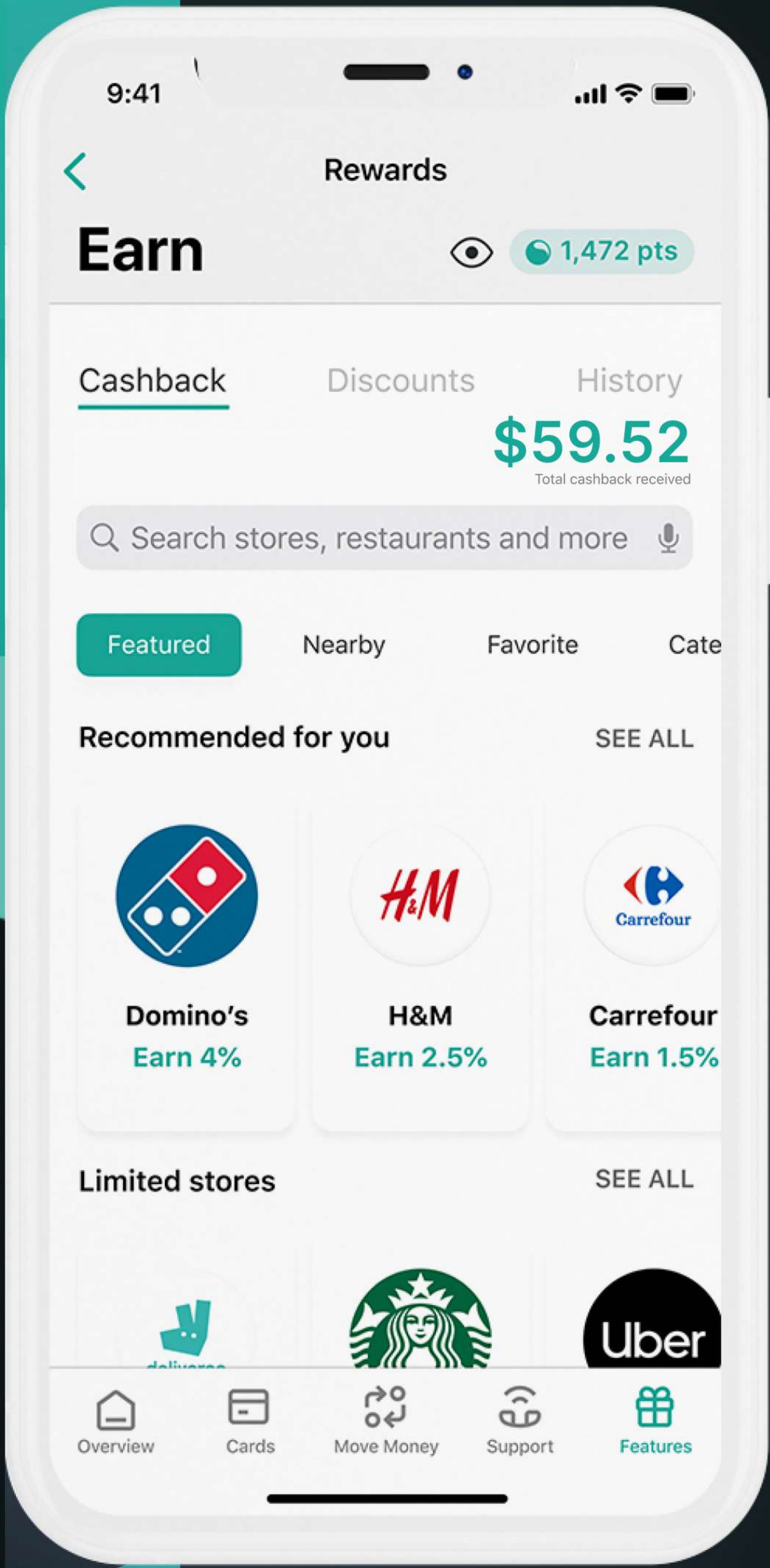


Sable, a global bank for everyone.

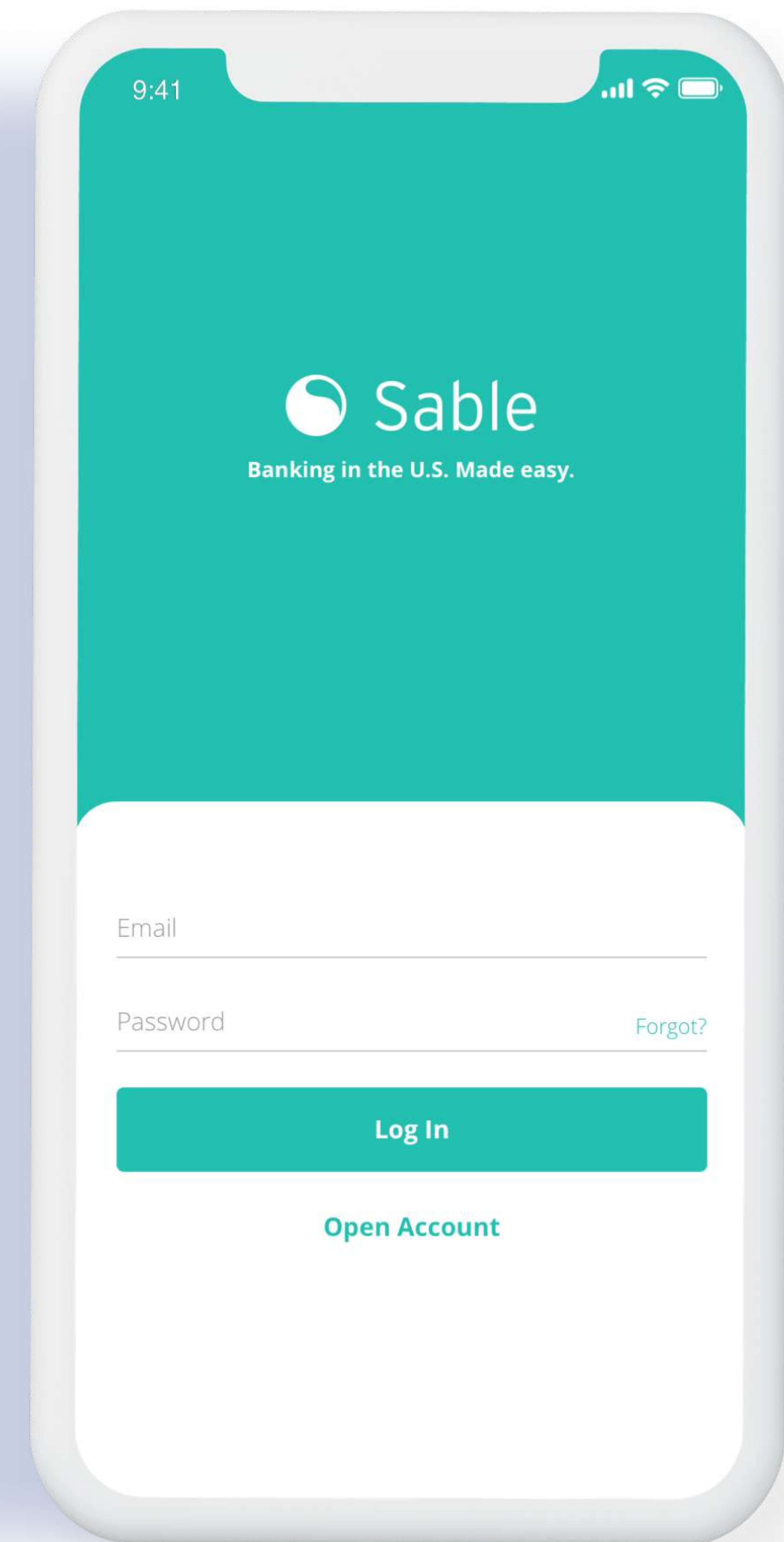
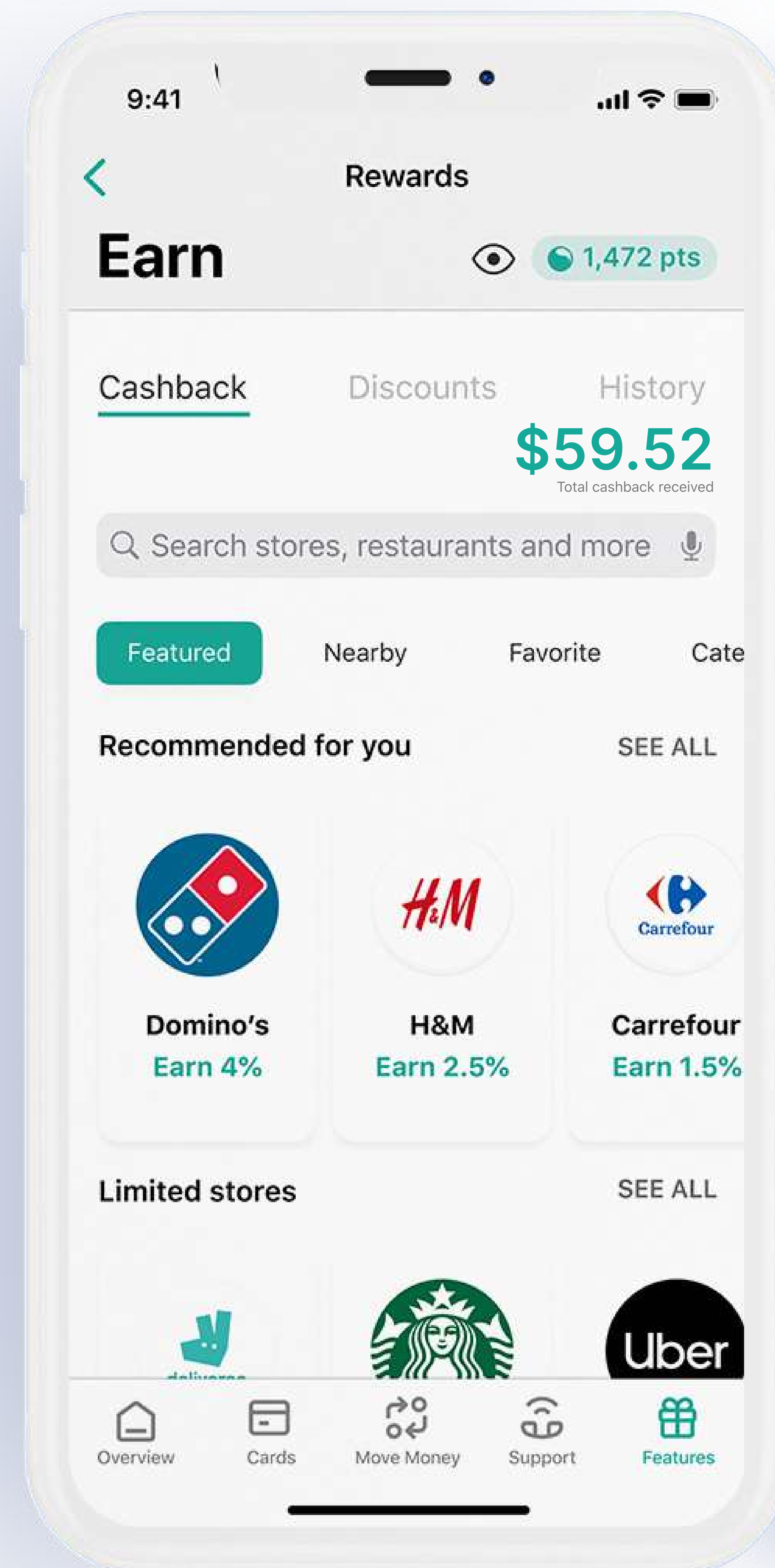
Earn from your own purchases.



Case Study Exercise

Lewis Ngugi





Challenge

Launching a "**benefits and rewards**" program

1. The benefits aspect will include discounts with certain partners (i.e. 50% off purchases at Somewebsite.com, free access to international lounges in JFK).
2. The rewards element will involve earning cash back for specific types of spend (i.e. 3% back for Uber, 2% on Wholefoods).
3. Enhance the app to include a benefits / rewards program. You can create entirely new sections of the app and/or improve existing screens to include benefits/rewards elements

Step 1: Understand & Audit

Business Goal

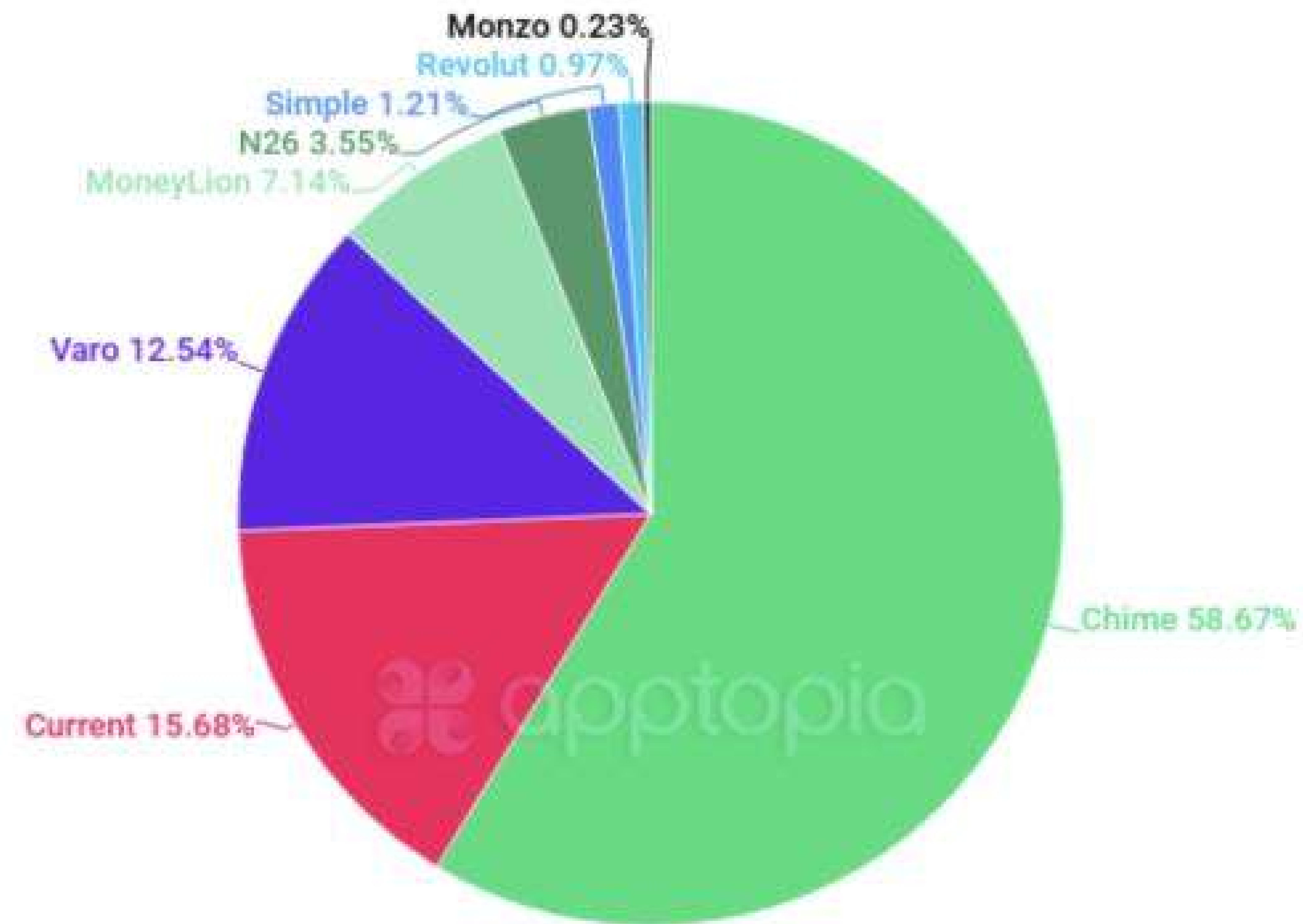
The program is used for **acquisition (attracting new customers) and activation (incentivising customers to use their cards)**. We make money on both.

Our target market at the moment is internationals who have recently moved to the US.

Market Research

Market share of digital banks in the US

April 2020 mobile app MAU



September 2019 Downloads, United States



Problem

Traditional cashback portals are a **bit clunky**. When you find an offer that gives you 2% of your money back, **you click on the offer, get redirected to the partner site** and hope that your purchase will be registered. A bit later, you get some money back on the cashback website, which you need to cash out to your bank account.

Step 2: UX Research

Competitor Analysis

amazon.com

OFFER UNLOCKED | for your recent shopping

Prime Members	Other Customers
8% BACK* Up to ₹3,000	4% BACK* Up to ₹2,000

*Valid till 31st December | T&C Apply

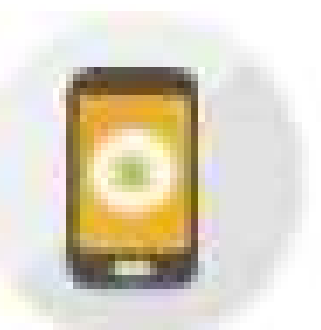
OFFER COLLECTED

Order Now

Load ₹5,000 at doorstep
GET FLAT ₹1,000 EXTRA

*T&C apply

ABOUT THE OFFER

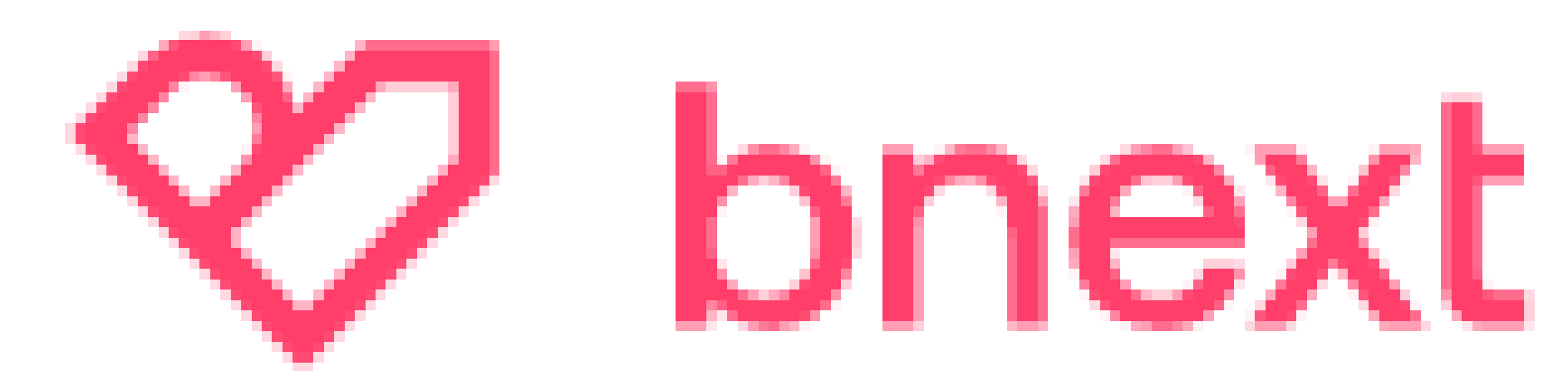
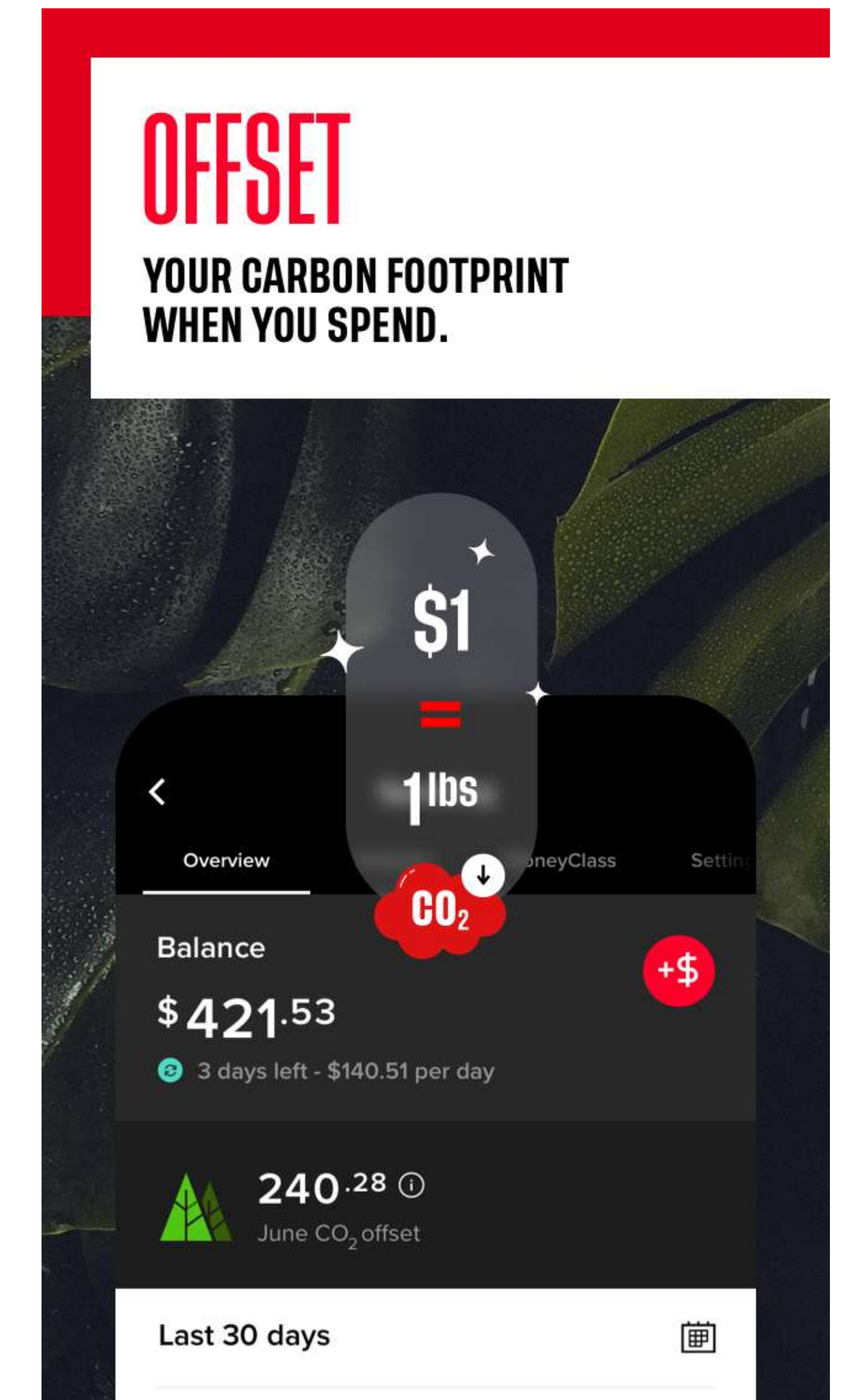
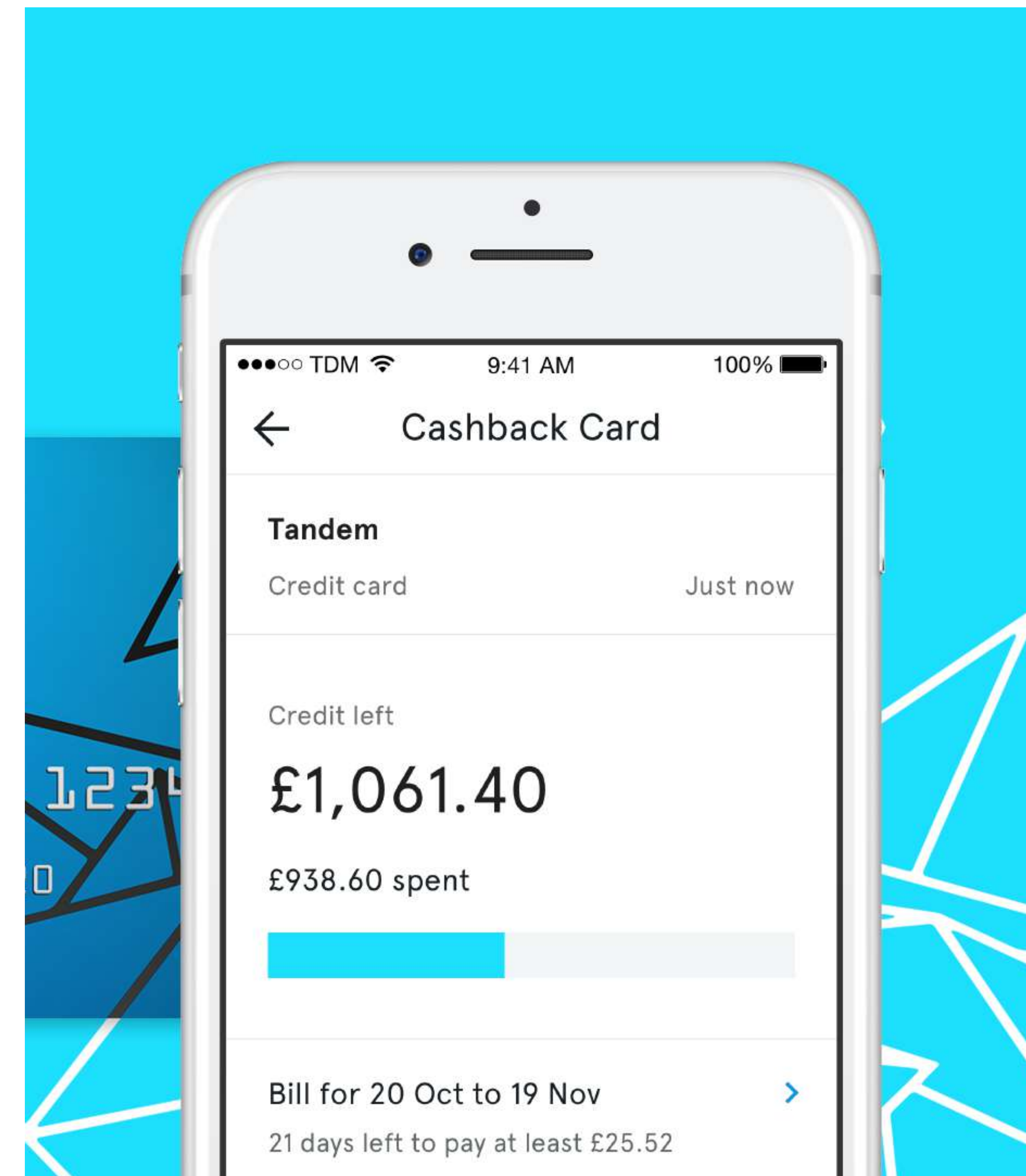
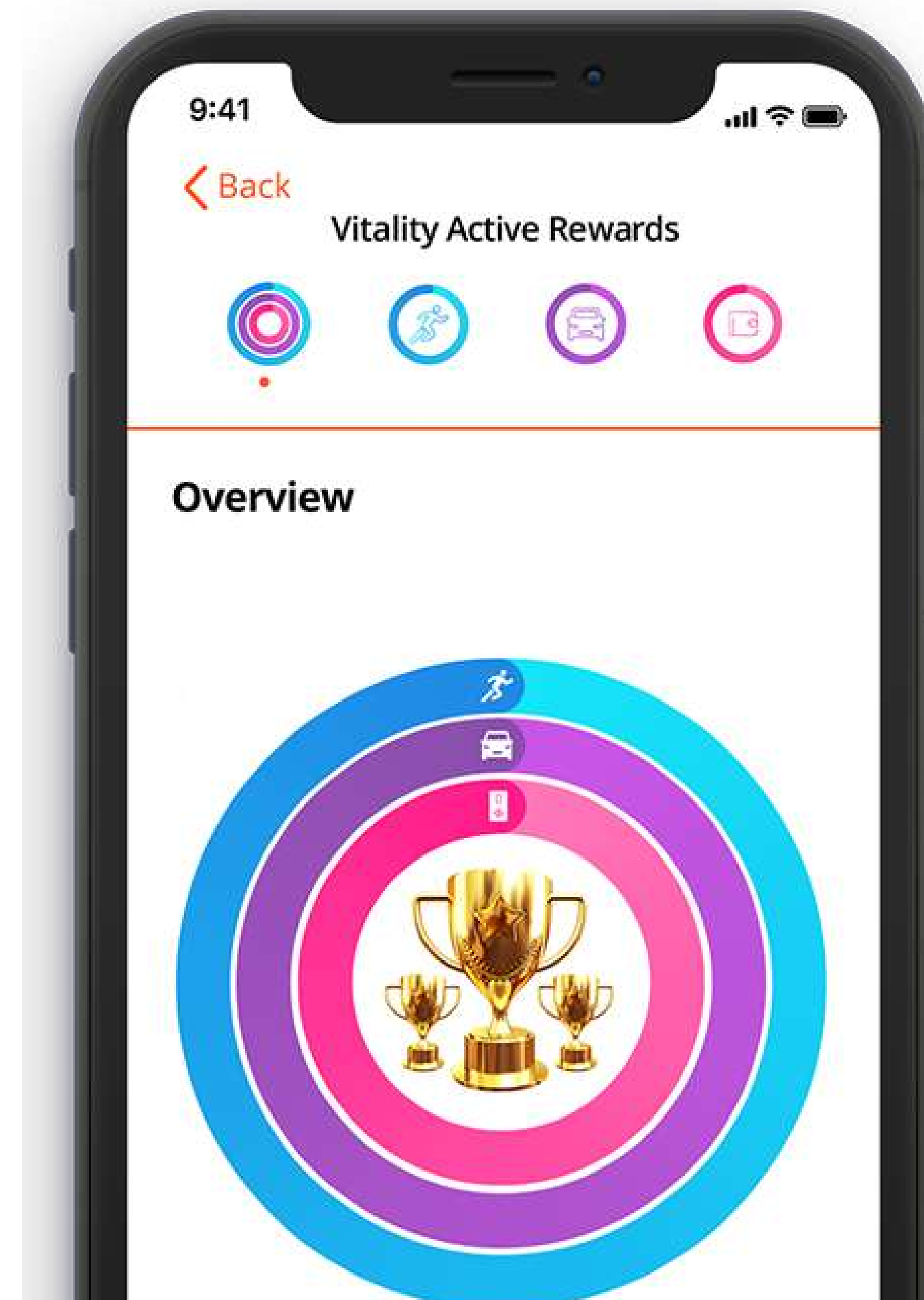
 MINIMUM CASHLOAD ₹5,000	 MAXIMUM CASHBACK ₹1,000	 OFFER DURATION 12 th - 31 st January	 CASHBACK DATE Within 7 days from date of cashload
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Offer valid once per customer

"I am surprised to see Amazon trying a reverse take on its policy - offering cashback for customers opting slower delivery. From a business perspective, it does make sense to the company to batch deliveries to save cost on shipping and also less carbon footprint. From a user standpoint, we can all learn a little bit of patience. 😊"



Sable



User Persona



Ajda Yilmaz

26 Years Old

Attends New York University
in New York City

Business Major

Originally from Turkey

"I'm new here. I have a million things I have to check off my list and I don't know where to start!"

Ajda arrived to the United States a month ago for university. She has felt overwhelmed by the cultural adjustment, her new hectic routine and is forced to carry an uncomfortable amount of cash due to not having a bank account yet. She wants to live independently, off campus in her own apartment, but lacks the credit history to do so.

Goals 🏆

- Get her first apartment in New York City
- Get her finances and other documentation organized so she may focus on her school work
- Have financial flexibility to cover irregular costs

Pain Points 😞

- Lack of social security number
- Majority of credit cards have foreign exchange fees
- Limited proficiency of the English language
- Lack of information available in regards to eligibility

Needs 🙏

- Build her credit as quickly as possible
- Open an American bank account
- To be able to explain her special circumstances during the application process

Behaviors 😊

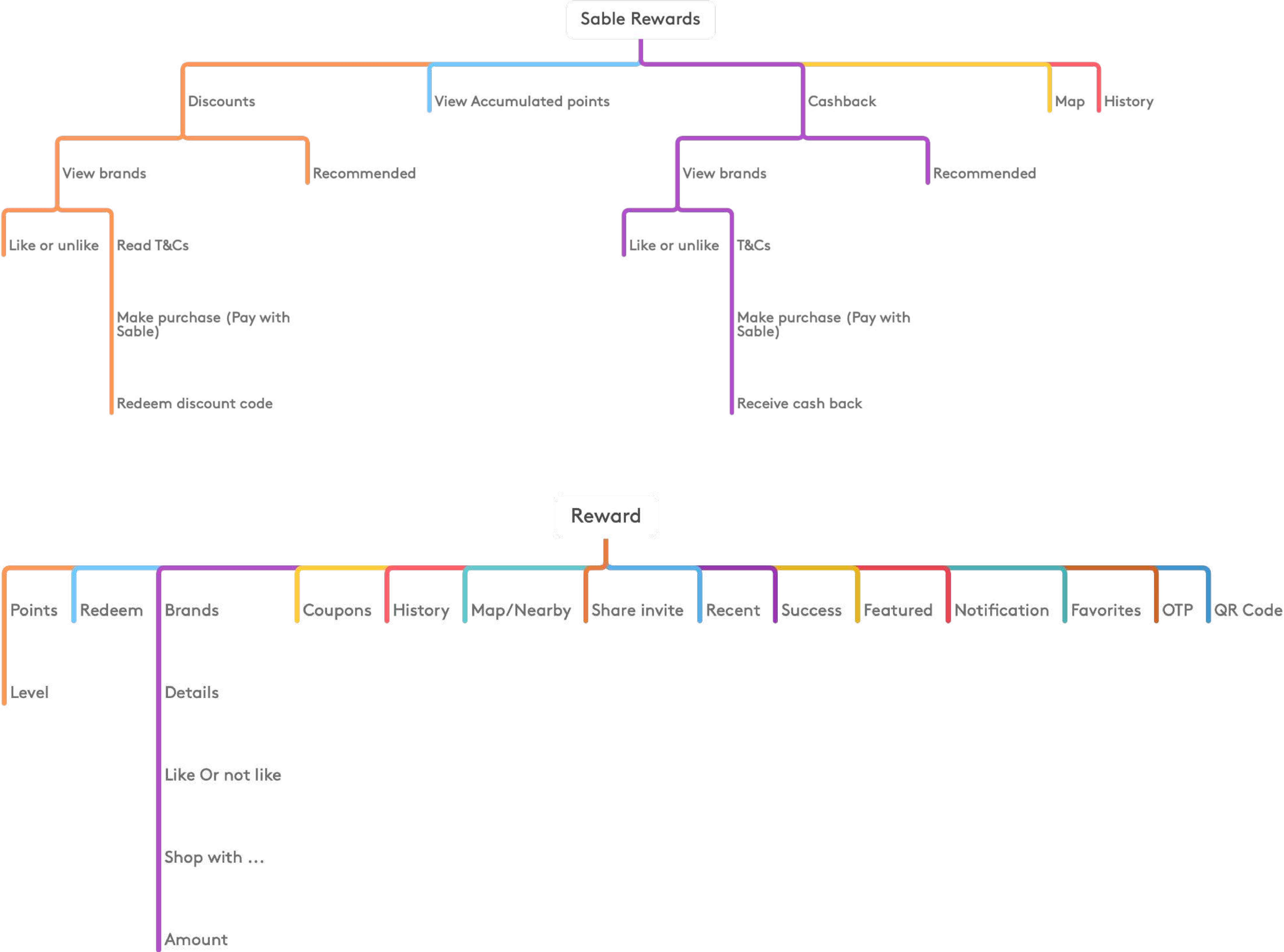
- Primarily trusts recommendations from her friends
- Searches and sources information online
- Is more trusting towards established big name brands

User Persona



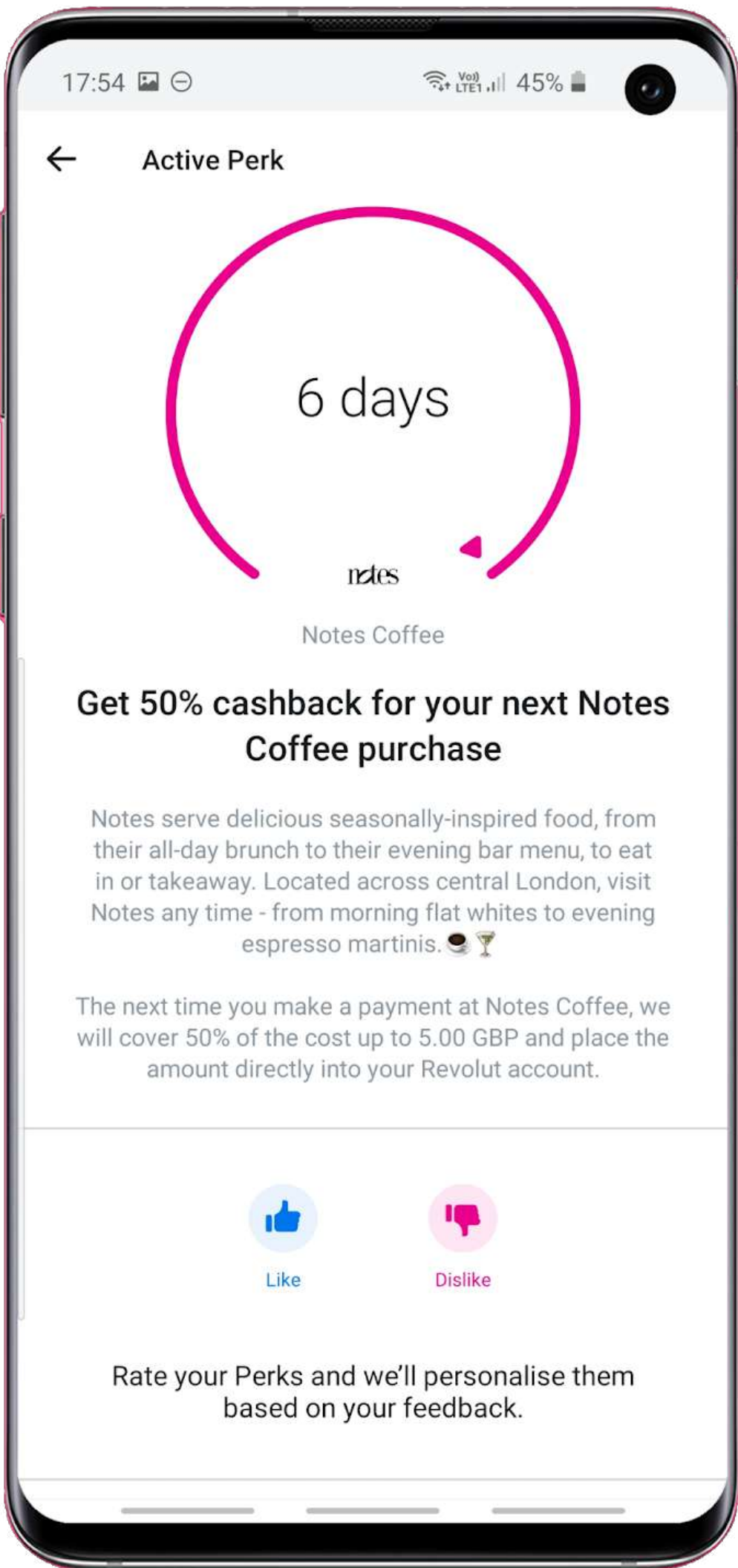
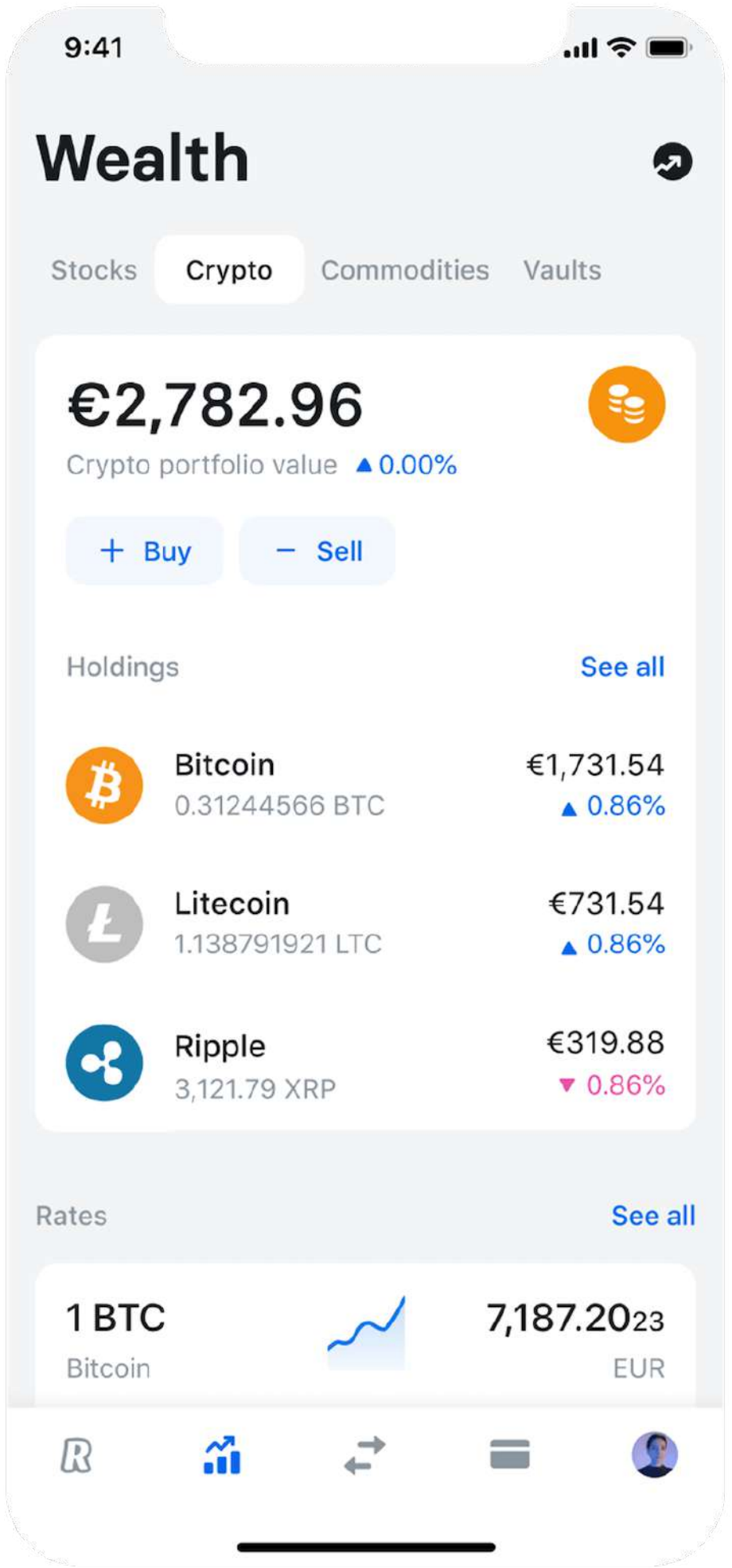
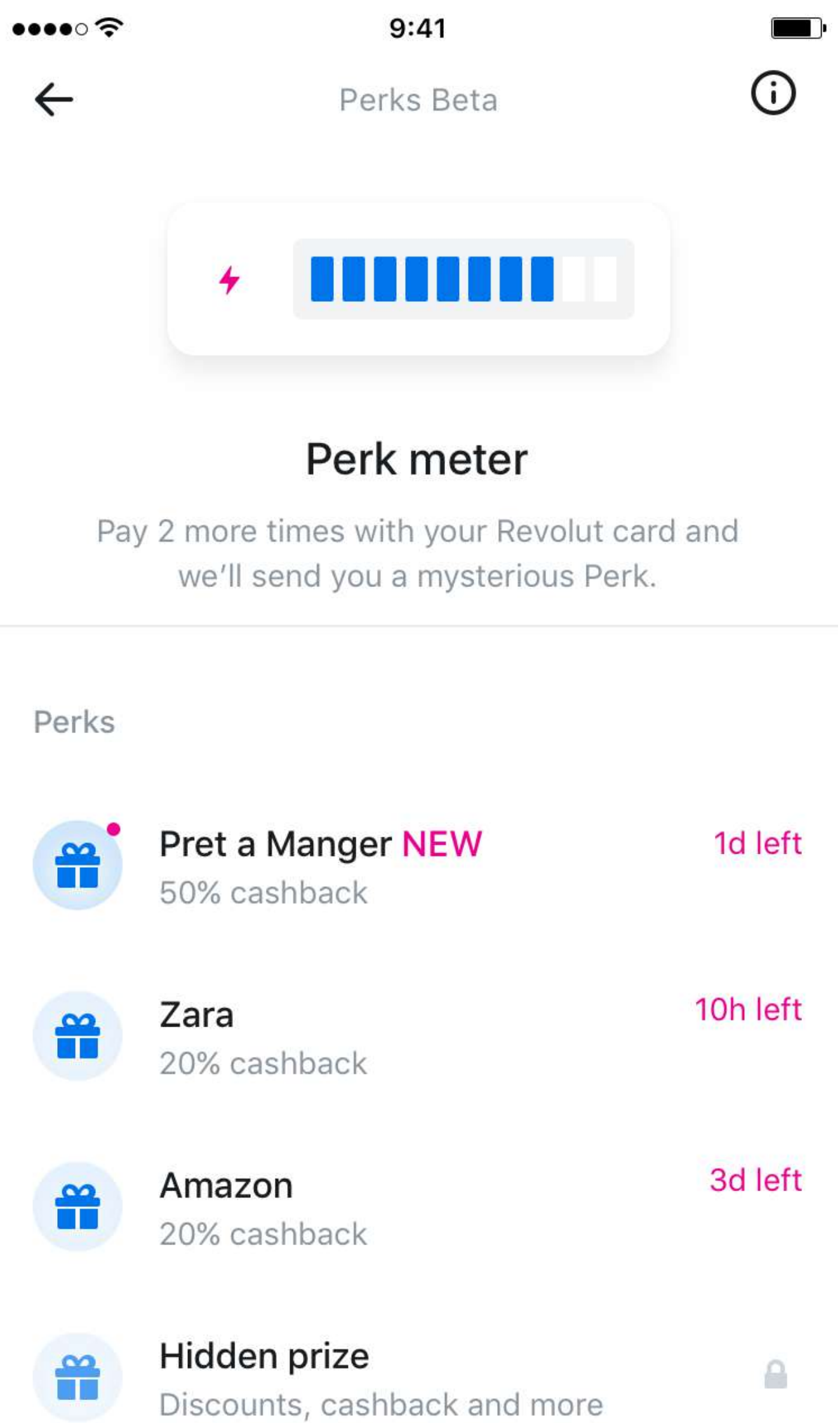
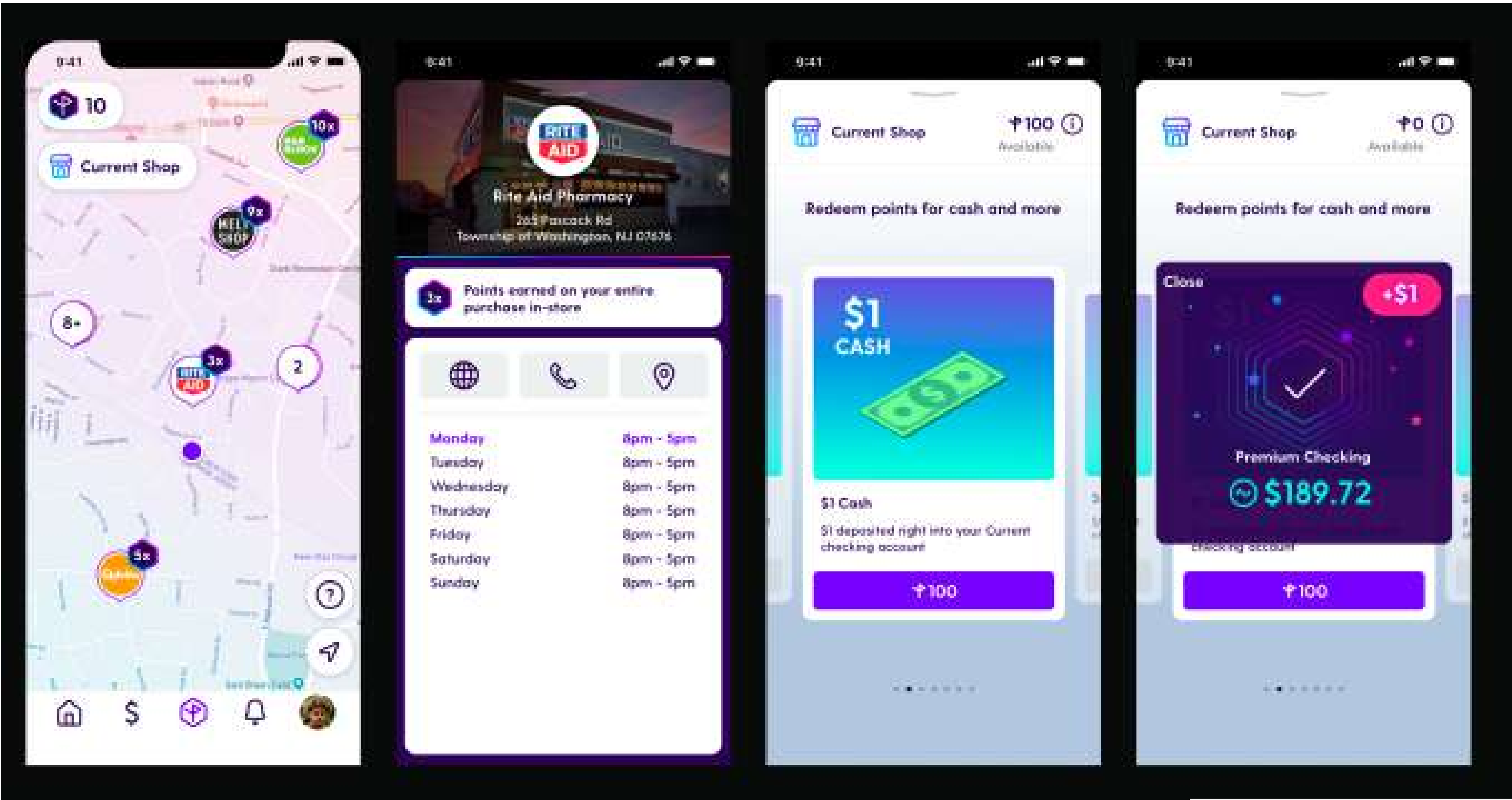
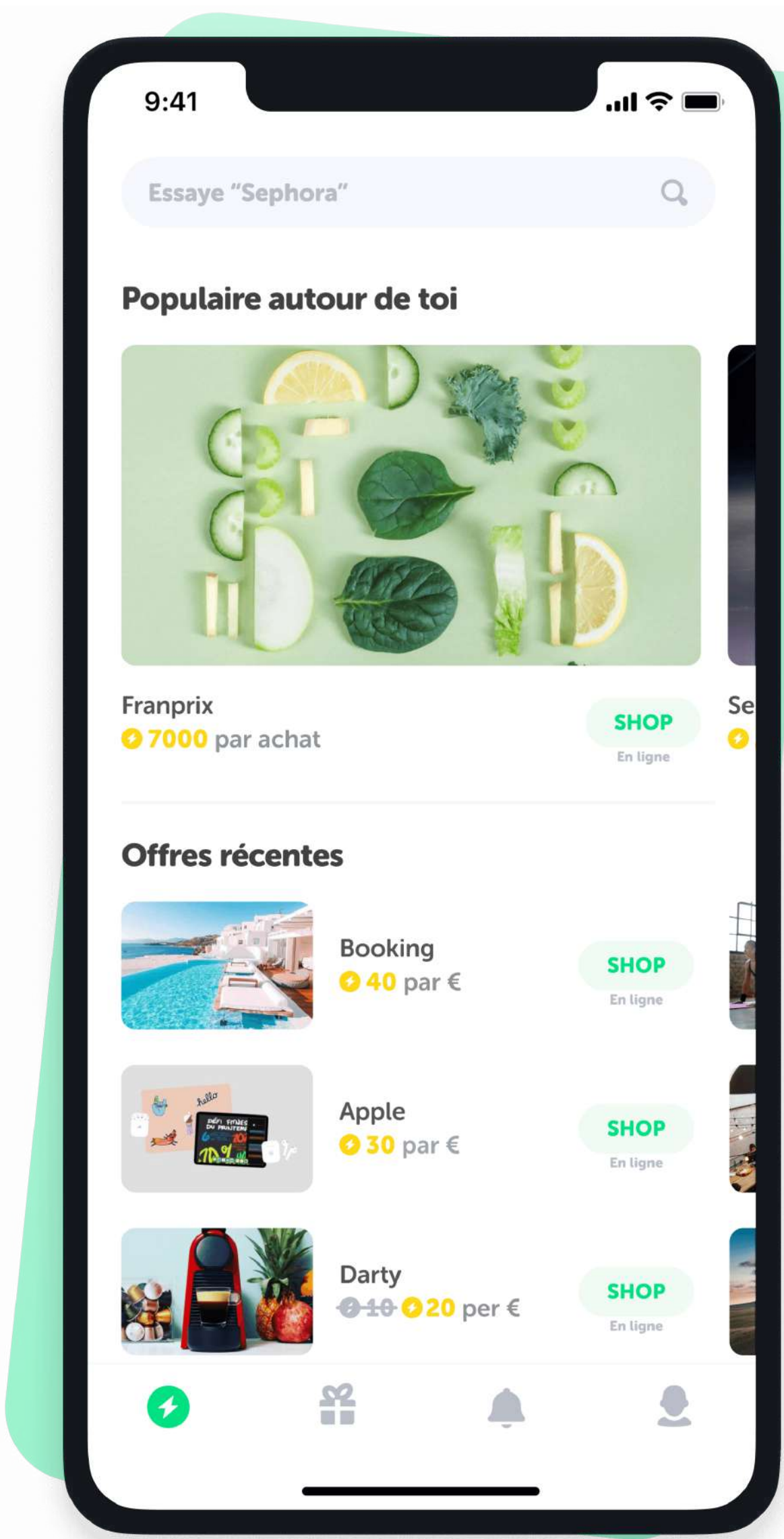
Step 3: User Experience Design

Information Architecture

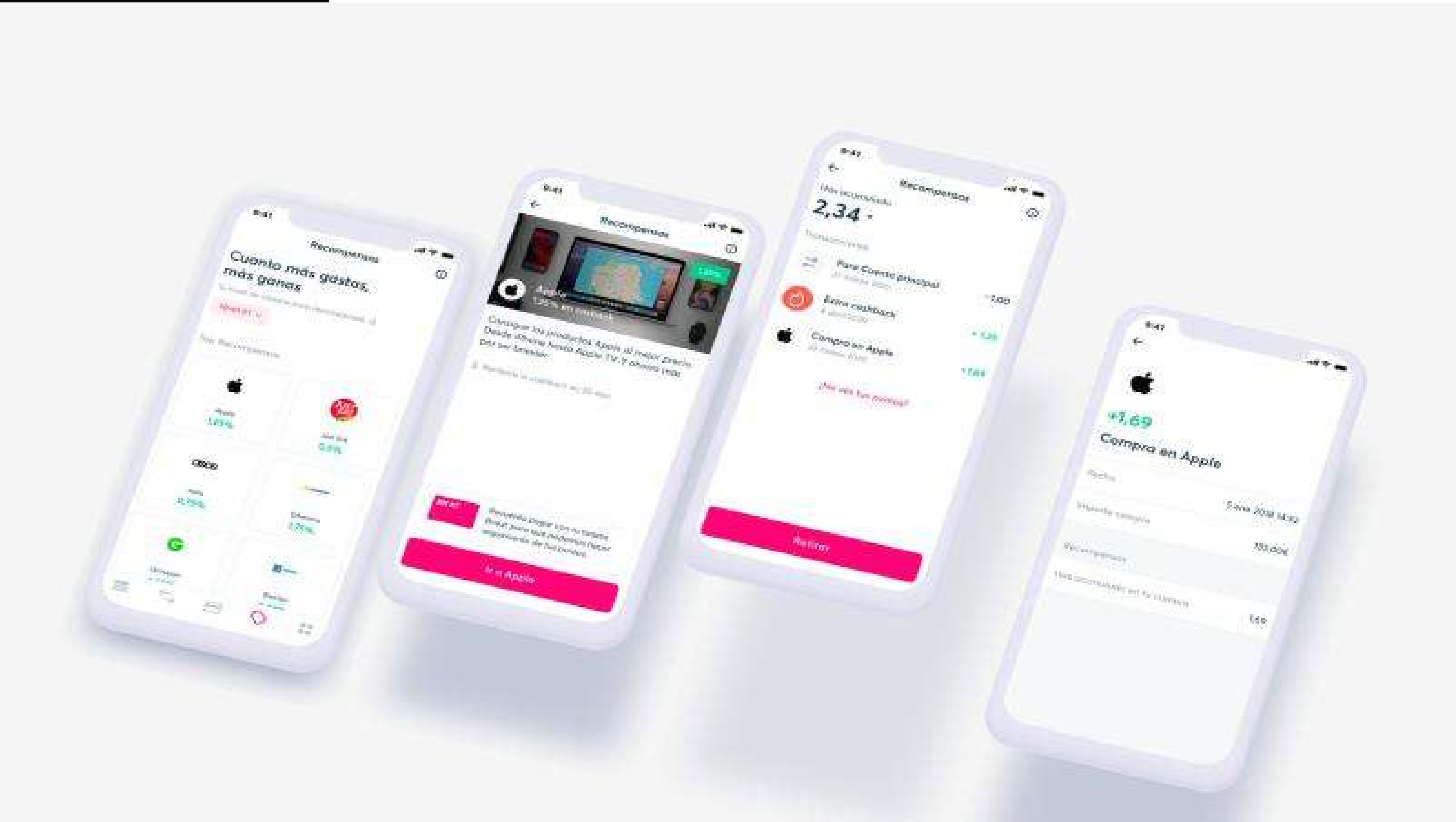
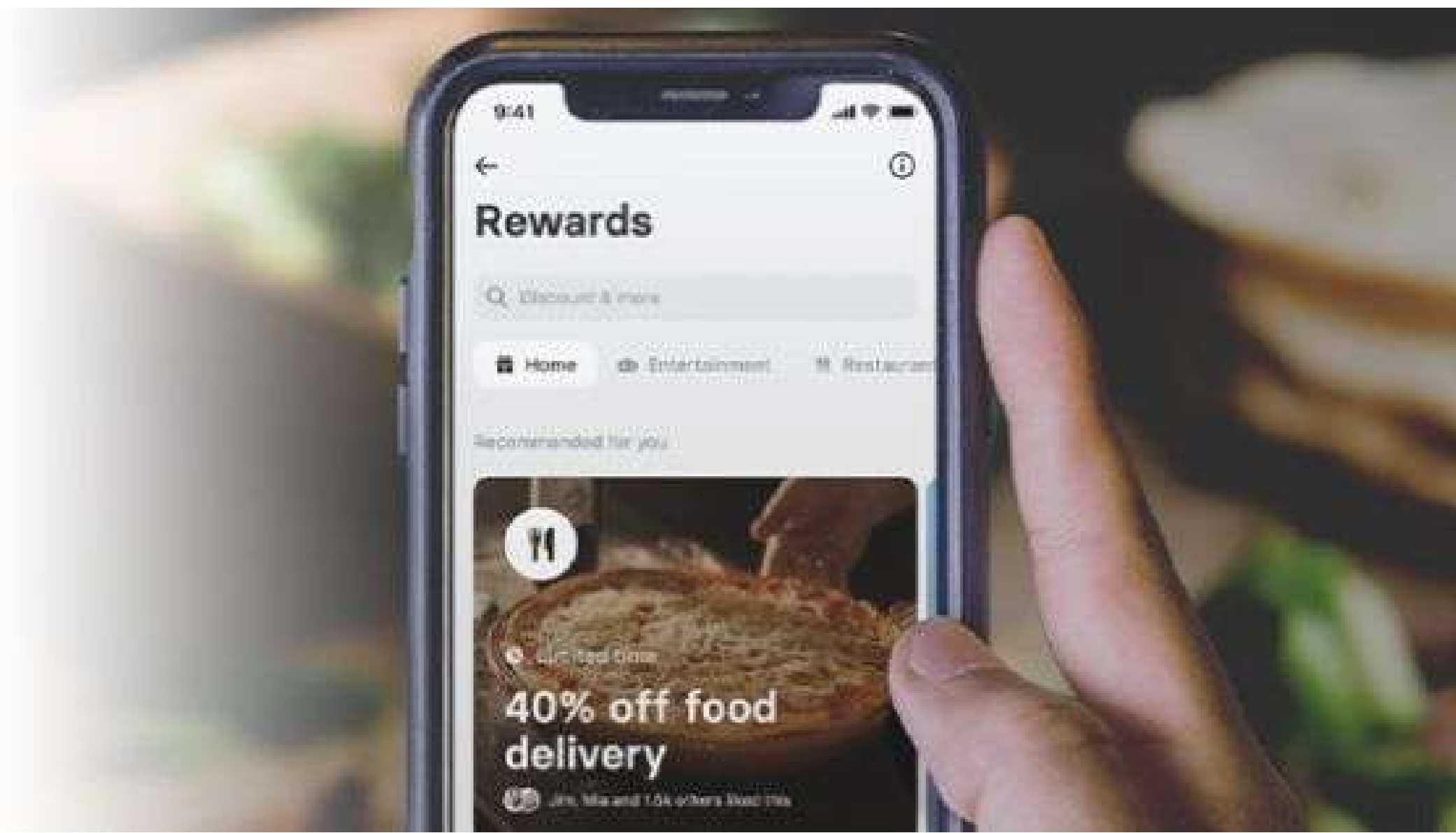


Step 5: Visual and UI Design

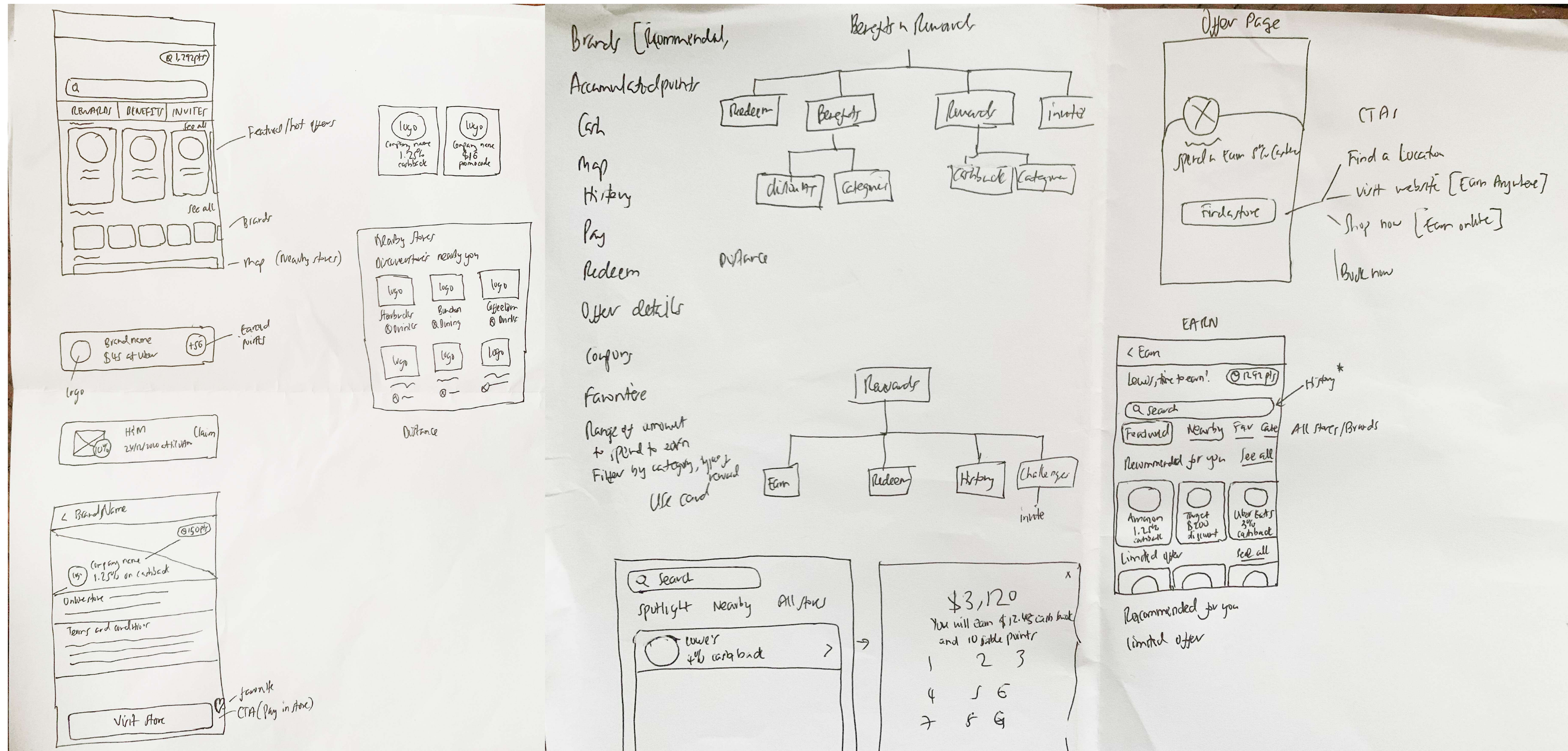
Moodboard



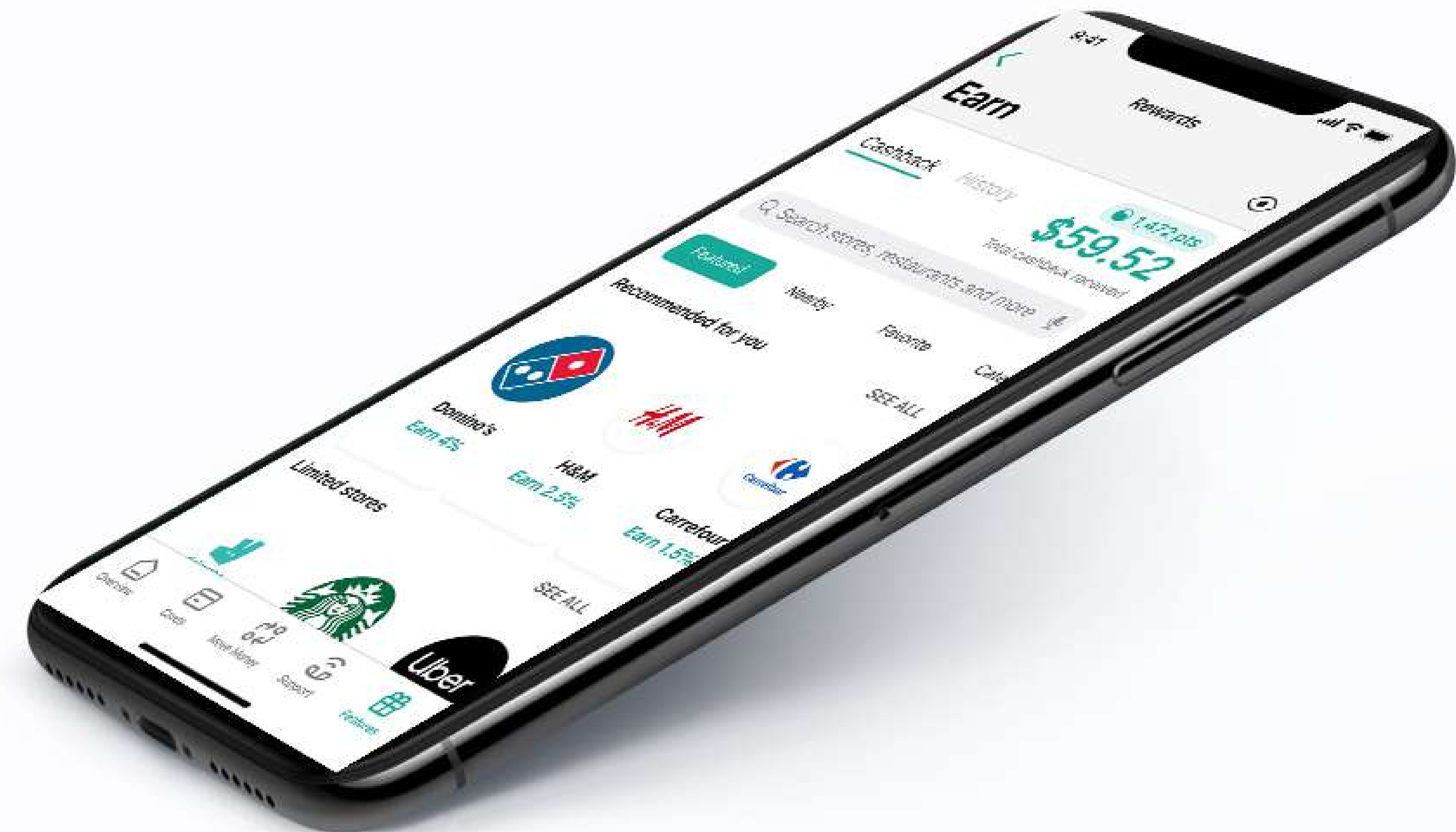
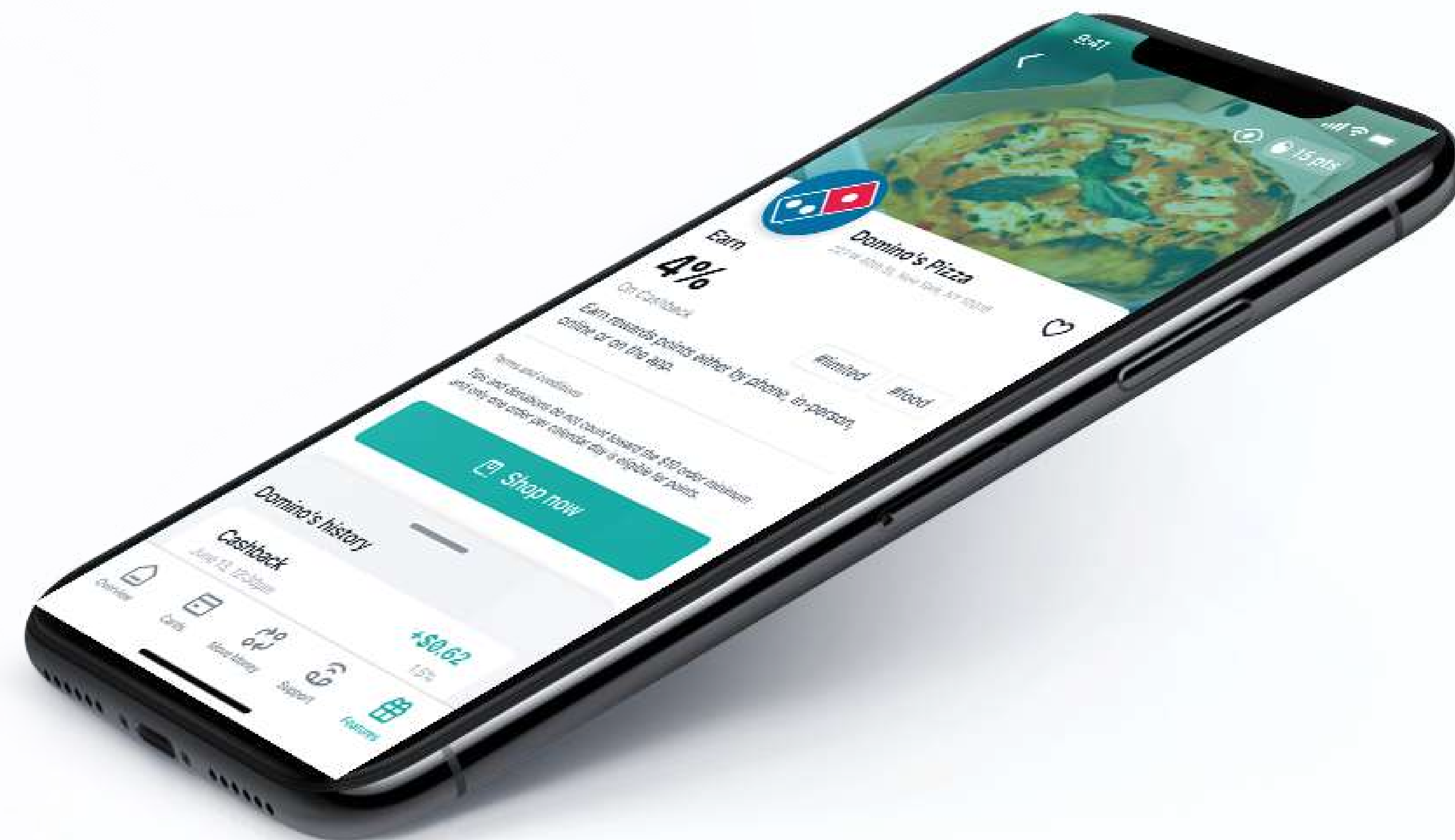
Revolut



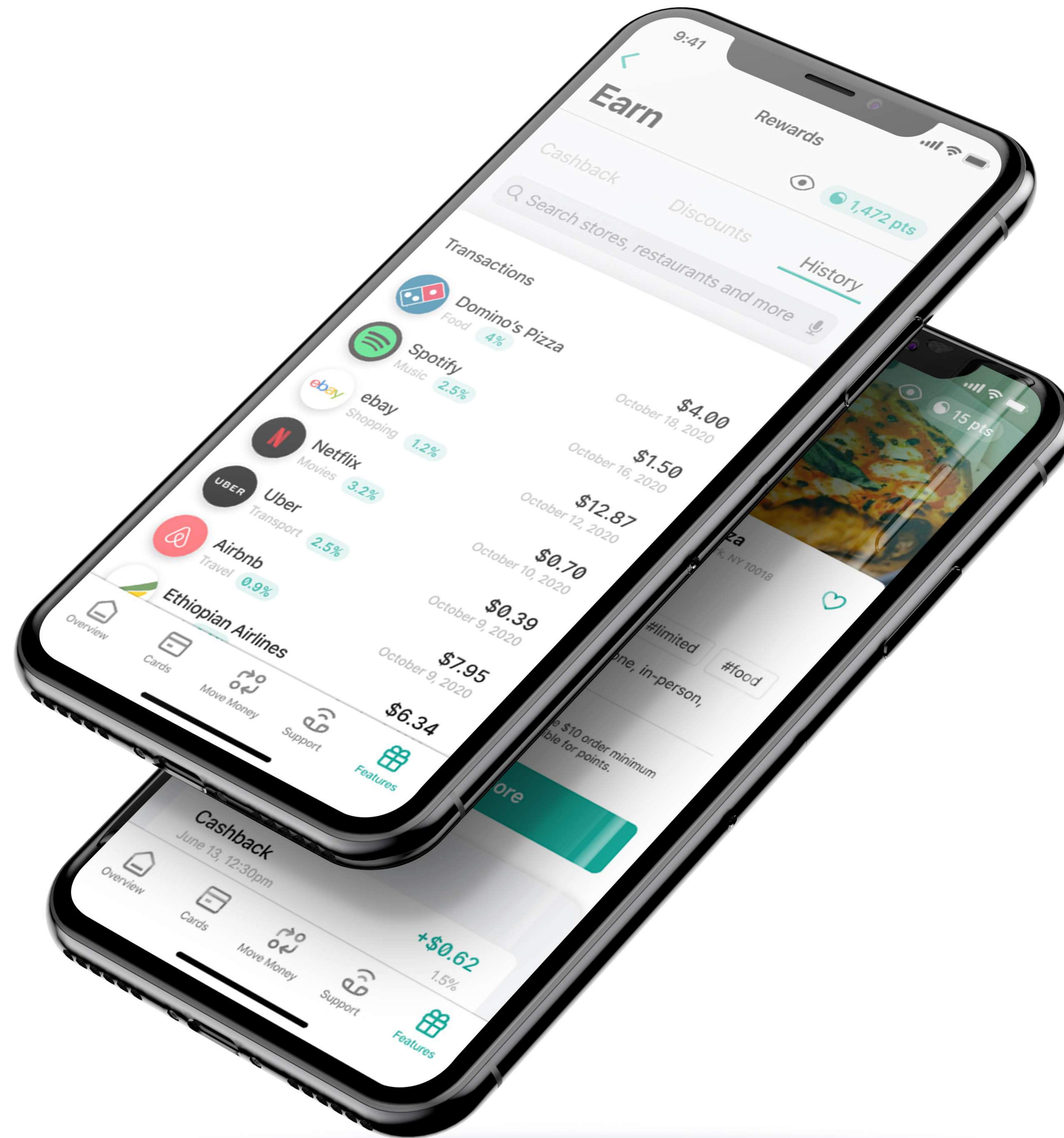
Sketches*



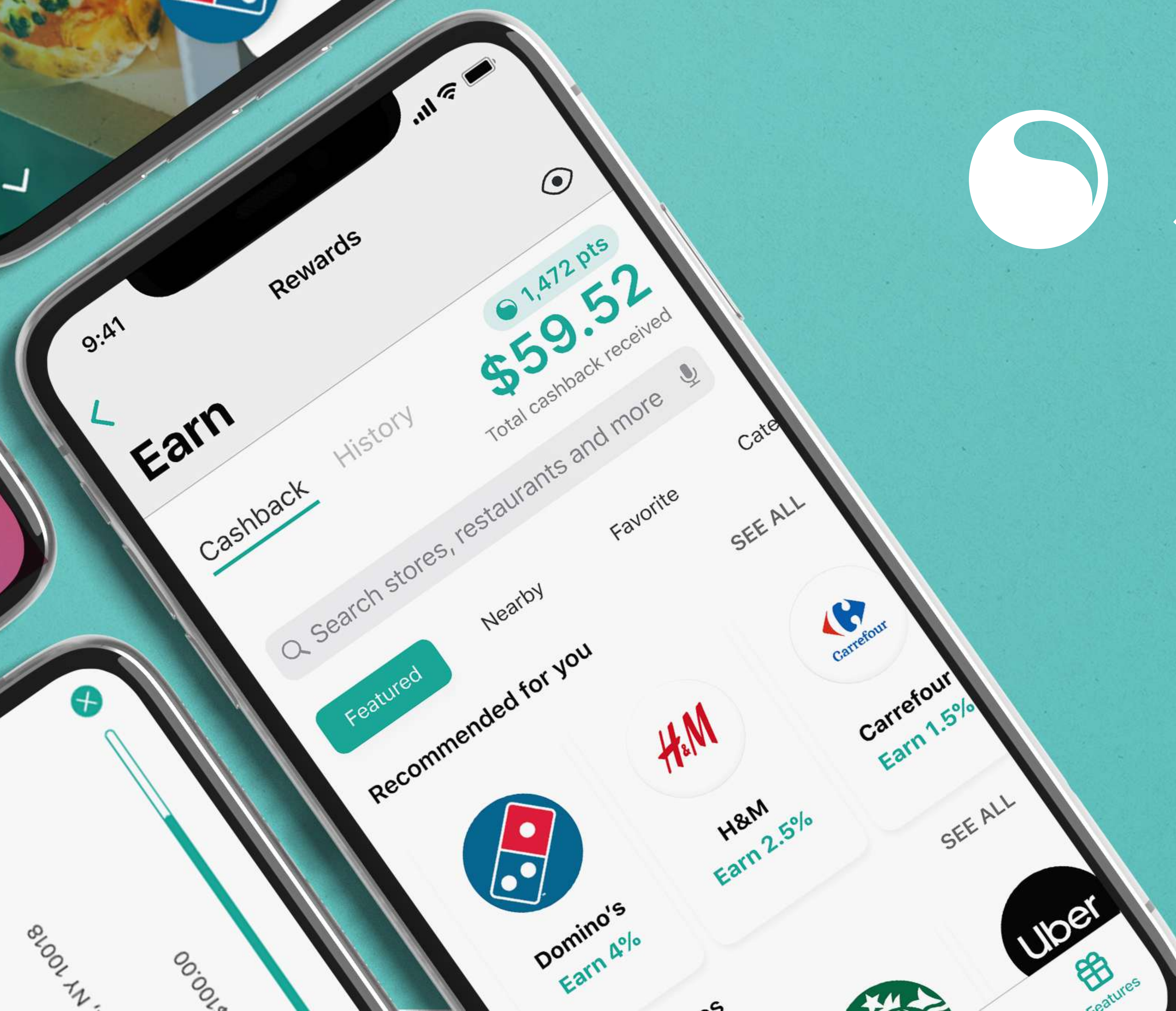
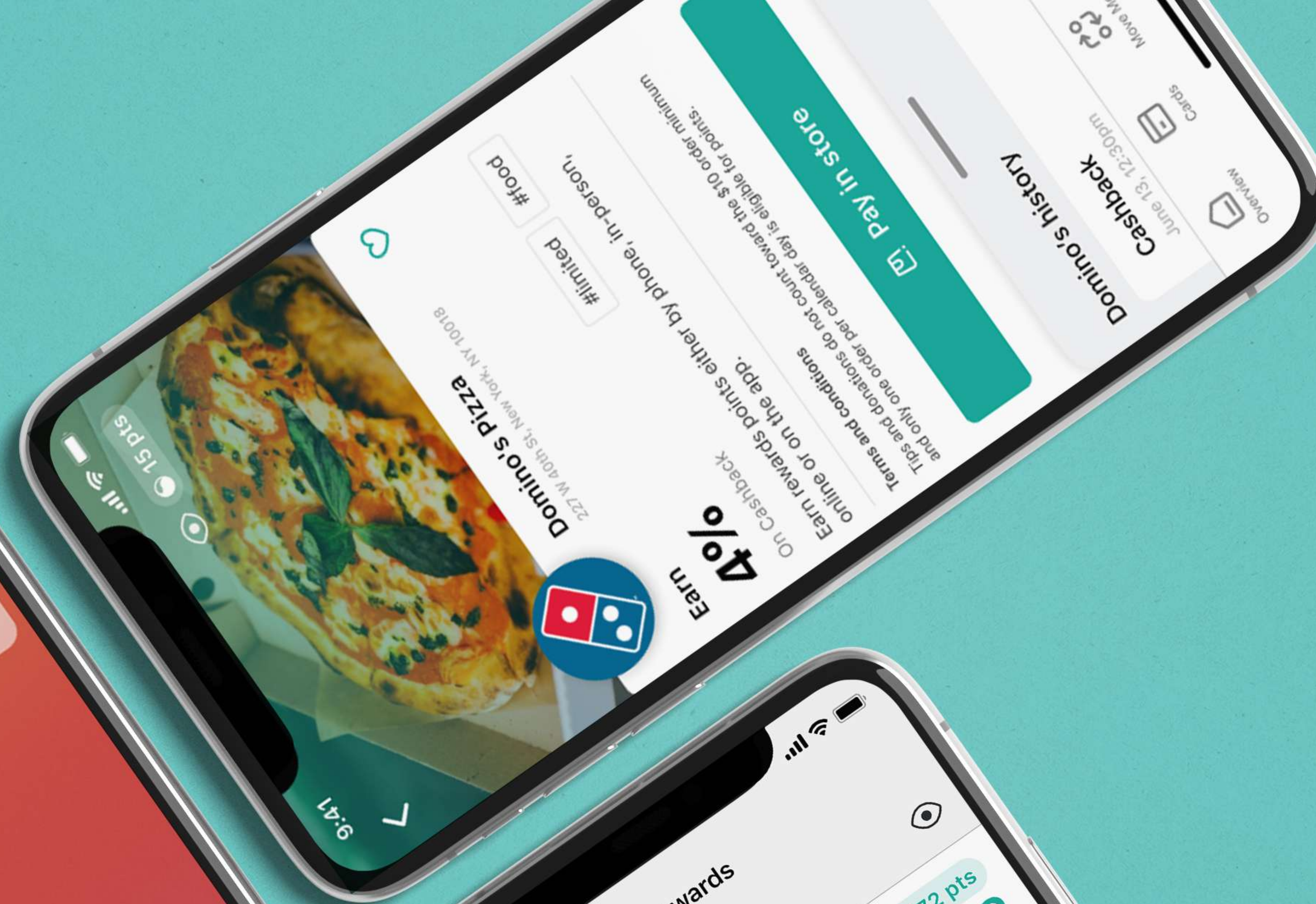
Mockups



Mockups



Mockups



 Sable



Technical Feasibility



Button's platform unlocks dozens of mobile commerce partnerships with one simple implementation. Button's technology stack handles end-to-end tracking, including accurate app store attribution, a full loyalty & cash back publishing and reconciliation system, and zero-miss affiliation technology.

Now, when users open the Ibotta app they can see 28 different brands offering cash back on mobile purchases. And when they choose to engage, the experience is seamless.

Not only did a partnership with Button bring cash back to mobile, but the team worked to create Customer Segments to personalize offers based on merchants' relationships with customers and their past purchase history.





44%

Of users who click on a Button
then continue to download the
merchant's app

22%

Of users click a Button and then
complete a purchase

27%

Of users who complete a
purchase from a Button
become repeat customers



Future

Top Charts



6 Chase Mobile®
Finance

GET



7 Robinhood: Invest.
Save. Earn.
Stocks, funds & trading...

GET



8 Sable
Banking made easy

OPEN



9 Bank of America
Mobile Banking
Secure & Easy Mobile B...

GET



10 Chime - Mobile
Banking
Banking made awesome

GET

Top Charts

Free AppsPaid Apps



12 Experian
Credit Report
Boost Credit Scores In...
In-App Purchases

GET



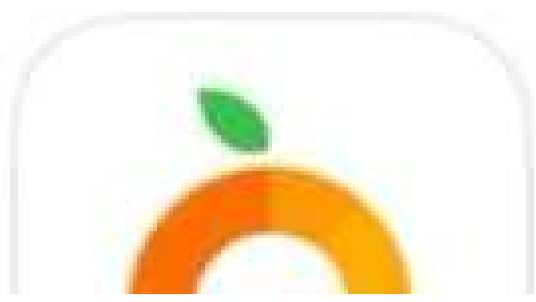
13 Sable
Banking made easy

OPEN



14 GEICO Mobile -
Car Insurance
Quote & Manage Your...

OPEN



15 Fresh EBT - Food
Stamp WIC

GET



Thank You