Growing Along: CX As Part Of Product Life Cycle

Prob. Statement 1,4

Main Problems

- How do we capture User Value as they go from Net Credit User to Net Credit Supplier?
- What relevant demographics data can we use to provide lifestyle features to our users?
- What up / cross sell opportunities can we take advantage of?
- Can we ease the financial burden of budgeting for travel by allowing users to gamify the savings experience?

Creating the User Journey: Benefits

- Provide Custom CX to users within a specific demographic instead of a one size fit all conventional CX
- Capture vertical specific value from users within a specific age
- Show relevant marketing media to relevant users
- Deliver user specific sales funnels for various insurance, investment, vehicular, property, and loan / capital acquisition purposes

Creating the User Journey: Good Examples

- My AIA SG
- Comes with gamified features built in
- Lowers costs on insurer in exchange for vouchers

- ActiveSG
- An ARG with real world perks for their users
- Lowers healthcare costs and infrastructural stress by reduced need for healthcare

Creating the User Journey: Bad Examples

- Most Banking Apps
- Potential for gamification is apparent but not well implemented, especially with availing flexi interest schemes to capture user mindshare
- Augments their previous transactional nature, but does not leverage current users to generate more revenue aside from their core activities

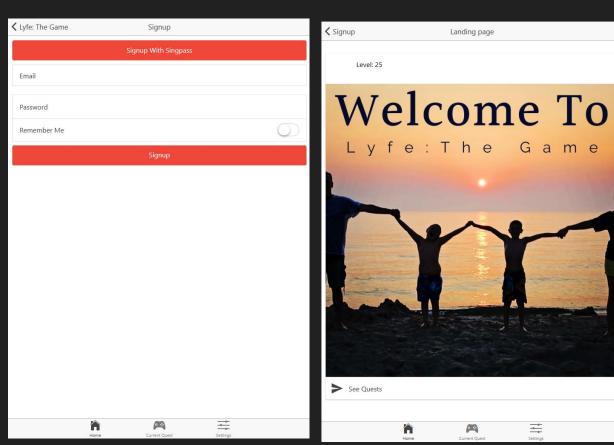
Creating the User Journey: User Data Ingest from NDI API

- Data gathered within reason: Marriage status and Date Of Birth
- Place the User in a predefined timeline as start to CX journey

Creating the User Journey: SMEs

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Creating the User Journey: App Interface



≺ Landing page	Quest Menu
Level: 25	
➤ Protect Yourself!	Setup your Insurance Portfolio
One Boba A Day Challenge	Top up 5 dollars into a Savings Account
Get a free Gong Cha on us(Day 30 reward)	
	Get Started!
➤ Plan Big	Road to your first 100k in 10 years
Alternate	Quest Menu(Net Credit User)
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Creating the User Journey: Summary

- Easy addon to your current UI to leverage on Current Customer base
- Minimal cost of implementation
- Deliver vertical relevant lifestyle options in a gamified experience(Variety of personal banking products, insurance and investments)
- While seamless including it as a customer journey that fully cares for their savings goals and investment goals

Creating the User Journey: End

Thank You!