ux study case

Tomiin by Banco Azteca

Tomiin: a digital wallet for low income users

01
What

Creation of the most relevant digital micropayments wallet in Mexico transforming habits and behaviors incorporating social attitudes through education and support.

02
When

The overall project started September 2018 and ended in September 2021. My completed participation in July 2020.

03
Role

UX Design | Stakeholders interviews, design sprints, concept test, discovery, protopersonas, empathy maps, value canvas, surveys, journey maps, architecture, flows, wireframes, mockups, usability, android, iOS, implementation, test & releases.

04
How

VUCA & AGILE | The Wallet project worked on Volatile, Uncertain, Complex and Ambiguous (VUCA) environment and context with Design Thinking & Agile/Scrum the digital product was build, lauch and iterated.

PHASE 01 | The bases
Design Thinking
& UX strategy plan

Phase 02 | The user
Human Center Design,
needs & journey map

Phase 03 | The product
Build the MVP to lauch
and test

Phase 04 | The market
Expand the ecosystem
with education

PROBLEM | The bases.
The team had minium visibility about the product, the business objective, or the user personas.

ACTIONS

01. Internal investigation. We started to collect information and data from the previous projects and set up several stakeholders' interviews to understand the business objectives and the technical challegences.

02. Benchmarketing. A quick desktop digital wallet research in Mexico to know the context and the market.

03. External discovery. Context exploration in the field with interviews with Bitácora Social.

04. UX strategy. Establish a plan with ORK and milestones.
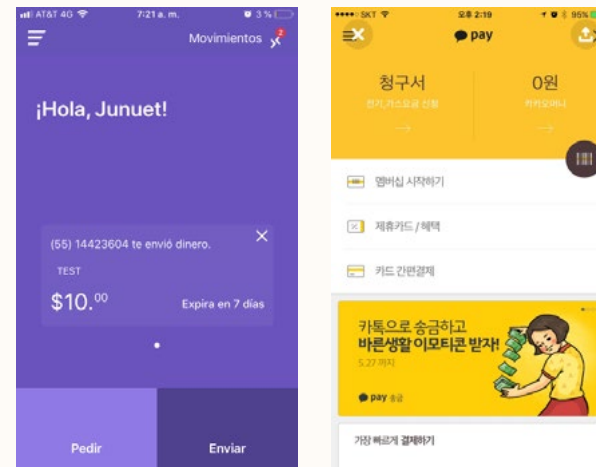
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PROBLEM | The user.
We created protopersonas and journey to map
their frictions and pains.

ACTIONS

01. Human Center Design. With the results of
the field's insights, we created several proto
personas. I am not the user.

02. Value Proposition Canvas. We create a list
of Jobs to Be Done and the Protopersonas need
to be covered with our product and features to
be relevant in their day-to-day life and pro-
vide value.

03. Concept Proof. Build a quick web app with
MVP (send & receive features) to learn from our
users. We went to a local Mexico City market to
implement, talk, and shadowing the concept.

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PROBLEM | The product.
The users finds the web concept quite obsolete
and felt insecure because there were no
references.

ACTIONS

01. Creation a MVP Android App. Following
Google Venture steps, we created the sessions
to ideate an app. (Arch information, flows,
wireframes and prototype)

02. Usability test. We tested the MVP to
improve the usability of the App in a
laboratory environment with Punto Lab.

03. Communication. Build a simple, functional,
and effective site to communicate the product
with the WML&YR agency.

04. Business Design. With Oliver Wyman and
Frog Design Studio to implement the business
strategy in Puebla.
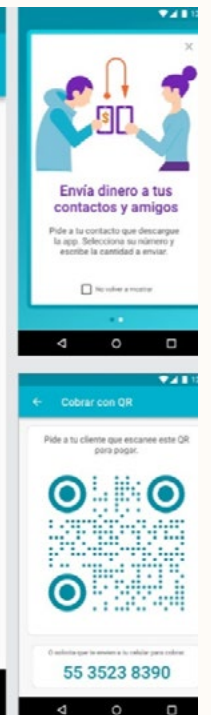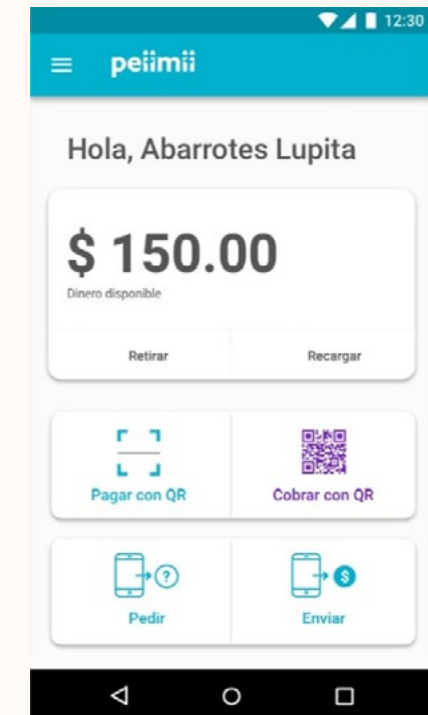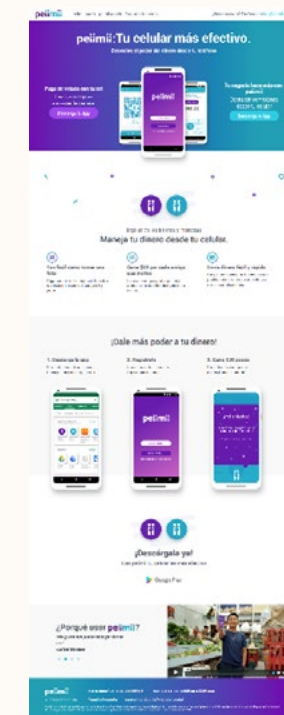
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PROBLEM | The market.
We expand and growth the market size adapting
some users' habits, support them with education,
and improve the product (update and iOS). .

ACTIONS

01. Habits and customs. Incorporate some
typical physical Mexican behaviors into the app
(i.e. the "red envelope" feature from WeChat).

02. Service Design. Expanding the digital
wallet experience with multiple points of
contact: promotions, call centers, member get
members actions, fidelity program...

03. Kaizen. We improve the product by offering
iOS App, rebranding the mark, and improving the
usability with a fresh and simple UI working
with Multiplica.
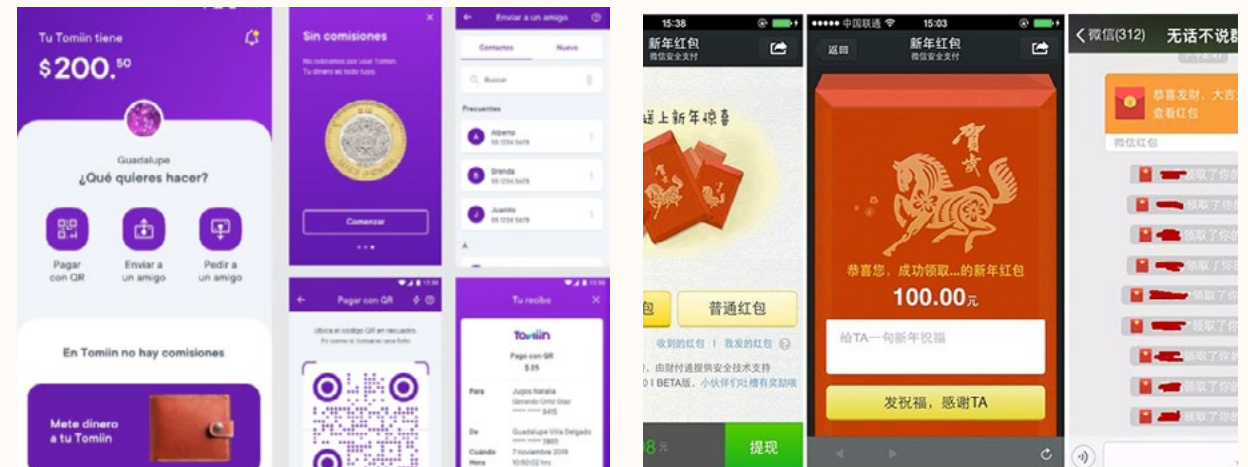
Conclutions

01
HCD

The most important lesson I learned is to be totally focused on Human Center Design: solving real problems for real people. Business is important, technology too, however never forget the why factor of any project: the humans.
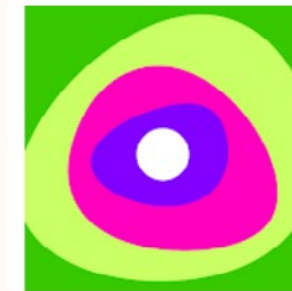
02
Next

Now, Grupo Salinas (Banco Azteca Owners) launch on January 2022 Baz: the first Super App in Mexico. The steps we made with the digital wallet help to create the value and the relevance of it.

baz: tu súperapp con todo

BAZ SUPER APP, S.A. DE C.V.   Entretenimiento   ★ ★

Ｅ Todos

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Thank you