

# **BCA Mobile**

## *Transfer easier*



**Product Management Challenge**  
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# Outlines:

- ❑ *About BCA Mobile*
- ❑ *Problem Categorization*
- ❑ *Prioritization*
- ❑ *Persona*
- ❑ *Discovery and Research*
- ❑ *BMC*
- ❑ *List of Initiatives*
- ❑ *OKR*
- ❑ *Defining Proposed Product*
- ❑ *Product Roadmap*
- ❑ *Product Requirement Documents (PRD)*

# Background BCA Mobile

**Mobile Banking**  
application service that  
provides easy banking  
transactions through  
KlikBCA or m-BCA.

The BCA mobile application offers several convenient features:

- Mobile Banking**: Check balances, account statements, fund transfers, and pay bills more easily through m-BCA on the BCA mobile.
- Lifestyle Feature**: All your shopping and entertainment activities can easily be done #DibikinSimpel in just one app. Through Lifestyle feature on BCA mobile.
- Launcher KlikBCA**: Easy access to mobile KlikBCA with just one click.
- Flazz**: Easy balance check, top-up, information on the last 10 Flazz transactions on a smartphone with the Near Field Communication (NFC) feature.
- Cardless**: Forget your card? Don't worry, BCA mobile can cover your transactions.



# Customer Journey Maps

| Stage         | Installation & Registration   | Log-in BCA Mobile  | m-info  | m-transfer   | m-payment  | m-commerce   |
|---------------|---|--|---|--|--|--|
| Goal          | <ul style="list-style-type: none"><li>Membuat rekening baru</li><li>Mengatur kode akses</li><li>Registrasi</li></ul>    | <ul style="list-style-type: none"><li>Log-in ke m-BCA</li></ul>  | <ul style="list-style-type: none"><li>Cek saldo</li><li>Cek mutasi rekening</li><li>Cek info lainnya: reksadana, KPR, RDN, KPR</li></ul>                    | <ul style="list-style-type: none"><li>Transfer sesama BCA</li><li>Transfer Antar Bank</li><li>Transfer Virtual Account</li><li>Cek transaksi</li></ul> | <ul style="list-style-type: none"><li>Bayar tagihan</li><li>Cek transaksi sebelumnya</li></ul>   | <ul style="list-style-type: none"><li>Isi pulsa</li><li>Bayar PLN</li><li>Pembayaran perusahaan lainnya</li></ul>              |
| Doing         | <ul style="list-style-type: none"><li>Install aplikasi</li><li>Pilih m-BCA</li><li>Mengisi form isian</li></ul>         | <ul style="list-style-type: none"><li>Pilih menu m-BCA</li><li>Input kode akses</li><li>Klik log in</li></ul>                                    | <ul style="list-style-type: none"><li>Pilih menu m-info</li><li>Pilih informasi yang diinginkan</li><li>Masukan PIN</li><li>Mendapatkan informasi</li></ul> | <ul style="list-style-type: none"><li>Pilih menu m-transfer</li><li>Pilih jenis transfer</li><li>Cek inbox untuk melihat transaksi</li></ul>           | <ul style="list-style-type: none"><li>Melakukan proses pembayaran sesuai kebutuhan</li><li>Cek inbox untuk melihat transaksi</li></ul> | <ul style="list-style-type: none"><li>Pilih jenis transaksi yang diinginkan voucher / PLN</li><li>Lakukan transaksi</li></ul>  |
| Feeling       |   |  |   |  |  |  |
| Pain Point    | <ul style="list-style-type: none"><li>Instruksi pada saat pembukaan rekening baru bisa dibuat lebih sederhana</li></ul> | <ul style="list-style-type: none"><li>Perlu 2 step untuk masuk</li><li>Bisa personalized jadi kalau butuh m-BCA opsi lain bisa di-hide</li></ul> | <ul style="list-style-type: none"><li>Harus memasukan PIN walau hanya cek saldo</li><li>Mutasi rekening tidak lengkap</li></ul>                             | <ul style="list-style-type: none"><li>Bukti transaksi tidak bisa didownload</li><li>Daftar transfer dan transfer sering tertukar</li></ul>             | <ul style="list-style-type: none"><li>Bukti transaksi tidak bisa didownload</li></ul>  | <ul style="list-style-type: none"><li>Tombol send kurang dominan</li><li>Pada opsi pengisian HP terkesan bolak-balik</li></ul> |
| Opportunities |   | <ul style="list-style-type: none"><li>Tambahkan opsi fingerprint atau face ID untuk otentifikasi</li></ul>                                       | <ul style="list-style-type: none"><li>Cek PIN untuk cek saldo bisa dihilangkan</li><li>Mutasi rekening di perpanjang</li></ul>                              | <ul style="list-style-type: none"><li>Membuat bukti transaksi mudah di download</li><li>Mengatur ulang posisi daftar transfer &amp; transfer</li></ul> | <ul style="list-style-type: none"><li>Membuat bukti transaksi mudah di download</li></ul>  | <ul style="list-style-type: none"><li>Perbaikan UI</li></ul>   |

| Exploration   |   |  |  |   |   |  |
|---|---|--|--|---|---|--|
| cardless  | m-admin   | BCA keyboard   | Flazz  | Lifestyle   | Bagibagi  | Q-ris  |
| <ul style="list-style-type: none"> <li>Tarik tunai di ATM</li> <li>Setor tunai di ATM</li> <li>Transaksi cardless di kantor cabang</li> </ul> | <ul style="list-style-type: none"> <li>Ganti PIN</li> <li>Daftar CC</li> <li>Aktivasi CC</li> <li>Hapus daftar rekening, pembayaran, pembelian</li> </ul> | <ul style="list-style-type: none"> <li>Aktivasi BCA keyboard</li> <li>Setting keyboard HP</li> </ul> | <ul style="list-style-type: none"> <li>Mengecek saldo untuk flazz</li> <li>Mengecek transaksi kartu flazz</li> </ul>                 | <ul style="list-style-type: none"> <li>Beli tiket bioskop</li> <li>Belanja harian</li> </ul>                                  | <ul style="list-style-type: none"> <li>Transfer uang sebagai hadiah acara beserta kartu ucapan</li> </ul>                         | <ul style="list-style-type: none"> <li>Pembayaran e-wallet</li> </ul>  |
| <ul style="list-style-type: none"> <li>Pilih opsi tarik tunai / setor tunai</li> <li>Pilih rekening</li> <li>Pilih nominal</li> </ul>         | <ul style="list-style-type: none"> <li>Pilih opsi yang diinginkan</li> </ul>  | <ul style="list-style-type: none"> <li>Pilih BCA keyboard</li> <li>Install, restart HP</li> </ul>    | <ul style="list-style-type: none"> <li>Pilih opsi</li> <li>Scan Flazz</li> <li>Top up/ check saldo</li> <li>Cek transaksi</li> </ul> | <ul style="list-style-type: none"> <li>Pilih jenis belanja</li> <li>Masukan opsi</li> <li>Ikuti petunjuk transaksi</li> </ul> | <ul style="list-style-type: none"> <li>Pilih opsi</li> <li>Pilih jenis ucapan</li> <li>Set nominal</li> <li>Kirim Link</li> </ul> | <ul style="list-style-type: none"> <li>Pilih Opsi</li> <li>Scan Q-ris</li> <li>Ikuti petunjuk transaksi</li> </ul> |
|   |   |  |  |   |   |  |
| <ul style="list-style-type: none"> <li>Tidak ada masalah</li> </ul>   | <ul style="list-style-type: none"> <li>Tidak ada masalah</li> </ul>   | <ul style="list-style-type: none"> <li>Transfer terbatas hanya ke sesama BCA</li> </ul>              | <ul style="list-style-type: none"> <li>Tidak ada masalah</li> </ul>  | <ul style="list-style-type: none"> <li>Harus memasukkan kode promo, padahal di aplikasi tidak ada laman promo</li> </ul>      | <ul style="list-style-type: none"> <li>Tidak ada masalah</li> </ul>   | <ul style="list-style-type: none"> <li>Tidak ada masalah</li> </ul>  |
| <ul style="list-style-type: none"> <li>Belum ada</li> </ul>   | <ul style="list-style-type: none"> <li>Belum ada</li> </ul>   | <ul style="list-style-type: none"> <li>Tambah opsi top up flazz</li> </ul>                           | <ul style="list-style-type: none"> <li>Belum ada</li> </ul>  | <ul style="list-style-type: none"> <li>Tambahkan laman promo lifestyle</li> </ul>   | <ul style="list-style-type: none"> <li>Belum ada</li> </ul>   | <ul style="list-style-type: none"> <li>Belum ada</li> </ul>  |

# Problem Categorization

## Menu login yang perlu penyesuaian

Perlu 2 klik untuk input akun

Ada fitur fingerprint/  
FacID please

M-bca sebagai tampilan utama, info bca dan klik bca bisa di dalam setelah login

Terlalu banyak menu di m-info yang saya tidak pakai. Cukup mengganggu

## Menu M-Info yang perlu penyesuaian

Mutasi rekening tidak bisa di download

harus memasukkan PIN saat Check balance

Harus masukin pin untuk setiap tindakan

Harus menunggu lampu indikator jadi hijau

## Menu transfer yang perlu penyesuaian

Bukti transaksi tidak bisa di download atau share

Button cancel dan ok sama2 berwarna biru

harus simpan rekening dulu untuk transfer

## Menu Flazz

Tidak ada opsi Top Up Flazz

## Menu Home Bar

Perjelas opsi blokir atau tidak (takut ada cs yang salah klik)

Jangan menyajikan double fitur, ganti dengan fitur yang lebih fungsional untuk homebar

Jelaskan ketersediaan jenis kartu di setiap cabang

## Menu Life Style

Tambahkan laman promo lifestyle

Fitur belanja harian dengan layanan bca mandiri

Jarang orang yang melakukan belanja harian di mbanking

## Menu M-Keyboard

Transfer terbatas hanya ke sesama BCA

The details process of HMW can be accessed here:

# Eisenhower Matrix

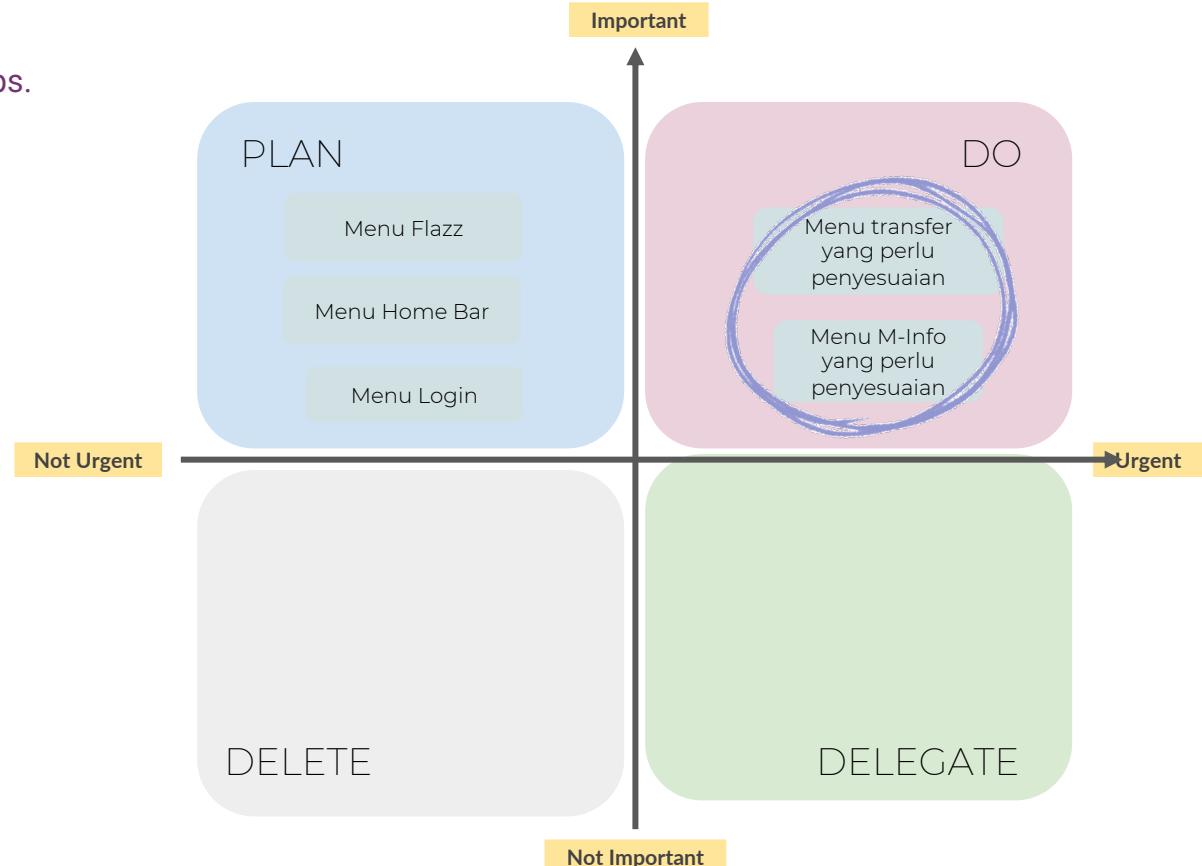
## Objective Key Results:

(OKR1) Increases engagement with the apps.

## Hypothesis

(H1) "Semakin mudah orang bertransaksi melalui app, semakin senang mereka menggunakan app."

(H2) "Semakin mudah nasabah mengakses app, semakin banyak transaksi yang dilakukan."



The details version of Eisenhower matrix can be accessed here: [bit.ly/CJM-akiki](http://bit.ly/CJM-akiki)

## Problem Statement



Hi everyone!!  
My name is Indri.  
I am one of BCA  
Customer.  
I use BCA Mobile  
application to help me  
transact, transfer or  
even just to check my  
balance.

I personally like to track  
and record my financial  
statements. But BCA  
Mobile didn't give me  
that feature.

I can only track 7 days of the  
transaction statements.  
Besides, It only available for 30  
days. If I forgot to record my  
statement, I can't have it then.

**Customers want a longer  
period when they want to  
check account history.**

*It makes me feel  
disappoint since I can't  
track it for a longer  
period.*

## Problem Statement



Hi everyone!!  
My name is Indri.  
I am one of BCA  
Customer.  
I use BCA Mobile  
application to help me  
transact, transfer or  
even just to check my  
balance.

I love to buy anything  
online now even buying  
from my friends or small  
shop! And I pay the bill  
by transfer to their  
account.

But the process is not that  
simple when I have to transfer. I  
need to save their account first.  
And now I have a lot of list of  
everyone's account. And then  
again, I find it difficult  
download the transaction  
proof.

**Customers want a simple  
step when they want to  
transfer. And Also wants  
an easy way to download  
or share the transfer proof**

It really is irritating me  
sometimes because I  
can't transfer directly.



## Indri Fadhilah

### Karyawan Swasta

⌚ 27 Tahun

📍 Bandung

👩 Perempuan

👫 Single

🎓 S1

### Psycographic

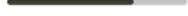
#### Motivation



#### Self Discipline



#### Openness to new find different ideas



#### Sociable



### Scenario

Indri adalah seorang karyawan swasta di sebuah perusahaan di kota Bandung, ia memiliki passive income dari usaha online yang ia kelola selepas pulang kerja dan terkadang hari libur. Maka bisa dilihat ia memiliki perputaran transaksi yang cukup banyak dan sering

Ia mempercayakan penyimpanan keuangan nya ke Bank BCA, mengingat bank swasta ini cukup umum digunakan oleh banyak orang. Tak jarang juga ia melakukan pembelian pulsa, token listrik dan internet di aplikasi BCA Mobile. Dan adapun promo yang sering ia manfaatkan untuk menonton film di bioskop. Karena ia merasa perputaran transaksi yang dilakukan sangat banyak, ia pun rajin melakukan pembukuan bulanan untuk mengatur keuangan. Salah satu cara yang ia lakukan adalah selalu mengecek rekening untuk 1-2 bulan kebelakang.

Adapun ia merasa kesulitan dalam proses transfer yang mengharuskan mendaftarkan no rekening tujuan terlebih dahulu. Maka indri membutuhkan flow aplikasi yang simple dan mudah yang concern utamanya sebagai fitur transaksi.

### ▲ Needs

- Fitur cek mutasi untuk 3 bulan kebelakang
- Menyimpan nomor rekening yang sudah pernah di transfer
- Maksimalkan atau perbaiki fungsional lampu indikator
- Login melalui fingerprint atau FACE ID
- Halaman Promo

### 😢 Frustrations

- Terhambat dalam proses pembukuan bulanan karena cek mutasi hanya bisa 30 hari kebelakang
- Tidak suka menunggu untuk mendaftarkan nomor rekening terlebih dahulu untuk melakukan transfer
- Lampu indikator menghambat proses transaksi
- Tidak ada halaman khusus promo
- Upgrade fitur login

### ✓ Like

- Flow aplikasi yang mengutamakan usability dan accesibility
- Notifikasi yang terupdate
- Proses transaksi yang mudah
- Fitur QRIS untuk pembayaran digital

### ✗ Dislike

- Flow aplikasi yang sulit dimengerti
- Jaringan yang tidak stabil
- Tidak bisa menemukan kode promo

# Discovery and Research

## Target Research

*Validate whether users has problem with transfer and mutation features*

## Research Methods

- Qualitative and quantitative methods
- Questionnaire to BCA Mobile user
- Total Respondent: 18
- Period: 15 - 19 Januari 2021

## Hypothesis

- Simple step for transfer makes the customer happy
- Longer period for mutation feature can make the customer easy to track and record customer's financial statement Bootcamp.

## Measure of Success

- Net Promoter Score
- Good sentiments on Twitter

# Discovery and Research

## General Insight



**75%**

The second menu that  
customer often use



**38%**

Customer state they  
have problem in this  
menu



**100%**

Customer often use  
this menu



**44%**

Customer state they  
have problem in this  
menu

# Discovery and Research

## General Insight



**38%**

Customer state they have problem in this menu

What kind of problem do you encounter when you want to get your mutation statement?

**44%**

Only 7 days and 30 days customer able to access the mutation statement

**6%**

Only come up with white screen

**50%**

I don't find any problem

# Discovery and Research

## General Insight



**44%**

Customer state they have problem in this menu

What kind of problem do you encounter when you want to transfer?

**25%**

I have to save the account number first, if I never transfer to it before

**19%**

Need to wait “the green indicator” so I can continue to transfer

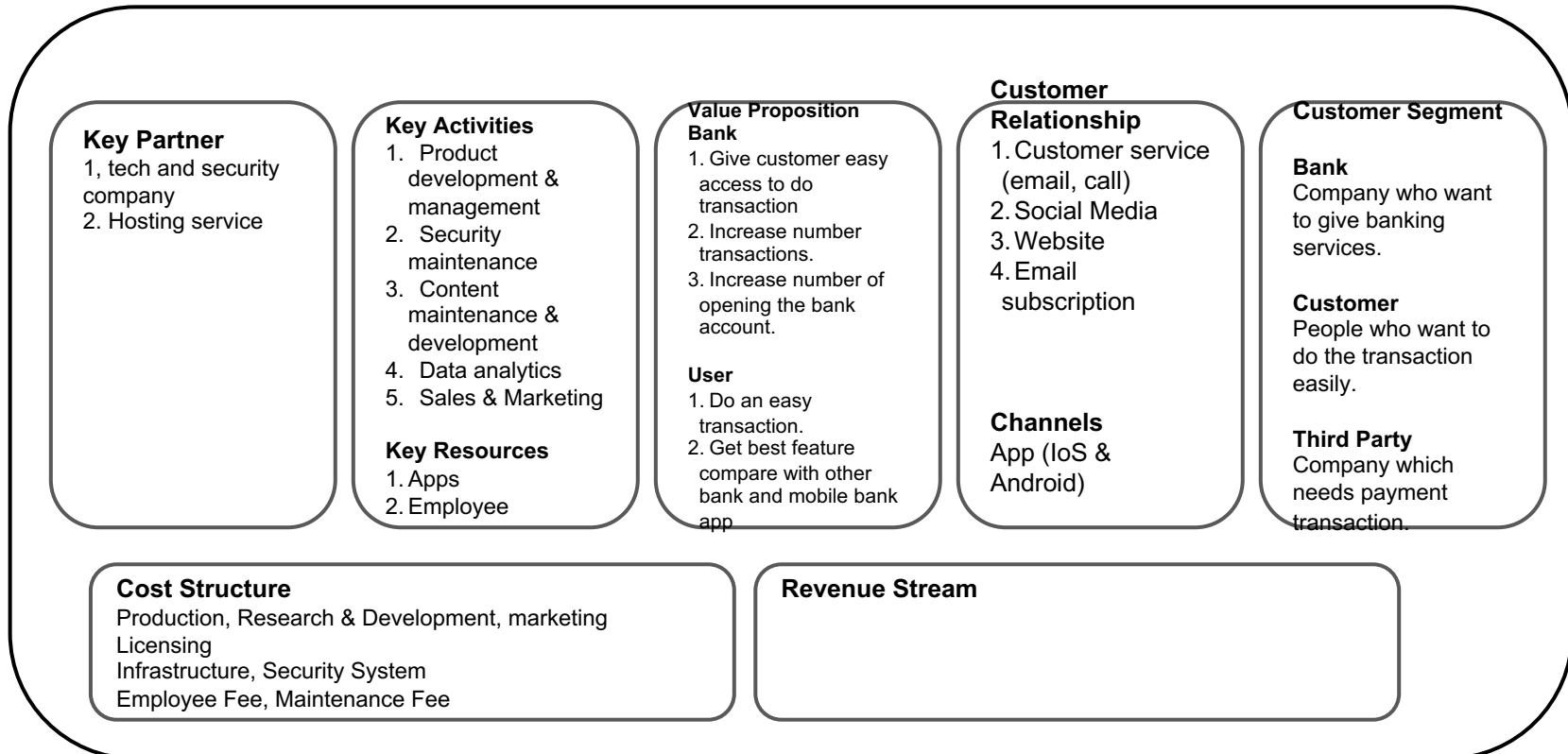
**19%**

I have no problem with transfer menu

**38%**

Another reason (no idea, out from app, payment process)

# Business Model Canvas



# List of initiatives

M-Customers want a longer period when they want to check account history.

Give option to customer to request account mutation for certain period

Download the mutation statement

History page to show transaction history for today and 7 days

Customers want a simple step when they want to transfer. And Also wants an easy way to download or share the transfer proof

New transfer flow (no need to save first)

Give a check-box if the customer want to save the account number after transfer

Give pop up notification to change the “green indicator”

Give download and share button after the transaction succeed

## Objectives and Key Results

### Objectives:

Make the steps for transfer simple than before

### Key Results:

- Increase happiness of customers experience journey
- Increase more transaction
- Increase new customer

### Objectives:

Give customer to have an access the mutation history or mutation statement for a longer period

### Key Results:

- Increase happiness of customers experience journey
- Increase more transaction
- Increase new customer

# *Defining proposed product*

# Competitor Analysis

|   | BN*  | BT* | Our Product |
|---|------|-----|-------------|
| <b>Must haves</b>   |      |     |             |
| Download transaction proof.                                   | YES  | YES | NO          |
| Knowing mutation account for longer period (more than 7 days) | YES  | YES | NO          |
| <b>Performances</b>   |      |     |             |
| When to transfer  | High | Low | Low         |
| When to get mutation statement.                               | High | Low | High        |
| <b>Delighters</b>   |      |     |             |
| Green (or Red) Indicator instead of notification.             | NO   | YES | YES         |
| Need to input access code when to get mutation statement      | NO   | NO  | YES         |
| Share transaction proof                                       | YES  | NO  | NO          |

We are going to revamp the app interface

Can lead to :

- Customer happiness 75%
- More transaction 25%
- More new customer 10%

# *Product Roadmap*

## Product Roadmap

| Epic   | Jan 2022 | Feb 2022 | Mar 2022 |
|--|----------|----------|----------|
| Epic 1: User can transfer directly without having to save the destination account beforehand |          |          |          |
| Epic 2: User can see their previous bank transaction easily                                  |          |          |          |

# *Product Requirement Documents*

# Product Required Documents

Target Release  
Epic  
**and m-transfer**  
Document Status  
Document Owner  
**Wakhidah**  
Designer  
Tech Lead  
QA  
**Kiki Ruswandi**

: **March 2022**  
: **m-info**  
  
: **LIVE**  
: **Rokhimatul**  
  
: **Devia Anggraeni**  
: **Catherine Hadi**  
: **Ade**

Objectives:

## Success Metrics Goal

Increase the ease of daily transfer, and mutation checking

## Metrics Conversion Rate

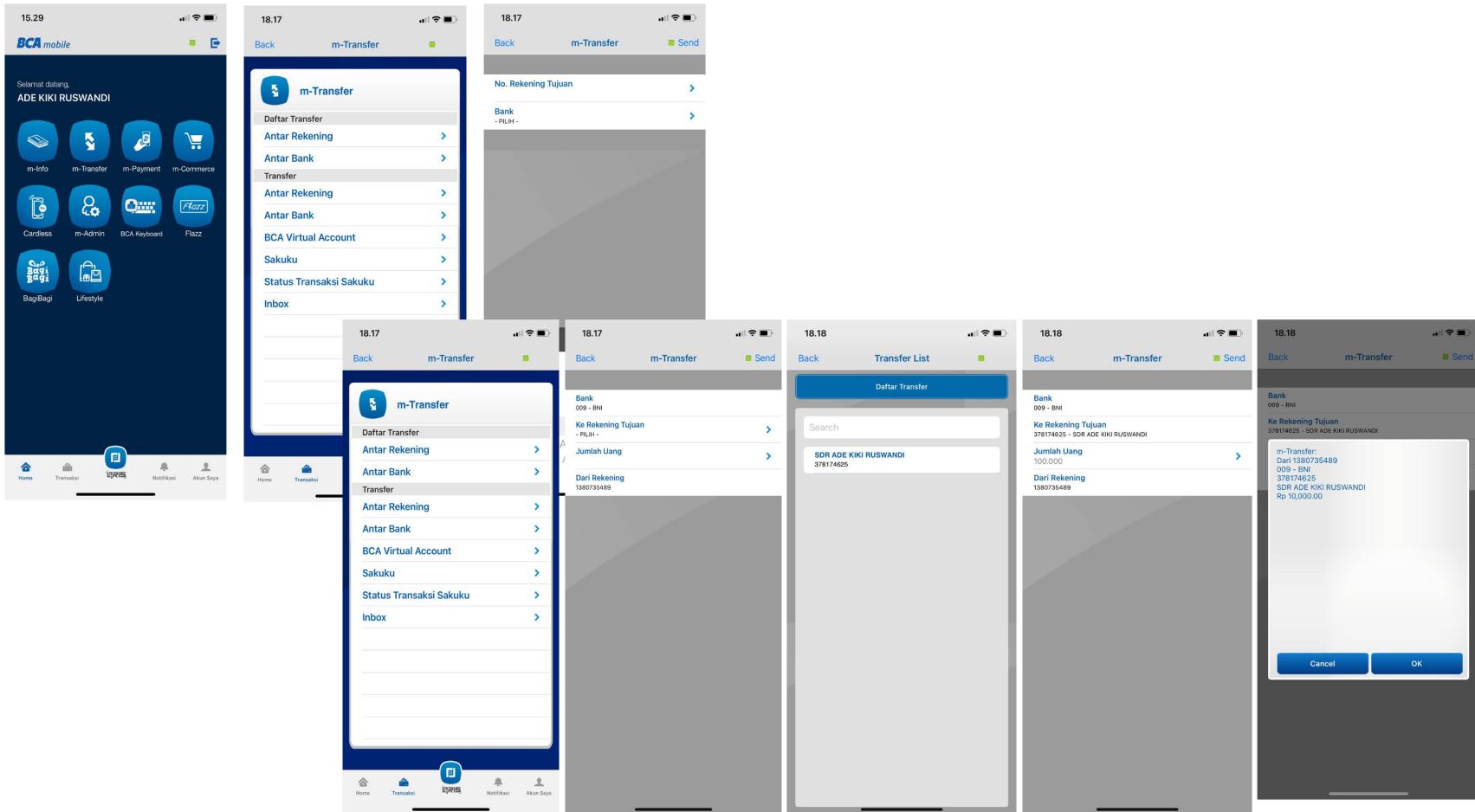
## Details

| Requirement                                  | User Story  | Acceptance Criteria                                     | Importance | Jira Issue       | Notes |
|--|---|---|------------|------------------|-------|
| Epic 1                                       | User can transfer directly without having to save the destination account beforehand  | Accepted when user can transfer easier                  | High       | Jira 1: Transfer |       |
| User Story 1:<br>Transfer options            | AS User,<br>WHEN I am about to transfer,<br>I WANT TO see available transfer options and choose it easily   | Accepted when user can choose any transfer he/she wants |            |                  |       |
| User Story 2:<br>Recent contacts             | AS User,<br>WHEN I am about to transfer,<br>I WANT TO see my recent destination account, so that I can choose it again and make a quick transfer. | Accepted when user can see recent their transaction     |            |                  |       |
| User Story 3:<br>Transfer to BCA Account     | AS User,<br>WHEN I choose to transfer to BCA Account<br>I WANT TO see alll necessary required information to be filled in one page.               | Accepted user can transfer to BCA Account easily        |            |                  |       |
| User Story 4:<br>Transfer to Other banks     | AS User,<br>WHEN I choose to transfer to Other banks<br>I WANT TO see alll necessary required information to be filled in one page.               | Accepted user can transfer to other banks easily        |            |                  |       |
| User Story 5:<br>Transfer to Virtual Account | AS User,<br>WHEN I choose to transfer to Virtual Account<br>I WANT TO see alll necessary required information to be filled in one page.           | Accepted user can transfer to virtual account easily    |            |                  |       |

## Details

| Requirement                              | User Story  | Acceptance Criteria   | Importance | Jira Issue        | Notes |
|--|---|---|------------|-------------------|-------|
| Epic 2                                   | User can see their previous bank transaction easily   | Accepted when user can see recent their transaction                 | High       | Jira 2 : Mutation |       |
| User Story 1:<br>Today's transaction     | AS User,<br>WHEN I check my previous transaction today<br>I WANT TO see it without having to enter the custom date all the time     | Accepted when user can see previous today's transaction easily      |            |                   |       |
| User Story 2:<br>This week's transaction | AS User,<br>WHEN I check my previous transaction this week<br>I WANT TO see it without having to enter the custom date all the time | Accepted when user can see previous this week's transaction easily  |            |                   |       |
| User Story 3:<br>Custom Range            | AS User,<br>WHEN I check my previous transaction anytime<br>I WANT TO see it without having any restriction about time range        | Accepted when user can see previous transaction in any custom range |            |                   |       |

# Epic 1:



# Epic 1:

The screenshots illustrate the flow of a transfer from the user's account to another person.

- m-transfer 1:** The main screen of the BCA mobile app. It shows the user's name "Halo, Indri!", a balance of "Rp 7.500.000", and a Mastercard debit card icon. Navigation icons include "m-info", "m-transfer", "m-payment", and "m-admin". Below this are "Hot Deals" for "CASHBACK MULAI DARI 10%" and "CASHBACK MULAI DARI 10%".
- m-transfer 2:** The "m-transfer" screen. It features tabs for "Contacts" (selected) and "Recents". A list of contacts named "Abe" is shown, each with a profile picture, name, and BCA ID. At the bottom is a large blue "Transfer" button.
- m-transfer 4:** The "Transfer Detail" screen. It shows the transfer amount as "Rp 1.000.000". The recipient information is "TO: NICO ROBIN" and "MANOHI - 0000000000000001". The "FROM" field is "INDRI" with BCA ID "1234567890123456". The "AMOUNT" field is "Rp 1.000.000". The "DESKRIPSI" field contains "PATUNGAN MAKAN".
- m-transfer 5:** The "Enter Your PIN" screen. It displays a numeric keypad with numbers 0-9 and a backspace key. Above the keypad, there are five small circular progress indicators.
- m-transfer 6:** The final "Transfer Detail" screen after the transfer is completed. It shows the transaction details: "FROM: INDRI", "TO: NICO ROBIN", "AMOUNT: Rp 1.000.000", "DESKRIPSI: PATUNGAN MAKAN", and "STATUS: BERHASIL". It includes "Share" and "Save" buttons at the bottom.

## Epic 2:

The screenshots illustrate the BCA mobile app's m-Info feature, showing various transaction history and account information.

**1. Home Screen:** Shows the main dashboard with a dark blue theme. It displays the user's name, ADE KIKI RUSWANDI, and several icons for different services: m-Info, m-Transfer, m-Payment, m-Commerce, Cardless, m-Admin, BCA Keyboard, Flazz, BagiBagi, and Lifestyle.

**2. m-Info Menu:** Shows the "m-Info" menu with options like Info Saldo, Mutasi Rekening, Rekening Deposito, Info Reward BCA, Info Reksadana, NAB Reksadana, Saldo Reksadana, Info Kurs, Info RDN, Info Saldo, Mutasi Rekening, Info KPR, Inquiry Pinjaman, Info Kartu Kredit, and Saldo.

**3. Transaction History Search:** Shows a search interface for transaction history. It includes fields for Nomor Rekening (1380735489), Jenis Transaksi (Semua), Periode Mutasi (Dari Tanggal 20/12/2022, Sampai Tanggal 26/12/2022), and a search bar for "Cari mutasi". Below the search bar, it shows a list of transactions:

| ID   | Tanggal    | Detail                                     | Amount        | Type |
|------|------------|--|---------------|------|
| 2401 | 12/12/2022 | QR 014<br>00000000000000000000000000000000 | Rp. 90,000.00 | DB   |
| 2101 | 26/12/2022 | BKAK ADM                                   | Rp. 14,000.00 | DB   |

**4. Transaction History Details:** Shows a detailed view of a transaction. It displays the transaction ID (138-2739-46), Period (20/12/2022 - 26/12/2022), Date (26/12/2022 15:30:39), and Type (Semua). The transaction details are shown as:

138-2739-46  
20/12/2022 - 26/12/2022  
26/12/2022 15:30:39  
Semua

**5. Two-Step Verification:** Shows the first step of a two-step verification process. It displays the active balance (Rp 7,500,000) and a "Transaksi Terakhir" section showing recent transactions to Shopee.

**6. Two-Step Verification Step 2:** Shows the second step of the verification process. It displays the same active balance and transaction history, with a "Request" button at the bottom.

**7. Two-Step Verification Step 3:** Shows the final step of the verification process. It displays the active balance and transaction history, with a "Terima Kasih!" message indicating the request has been processed and will be emailed shortly, followed by an "Oke" button.

*Thank you !! :D*

