



# PayLah Design Thinking

## Group 6

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FinTech Lab  
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**Name: Jaochim**

**Age: 44**

**Job Title: SQM Engineer**

**I want good food at good price!**

**Personality**

Frequent traveller for oversea business trip

Family with 2 young daughters

Tech savvy

**Primary Tasks**

To buy food and grocery

To check for nearby deals/offers

To transfer payment to friends & family

**Goals / Needs**

His goal is to do convenient cashless payment with the merchants that he does regular transaction with so that he does not have to withdraw cash.

**Influencers**

Reward Point

Touch And Go Payment process

Ease of use

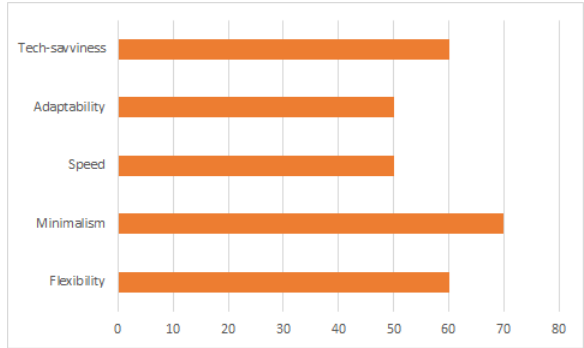
**Frustrations / Pain Points**

Too many steps to do a payment

Not many merchant using the PayLah Payment

Authentication process takes too long

**User Dimension**



# Customer Journey Map

Stages of Journey	Enter Food Court	Payment				Food
Activities	Check the available food, queue and crowd	Select the payment mode	Select food and order it	Open PayLah, authenticate, scan QR and enter amount paid	Make payment and verify with the stall owner	Wait and take food
Feelings						
Happy						
Overall Satisfied						
Unhappy						
Experiences	There are no places to sit and the queues are long. I cannot decide which food to order.	PayLah is only accepted in some stalls, limiting the choice of stalls	Sometimes there is not enough money and I have to top up my PayLah account.	The application takes too long to go from authentication to the payment page. I can sometimes key in the wrong value.	I can make the payment quickly	Feel a sense of relief
Expectations	There are seating areas and short waiting times at all the stalls.	PayLah should be accepted in all stalls.	There is enough money to pay for the food.	The app should launch quickly and payment can be made more seamlessly.	The payment is fast, successful and can be verified	Feel a sense of relief



# Analysis - Payment

- User is a typical mid career tech savvy adult
- He uses PayLah for food and grocery
- He feels that not many merchants accept PayLah payment and payment process is a hassle
- The team concludes that for POSB to be an everyday bank, we will focus of these improvement on the PayLah App
  - Food GPS management to alert user what nearby shops / stores accept PayLah payment
    - On average, 24% expenditure spends on food and beverage  
(<https://www.valuechampion.sg/average-household-budget-singapore>)
  - Incentive for using the app through Reward point system
  - Add Virtual Card for more seamless payment process

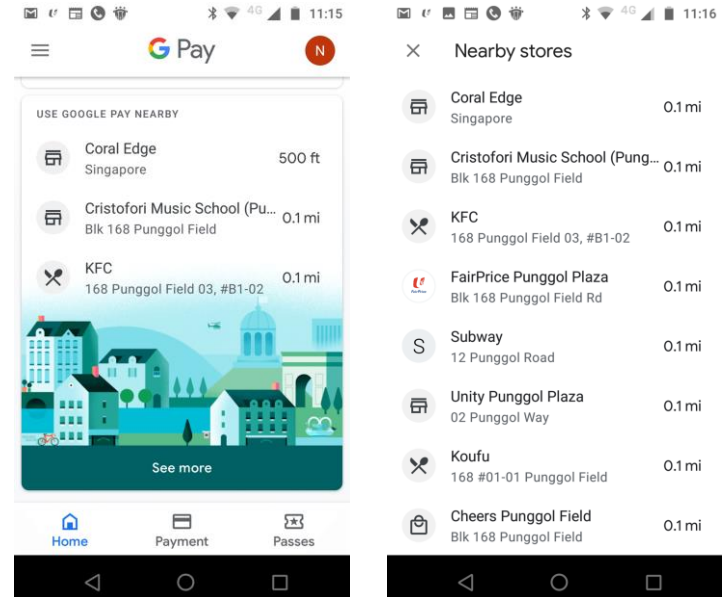
# The Redesign Problems to Solve

Based on our interview findings, these were the objective for the redesign

- Make payment more seamless and frictionless
- Reduce the no. of steps taken to complete a transaction
- Remove clutter and improve information architecture by allowing user to personalize their home page.
- Introduce a mobile wallet loyalty program to retain users and promote the use of our application.
- Adopt a hyper-personalization strategy by integrating a recommendation engine based on the user's spending habits.

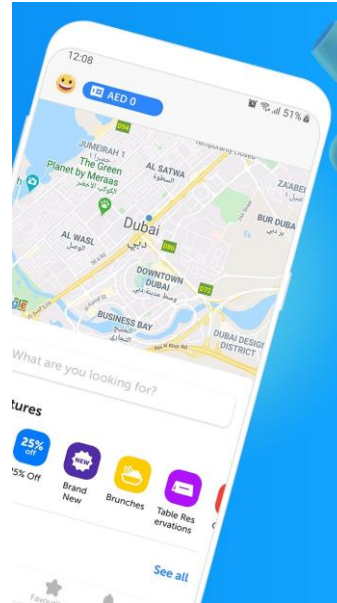
# Inspiration - Google Pay

- Alert user Google Pay accept when user is within proximity
- Suggestion of food for user within proximity



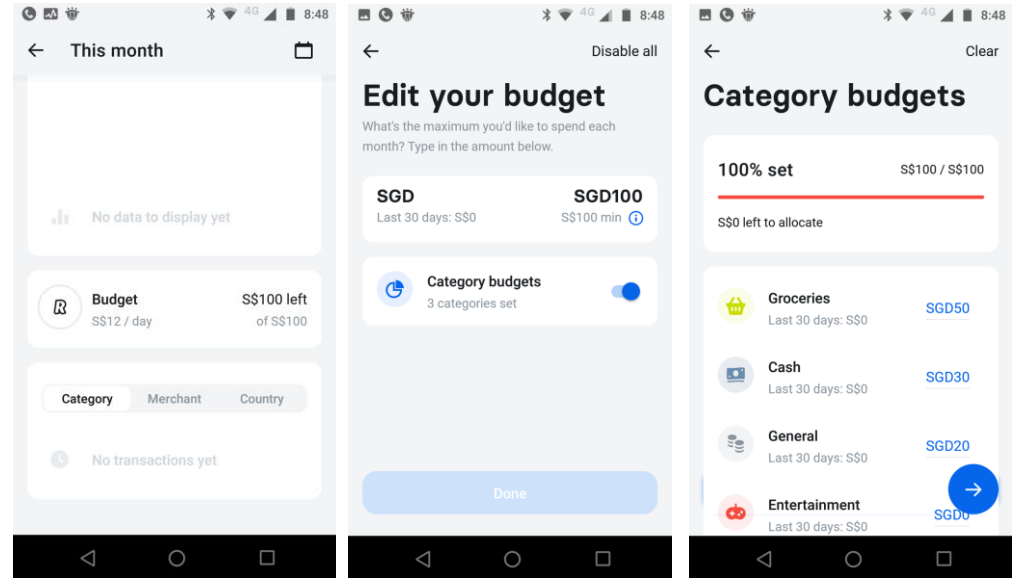
# Inspiration - the ENTERTAINER

- An app that allows user to look for and purchase deals
- User can access a map that displays deals around user's location on food and activities



# Inspiration - Revolut

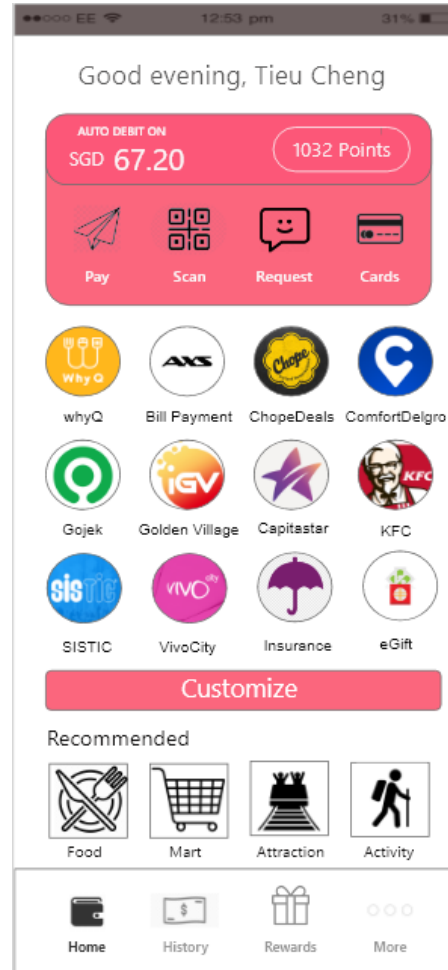
- Usage Analytics By
  - Category
  - Merchant
  - Country
- Budget Monitoring Trigger
- Virtual Card





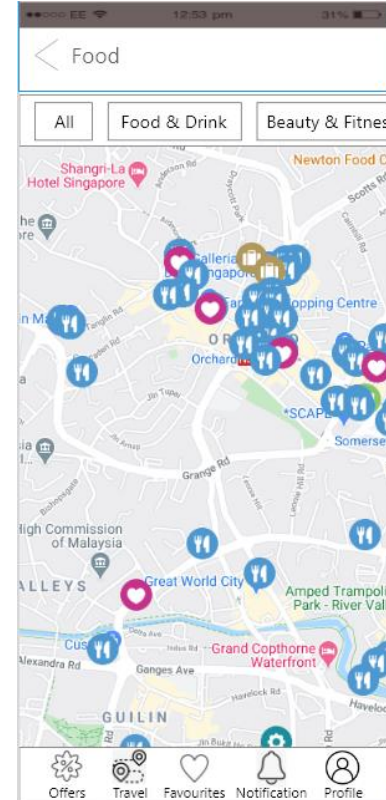
# Home Screen

- Add Food GPS feature by on user proximity
- This feature allows user to browse the stores that accept PayLah payment
- Food store listing will be sorted according to distance & user food tour history



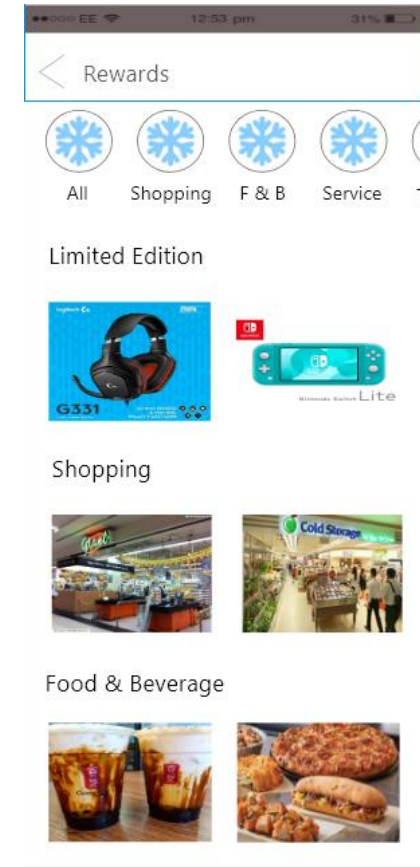
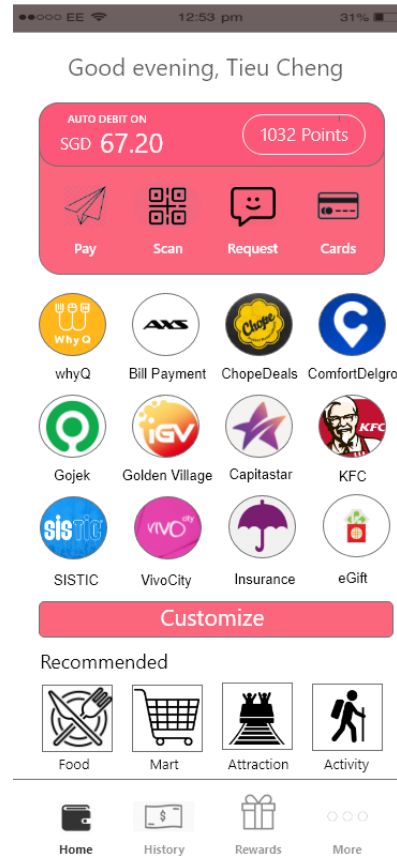
# Recommendation Food Map

- Add map function into PayLah so that user can use it to search for recommended places to eat that have ongoing promotions within proximity
- This function will make it clearer to the user on what places they can visit within a certain radius



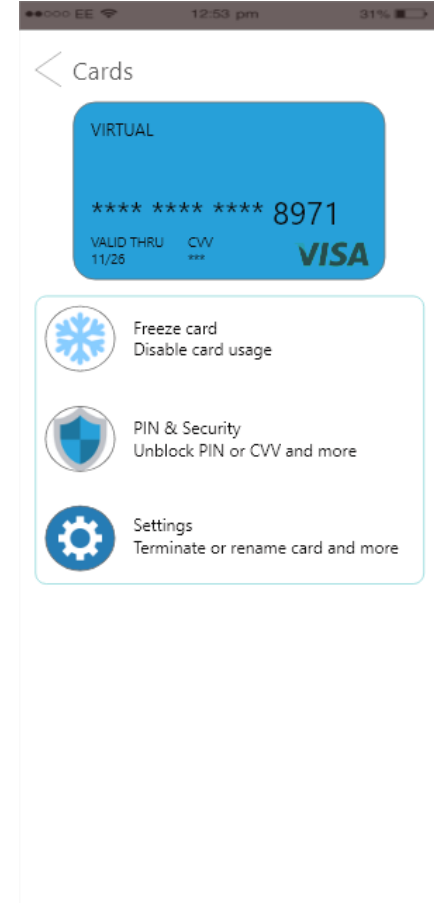
# Reward

- Incentive for using PayLah App
- 4 points for every dollar spent

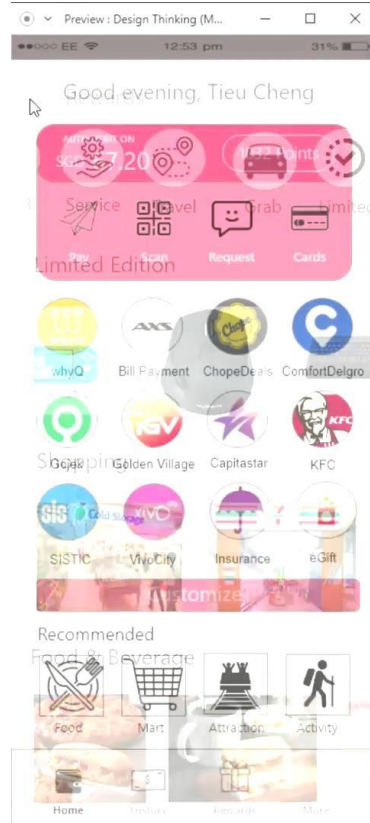


# Virtual Card Option

- For a seamless payment experience. Tap and Go
- Immediately disable the card if user detected fraud on card usage



# The new experience tour



# Summary

- Currently, unlike Grab app, PayLah is not seamlessly integrated with other services because the services offered by PayLah are usually redirects to external sites
- Meanwhile, Grab app offers other services such as ride hailing, food and item delivery services
- Users are looking for more benefits and convenience to encourage to install PayLah
- These 4 solutions we propose help to alleviate the users' pain points and can help PayLah to also be a lifestyle app like the competitors