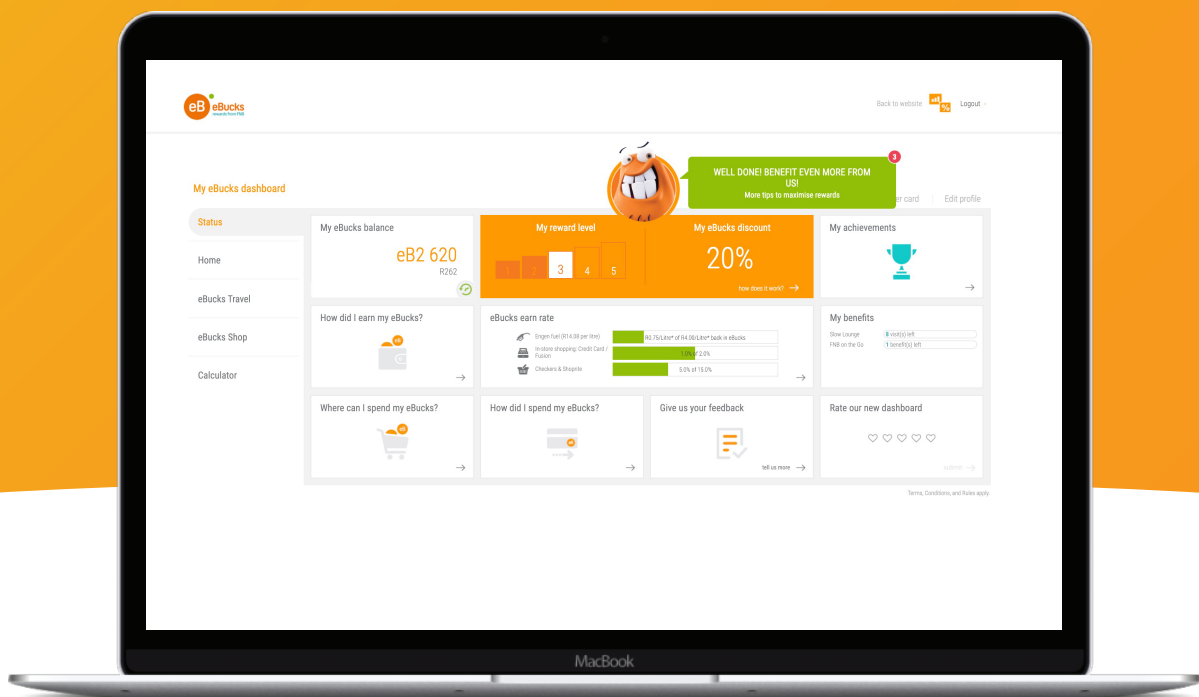


# Earn rewards

# Manage rewards

# Spend rewards



## ABOUT PROJECT

The business mandate was to create a platform where FNB customers could see their earned banking behaviour rewards at a glance. The customers would be able to view their earned rewards for the month as well as go back into the past, up to 12 months. The bank also wanted their customers to have access to guidance which would educate them on better banking behaviour which earns them better behaviour banking rewards. From the platform, the customer was also required to have the ability to access the reward earn and spend partners as well as give feedback and rate the platform.

## eBucks Rewards

PROJECT

## UI/UX Design

SERVICES

## 2017

YEAR COMPLETED

## MY ROLE

Lead and solo design, discover, user research, design, test

## PROJECT STATEMENT

The business problem was that customers did not know how to access their earned eBucks Rewards. Some customers did not know whether they were even earning rewards. Another group of customers knew that they were earning rewards but did not know where they were earning them and what they could do better to earn even more rewards. To add to the problem, there was over R160million (over USD1million) in unutilised rewards by customers due to not having enough information with regards to how they can access the rewards, where and how they can spend their earned rewards.

## USER INTERVIEWS

Having received the problem statement from business, my team was tasked to come up with a solution which would assist customers understand what FNB eBucks Rewards were all about and how they could fully reap the rewards.

Prior to performing solid design work, I requested that business provide us with a list of customers we could reach out to in order to establish a better understanding of the problem. Business, using data profiling provided an extensive list of potential customers we could interview in order to affirm the problem on hand. Based off the customer list we received, we drew up a list of customers to interview. Our list was made up of customers who;

- i) Had accrued lots of eBucks but had never spent any of them,
- ii) Customers who had previously reached out to the bank making enquiry about eBucks,
- iii) Customers who had eBucks and would regularly spend the rewards.

### FIRST INTERVIEWS

Based on our selection criteria, we conducted 15 interviews to validate the business problem and get a better understand of the user's behaviour. After conducting the interviews, I then consolidated the feedback we received and came up with a solid case we needed to solve for.

### SECOND INTERVIEWS

I created part of the initial wireframes and then conducted low fidelity testing to try and validate the design approach we were collectively taking as a team. A different set of 15 interviewees based of our initial personas were interviewed. I consolidated the data feedback and shared the findings with my team.

### THIRD INTERVIEWS

After having completed the high fidelity wireframes, I created a prototype which we collectively, as a team tested to see how the solution held up. Having tested the high fidelity prototype, the results were positive, revealing that we were on the right track.

## PAIN POINTS

Based off our initial user testing there were a couple of issues which came up, namely:

1. Lack of adequate client information regarding how and where to earn and spend eBucks Rewards
2. For the customers who knew about the eBucks Rewards, a major issue was not knowing where to access their balances and rewards statements
3. Clients not knowing whether they were earning eBucks Rewards or not
4. Clients not knowing how they can earn more rewards

These pain points were deciphered primarily from the initial user testing, feedback sent through via the bank's numerous feedback systems, customer facing bank consultant feedback as well as bank call centre feedback.

**Where do I access eB earn and spend partners?**

**How do I know if I am earning eBucks?**

**How do I invest my Ebucks?**

**Can ebucks be exchanged for rands?**

**How do I check my eBucks Rewards balance?**

**Can I spend my rewards on Takealot?**

**Can my rewards expire?**

## PERSONAS

I worked with the team to create personas which best profiled our target customer, aiding us to come up with a solid solution to the problems we had unearthed at discovery stage.



### ASPIRATIONS

"I want to adopt good banking behaviour which will enable me to grow my money while earning banking rewards."

### ABOUT

Age: 27  
Work: Project Manager  
Family: Single with one child  
Location: Durban

### ABOUT

- To stay motivated with new digital product offerings from my financial institution
- Earn rewards for banking and doing what I would have done anyway
- Build a stable saving culture which will help me save for the future

### FAVOURITE BRANDS

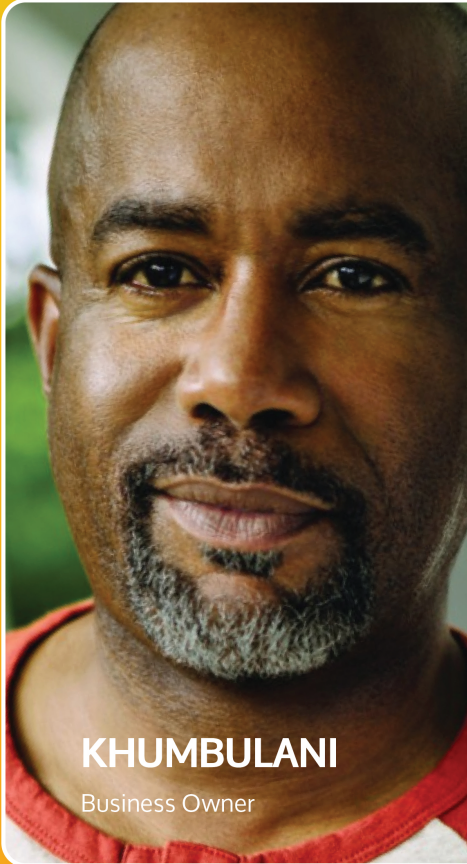
Nike, Samsung, Google

### TECH

Internet: ●●●●●  
Social Media: ●●●●●  
Gadgets: ●●●●●

### FRUSTRATIONS

- Not knowing how I can best conduct my banking behaviour to get the most banking rewards available to me
- Not knowing where to see my earned banking rewards



**ASPIRATIONS**

"I want to get the best way to save and be rewarded for good banking conduct on my accounts."

**ABOUT**

Age: 54  
Work: Business Owner  
Family: Married with 3 children  
Location: Polokwane

**TECH**

Internet: ●●●●●  
Social Media: ●●●●●  
Gadgets: ●●●●●

**ABOUT**

- Love family time and travelling around the world
- Enjoys seeing my money grow and saving for my retirement goals
- Build a stable saving culture which will help me save for the future

**FRUSTRATIONS**

- Not knowing how to view my current earned banking rewards
- Not knowing where I can spend my earned banking rewards

**FAVOURITE BRANDS**

Mercedes-Benz, Microsoft, Old Khaki



**ASPIRATIONS**

"Enjoy my retirement and be able to spoil my grand children."

**ABOUT**

Age: 69  
Work: Retired  
Family: Widowed with one child, 6 grand children  
Location: Johannesburg

**TECH**

Internet: ●●●●●  
Social Media: ●●●●●  
Gadgets: ●●●●●

**ABOUT**

- Loving grandmother who loves spoiling her grand children
- Loves spending time with her family

**FRUSTRATIONS**

- Not knowing if I am earning rewards, and if I am how many eBucks Rewards I have
- Not knowing where and how I can spend my eBucks Rewards

**FAVOURITE BRANDS**

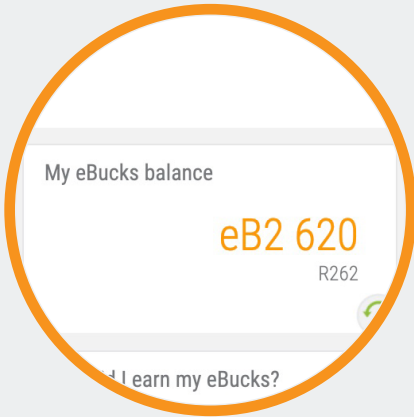
Nestle, Nando's

## DESIGN SOLUTION

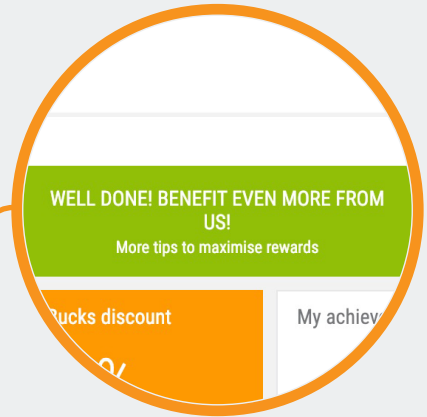
After having validated the problems on the ground, my team and I commenced creating a solution to address the problems we had exposed during our initial user testing. We resolved that to solve the problems that had come up, the best solution was to create a dashboard. This dashboard would have the ability to address all the 4 major issues which had surfaced multiple times based off customer feedback.

- i) The first problem that was addressed was that of enabling the customer the ability to view their current rewards earnings for the month, going back up to 12 months. These reward earnings were displayed visually on the dashboard we designed, the backbone solution to the problem
- ii) The second problem addressed was that of aiding the customers to easily view the eBucks Rewards spend and earn partners. Here we designed a structured screen showcasing the bank's reward earn partners, spend partners as well as the earn rates and rules for the different partners. By creating this page, we made the earn and spend information easier for the customers to understand
- iii) The third problem addressed was that of continuously gathering customer feedback regarding the eBucks Rewards Dashboard, while checking the customers comfort levels with the rewards solution. A feedback widget was integrated onto the rewards dashboard we created. The function was to gather vital feedback directly from the customers regarding the new system we had created for them. Customers were also able to rate their new experience and interaction with the dashboard. Feedback gathered through the feedback widget revealed that customers were generally happy with the new platform. There was also a significant drop in the number of customers making enquiries about their eBucks via the call centre.
- iv) The fourth problem that was addressed was that of providing the customer data which informed them of where and how many eBucks Rewards they earned over the past month cycle, with data dating back up to 12 months.

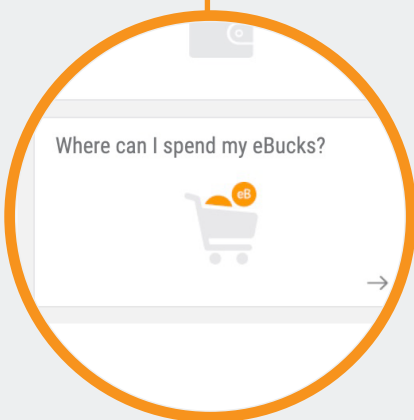
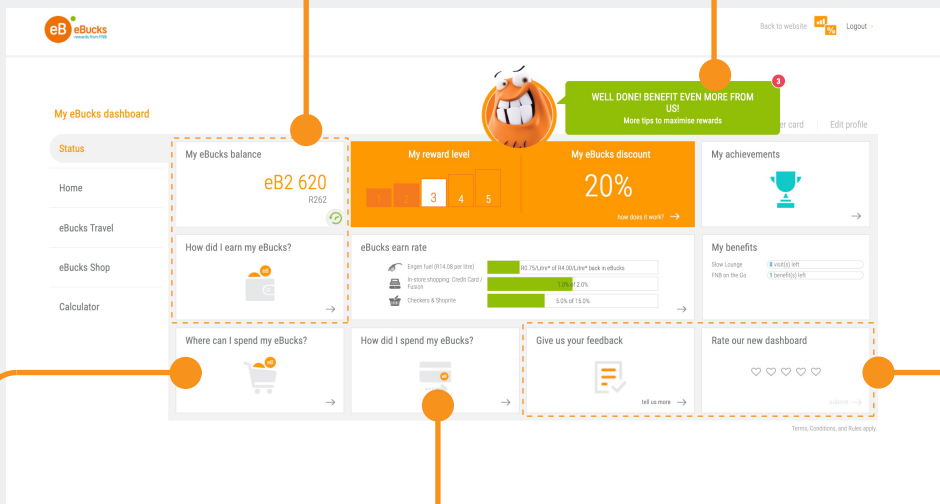
Based off the change in customer behaviour and rating feedback sent through via the dashboard, we saw a marked decline of over 30% (month on month) on rewards related enquiries posed via the bank's different channels, including call centre. This ultimately saved the business money by cutting down the number of call centre agents and re-training and deploying them where their services were required more.



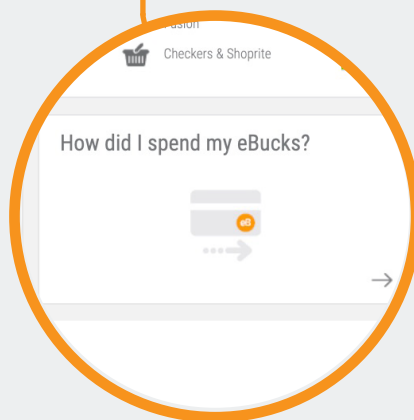
Easy view of current eBucks Rewards balance and how rewards were earned



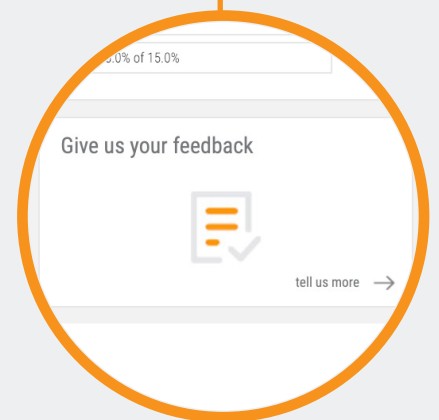
View more ways to earn eBucks Rewards



Easy access to eBucks Rewards spend partners



Easy access to eBucks Rewards history on where the customer spent their earned rewards over the past month



Easy continuous feedback data gathering

## CONCLUSION

Based off the user centred approach which my team and I took, we were able to probe deeper into the business problem and understand where the issue was emerging from. After having surfaced the actual problem we were able to come up with a solution which was user centred but addressed the business problem posed. The solution which my team and I came up with was a 'win all', enhancing customer user experience while saving the bank millions.