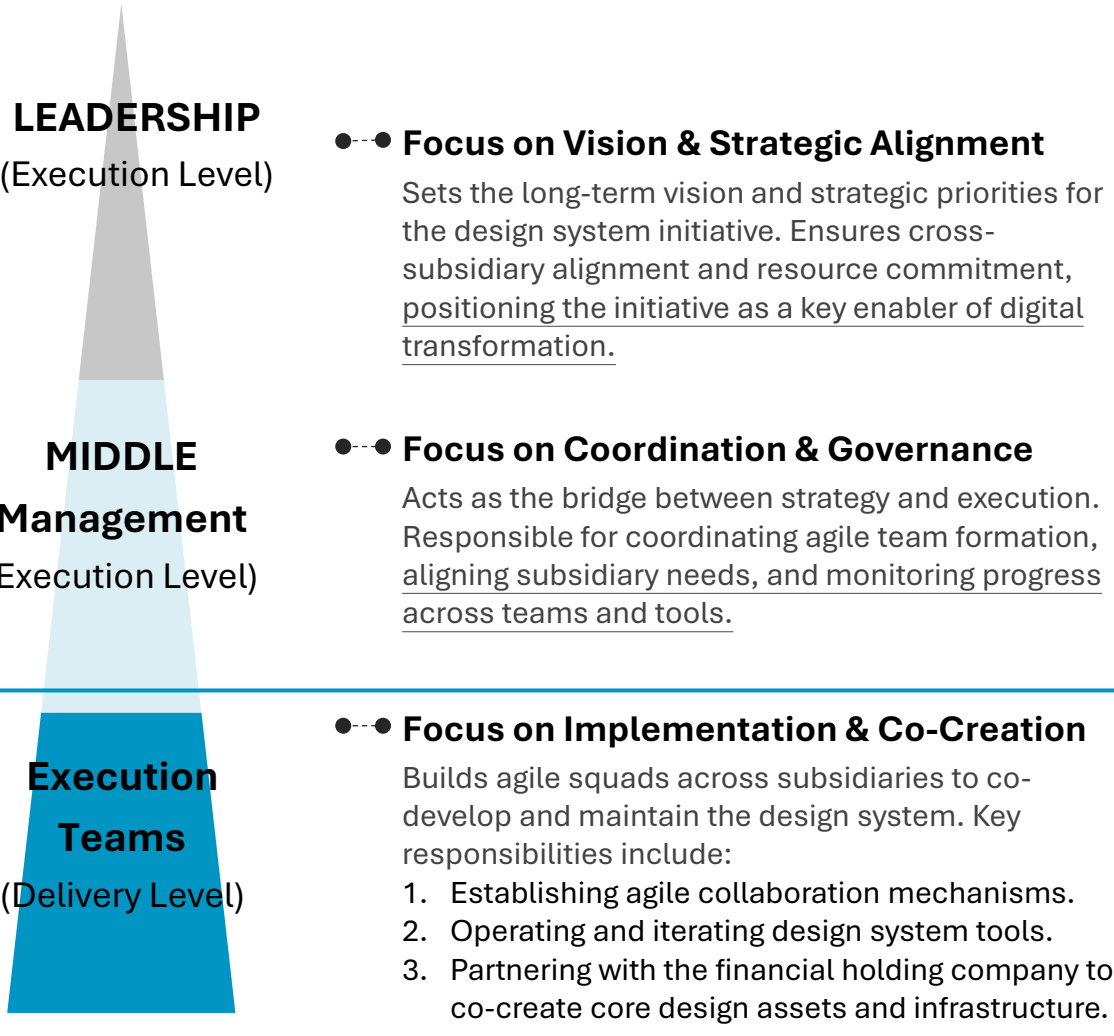
Deliverables Overview: Three Pillars of the Design System Initiative

To drive a sustainable and scalable digital experience, our initiative is structured around three core deliverable categories: People, Infrastructure, and Methodology. Each category plays a critical role in enabling cross-subsidary collaboration, operational efficiency, and long-term capability building.

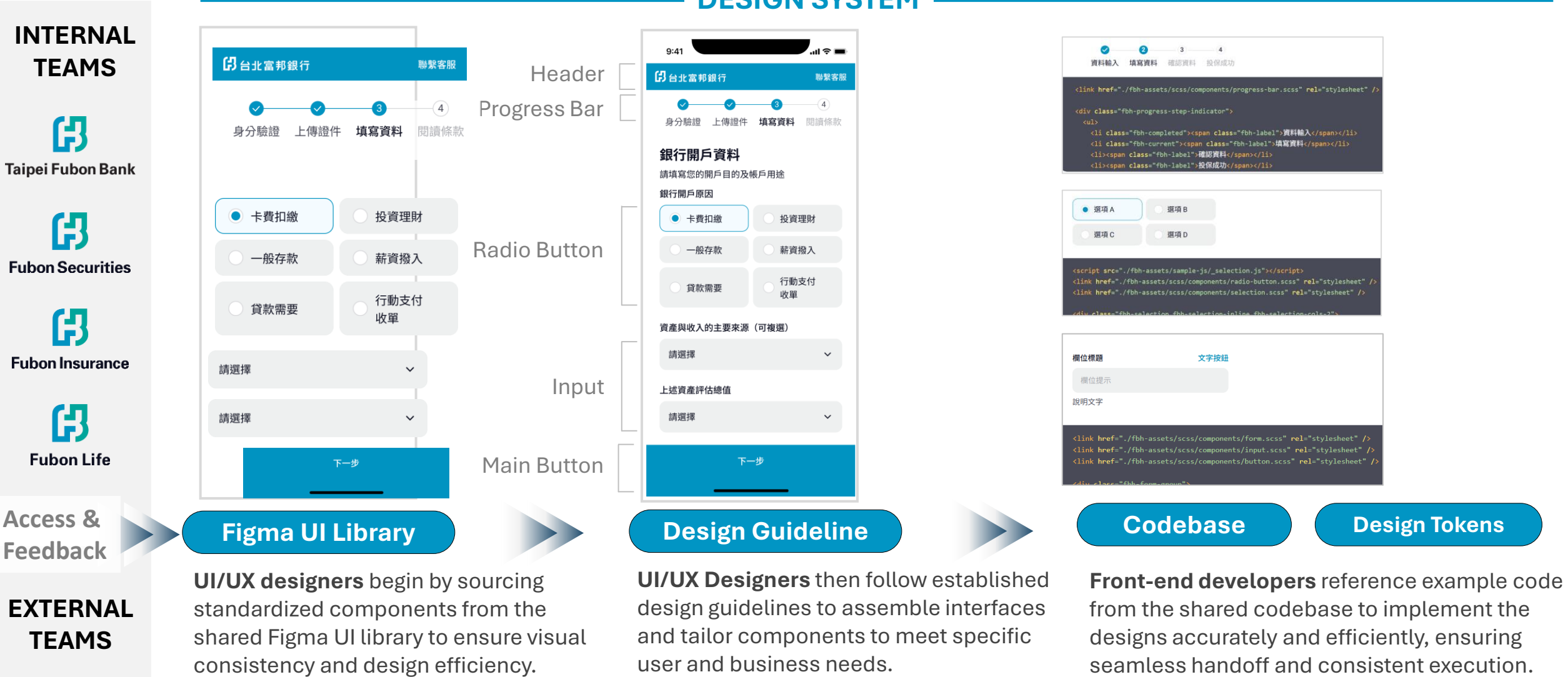


People: Cross-Subsidiary Agile Collaboration

To ensure the success and scalability of the design system initiative, we have established a top-down organizational structure that actively involves leadership, middle management, and execution teams across subsidiaries.

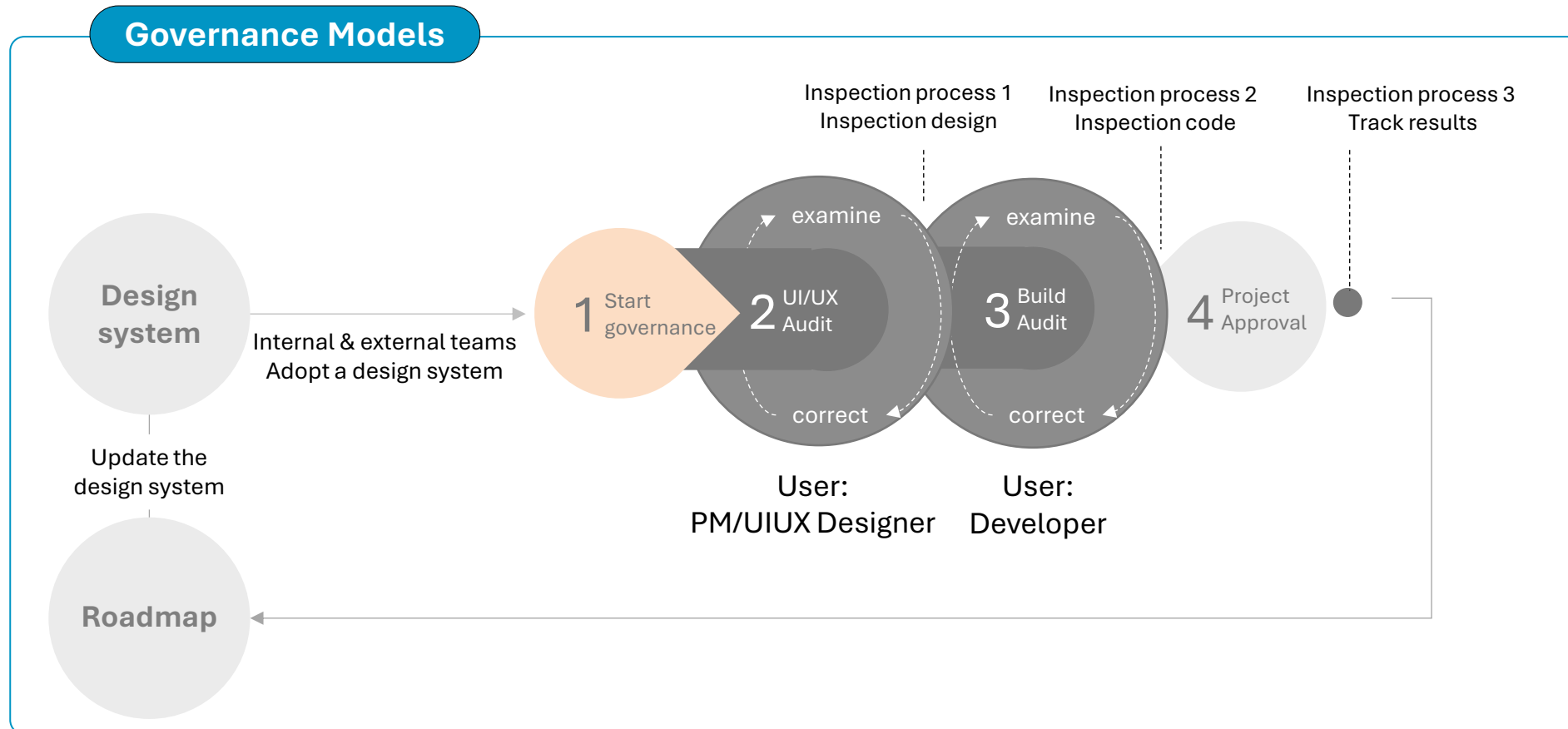


Infrastructure: One Design Language – Building a Shared Standard Across Four Subsidiaries



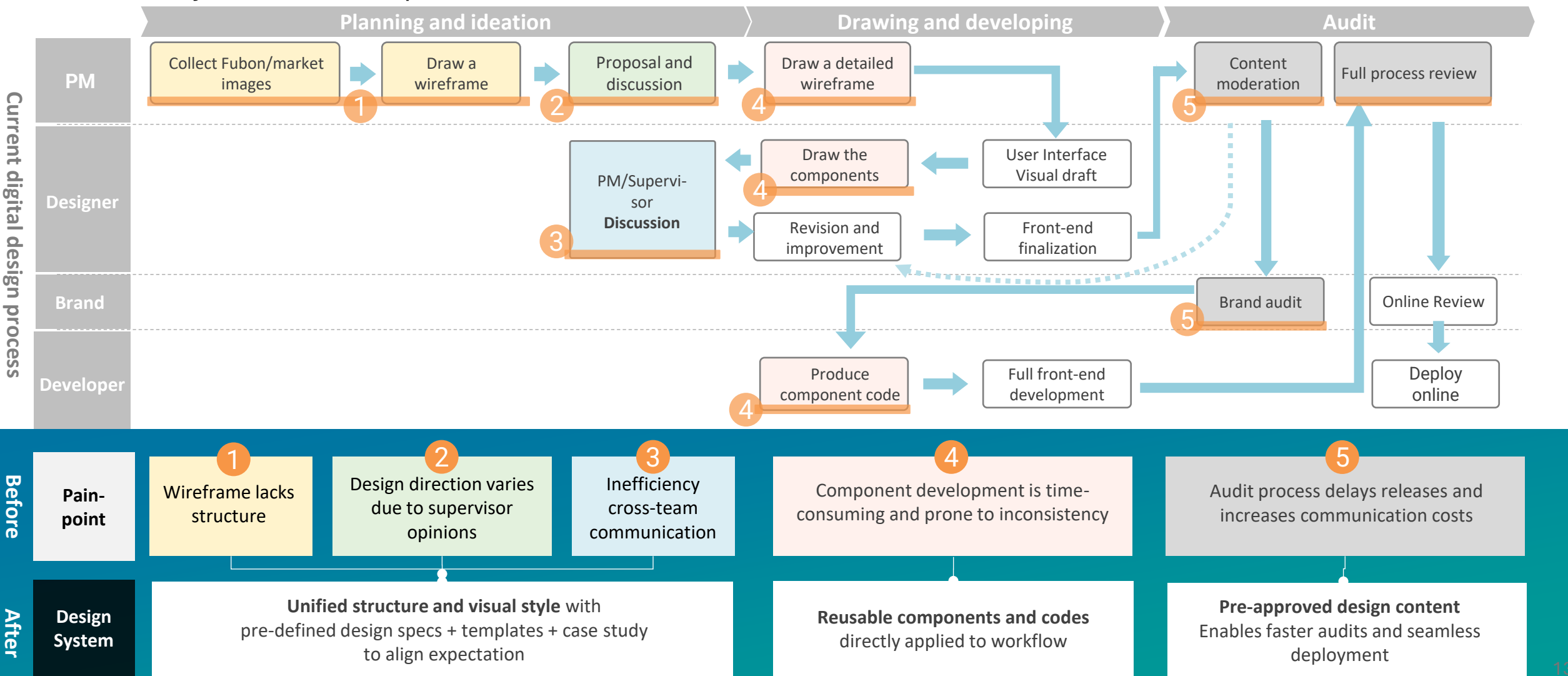
Methodology: Governance Loop to Ensure Consistency from Design to Delivery

A structured 4-step governance framework ensures consistent implementation of the design system by integrating inspection checkpoints throughout the digital product/service development lifecycle.



Internal Beneficiaries: Optimized Workflow

20% improvement in development efficiency and **30% reduction in design rework**, contributing to operational sustainability and resource optimization.



External Beneficiaries: Unified Customer Experience Across All Subsidiaries

The unified visual and interaction design minimizes learning costs, builds trust, and enhances service clarity—ultimately enabling customers to transition between services seamlessly, without the sense of switching platforms.

ASPECT	BEFORE	AFTER
Brand Recognition	Weak – each UI looks lie a separate brand	Strong – unified Fubon brand presence
User Learning Curve	High – different layouts and wording	Low – familiar patterns across apps/websites
Cross-subsidiary Trust	Fragmented experience reduces trust	Seamless interface fosters confidence
Operational Efficiency	Requires redundant design efforts	Shared components save time and cost

BEFORE

AFTER

Fubon
Bank



Fubon
Securities



Fubon
Insurance



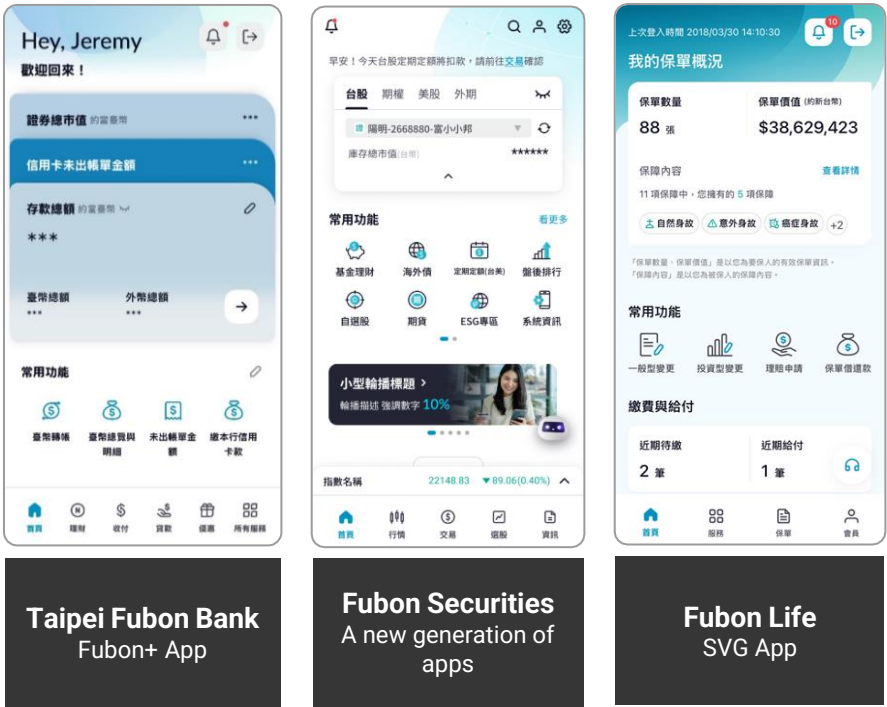
Fubon
Life



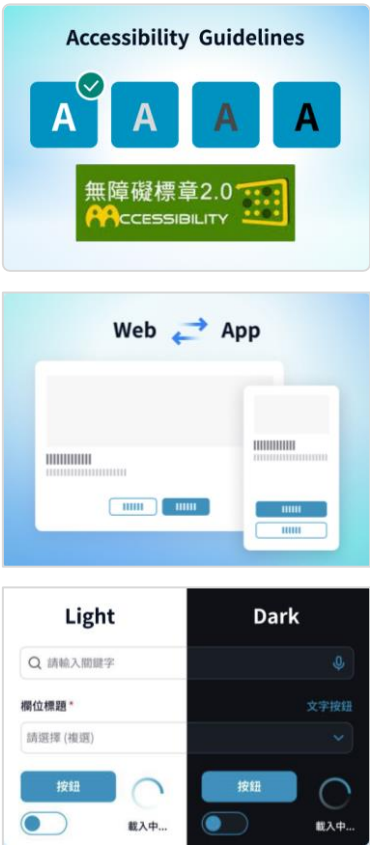
Design System Evolution Supports Real Scalability



Version 1.0 has been successfully adopted by three companies for app revamps, all set to **go live in 2025**.



Version 2.0 expands from consistency to accessibility, adaptability, and cross-platform support.



Fully Compliant with Accessibility AA Standards

Built-in accessibility design guidelines make it easy to create compliant and user-friendly interfaces by simply following the provided structure.

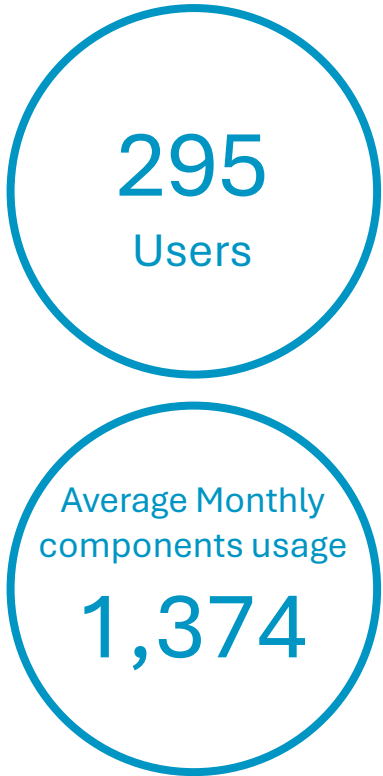
Compatible with Both Web and App

Whether you’re designing for apps or websites, the new system automatically adjusts to screen size for optimal responsive interface design.

Supports Light and Dark Mode




No need to design separate versions—the system switches automatically, ensuring clear readability in all scenarios.

Internal Adoption Metrics



Sustainability Delivered - 60% Faster, 40% Cheaper

SDG Alignment & Impact Areas

TARGETS		KEY CONTRIBUTIONS	
TARGET 8.10		Access to Banking, Insurance and Financial Services	<ul style="list-style-type: none">By inclusive design, digital financial services become more inclusive.Unified UX enhances customer satisfaction and trust, which supports broader financial inclusion goals.
TARGET 10.3		Ensure Equal Opportunity & Reduce Inequalities	<ul style="list-style-type: none">Providing accessible components and usage guidelines that ensure equal access for all users, including those with disabilities or from marginalized communities.It promotes consistent and inclusive user experiences across subsidiaries, reducing digital inequality and supporting fair service delivery.
TARGET 17.17		Encourage Effective Partnerships	<ul style="list-style-type: none">The system fosters collaboration across subsidiaries through agile virtual teams and shared design governance, enhancing cross-company communication and innovation.Unified standards reduce development gaps and risks when working with external suppliers, strengthening governance and partnership efficiency.

Fubon’s Sustainability Commitments

SUSTAINABILITY PILLARS	KEY INDICATORS	KEY CONTRIBUTIONS
Digitalization Provide innovative services and experiences to satisfy customers’ diverse financial needs	Customer Satisfaction	<ul style="list-style-type: none">Unified interface and UX: Because customers experience consistent interfaces across subsidiaries, we build trust and reduce learning curve.
	Digital Financial Services	<ul style="list-style-type: none">Digital Onboarding Interfaces: Provides a seamless and intuitive first-time user experience, accelerating adoption and growth in digital account opening.User Experience Optimization: Improves clarity and guidance through key user journeys, particularly in application and information retrieval processes – minimizing fiction and drop-offs.
Connection Connect Fubon’s five foundations with positive energy and expand their impact on society	Care for the Disadvantaged	<ul style="list-style-type: none">Inclusive Standards in the Design System: Embeds WCAG (Web Content Accessibility Guidelines) into the design system to ensure all future digital products are developed with inclusive features by default.
	Financial Inclusion	<ul style="list-style-type: none">Simplified and Login-Free Processes: Reduces unnecessary steps and verification requirements, while providing real-time digital assistance, lowering barriers for first-time or digitally inexperienced users.

40% savings in component development costs, reducing reliance on repetitive outsourcing.

60% improvement in internal design productivity, with average effort per project reduced from 20 person-days to 7.5 person-days.

12 projects save an average of 20% of page design time.

— **Fubon Life**
Digital Experience Design Division,
Digital Development Department

The average design time for a single page is 1.5 hours, saving about 77% of the working time.

— **Fubon Securities**
Digital Planning Section, Ministry of Digital Finance