

Vietnamese Mobile Wallet Momo Redesign

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This is a redesign challenge for us. The outcome is the proposal for Momo to innovate their product. In this entry, we will talk about the design process and how we make it.

Before we start

Why Momo?

Phowr used to work at Momo for a short time and he is a loyal user so far. Momo has just released an update but it does not make sense to him. So he wants to redesign it in a holistic way.

Team up

At this time, we have only two people in our team: Phowr and Anna Molly. FYI, Phowr and Anna Molly are spouse. They spend most of the time at home with their 6-month baby. Busy with baby caring, they can spend few hours a day to complete the work only. In this project, Phowr is the Decider. He decided to apply 5-day sprint. So we have only 5 days for all the project.

About Momo

[Momo](#) is the most popular mobile wallet in Vietnam with more than 1 million users. We can use Momo to transfer, receive, withdraw, deposit money (via the wallet) and do a lot of stuffs such as mobile top up, pay bills, buy tickets and so on

DAY 1: RESEARCH

On this day, we focus on taking a deeper look at Momo. Everything related to

Momo such as payment, fintech is also counted.

Field research

In general, technology makes financial services better, faster and cheaper. [Fintech startups in Vietnam](#) focus on some categories:

Payment solution: *1pay, 123pay, payoo, senpay, vinapay, onepay, vn timer, webmoney, cyberpay, momo, vtcpay, vimo, vtpay, ononpay, moca, nganluong, zingpay, sohapay, 2c2p, baokim, bankplus, softpay, nodestr*

Personal finance: *moneylover, timo, mobivi*

Crowd funding: *fundstart, comicola, betado, fundstep*

Data management: *circle Bi, trusting social,*

Lending: *loanvi*

Bitcoin/Blockchain: *cashvn, bitcoin vn, vbtc bitcoin*

Comparison: *bankgo, gobear, websosanh taichinh*

Global fintech startups focus on more categories:

Lending : *lending club, kabbage, prosper, ondeck, affirm, borro, lighter capital*

Personal finance : *credit karma, mint, ontrees, billsguard, smartasset, hellowallet, planwise*

Payments: *square, paypal, paydiant, protean, wepay, venmo, izettle, braintree, tyro*

Equity Financing: *Circle up, loyal3, seedinvest, exitround, crowdfunder, gust, equitynet*

Remittances : *worldremit, xoom, azimo, kantox, ebury, currenryfair, ayanaah, payoneer, remitly*

Institutional investing : *adepar, kensho, hedge spa, quovo, lucena research, stocktwits, sumzero, contix, finalta*

Financial research : *seeking alpha, coseer, xignite, heckyl, stocktagon*

Consumer banking : *simple, gobank, atom, cardlike, saving global, moven*

Crowdfunding : *kickstarter, quirky, indiegogo, neighborly, local lift, fundly, titl*

Business tools : *xero, zenpayroll, gusto, scred, frgtek, freee*

Banking infastructure : *demyst data, plaid, mambu, ebury, ewise, perso, spout)*

Financial security : *riskified, centrify, signifyd, dashlane, feedzai, norsecorp,*

threatmetrix, accertify

Retail investing : *Kapitall, future advisor, wealthfront, bux tradier, sig fig, betterment, robinhood, motif*

Due to lacking of time and resources, we can not take at look at these above products. We use some of them and we figure out that these products focus on solving these problems:

inaccessibility i.e geolocation

lack of information

manual

cash

After that, we list all the main features of Momo:

Balance transfer: send / receive / deposit / withdraw / request

Pay for services: bills, mobile topup, tickets...

Transaction history

My wallet: bank card, credit card, gift card...

Push notifications

We also ask some expert guys in developing mobile apps to understand technical constraint in developing the next Momo version.

User Research

We can not access Momo metrics analytics so we choose qualitative methods for user research: user interview and user empathy (if user interview fails).

To discover the reaction of users to current mobile wallets. We asked some friends with a question set (in Vietnamese, of course and this is the translation):

Have you ever used any e-wallets especially mobile wallets?

If no, what do you expect from a mobile wallet?

If yes, how do you use it? What do you think it help you most and why? What does it bother you most and why? Imagine that you are the CEO of Momo and you can do everything, what would you do to make this mobile wallet better?

Fortunately, some friends response our question set. The interview leads us to interesting insights:

There are two types of users: online shop owners and normal people.

Online shop owners use e-wallets a lot because it's a good way to receive money from many local banks.

Normal people rarely use e-wallet. Mobile wallets are more convenient than e-wallets because they're on their smart phones. They use smart phones every hour!!!

Momo, Zalo Pay have the same features to normal people. They use it to pay bills and mobile top up, few times a month only.

All the mobile wallets are boring!!! Although they have a special feature for the Tet holiday (lucky money or red envelope), they are not engaging enough.

The challenge

The main problem of this mobile wallet is usage frequency. Most of users use this mobile few times a month to pay bills or top up mobile only. Momo is not engaging enough or has anything that encourages users to use it daily.

Project name: Mobile Wallet Momo Redesign

Scope of work: Product Design

Design team: [Phowr](#) (product strategy, user research, ux design) and [Anna Molly](#) (ui design, visual design)

Time: 5 days, 5 hours per day

Goal: increase usage frequency

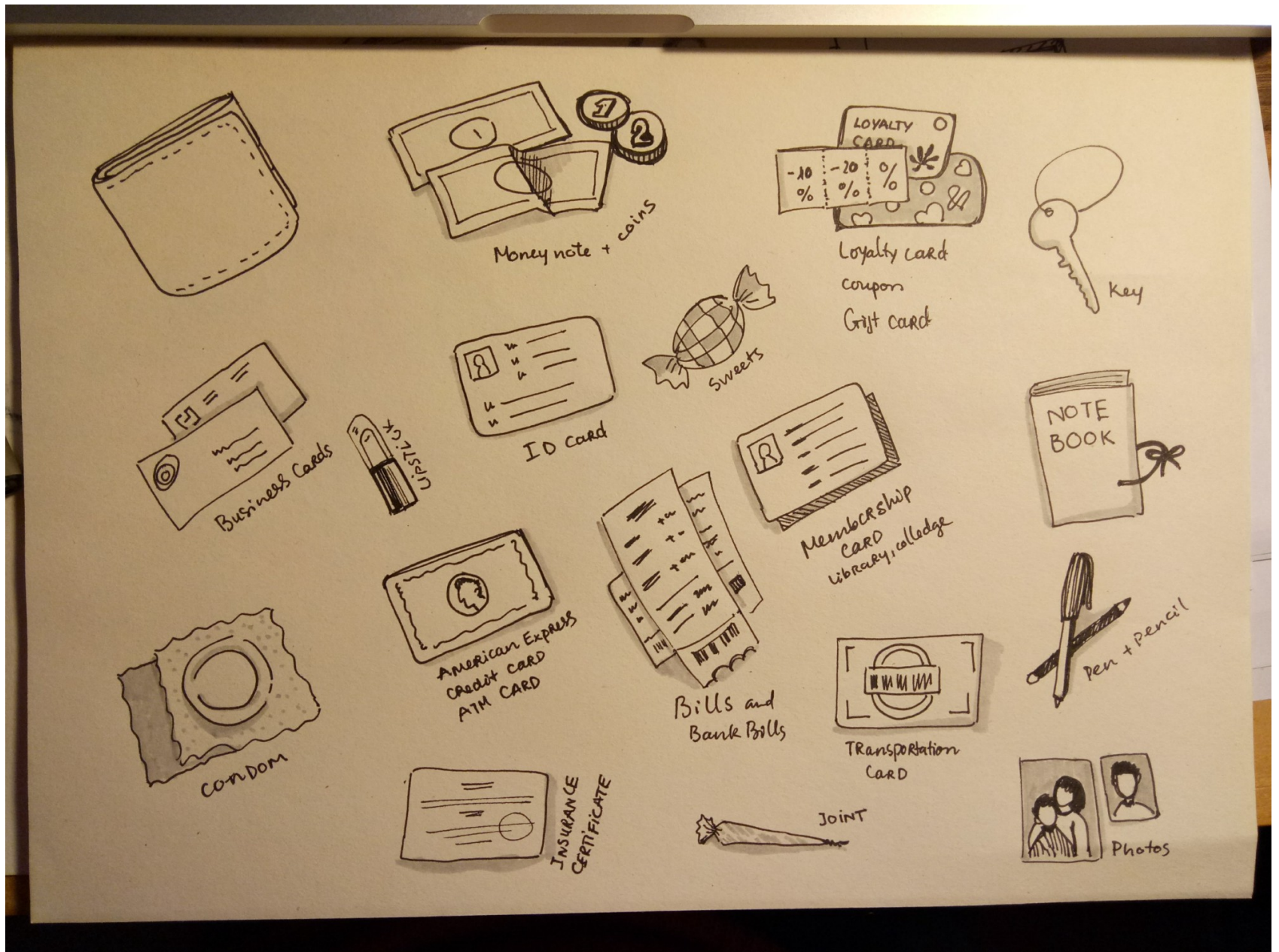
Main problems: boring, functional

DAY 2: IDEATE

On this day, we have to generate as many ideas as possible. Goal oriented, of course.

Conceptual model

Mobile wallet is an wallet with the power of mobile. If Momo wants to replace the traditional wallet, first Momo should be a traditional wallet. So the question is “What do we do have in a wallet?”. We googled it. Thank god, Google insanely works well in this case. Then [Anna Molly](#) draft a quick draw. Here is the artwork:



What do we have in a wallet?—Artwork by Anna Molly

Many things haha. Let's take a look.

Smartphones give us a hand to keep few things in the wallet: business cards (Contact app), photos (Photo app), notebook and pen (Notes app) . A mobile wallet can not carry sweets (you won't lick and chew your smartphone, right?), condom, lipstick, joint (to get high lmao). Btw, lipstick, sweets, joint and condom are not the common things in a wallet.

So we focus on the rest: credit cards, debit cards, bank cards, ID cards, driver license, insurance certificate, cash (paper notes and coins), membership cards,

loyal cards, coupons, gift cards. Imagine that Momo can keep all those things for you!!! How convenient!

Brainstorm new river

Is there somewhere else in the world where the usage frequency problem is solved well? We brush our teeth everyday, right? Okay, most of us. Most of us use Facebook everyday, too. So what can we learn from Facebook?

Facebook has an amazing feature: news feed. You can explore many things here. You scroll the news feed, more feeds are shown. We spend a lot of time in the news feed.

The second amazing thing in Facebook is notification. We care about what others think about us and react to our stuffs. Every time they react, a notification appears. We come back several times a day to check these notifications.

Both features bring us a strong emotion: curiosity. So we can bring a little curiosity to Momo.

More than functional

Phowr uses Tumblr to run his personal blog. He tells us that Tumblr has many easter eggs (small stuffs that bring you fun and surprise inside a software). “It’s not about curiosity because I don’t seek for those easter eggs. But they are really funny. They’ve made my day. It’s about fun”, he said. So we decide to bring some fun to Momo. Look at an example of the fun theory.

Idea selection

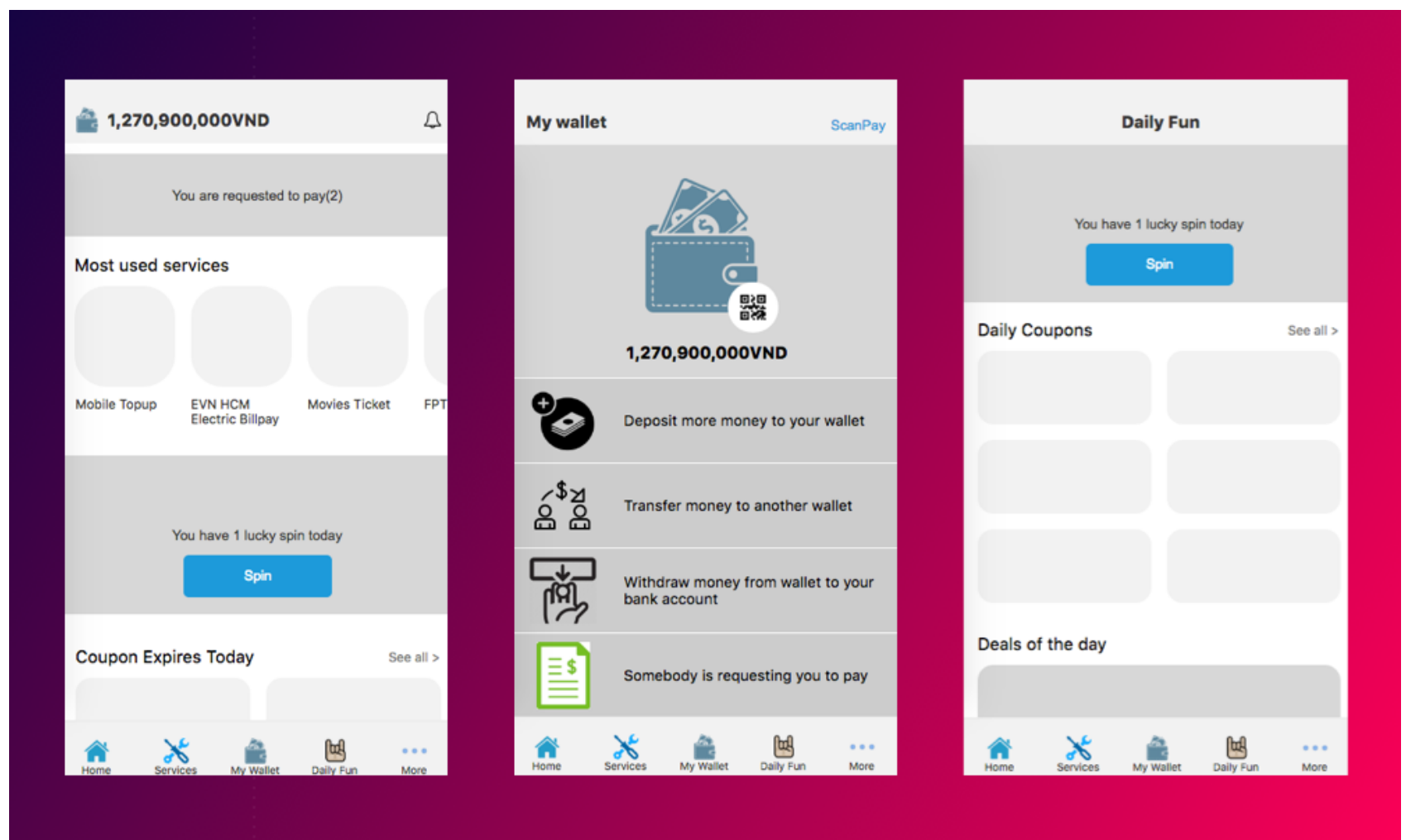
We have a lot of ideas now. Then we use sticky notes to write down all the ideas and put them on a table.

First, everybody explains his/her own ideas. Then we discuss and criticize all

ideas. After this session, we have some bold ideas to test.

DAY 3: PROTOTYPE

We spend all the day to transform all the ideas into something that can be visible to test. And then we decide to use Axure to build the low fidelity prototype. Anna Molly is not familiar with this tool so she draws all the things in paper and Phowr brings it to Axure.



some screens of the prototypes

DAY 4: TEST THE IDEA

We choose usability testing to test our ideas. On the afternoon of day 3, we post a Facebook status to recruit testers

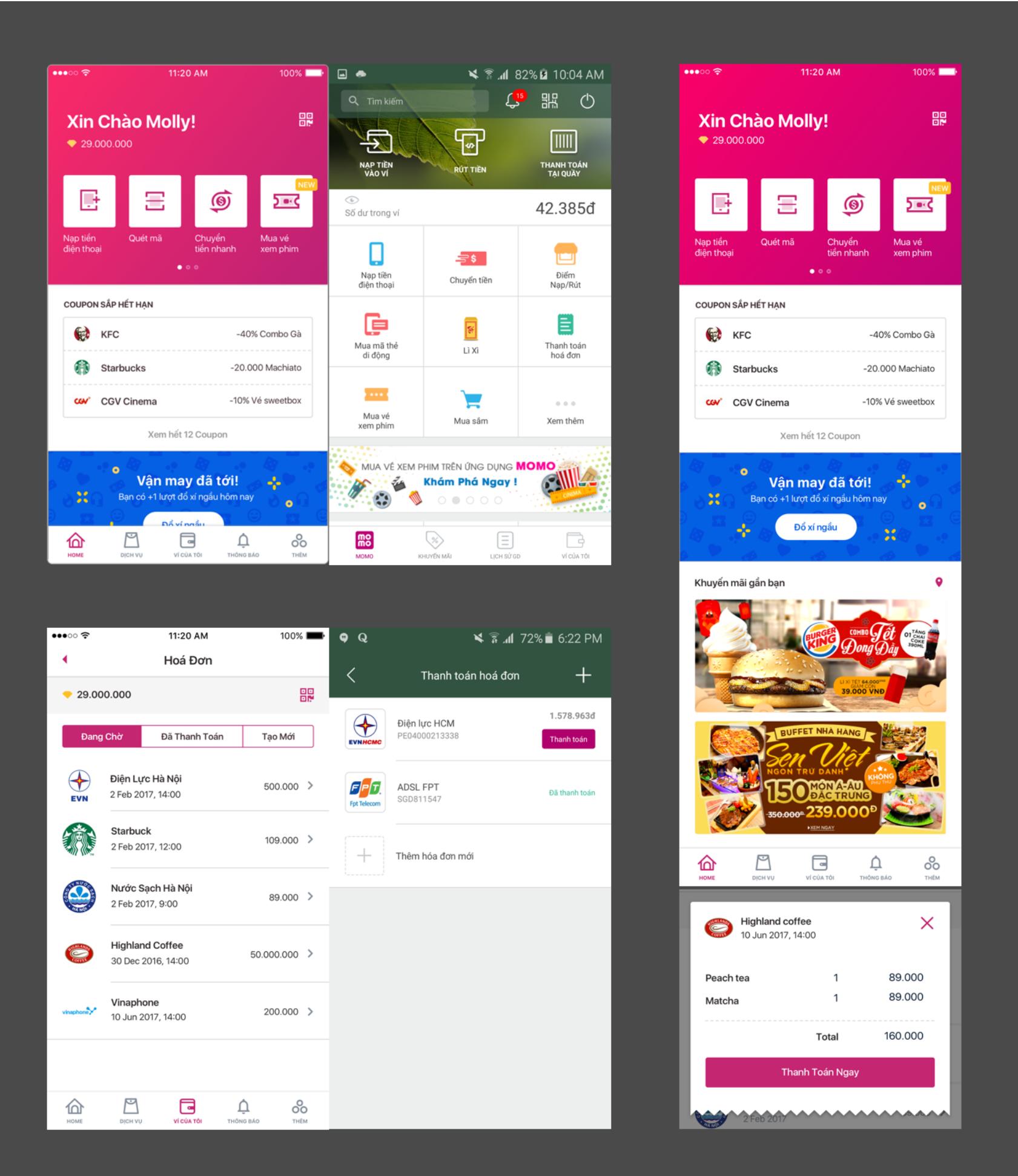
Then we have 5 testers. We send them the prototype via facebook messenger. They use and give us a lot of feedbacks, especially [Hoang Nguyen](#)

You can see the test prototype here:

<http://zeodmf.axshare.com/#g=1&p=home&c=1>

DAY 5: UI DESIGN

After receiving feedbacks, we discuss a little bit to tweak the product. All changes are noted in paper. Then we move on the UI design part. Anna Molly takes the branding color of Momo and choose a color scheme for the app quickly. All the UI designs are implemented on Sketch app. In only one day, we can not finish all the screens. Some screens are completed. Here are they.



Current design vs. new design

Home screen has a tab bar but preview image can not show it

Final thought

Okay, we have experienced a nightmare week with product design. 5-day sprint works well despite lacking of time and resources. We can not imagine Phowr and Molly (and their baby) can be on time on this design challenge but they've made it.

The redesign concept includes some killer features: expiring coupons, daily lottery (ready for buying Vietlott lottery in Momo) , daily fun game to get coupons, badges and money (small amount but fun), hunt spins with location marketing (i.e when you get to Crescent mall, you will receive a few more spins), daily deals, deals near you, membership tracker (you don't need to install any other apps)...

A big thank to Khoi Lai, Mak Thai, Phan Quang Huy, Tuan PM, Hieu Huong Thien, Hung Ha, Thanh Dat Nguyen, Hoan Do, Hoang Nguyen, Tu Dang, Quang Nguyen, Trung Vu, Le Xuan Tien... and many other friends for helping us on this project.

There are many things we can improve from this design. You can see the very first version only. We will update when the UI design is completed.

We hope Momo considers this design concept and makes it happen. Happy Lunar New Year. See you in the next design stories.

For further information, please reach us via email hello@eggcellent.design

One clap, two clap, three clap, forty?

By clapping more or less, you can signal to us which stories really stand out.



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