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**ux study case**

***Tomín by Banco Azteca***

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Sr. Я

Think with common sense, then witty design

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# Tomiiin: a digital wallet for low income users

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**01**

What

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

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**02**

When

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

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**03**

Role

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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.

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**04**

How

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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, launch 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 launch  
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.

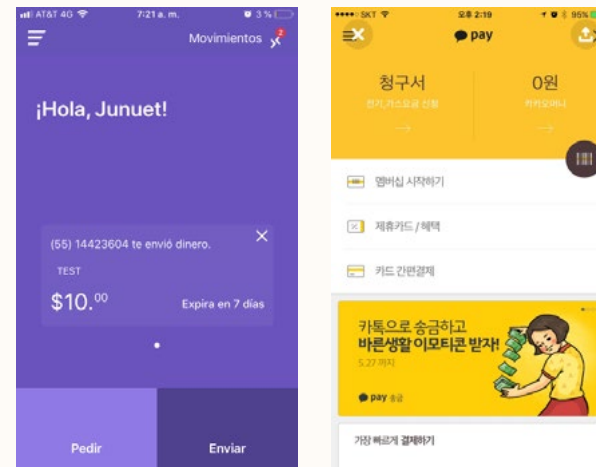
**ACTIONS**

**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 challenges.

**02. Benchmarking.** 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 provide 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.

The image shows two user persona cards. The first card is for Christian Ramirez Velazco (CHR), a 35-year-old male with a family of 2 children. He is a micro-entrepreneur who runs a food stall in Mercado San Cosme (CDMX). His goal is to grow his business, and he needs to adapt to the market and its users. He is described as a digitalized and banked individual. The second card is for Lisset Márquez (LIS), a 30-year-old female, single, with one child. She is a local market vendor (Abarrotes) in Mercado de San Cosme (CDMX). Her goal is to provide a future for her family. She has several pain points: no bank account, no income proof, lack of time for budgeting, and fear of banks due to many taboos. Both cards include mood images related to their work environments.

The image shows a detailed project timeline or Gantt chart. It features a horizontal axis with various colored bars representing different tasks and their durations. The tasks are organized into several rows, likely representing different phases or milestones of the project. The colors used include green, yellow, red, and blue, which likely correspond to different project categories or statuses.



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**PROBLEM | The product.**

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

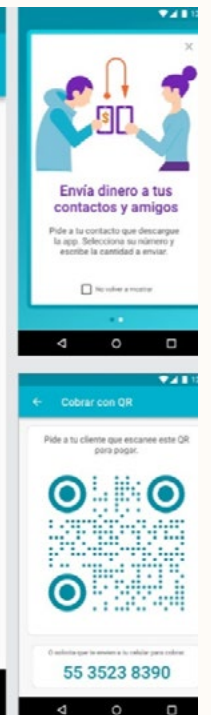
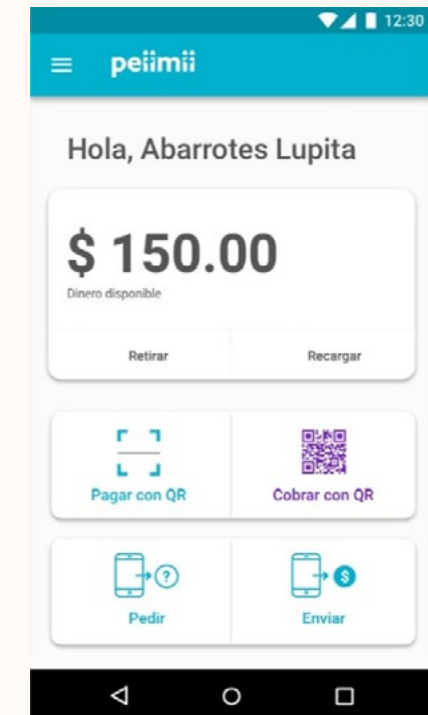
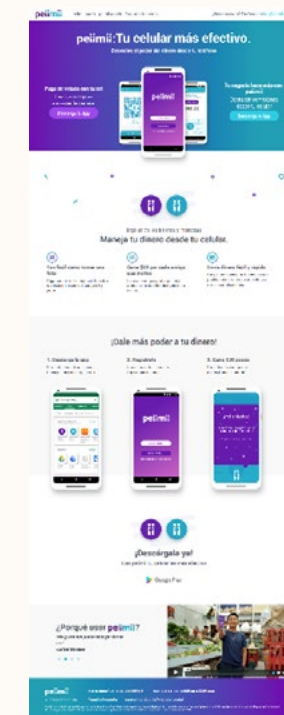
**ACTIONS**

**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.**

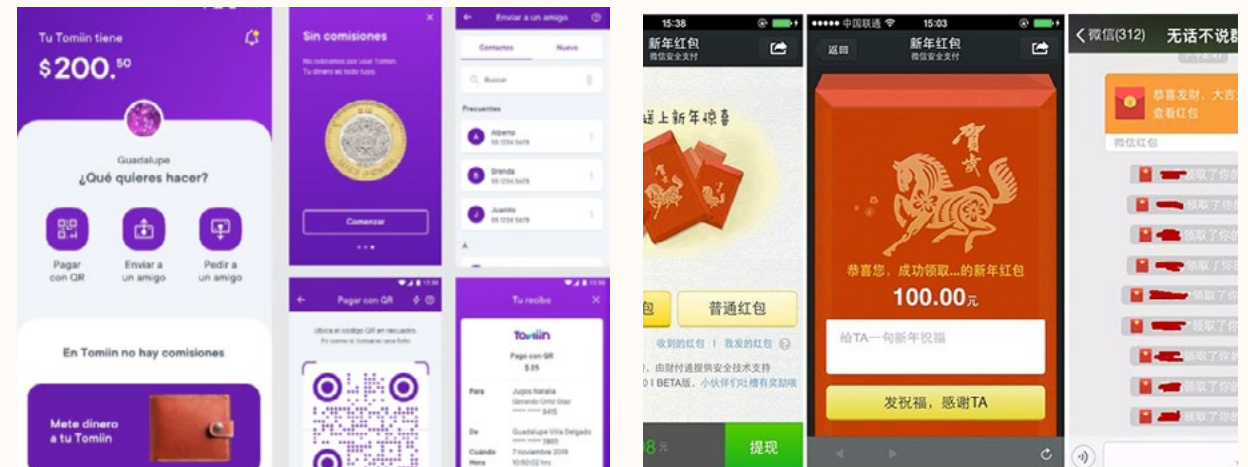
We expand and growth the market size adapting some users' habits, support them with education, and improve the product (update and iOS).

**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.



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# Conclutions

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## 01

### HCD

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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.

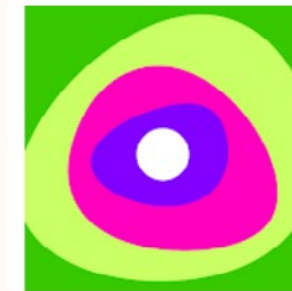
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## 02

### Next

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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.



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# Thank you



Sergi Rucabado Rebés

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