

# 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
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- 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

< Lyfe: The Game

Signup

Signup With Singpass

Email

Password

Remember Me

Signup

Home

Current Quest

Settings



< 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)

Home

Current Quest

Settings



# 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!