



The new generation of digital banking:
User experience and Personalisation



CA Crédito Agrícola

The Crédito Agrícola group is the only Portuguese cooperative financial group with over 100 years of history. It has a network of 75 associated local banks – Integrated Mutual Agricultural Credit System – and 627 branches throughout the national territory, making it one of the main Portuguese financial groups.

Its activity is based on its local banks, institutions that drive local economies. With their autonomy and integration in their respective regions, they know in-depth the realities of the businesses and economic conditions of the districts they're present in. Because of this, the Crédito Agrícola Group's mission is to contribute to those regions' economic and social progress, practising proximity, purpose and sustainable banking. At the same time, alongside local development, Crédito Agrícola supports itself with technological evolution and innovation to invest in solutions that mitigate migration to city centres.

Challenge

The Portuguese financial market did not have a specific digital offer for the youth segment (13–17 years old), despite the existence of offerings related to payments, as in the case of prepaid cards.

This generation uses mobile as its central platform for interaction; it is a mobile-first generation. Considering that Crédito Agrícola already offered a prepaid bank card (called Great – GR8) that allows legal guardians to top it up and provides some freedom for young people to manage their own money, CA challenged its technological partner Xpand IT to materialise, in a mobile app, an innovative and appealing concept for the target in question. The mobile app had to be capable of providing an engaging user experience and a strong visual impact.

With a reduced time-to-market, the main focus of the app's first iteration was to offer young people the freedom to perform financial operations such as requesting money, checking their balance and movements, or topping up their mobile phone.

Xpand IT's Solution

Experience Idealization

The CA Teen mobile app aims to give young people the ability to manage their own money, gain some financial literacy and independence and offer guidance on managing their savings and offer their legal guardians the security of guiding their children to use these freedoms in a controlled environment.

Xpand IT team's priority was to create a concept centred on the target audience and how they would use the mobile application. By researching the age group in question, Xpand IT's UX team devised a zero-click approach; that is, the users should use the app almost exclusively with their thumbs.

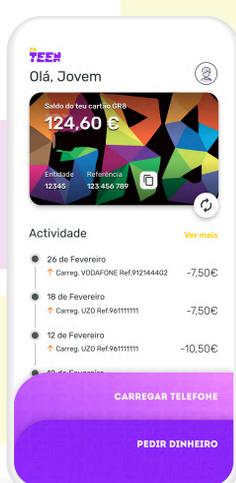
Observing how young people interact with their favourite applications helped the team understand that this app would need to be simple and effective, an app that adapts to the way its users live: young people typically interact with their phones in a mobile and dynamic context, socialising with their friends, and the application had to keep pace with them.

While on the one hand it was crucial to guarantee the practical aspect of the app (young people needed to carry out different financial operations), on the other, it was necessary to create an emotional connection. To this end, Xpand IT's UX team focused on customising the experience.

- The user can personalise their name as well as other contacts (mother, father, friends).
- The user can also personalise their avatar with a photo, edit the app background or even customise it by choosing different visual themes, tailoring the app to their liking.

Achievement with technology

In addition to designing the experience, the team had to ensure the application had robust technological bases capable of keeping up with its evolution. Xpand IT's team developed the app using Xamarin. This technology allows the development of cross-platform applications for Android and iOS. With this Microsoft technology, we can guarantee usability, performance and access to all the APIs provided by different operating systems. With Xamarin, we can also reduce the time to market without compromising on quality.



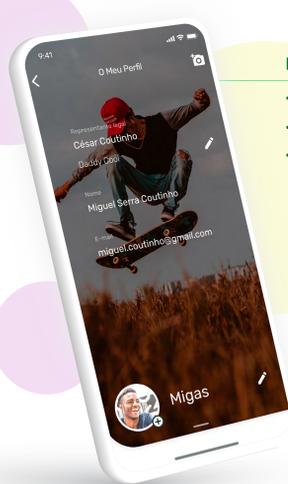
Home

- Main screen with access to different financial operations
- Check balance and movements
- Top up your phone
- Request money



Detail screen "Request Money"

- Request money to your different contacts
- Personalise your message



Profile screen

- User profile
- Avatar customisation (name and photo)
- Application background customisation

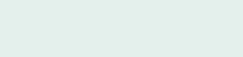


Experience

- Personalisation of the application theme

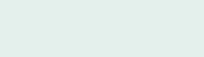


Technologies



The need to develop an innovative app led Xpand IT to use leading-edge technology to deliver an added-value product to the organisation.

The solution was developed using Xamarin, a technology that allows the creation of multi-platform apps, ensuring all the features of a native app.



Azure is Microsoft's cloud platform. Azure, having that developers and IT professionals can quickly build and manage their apps with technologies they already know, using skills they already have.

Furthermore, Azure can support the main operating systems and almost every programming language, framework, tool, database and device.

Benefits

Development of an innovative, irreverent and daring mobile app, one of the first in the Portuguese financial market;

This app allows to develop financial literacy and independence in young Portuguese people;

The first iteration allows young people to ask for money, check their balance and movements and charge their phone;

The mobile app follows a zero clicks approach: it is easy to use, quick and functional.

“ A relationship of trust and strengthening with customers is built over time. To this end, Crédito Agrícola intends to provide digital solutions that support the strengthening of this relationship, counting on the support of our partner Xpand IT. ”

Lídia Oliveira Sá
Director of Direct Banking

