

The journey of MAKE by KBank

Deep Dive, UX Design Awards, 14 Dec 2022 by Beacon Interface









Beacon Interface (The Design Team)

KASIKORN Business Technology Group
(KBTG)

KASIKORN Bank
(KBank)



Thailand, 2019

The Beginning

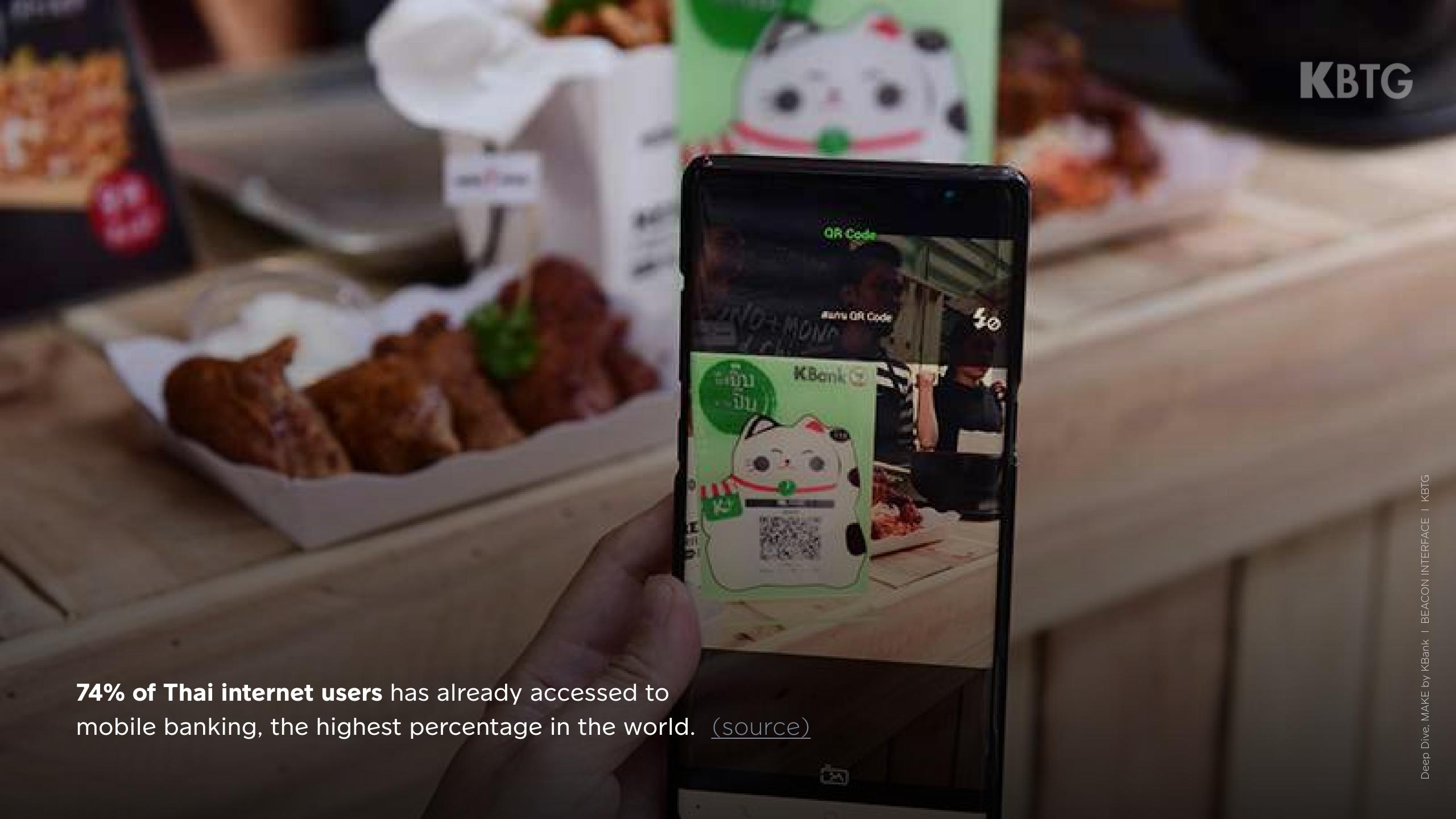
The Lab vs Reality

After Launch

and us exploring our perspectives in design



Thailand, 2019







TraditionalMobile Banking

March 2019, Mobile Banking for New Gen

MAKE by KBank aims to reimagine mobile banking, with users at heart, to create digital services that truly fulfill young Thais' financial needs and intrinsic values.



The Beginning

When we heavily utilized the classic user-centered design



Let go of expert's view

(and power of banks to define the rules).

Respect and shift the power back to the users.







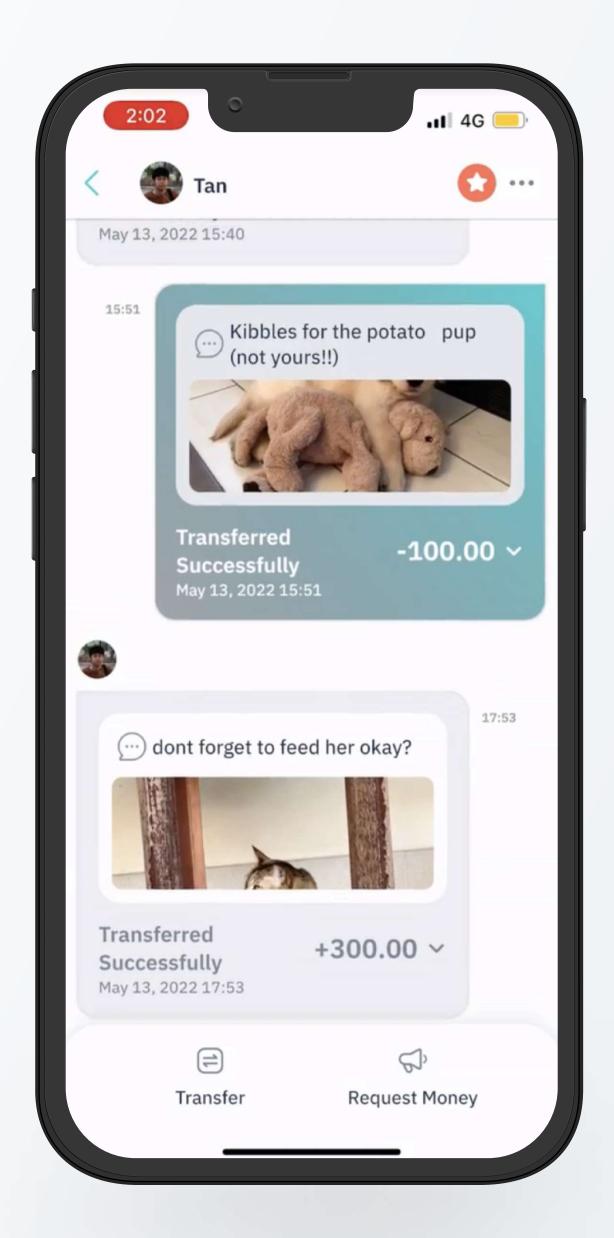


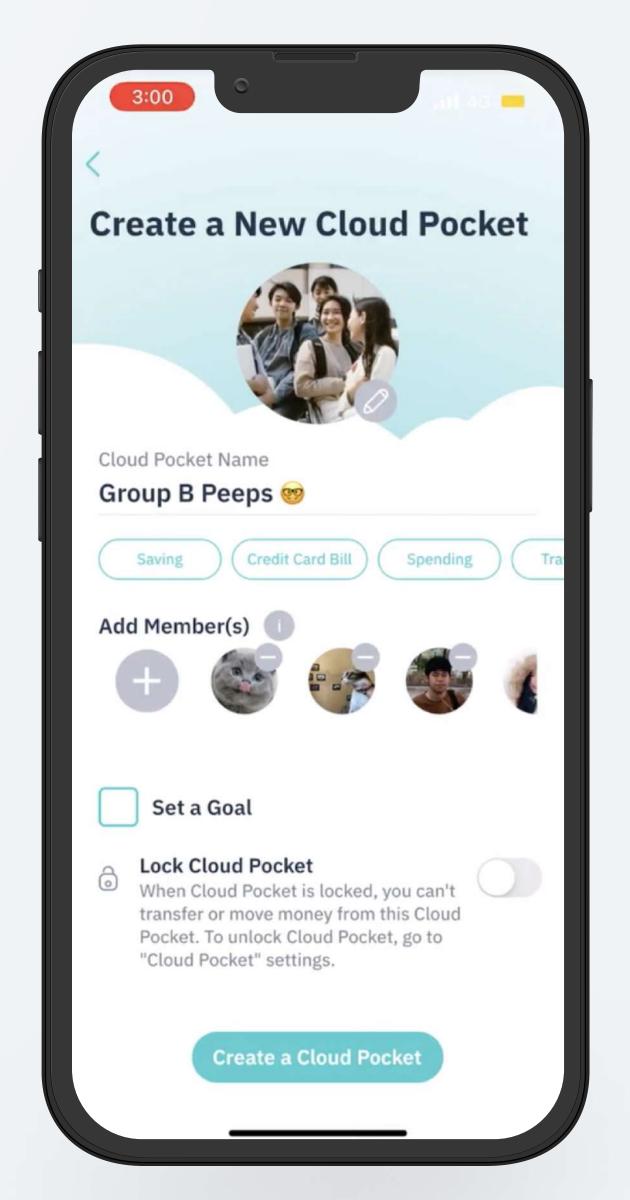
Sharing beyond personal matters

Financial activity is not always personal but is an activity that involves others in some ways.





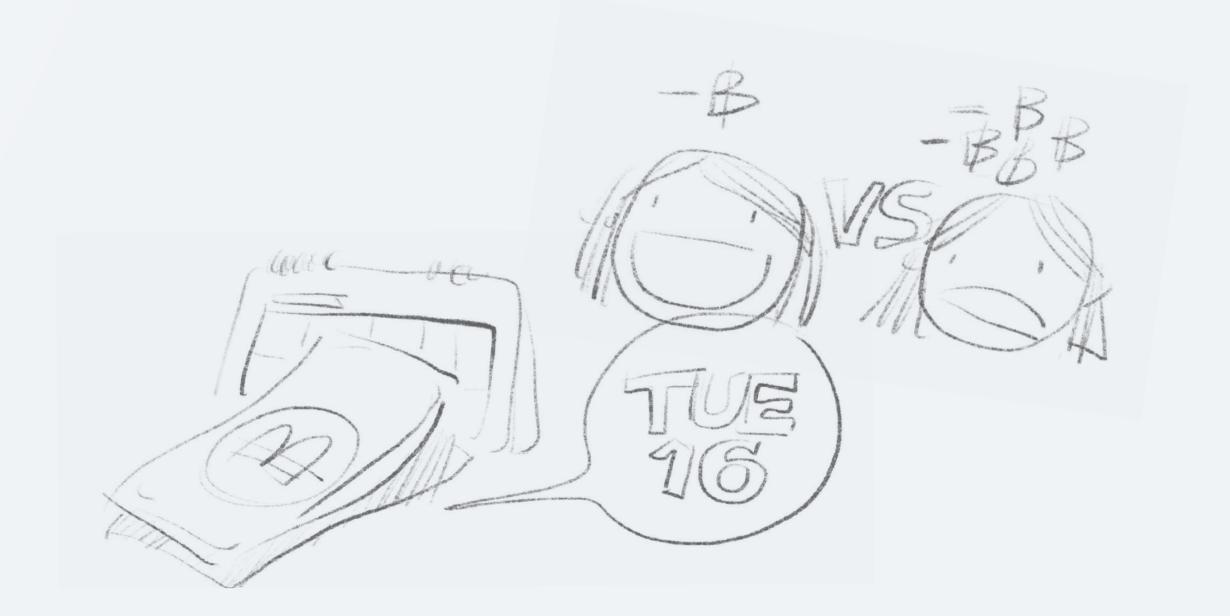




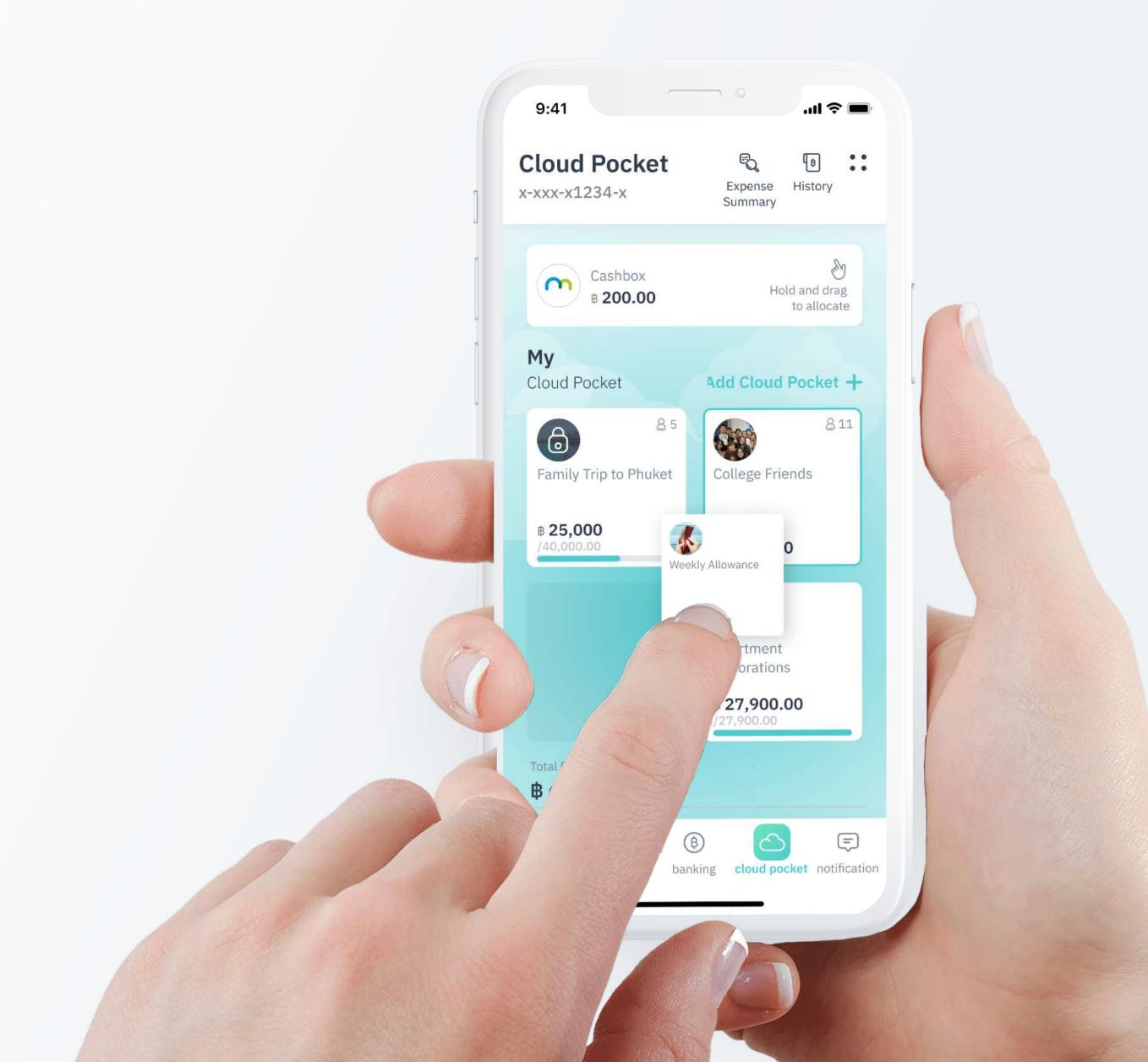


Casual and flexible finance

Users need room to explore their way of money management and tie their inspiration to financial goals.









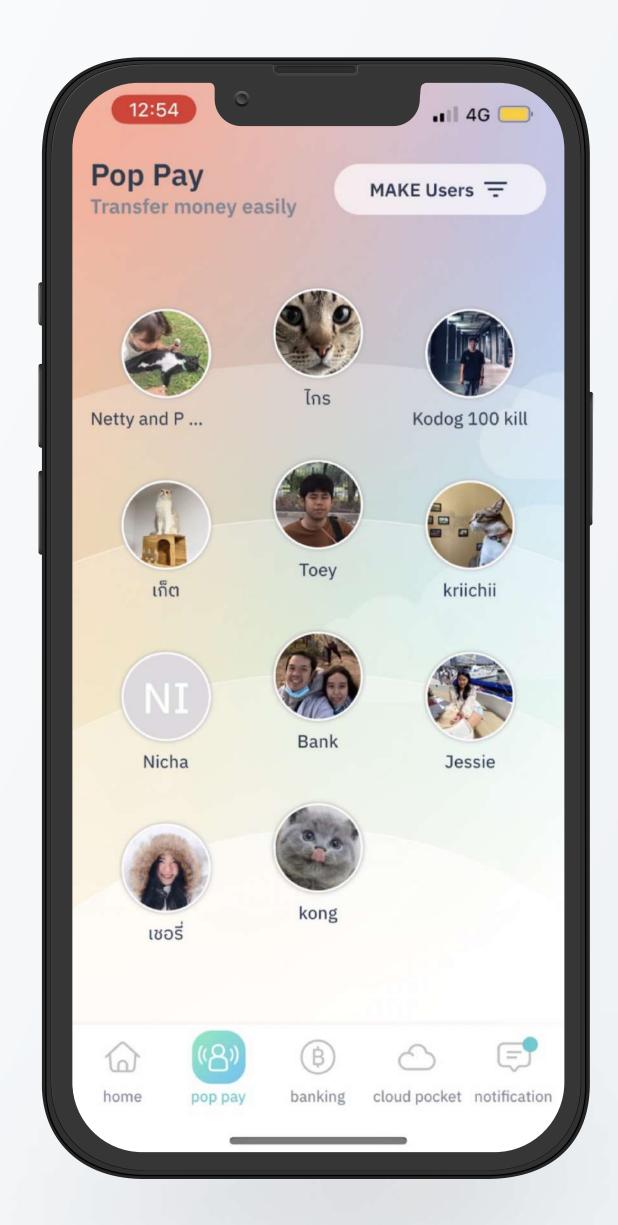


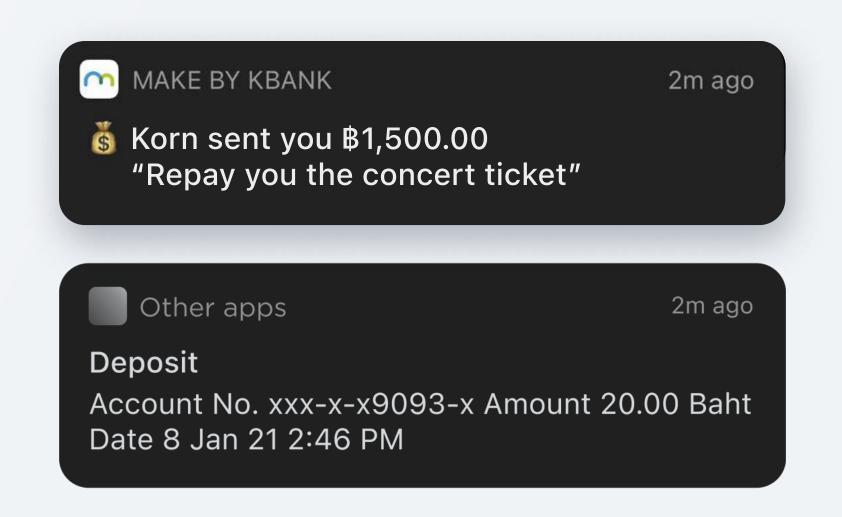


Humanized banking experience

Youth are detached from the banks as they see adapting to how banks function is too demanding.









July 2019, Humanized Mobile Banking for Community

- Bring back the way users interact with money in those 3 areas
- Facilitate emotional value within transactions



The Lab vs Reality

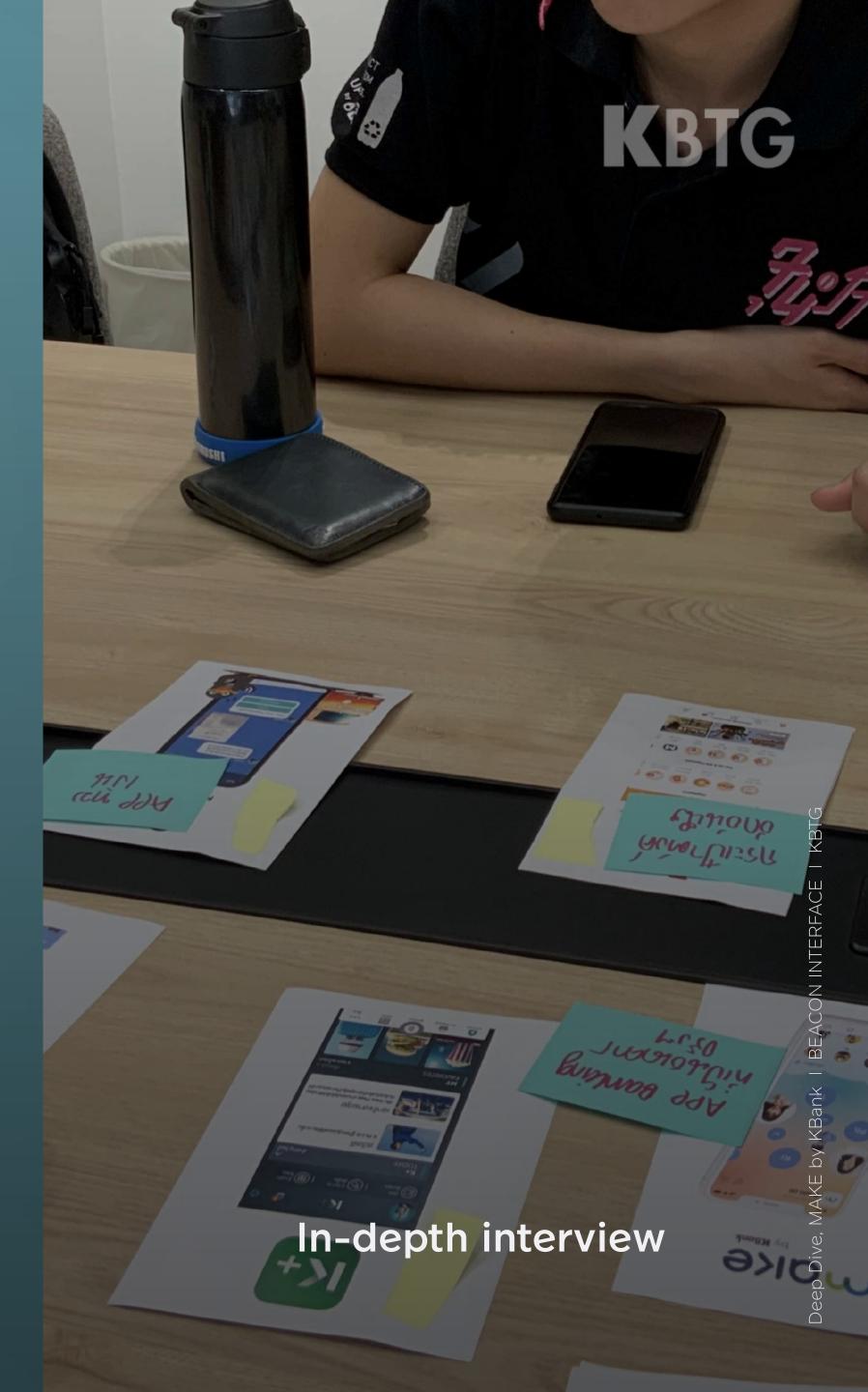
When our perspectives in our most used method, the in-lab user interview, got challenged







Diary Study







This is what I have been waiting for. Can't wait to use it with my friends

Shared Cloud Pocket - "I really want to try using Shared Cloud Pocket feature with my friends. Something like a shared money for a trip, for a mutual investment even.

Pop Pay - "Pop Pay will literally change the way people send money to others"

In-lab feedback

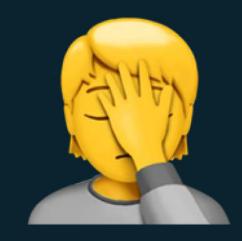




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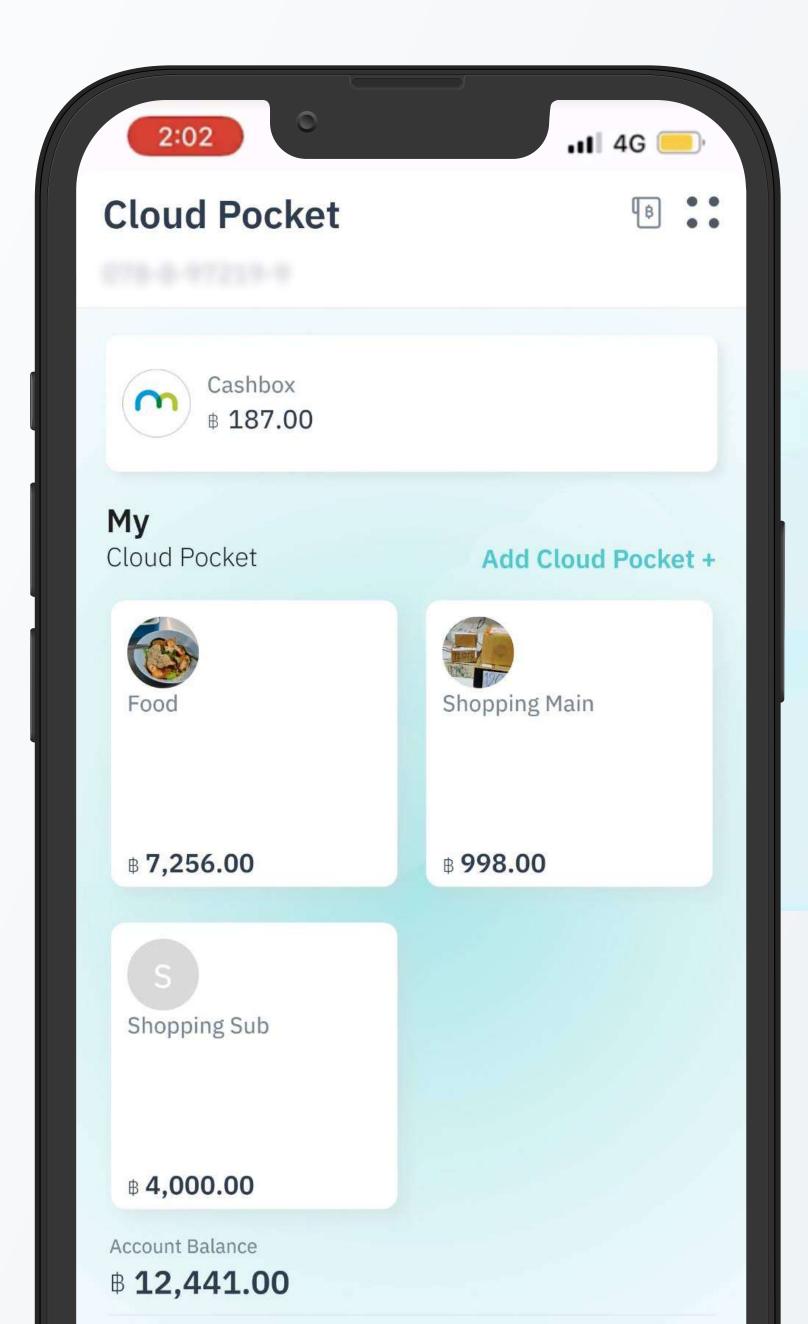
I have no friends to use it with

Limited Community - "None of my friends have this application yet so I can't use the sharing aspect of the app"

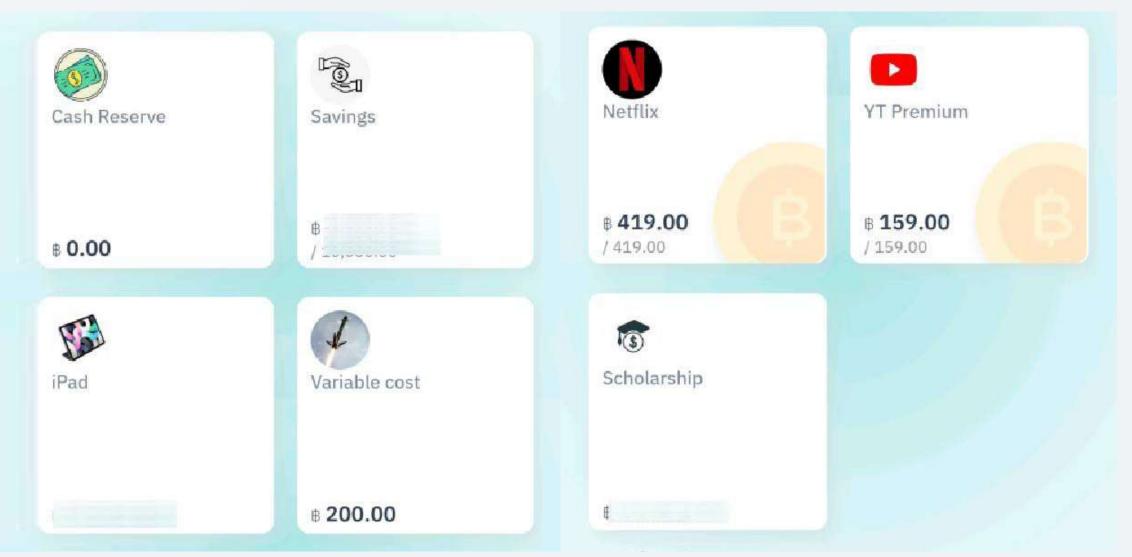
Personal money management - "Now I only use it personally, as a way of partition my money.

Pilot user with real-world usage feedback

In-lab feedback

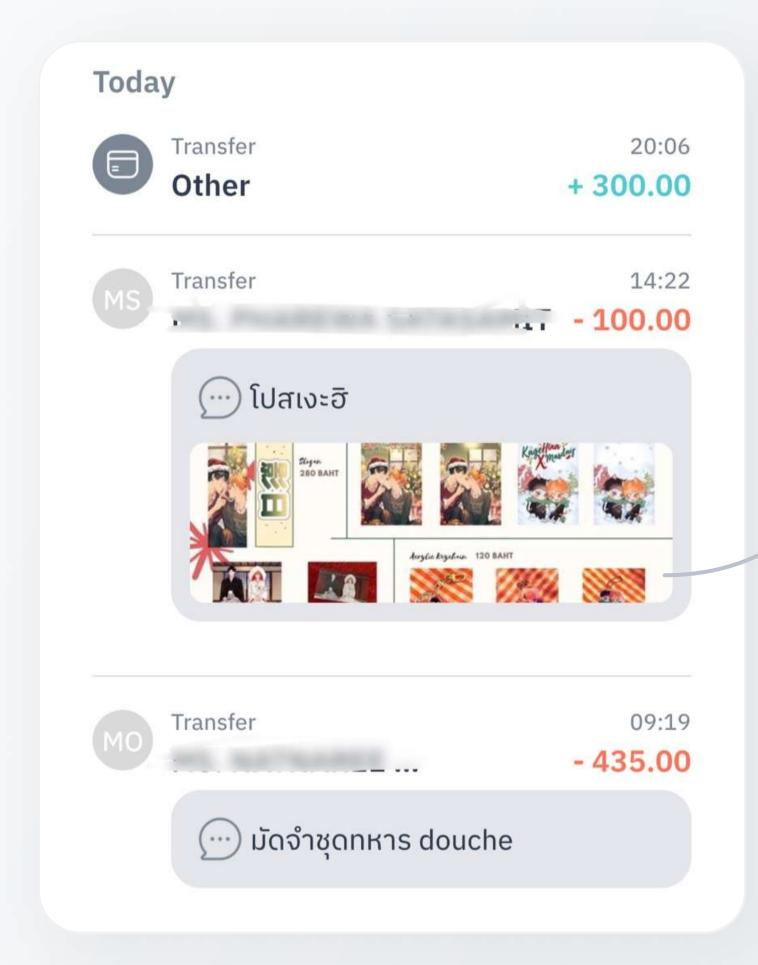


Personal money partitioning



The real-world context let us see that the personal money management aspect of MAKE was heavily utilized by users.





Transactions messages&photo as a self-reminder

Anime posters

Costume's deposit



First, we realized that the "in-lab user research" alone might not be enough for user understanding.



Dec 2020, Public Launch Your ways of casual money management app

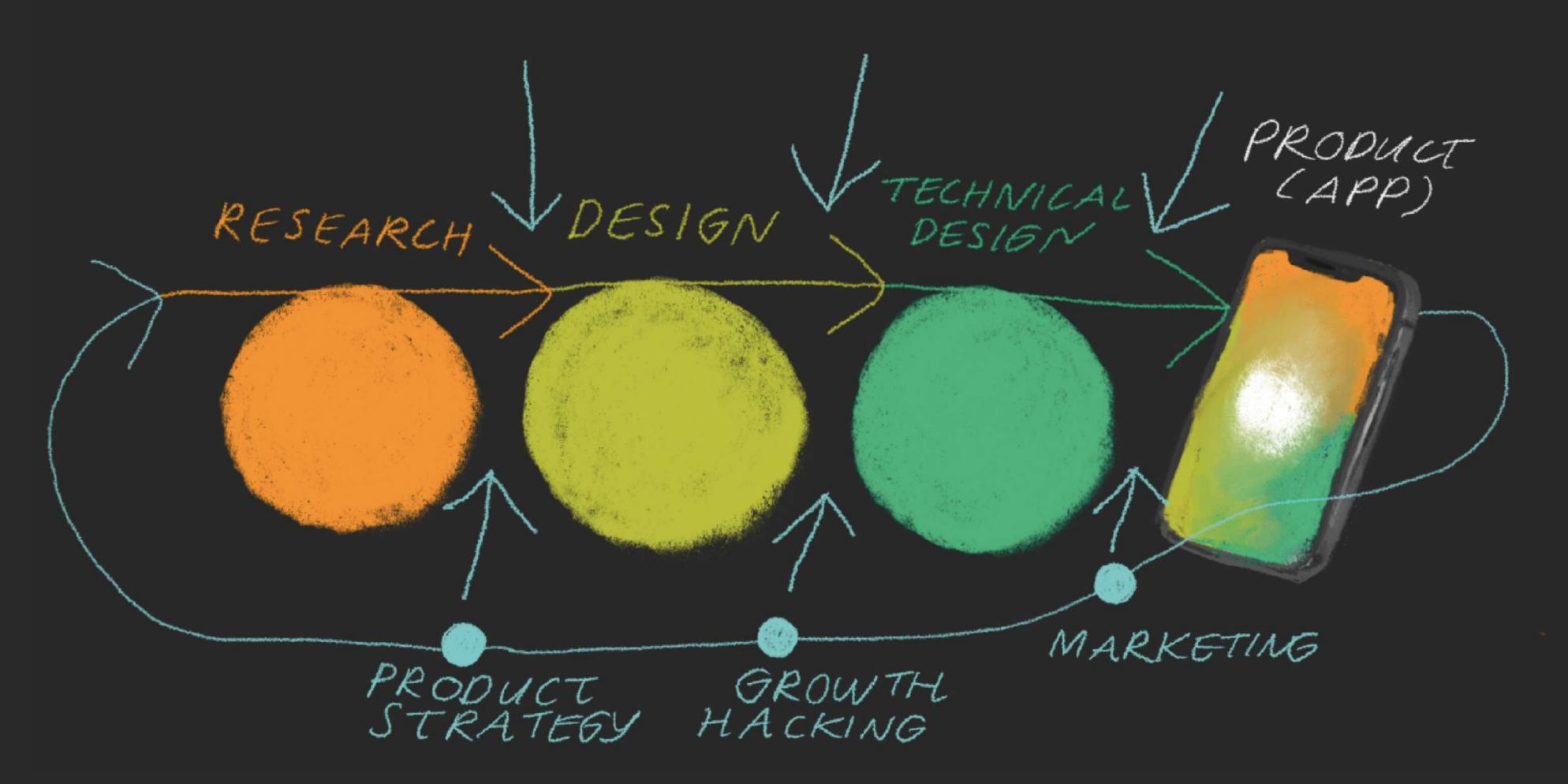
MAKE by KBank aims to facilitate a highly customizable money management that fits their ways.



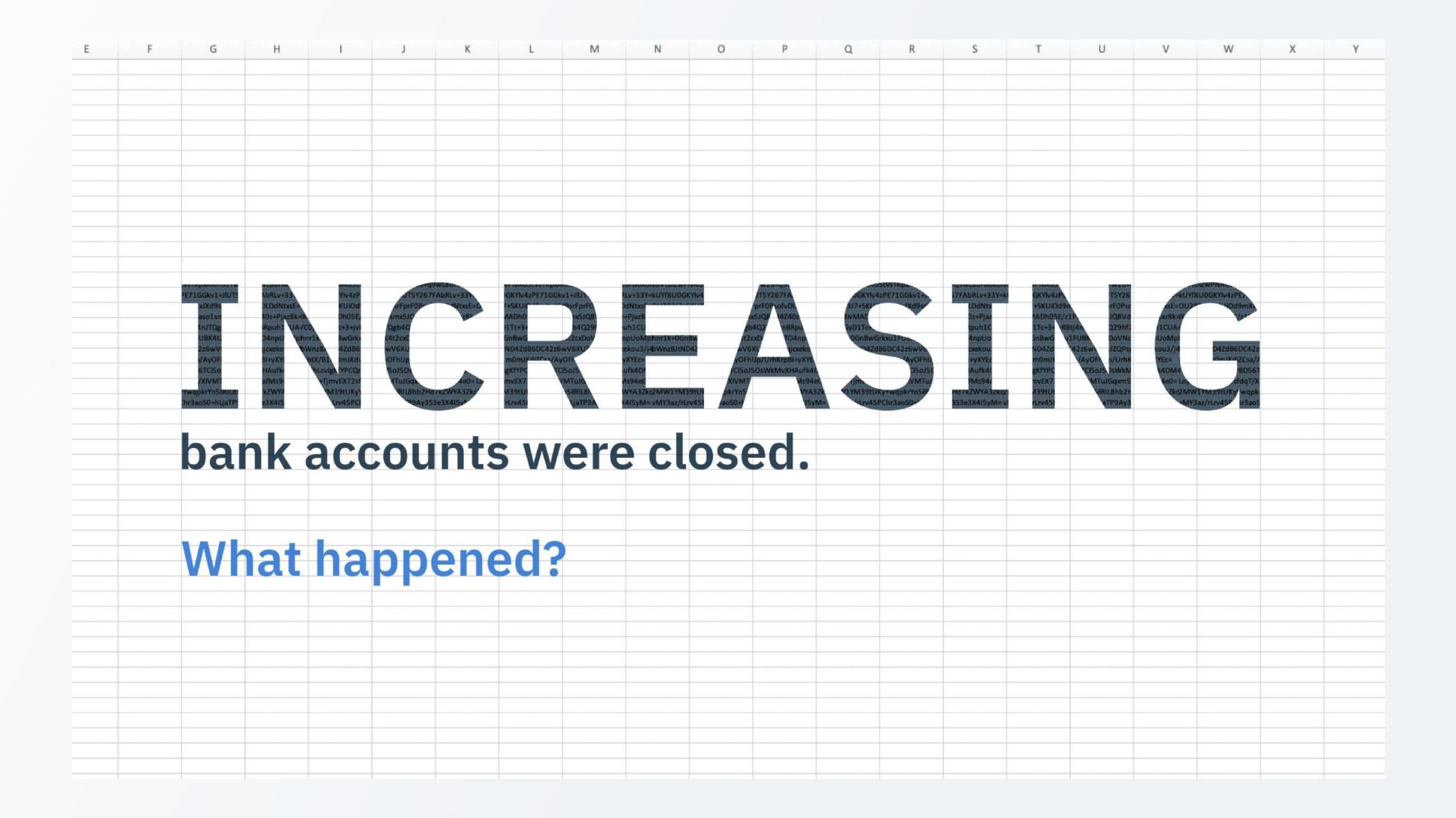
After Launch

When we explored the role of qualitative method and quantitative method in understanding users!

Launch and celebrate?







The quitter story: 119 0,4 104 11,8 10,3 126 0,3 0,0 11,8 166 1,1 -0, 13,2

The quitter story:		
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		4 000
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119 14,3	0,4	0,0
104 11,8	0,1	0,
126 10,3	0,3	0,0
166 11,8	1,1	-0,
75 13,2	1,9	-0,
16,9	0,9	0,0

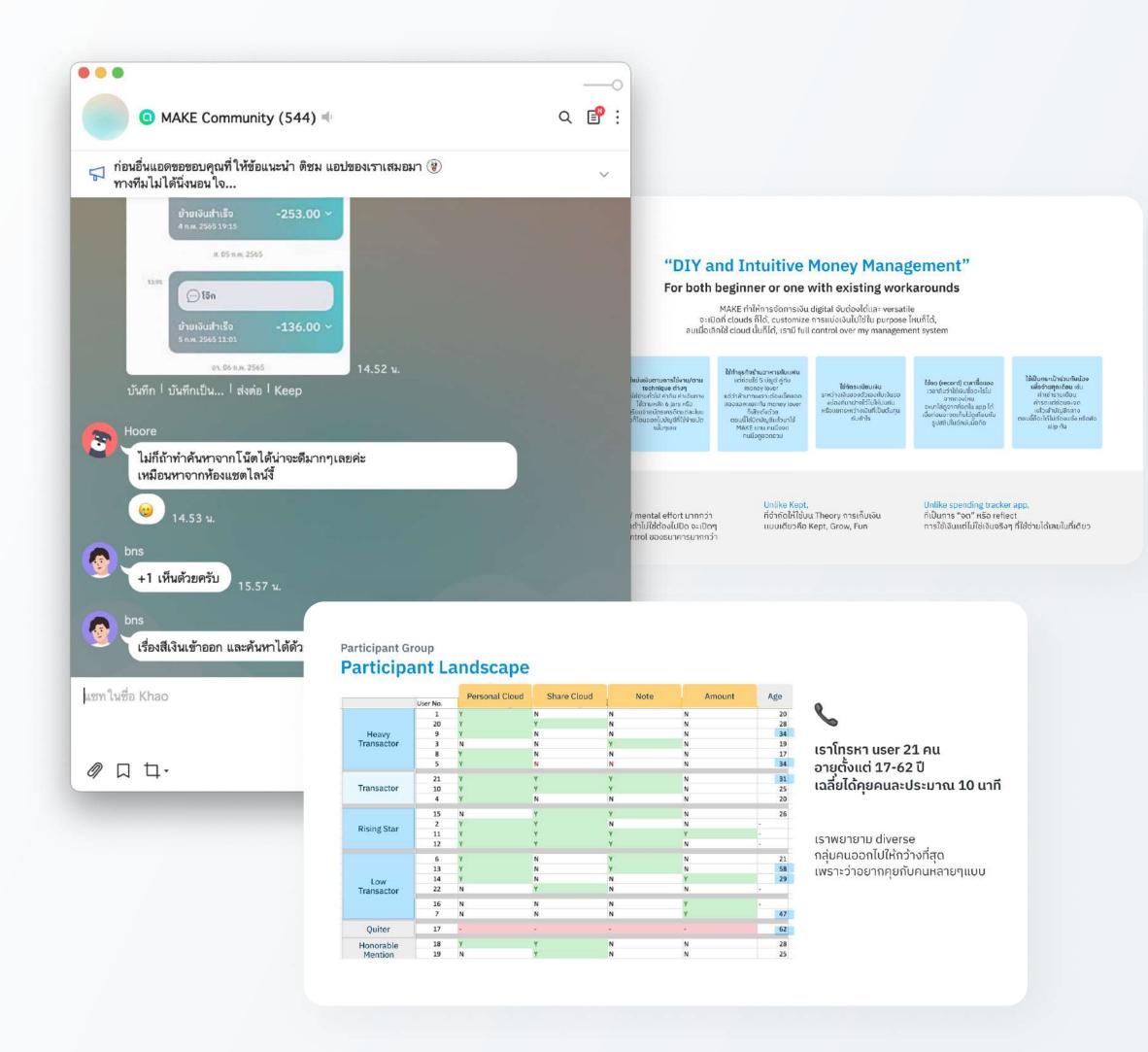




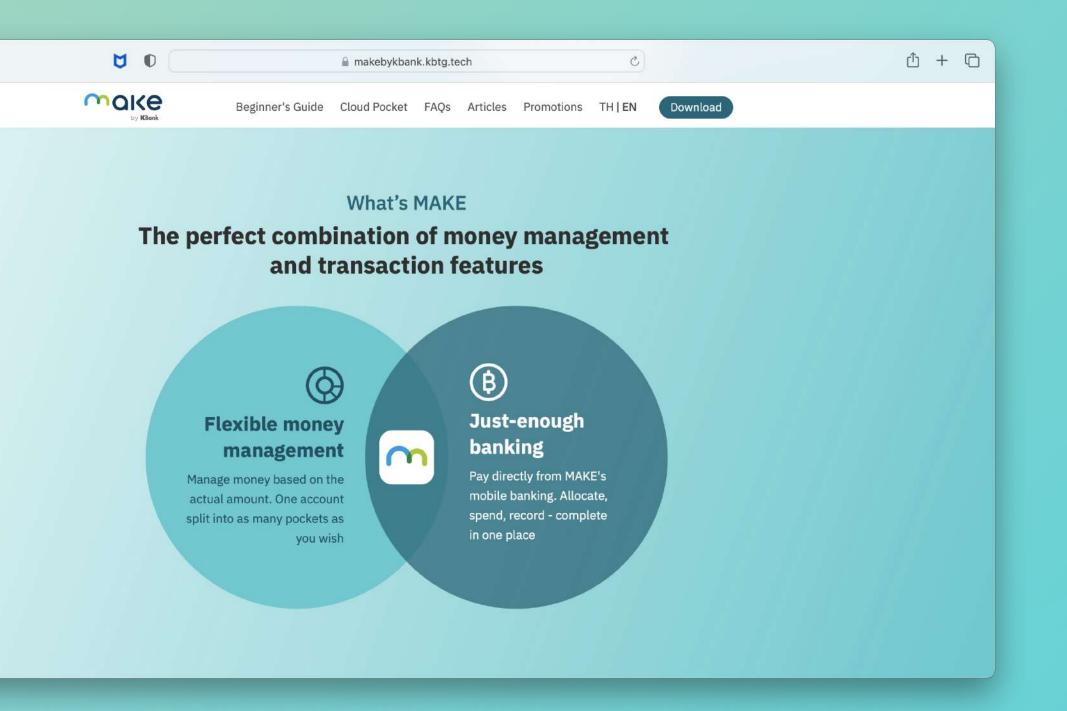
The quitter story: the two side of the same coin. 119 14,3 0,4 0,1 104 11,8 0, 126 10,3 0,3 0,0 11,8 166 1,1 13,2 J.J.Behavioral-





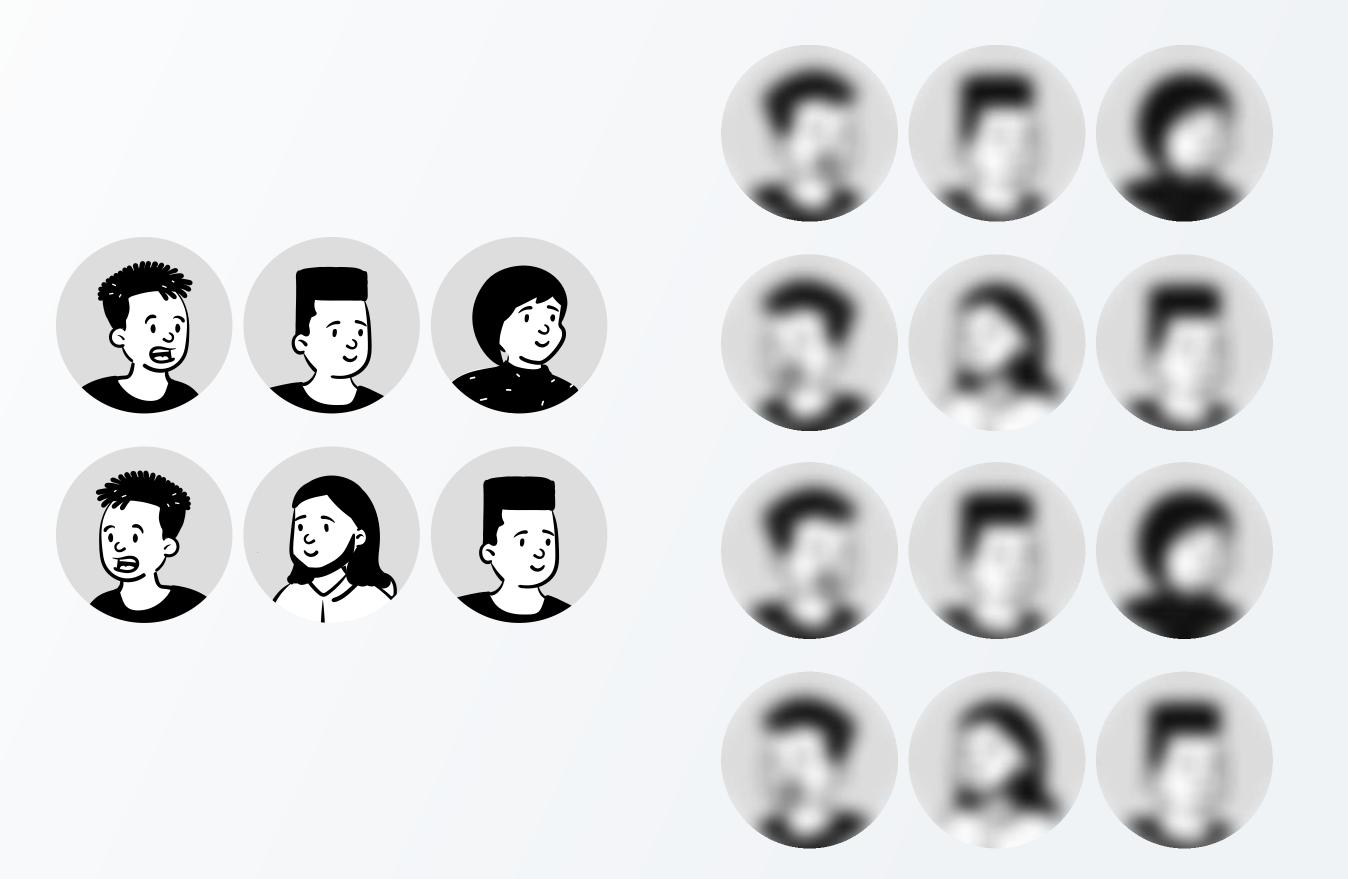


It was the previous example with 60+ in-depth interview sessions, social listening (eyeballing), chats with users, and behavioral usage data monitoring.



Sept 2021 - Now
The intersection of just
enough mobile banking and
money management tool

Bigger product, bigger challenges





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First, we realized that the "in-lab user research" alone might not be enough for user understanding.

Second, we realized that the "qualitative method" alone might not be enough for user understanding either.



What could be next?...



Thanks to the team's belief that...

No single method / research paints a full picture

User understanding is not solely bound by a specific method, or obligated to designers



Let go of expert's view

(and power of banks to define the rules).

Respect and shift the power back to the users.

