

CBA BOOMARANG

# PROTOTYPE TO PRODUCT: FINAL ROUNDUP

LOCATION BASED OFFERS APP



# TODAY

1. Last 7 weeks
2. Product development
  - a. Onboarding
  - b. Redemption
  - c. Preferences
  - d. List view
  - e. Offer detail
3. Offer app demo
4. Other learnings
  - a. Experiment
  - b. Landing page
  - c. Observations from frontline
  - d. OMS Demo
5. Taking stock
6. Suggested next steps

# THE LAST 7 WEEKS

IN A NUTSHELL AND WHAT WE COVERED

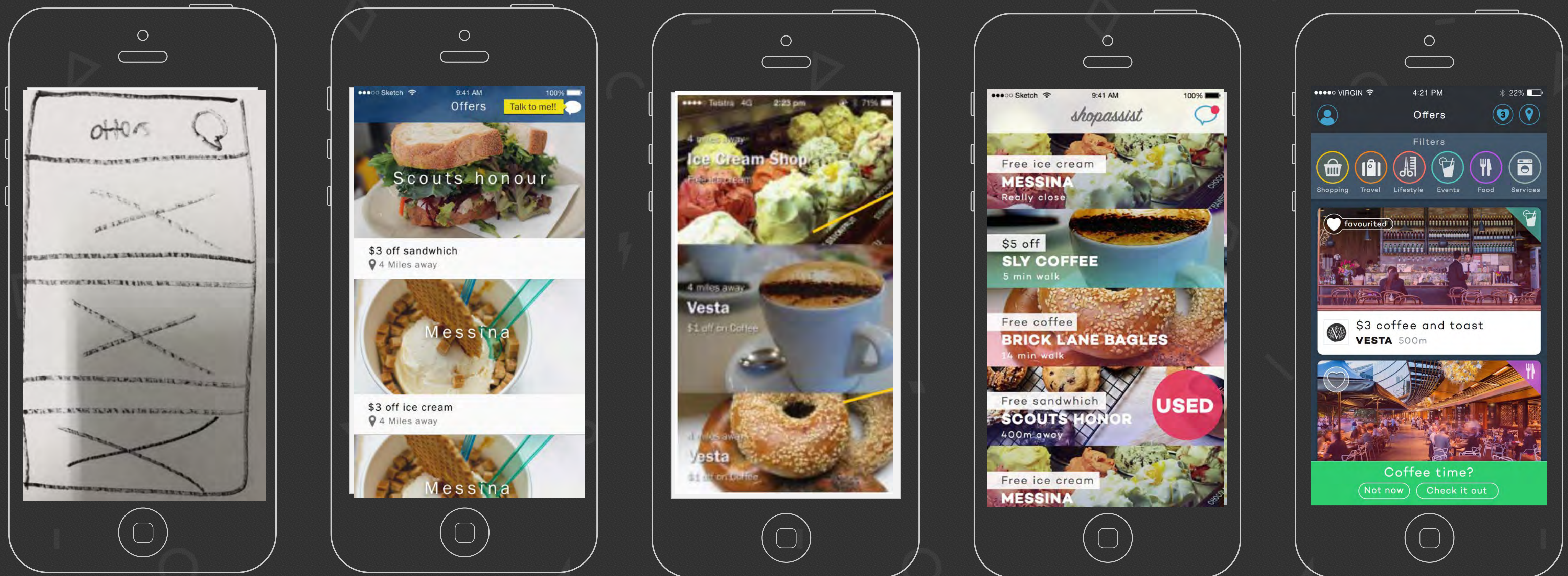
In the last 7 weeks...

- We have built and iterated on a number of **high fidelity prototypes** that have been used to validate the offers platform

We took these learnings and evolved the Experiment in what are now early iterations of the **Product** itself...



# We have iterated, evolved and progressed





We have learnt a tonne already

We will continue to learn a lot more in next few weeks

We aren't quite at the finishing line yet  
but we are starting to see it

# TWO STREAMS

We ran two parallel streams to maximise learnings from both a qualitative and quantitate perspective.

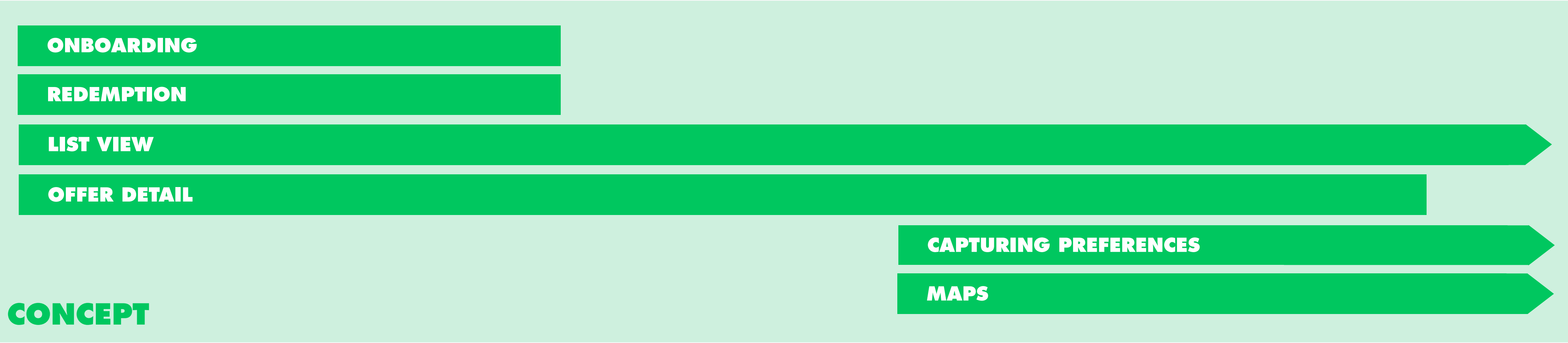
**CONCEPT STREAM**

↘↘↘↘ **FEEDS IN TO** ↘↘↘↘

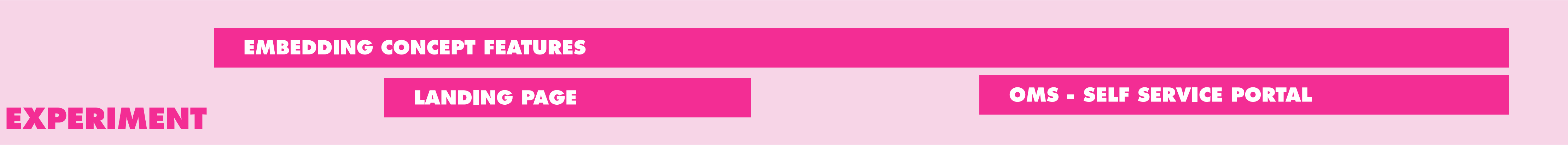
**EXPERIMENT STREAM**



JANUARY		FEBRUARY				MARCH
Week 1	Week 2	Week 3	Week 4	Week 5	Week 6	Week 7
Branding workshop		Rd 1 testing	Rd 2 testing	Halfway checkpoint	Landing page live	Rd 3 testing
						Rd 4 testing



↘↘↘↘ **FEEDS IN TO** ↘↘↘↘



# PRODUCT DEVELOPMENT

THE EVOLUTION OF THE OFFERS APP



# THIS SECTION

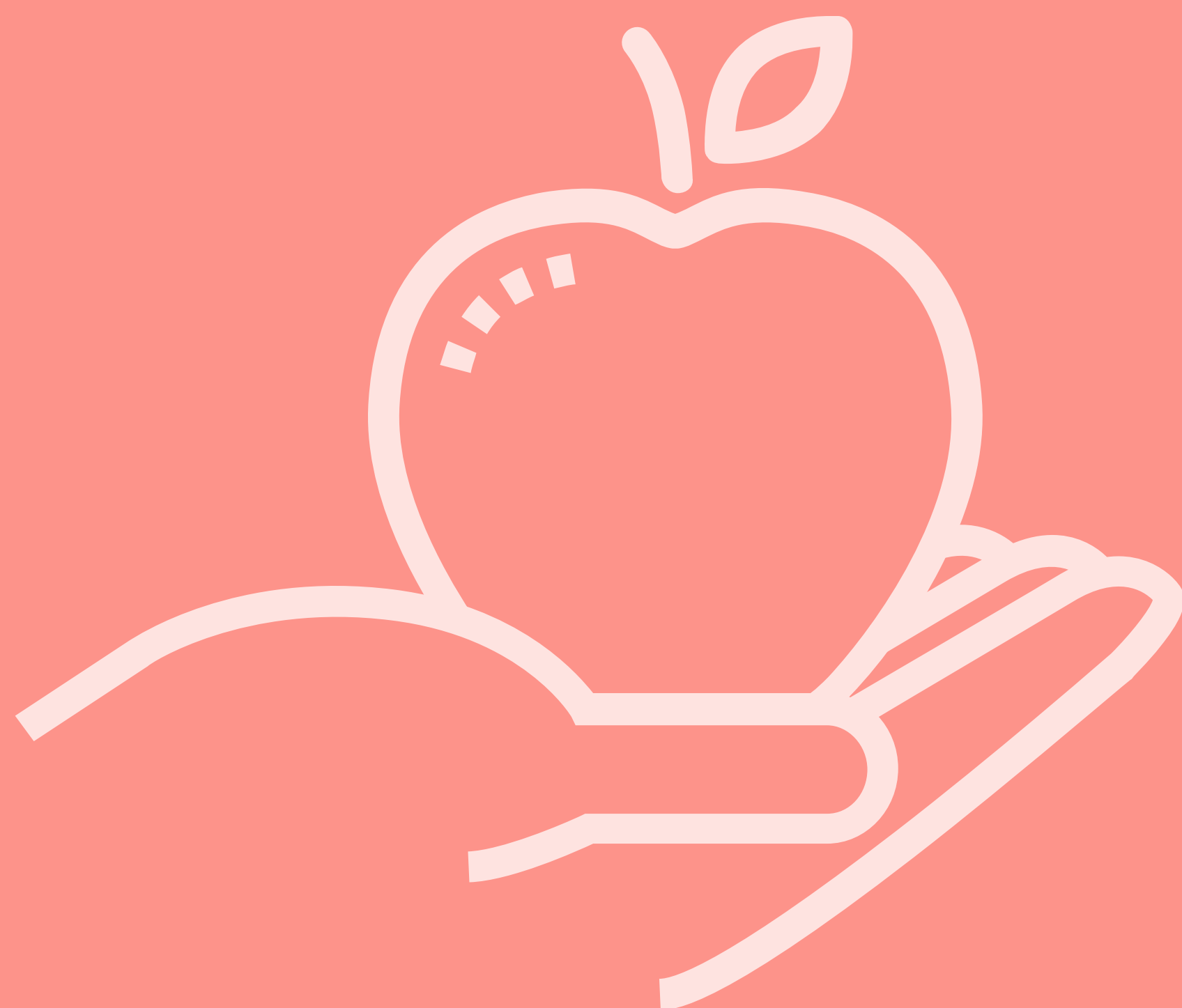
We've structured in the following way:

- 1.Objectives / restraints

- 2.1st... nth iterations

- 3.Learnings

- 4.Final iteration



# ONBOARDING

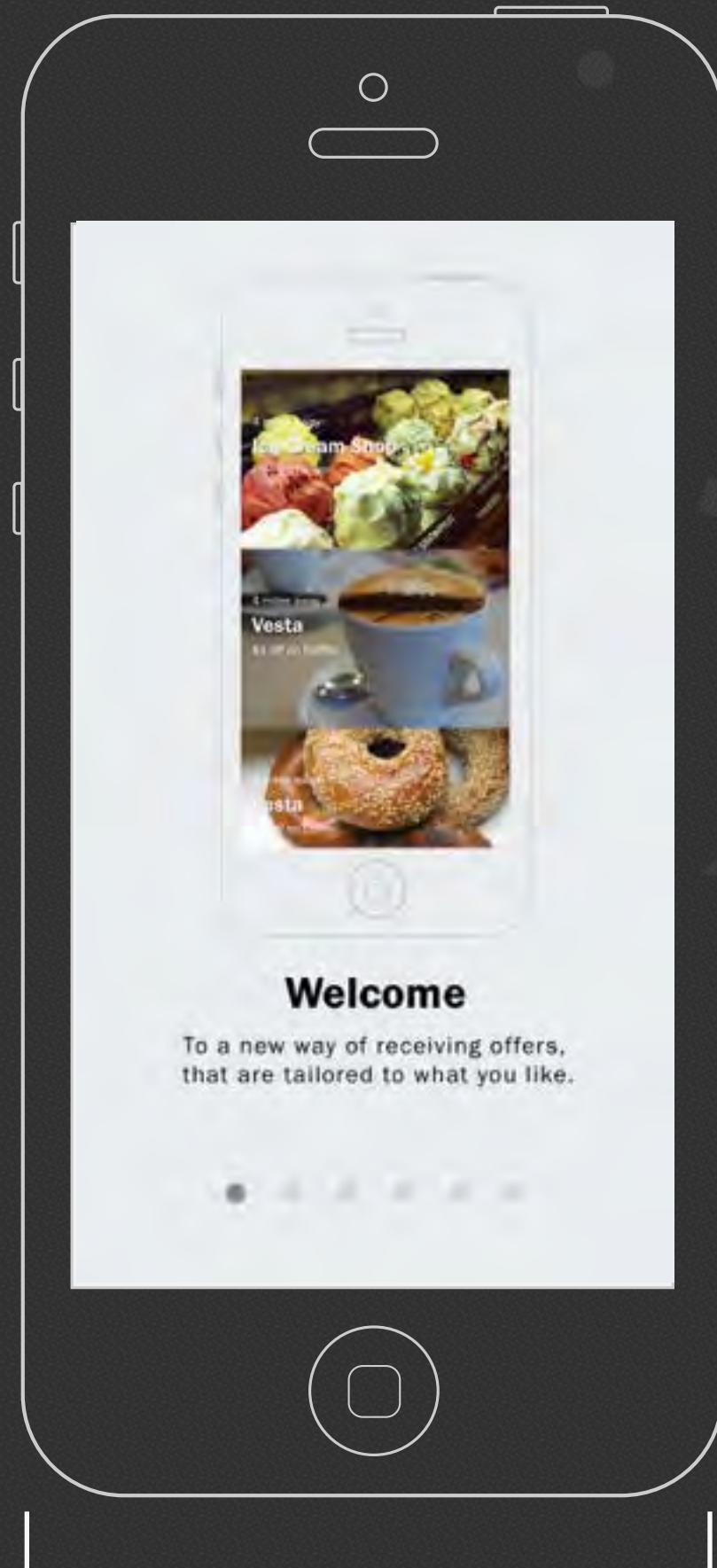


# OBJECTIVES/CONSTRAINTS

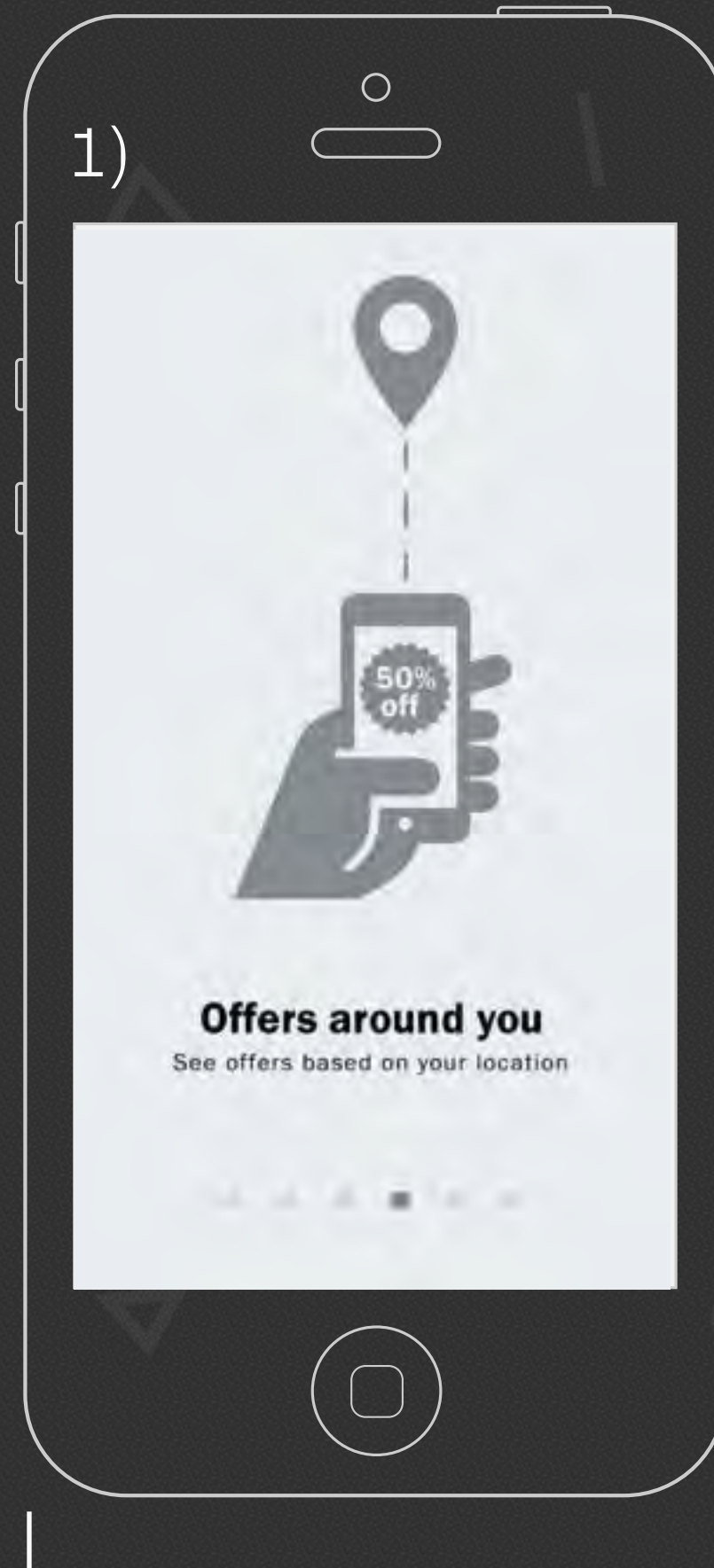
- 1** We want to get users through the process as effortlessly and seamlessly as possible
- 2** Reinforce the value proposition to create an element of excitement and help drive usage
- 3** We have to ask for three levels of permissions: Bluetooth, location services and push notification



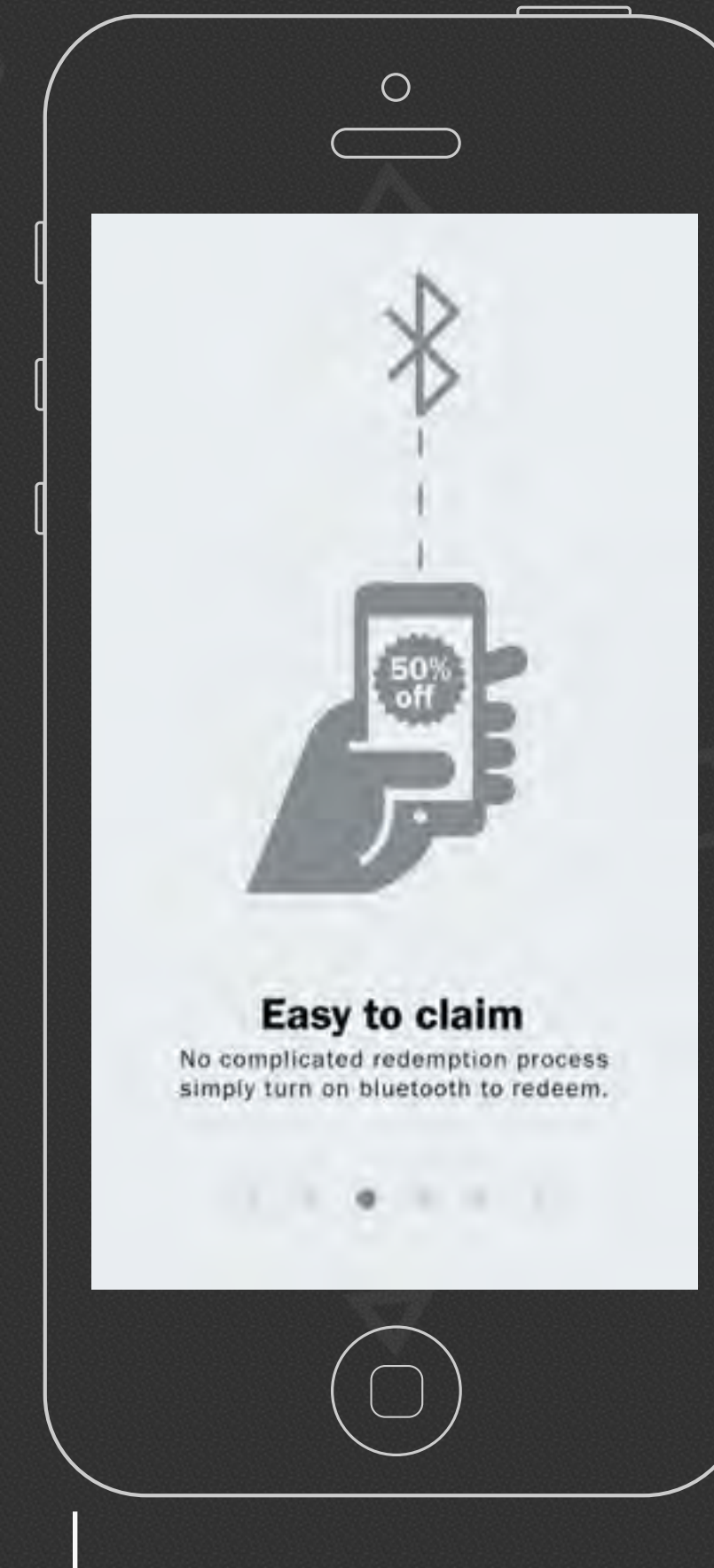
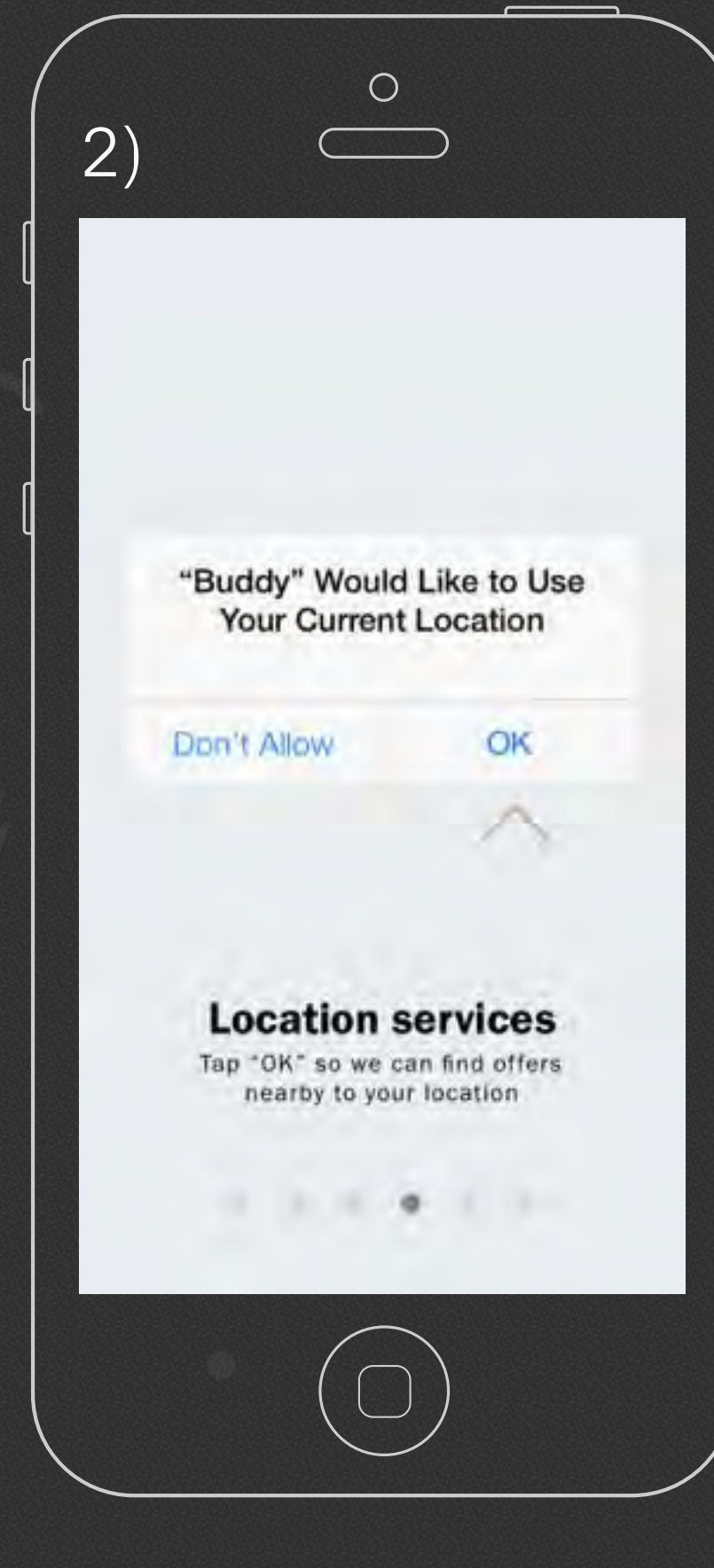
# First Iteration



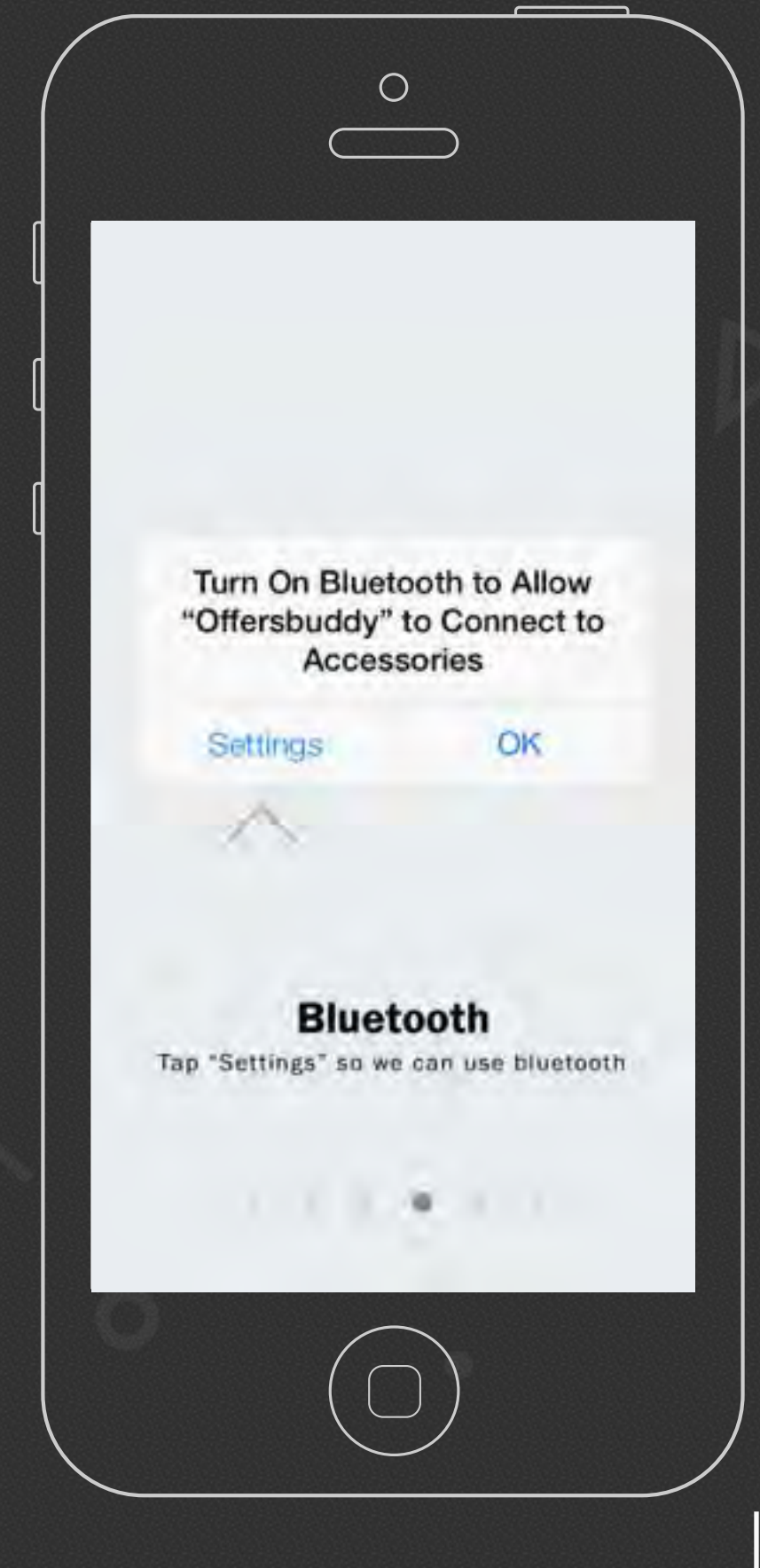
Value proposition at the start of the flow



Approach or hypothesis to first state 1) benefit of turning the permission and the present then the 2) dialogue box to turn it on



This approach then repeated throughout the onboarding flow

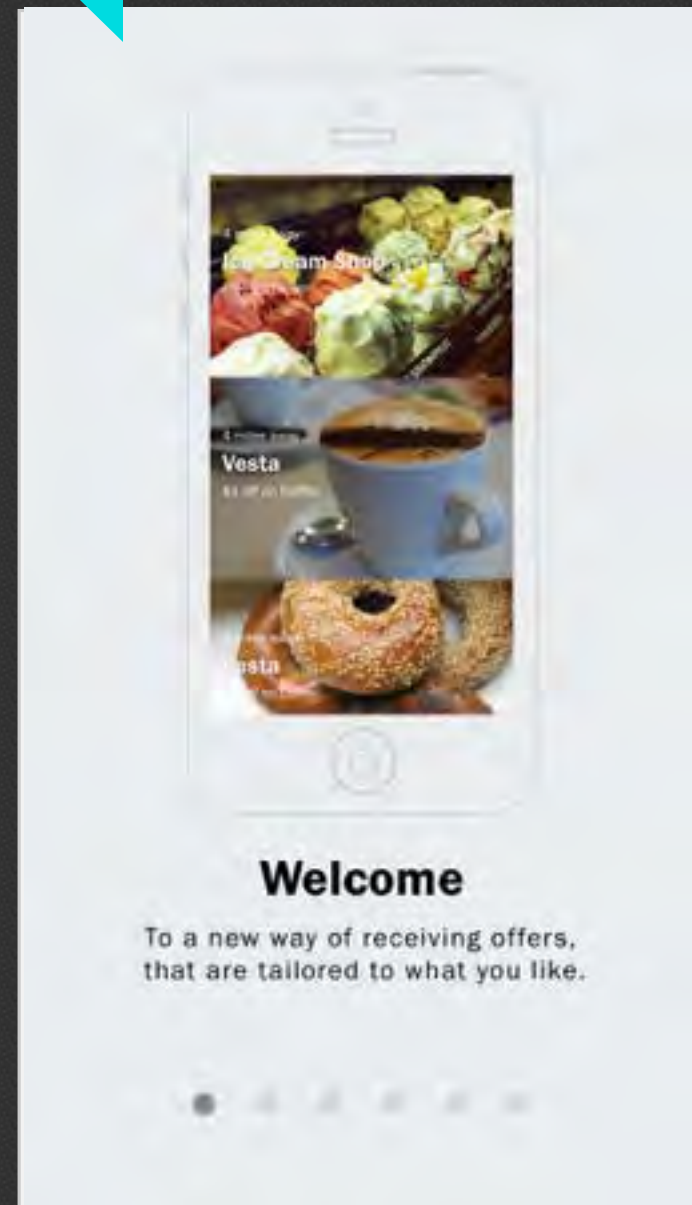




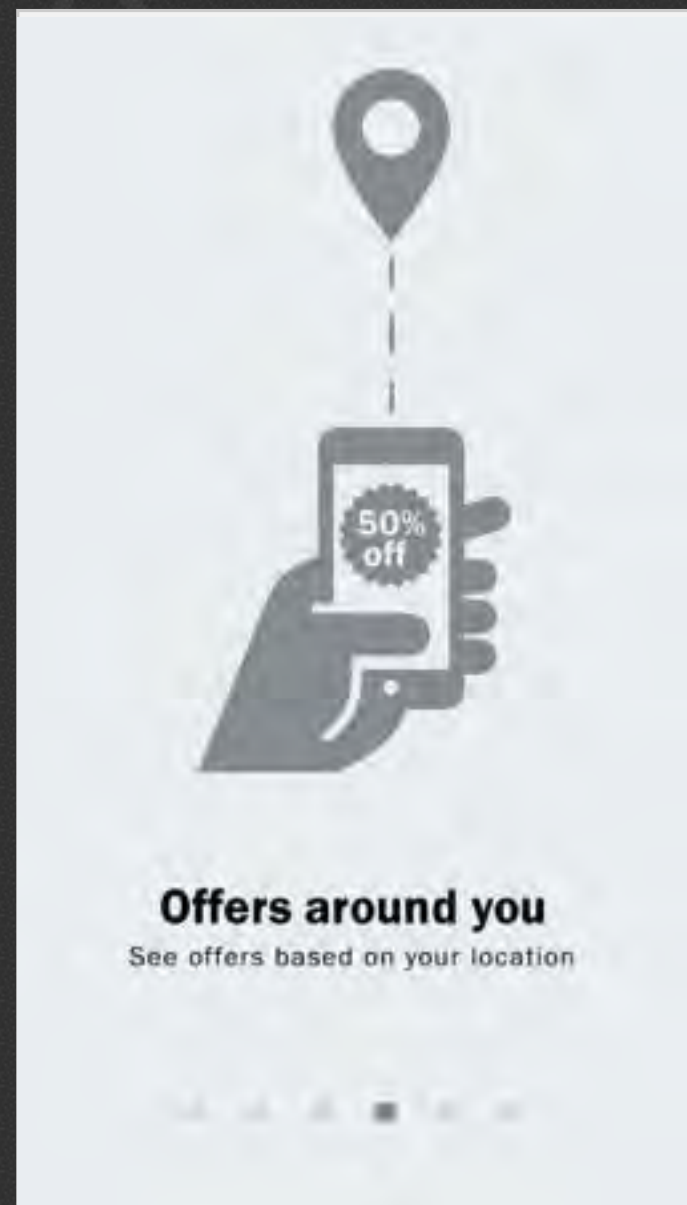
# What we learnt

- What users said/did
- What we now understood

This makes onboard longer



Value proposition at the start of the flow



Approach or hypothesis to first state 1) benefit of turning the permission and the present then the 2) dialogue box to turn it on

"I didn't think it required an action, thought it was just an image"

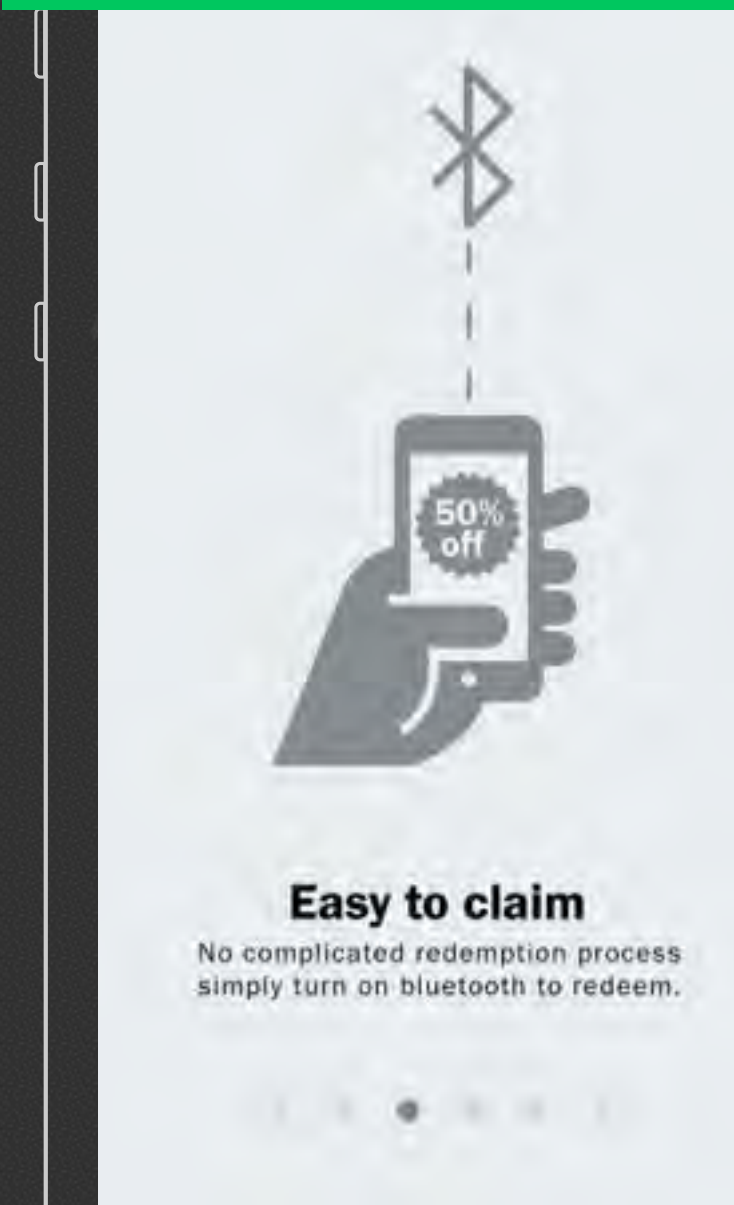
"Buddy" Would Like to Use Your Current Location

Don't Allow OK

Location services

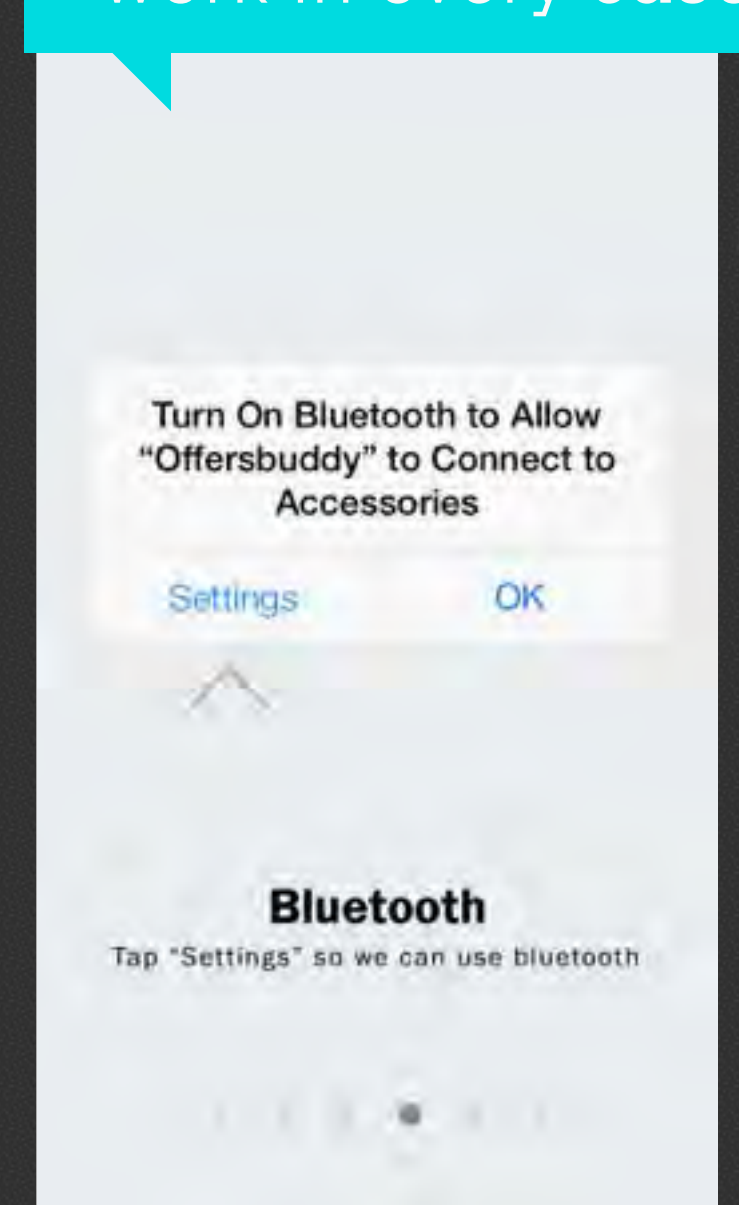
Tap "OK" so we can find offers nearby to your location

Only one participant actioned the pop-ups during onboarding.



This approach then repeated throughout the onboarding flow

This model does not work in every case



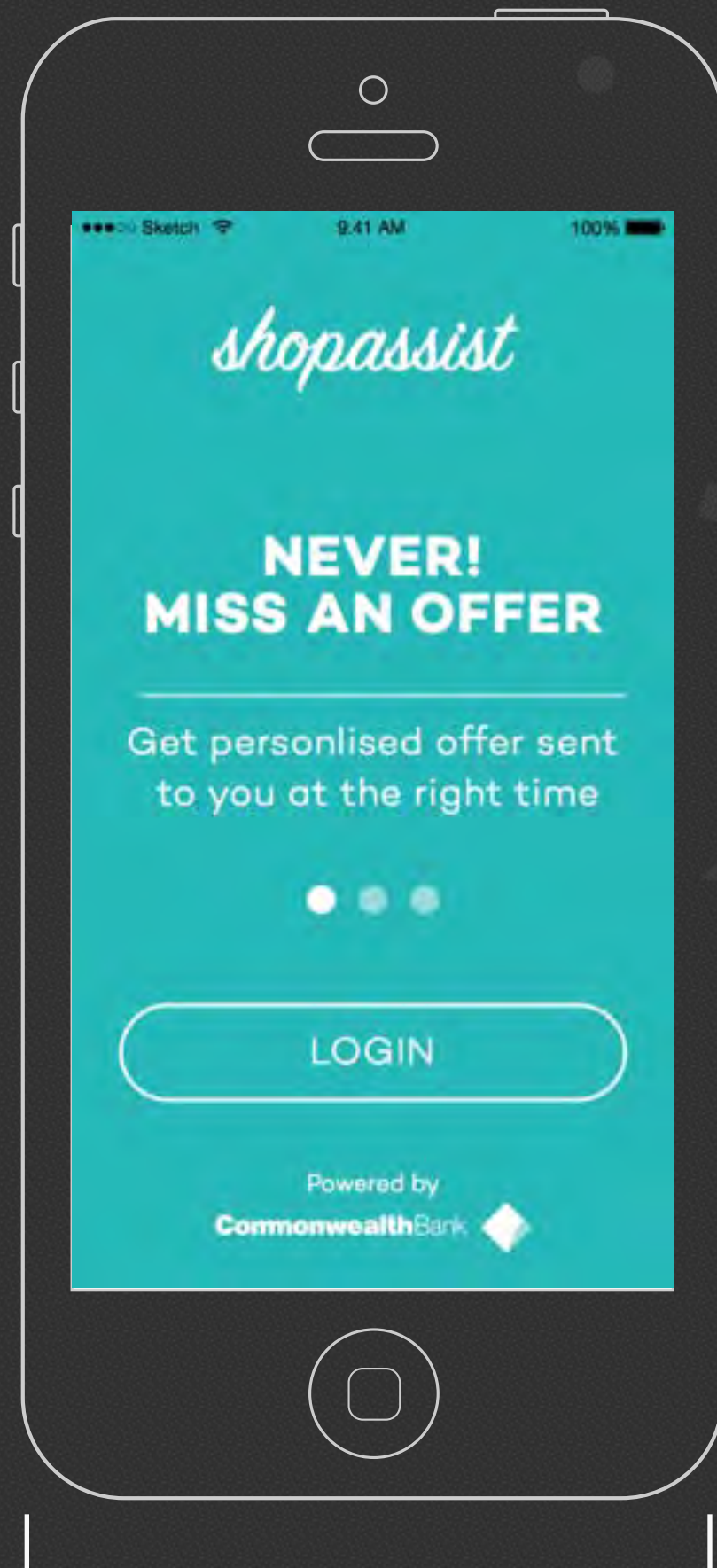


# LEARNINGS

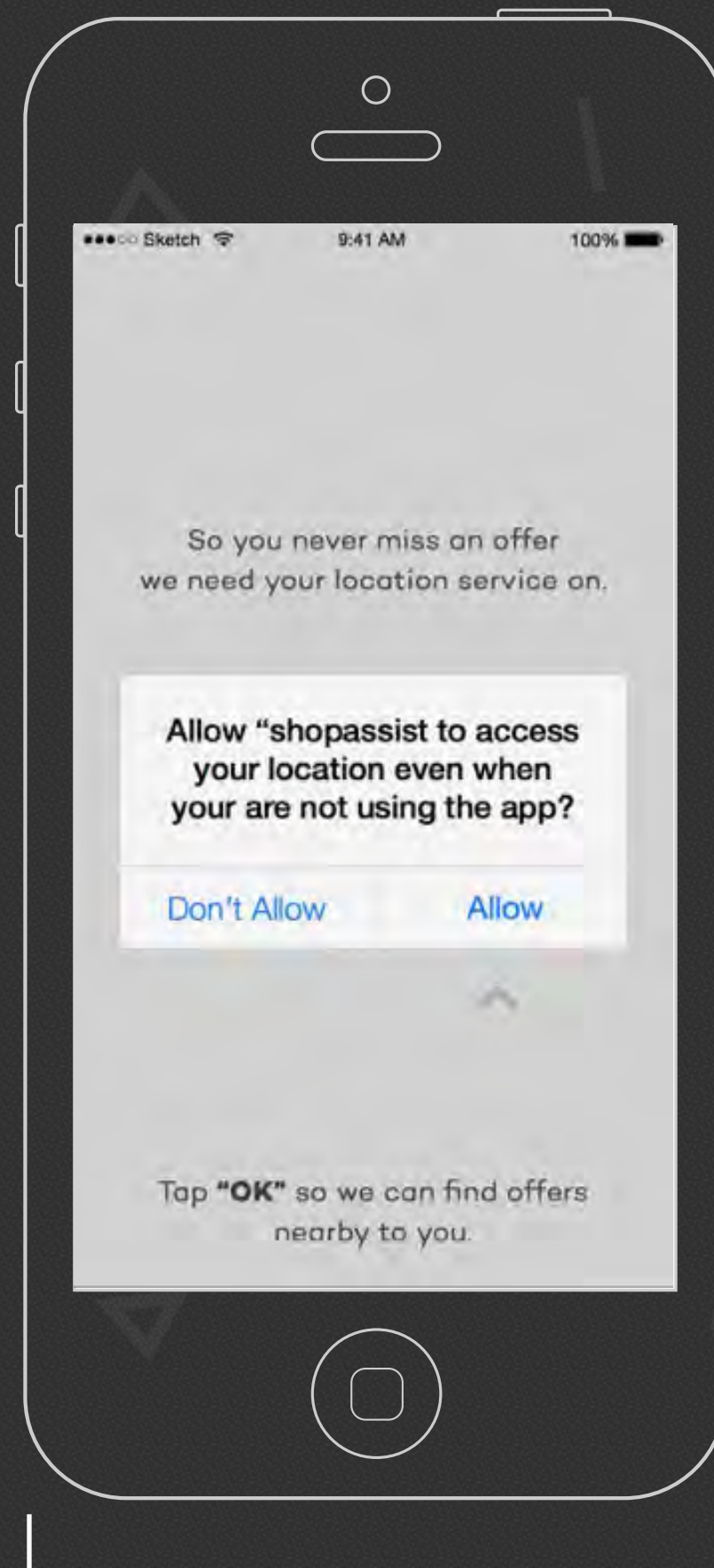
- 1** We need to really encourage the user to turn on location services and Bluetooth
- 2** Do not allow the user to progress through the flow until they have actioned the pop-up (otherwise just swipe to next step and ignore)
- 3** Make the flow more engaging for the user
- 4** Treat each permission individually



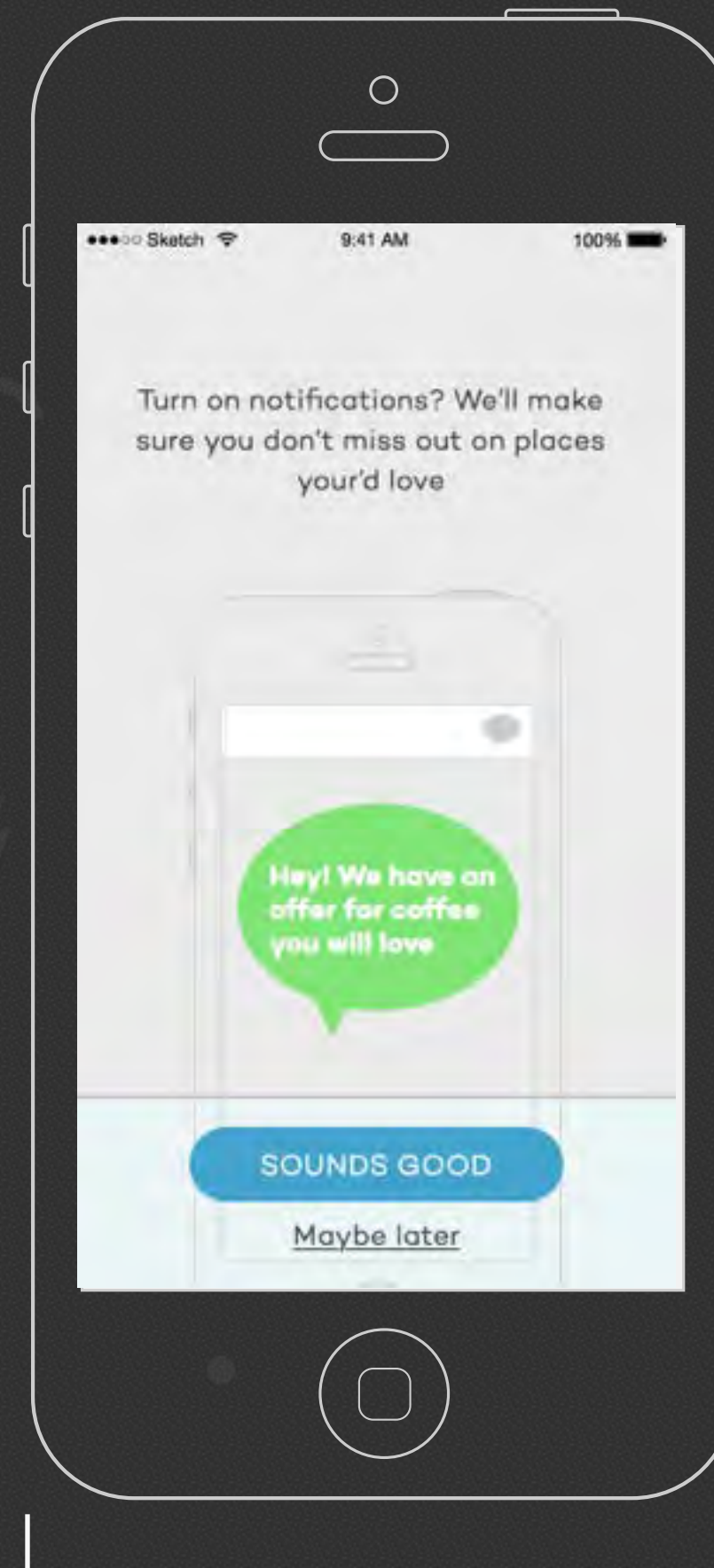
# Second Iteration



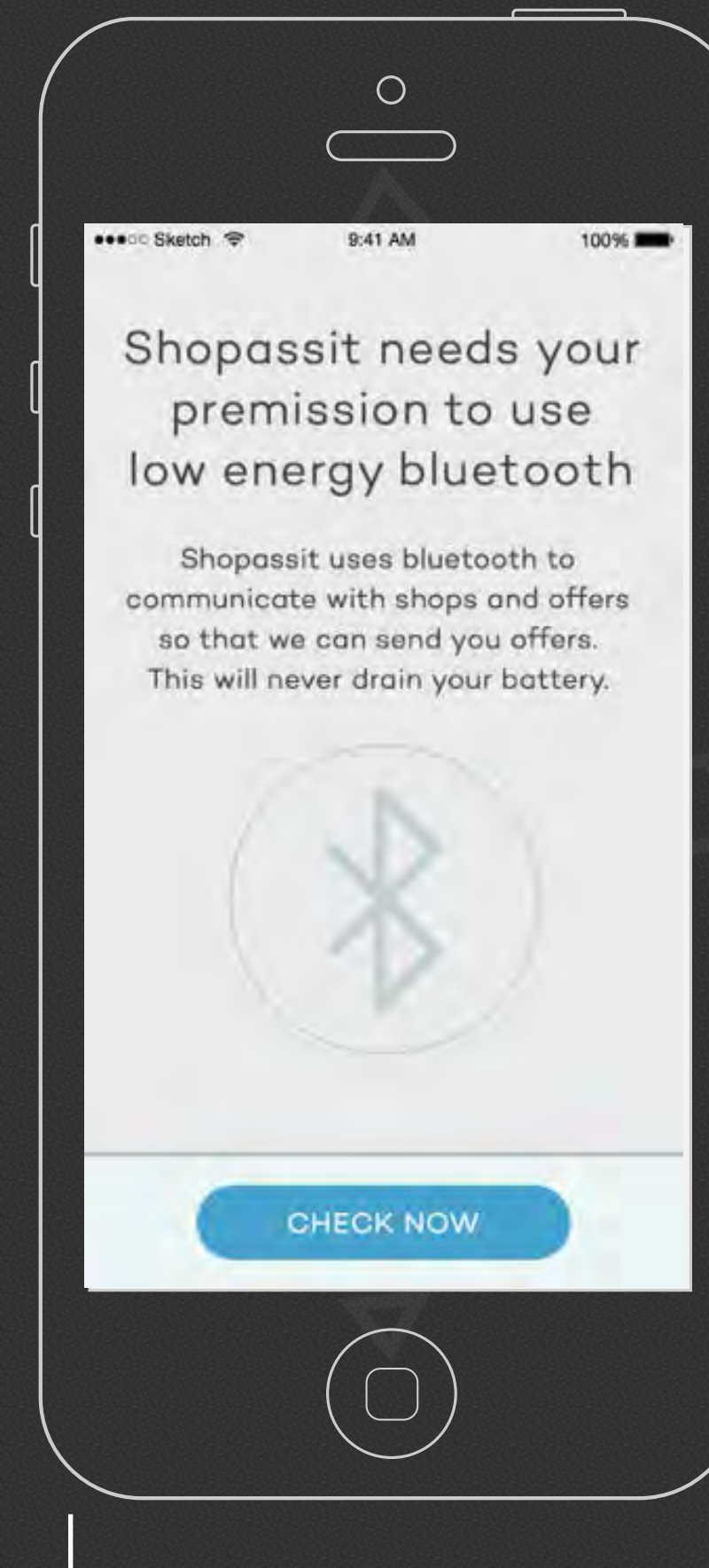
Proposition now as a carousel in login



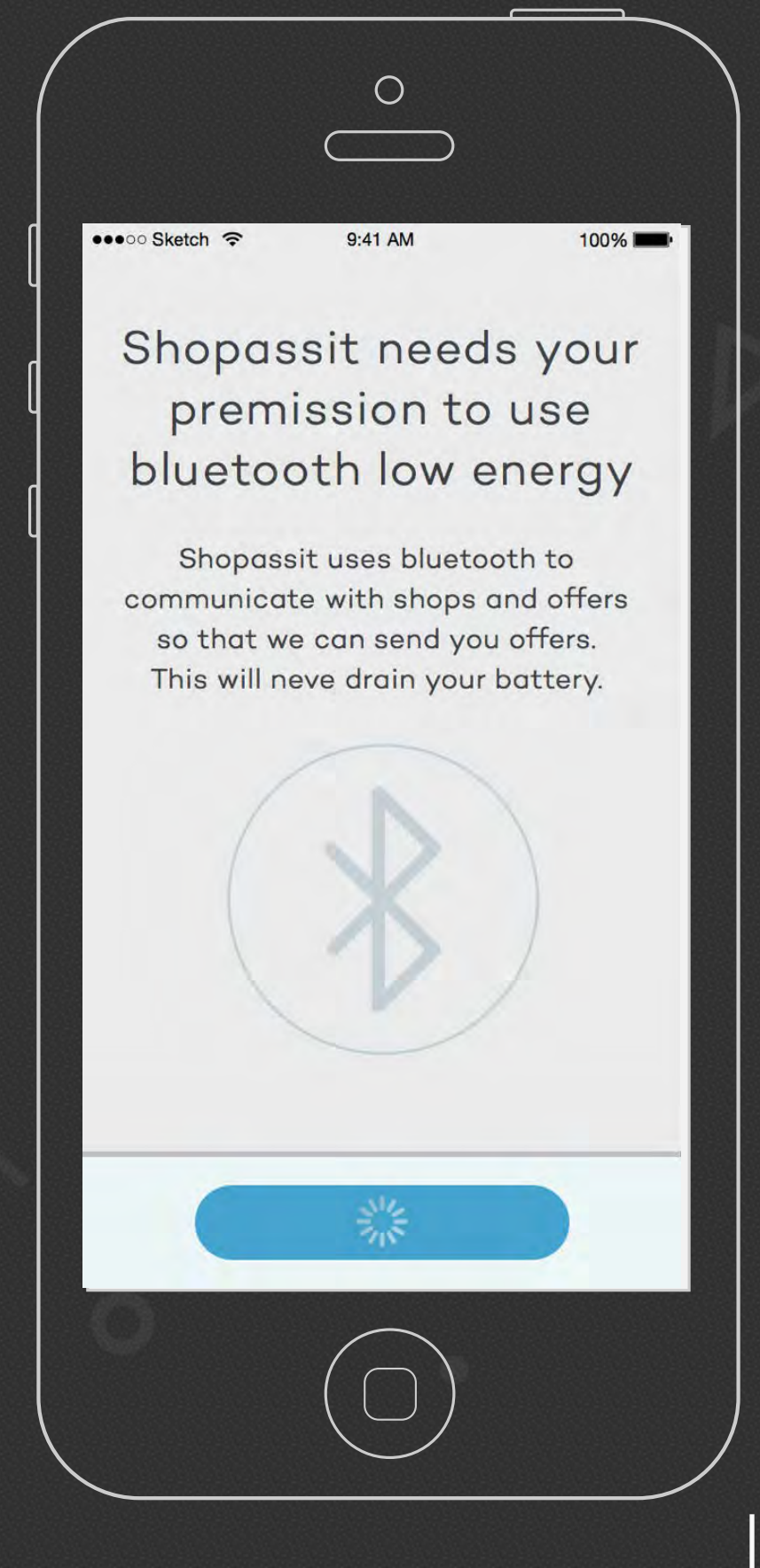
Inline permission with messaging to persuade the user to 'Allow'



Animation to persuade them to turn notifications on



Information to inform them around bluetooth. Button to check if BLE is on/off

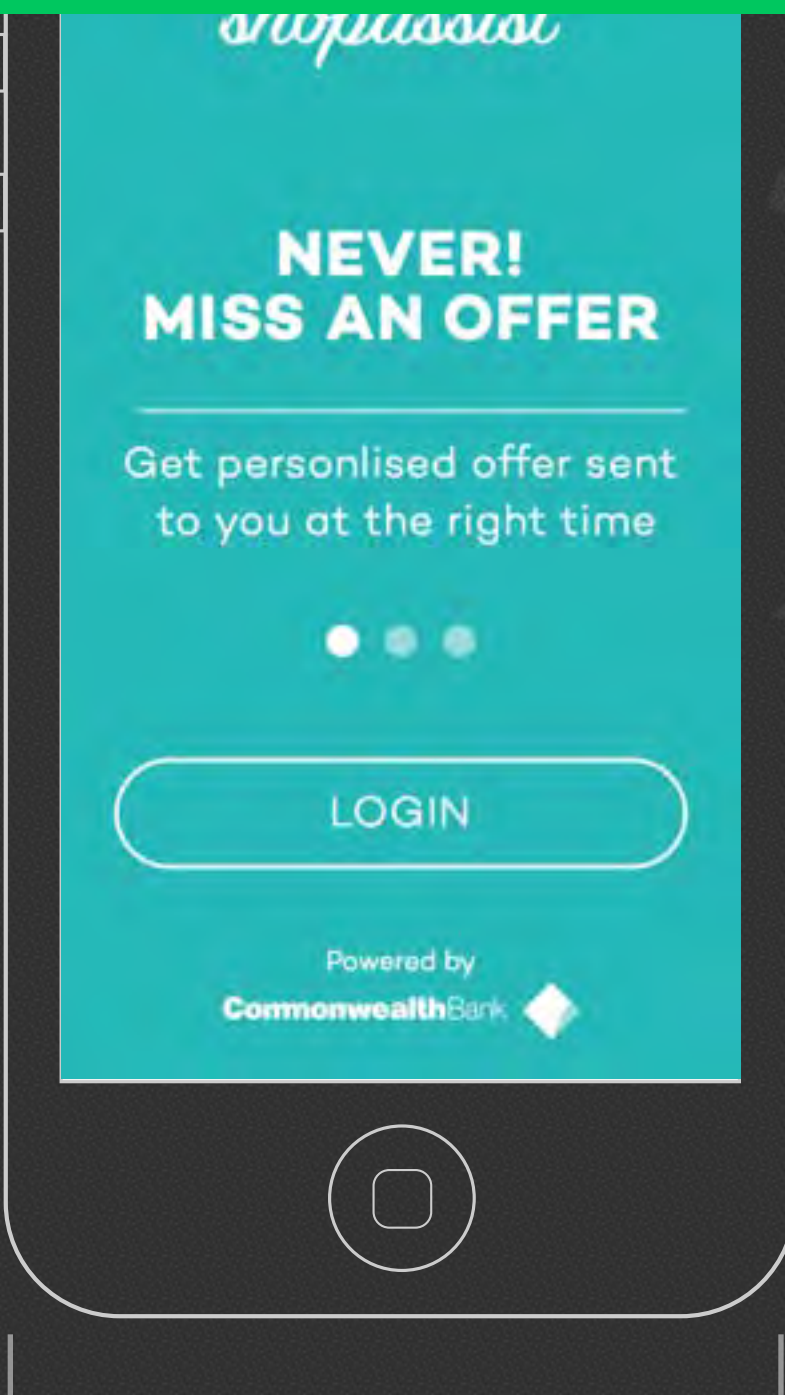




# What we learnt

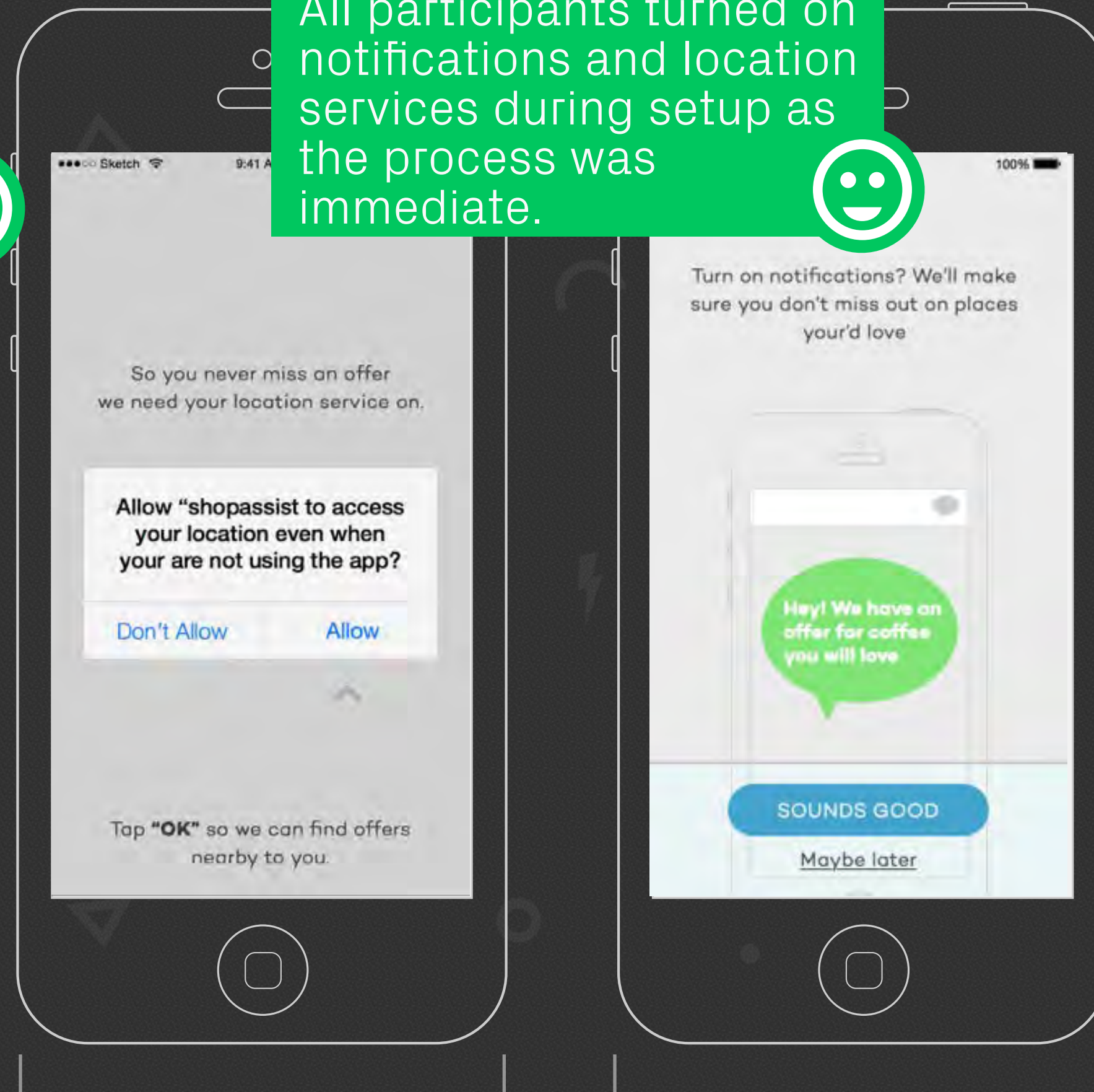
- What users said/did
- What we now understood

All but one participant swiped through and read the onboarding prior to logging into the app.

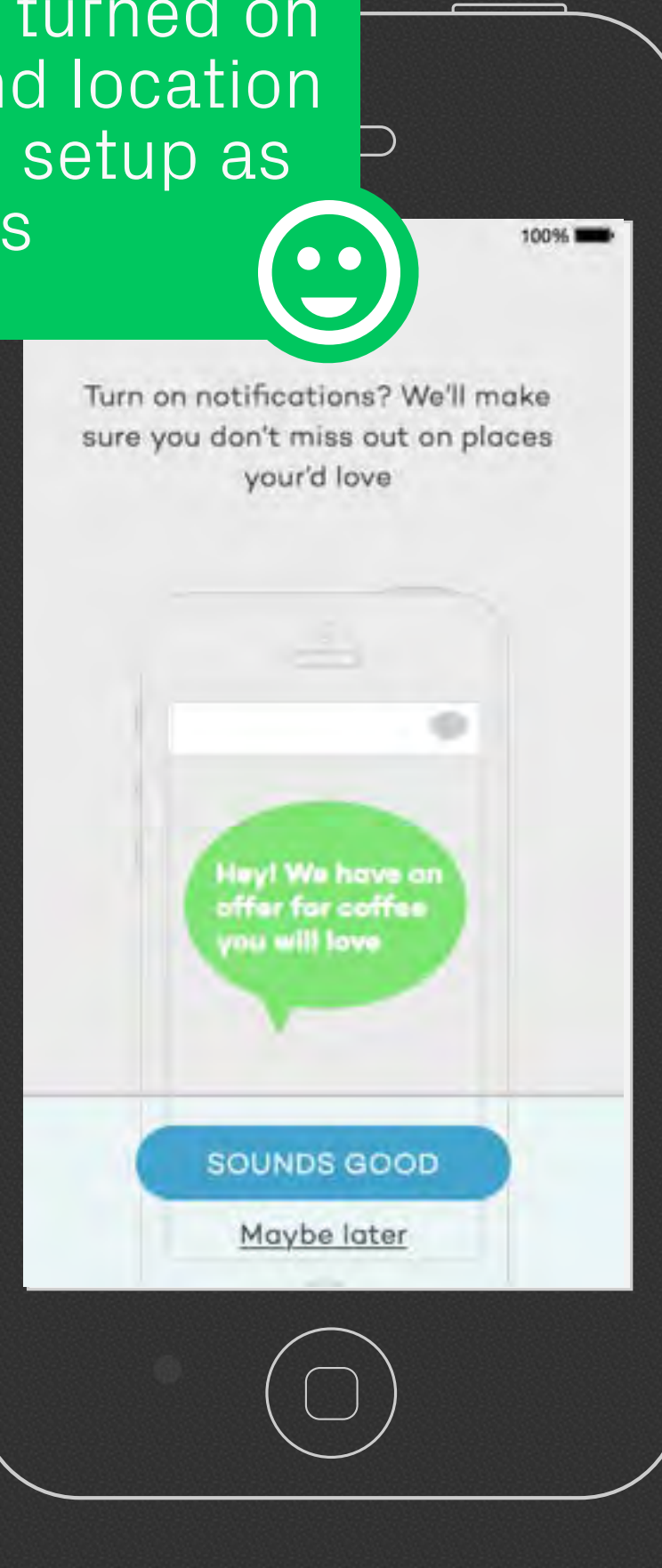


Proposition now as a carousel in login

All participants turned on notifications and location services during setup as the process was immediate.

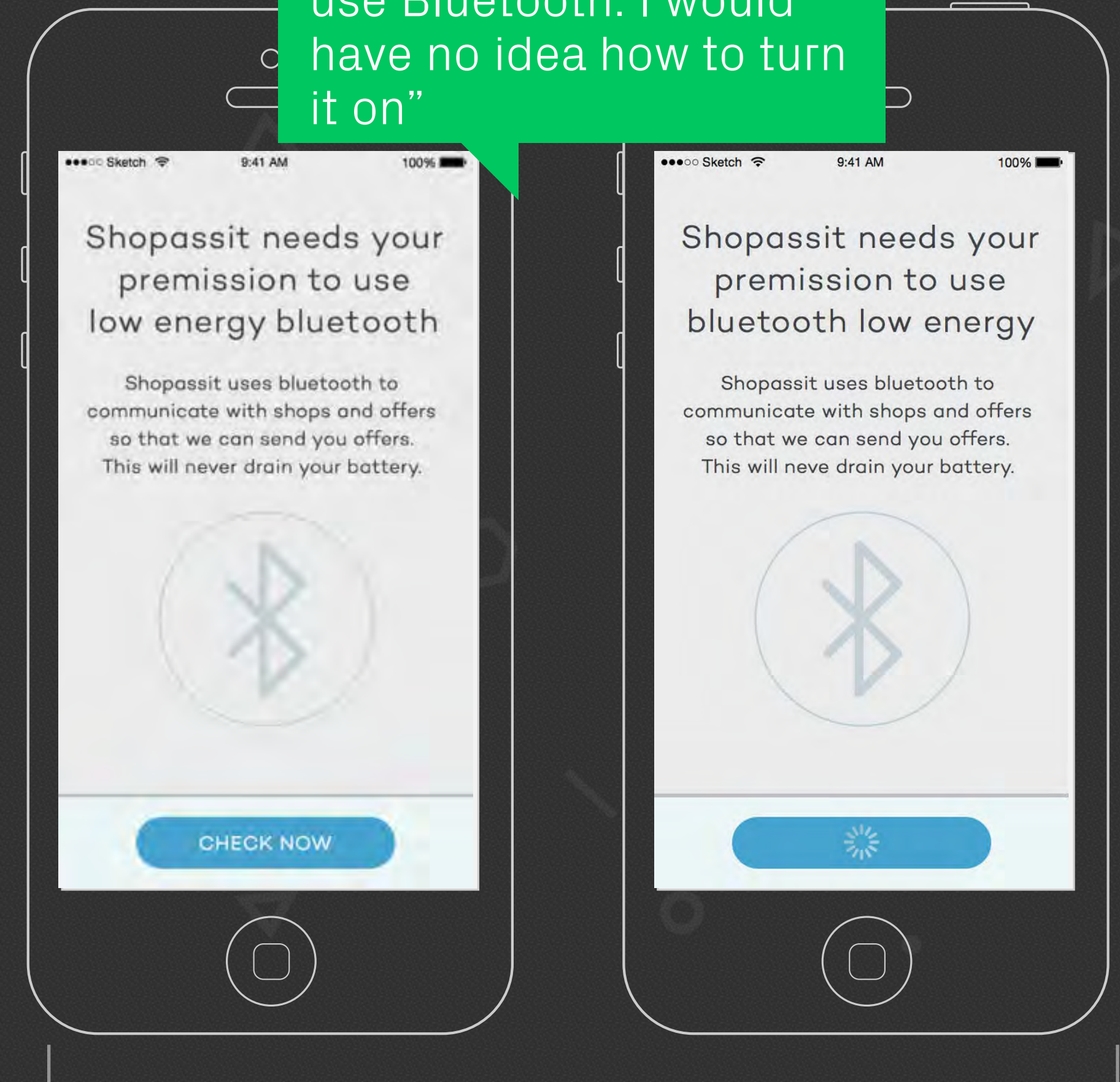


Inline permission with messaging to persuade the user to 'Allow'



Animation to persuade them to turn notifications on

"Oh god, I don't really use Bluetooth. I would have no idea how to turn it on"



Information to inform them around bluetooth. Button to check if BLE is on/off

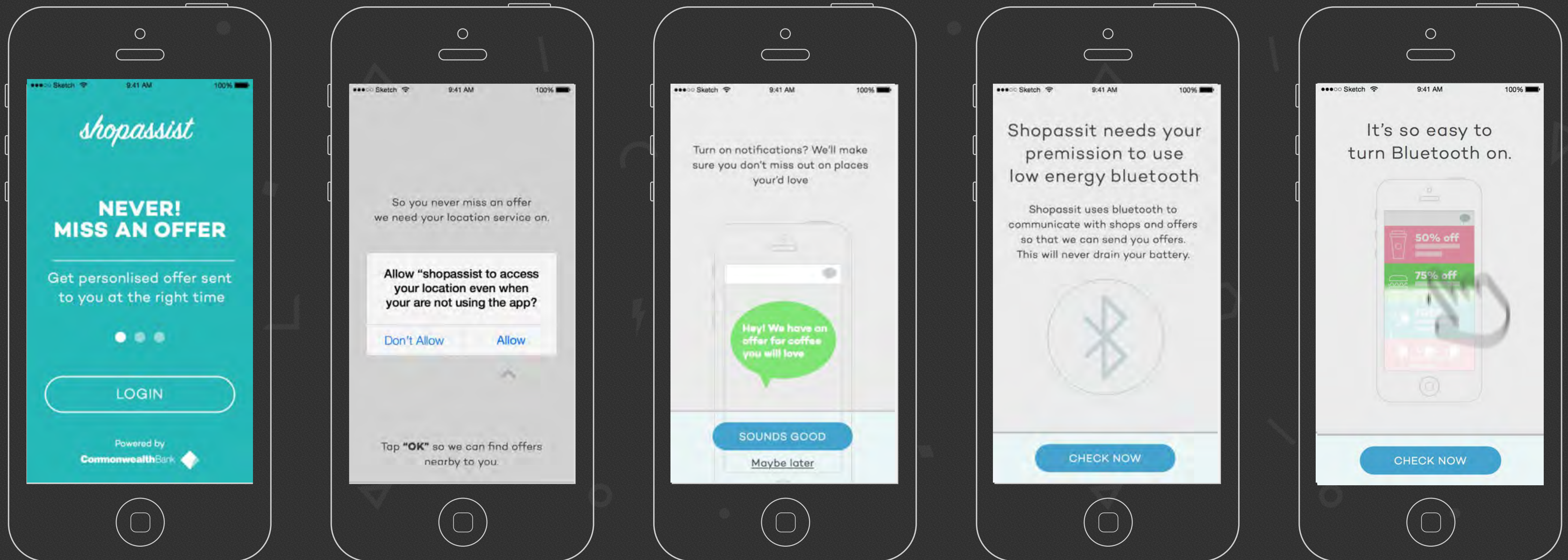


# LEARNINGS

- 1** Showing the value proposition on login works better as a swipe / carousel
- 2** We need to both instruct and remind users on turning on their Bluetooth
- 3** Validated the new approach onboarding approach is much smoother and more engaging to the user

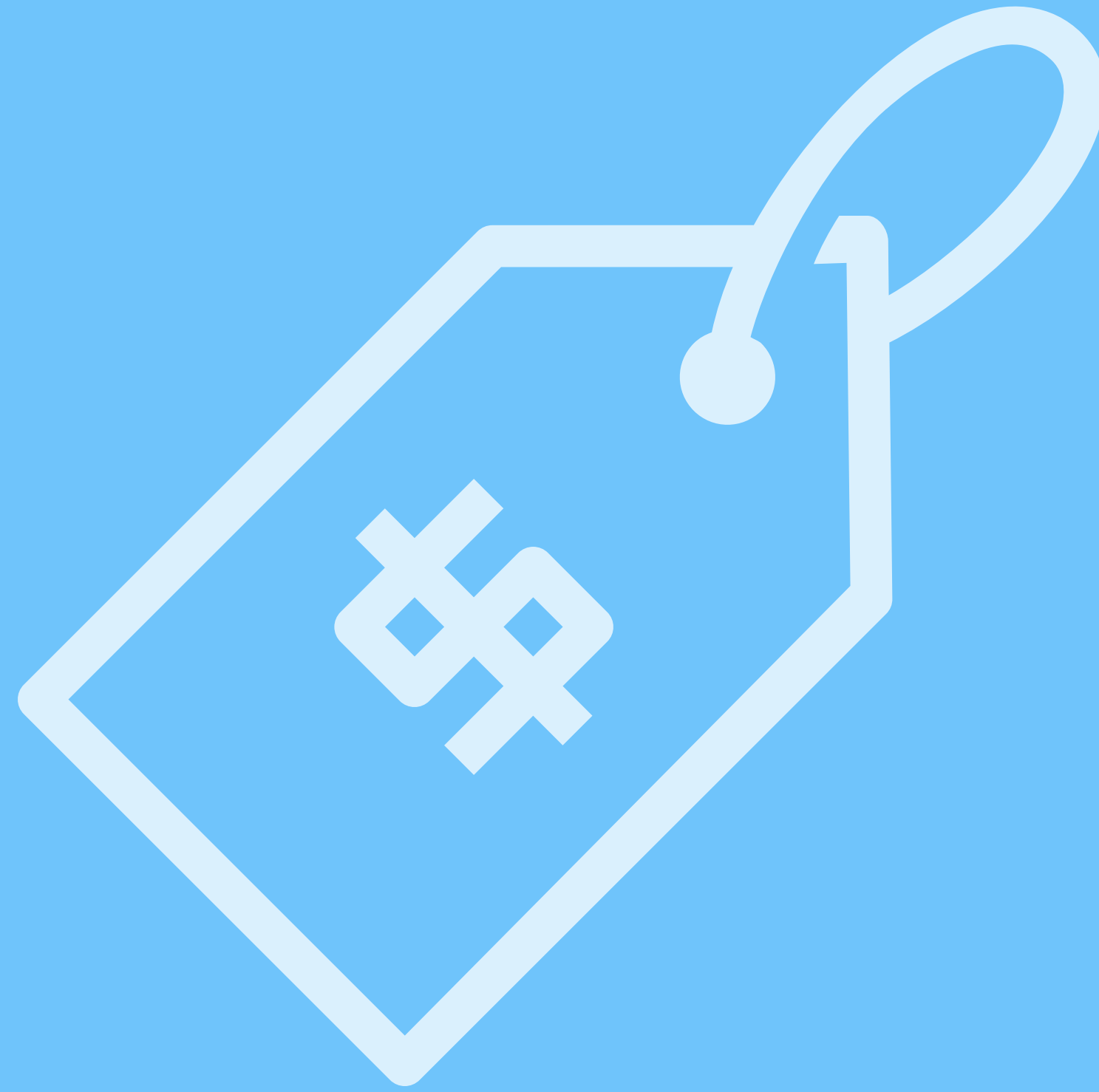


# Last iteration



Added animation to explain how to turn bluetooth on





# REDEMPTION

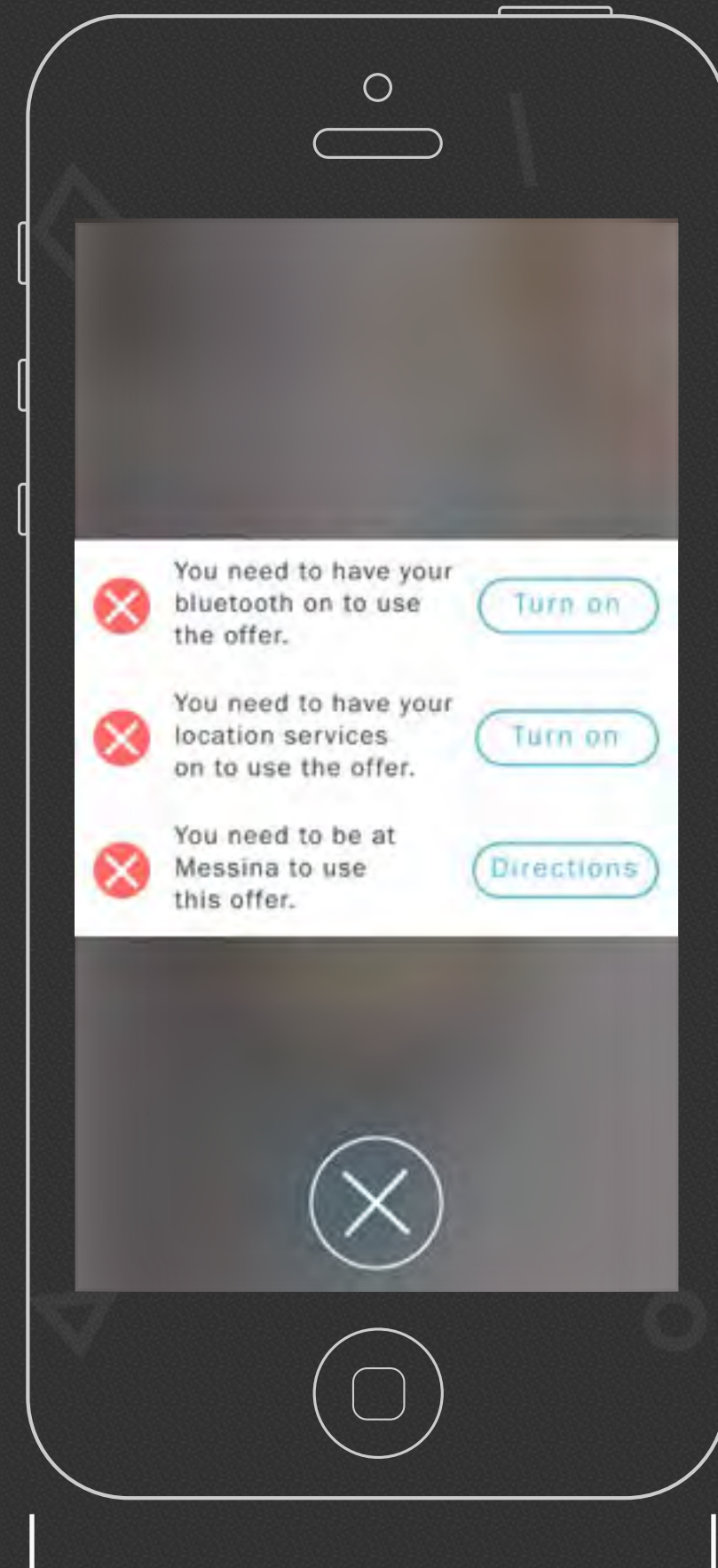


# OBJECTIVES/CONSTRAINTS

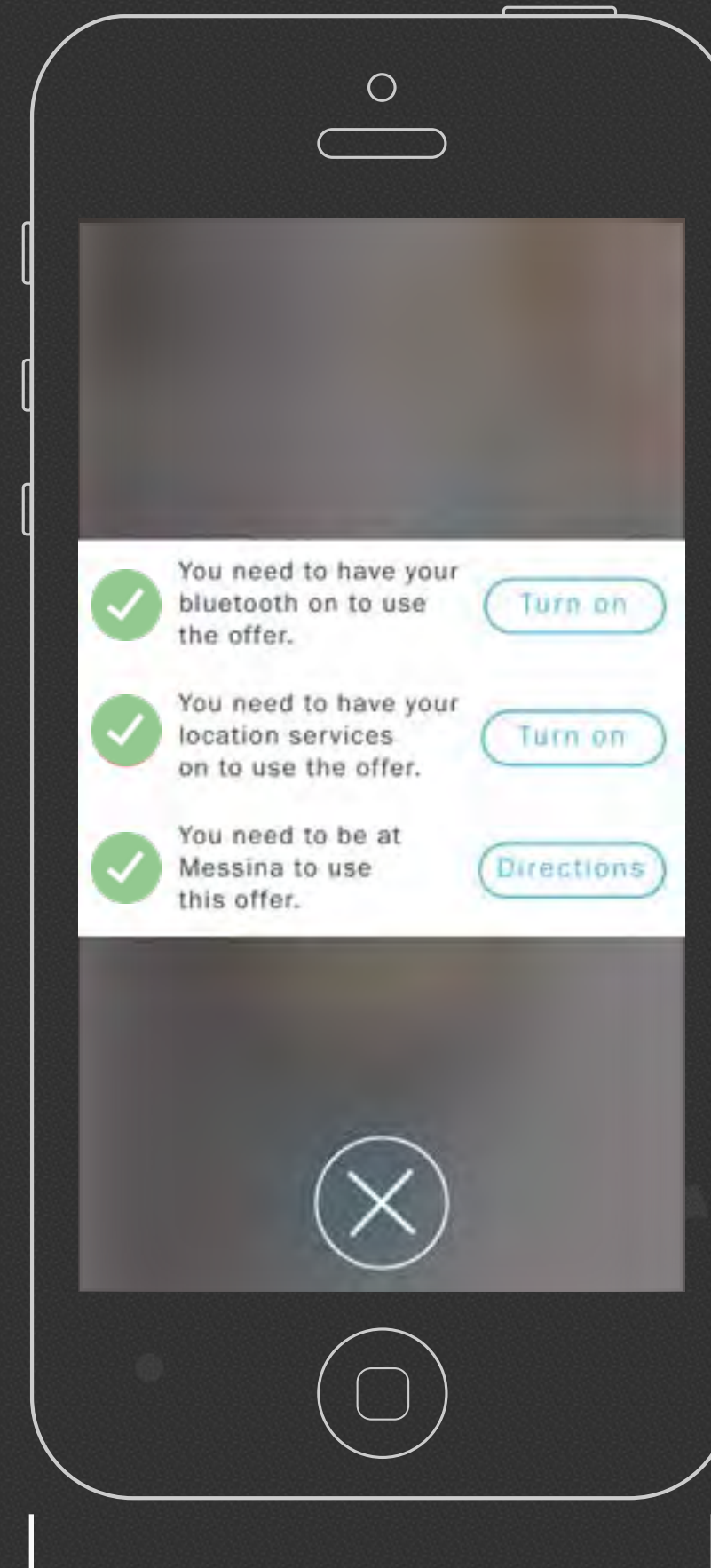
- 1 Wanted to 'close the loop' in regards to reporting on redemption
- 2 To redeem an offer we knew we required 3 aspects:  
1) bluetooth is on, 2) location services is on and  
3) the user is at the store.  
  
\*Note this is the model for our Experiment and not necessarily for production.
- 3 Make the process as frictionless as possible for the user



# First Iteration



Employed a 'Checklist' so the user aware of what they need to do



Once everything is correct the checklist will change to a tick



Now the user can show the offer to the cashier once activated



# What we learnt

- What users said/did
- What we now understood

The test needed a live redemption flow

The 'checklist' felt odd and not the best solution

Device limitations means it's not possible to turn BLE on from this screen

Once all the features were activated, several were still unsure how to use the offer, as the prototype did not automatically display the QR code.

All participants selected 'Turn on' for each of the items in the checklist, but some could not explain why they were required to turn on Bluetooth or location services to redeem the offer.

Employed a 'Checklist' so the user aware of what they need to do

Once everything is correct the checklist will change to a tick

Now the user can show the offer to the cashier once activated

User unsure of what to do with the ticket



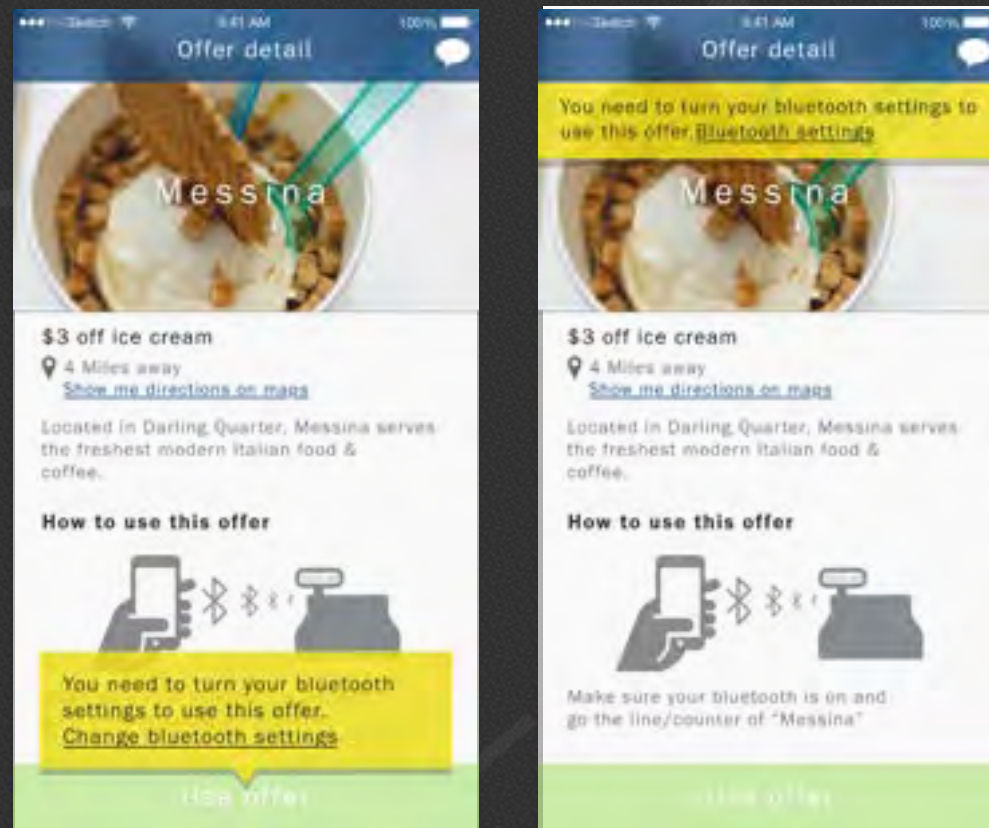
# LEARNINGS

- 1** The Checklist approach did not work
- 2** Ensure the voucher appears as soon as the user qualifies for redemption

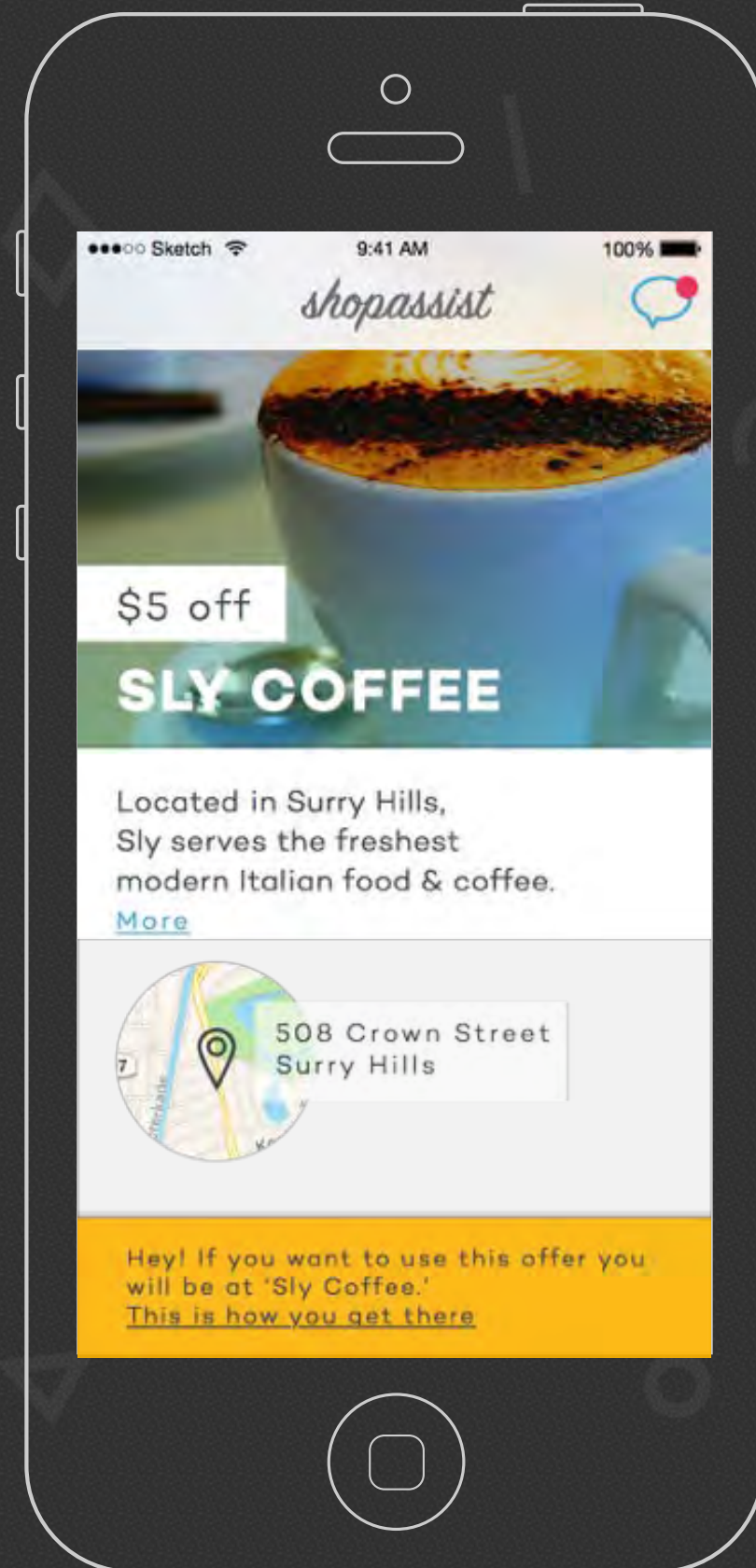
**3**



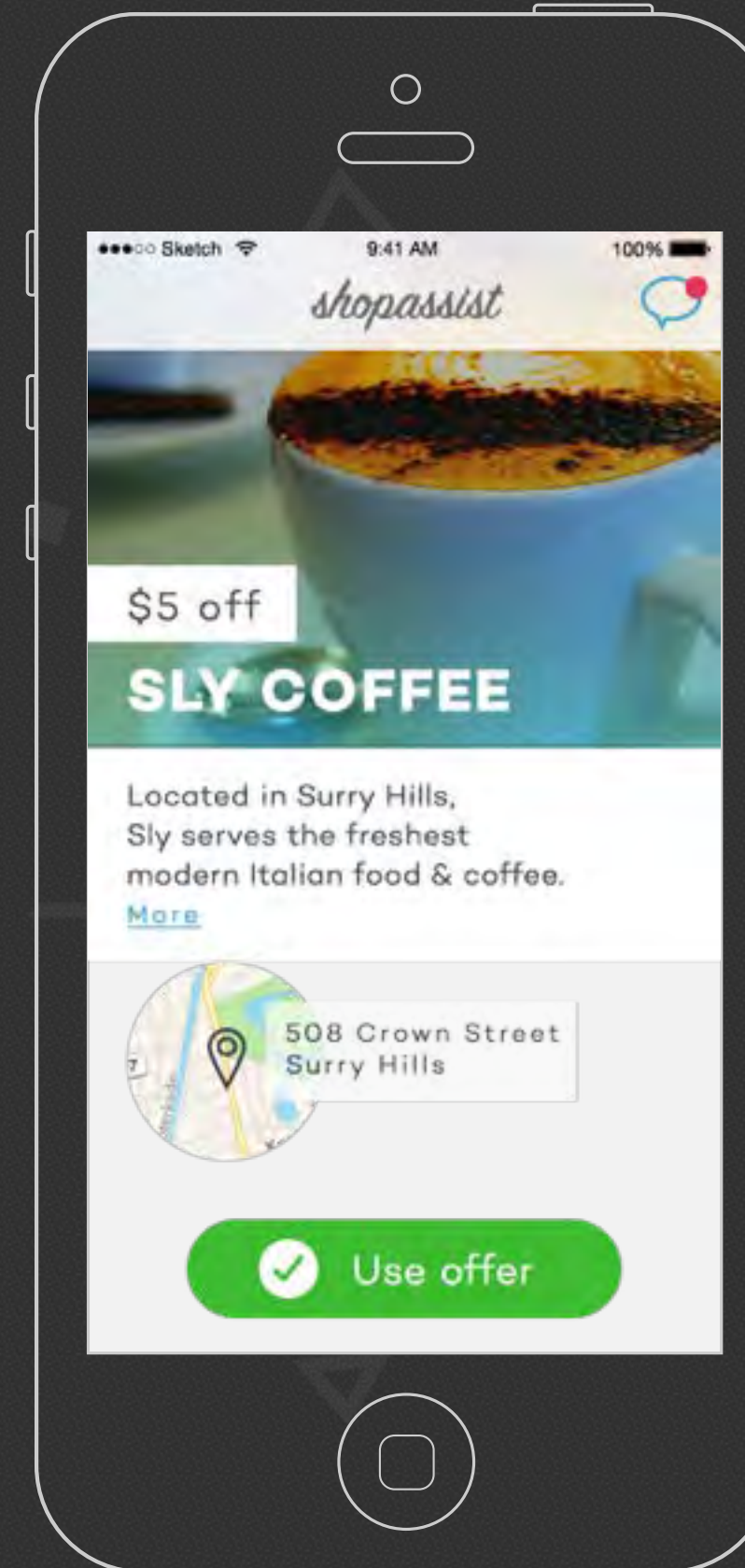
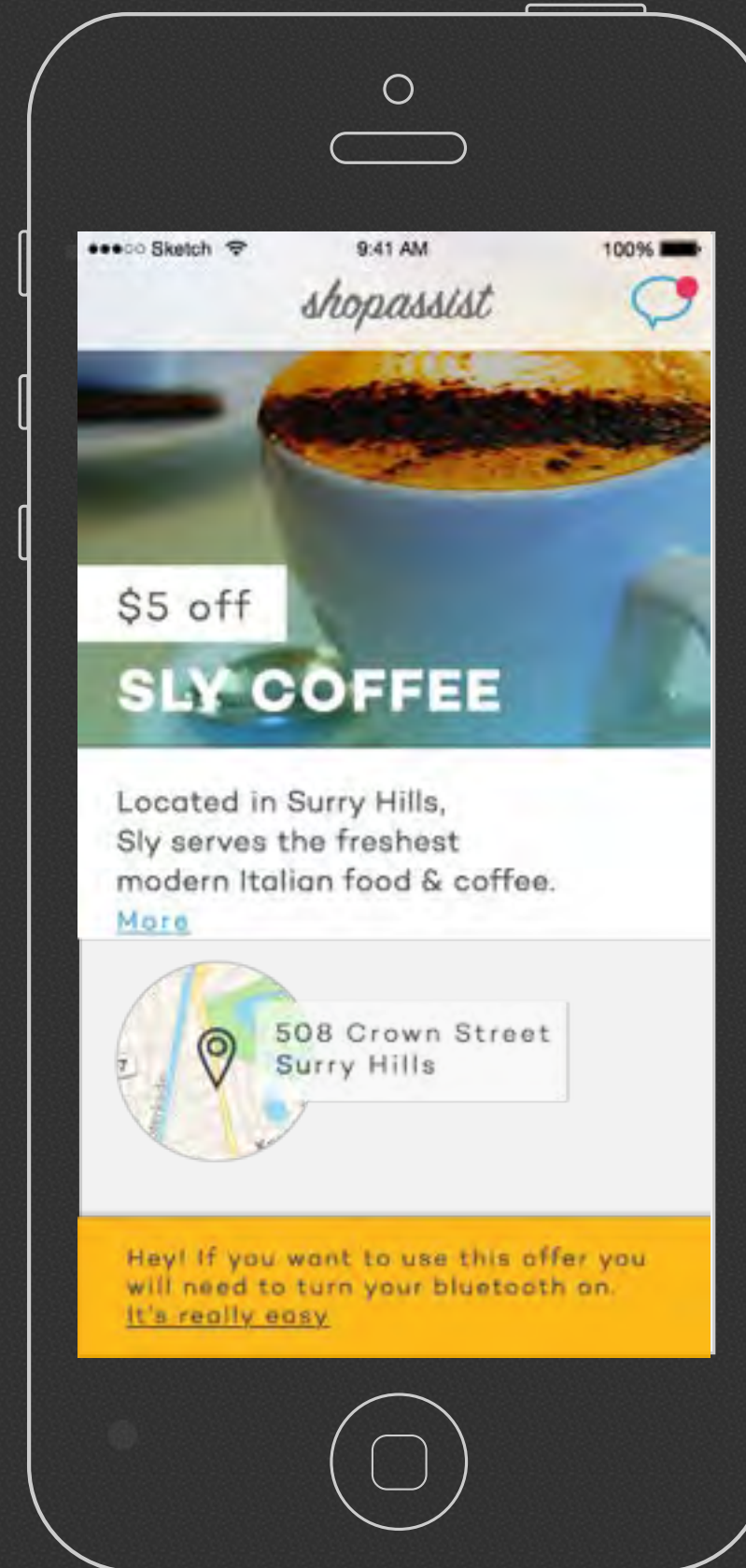
# Second Iteration



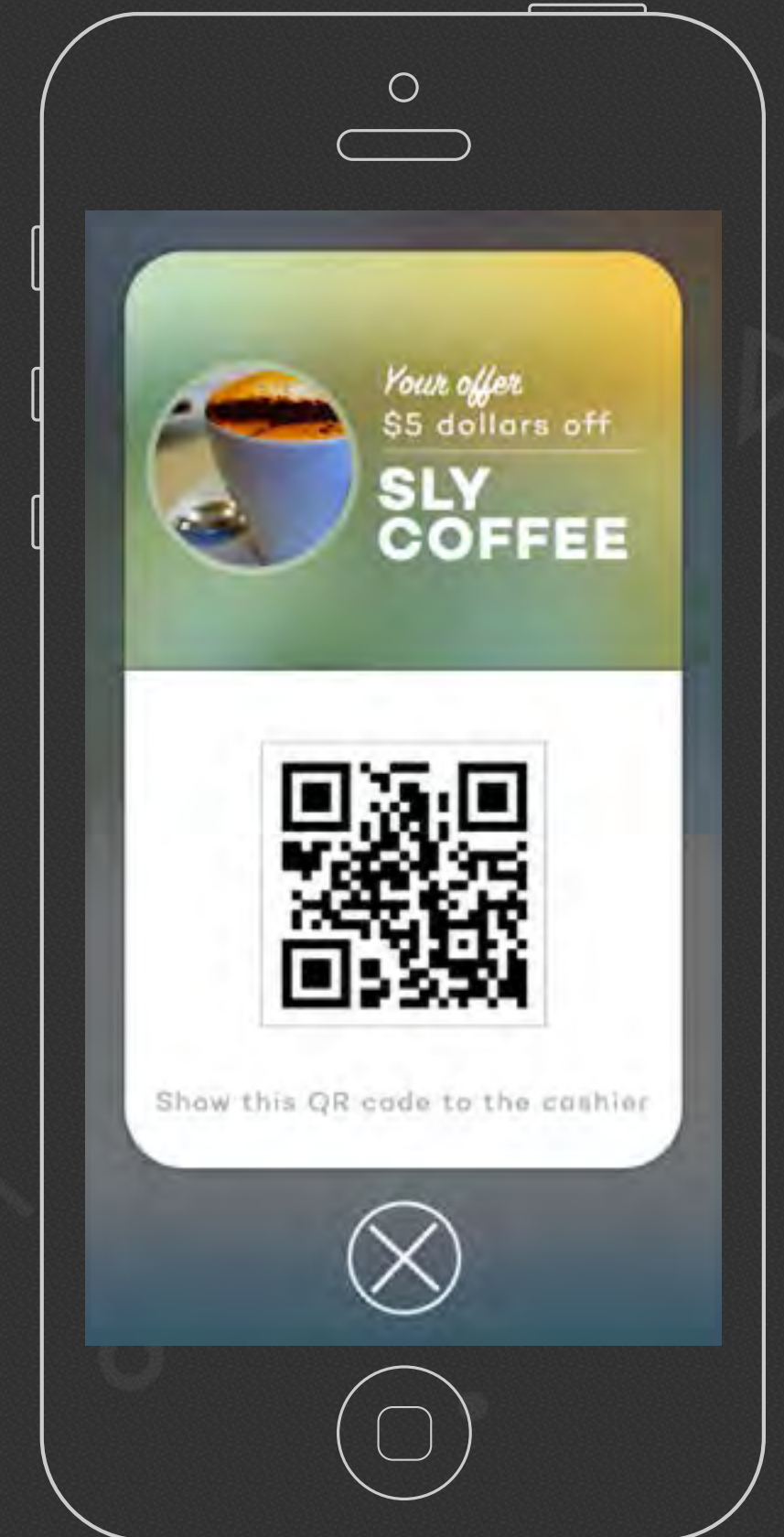
## Other solutions



Replaced the main call to action with instructions of what the user needs to do to activate the offer



Once criteria is meet the button is 'user offer' button is activated

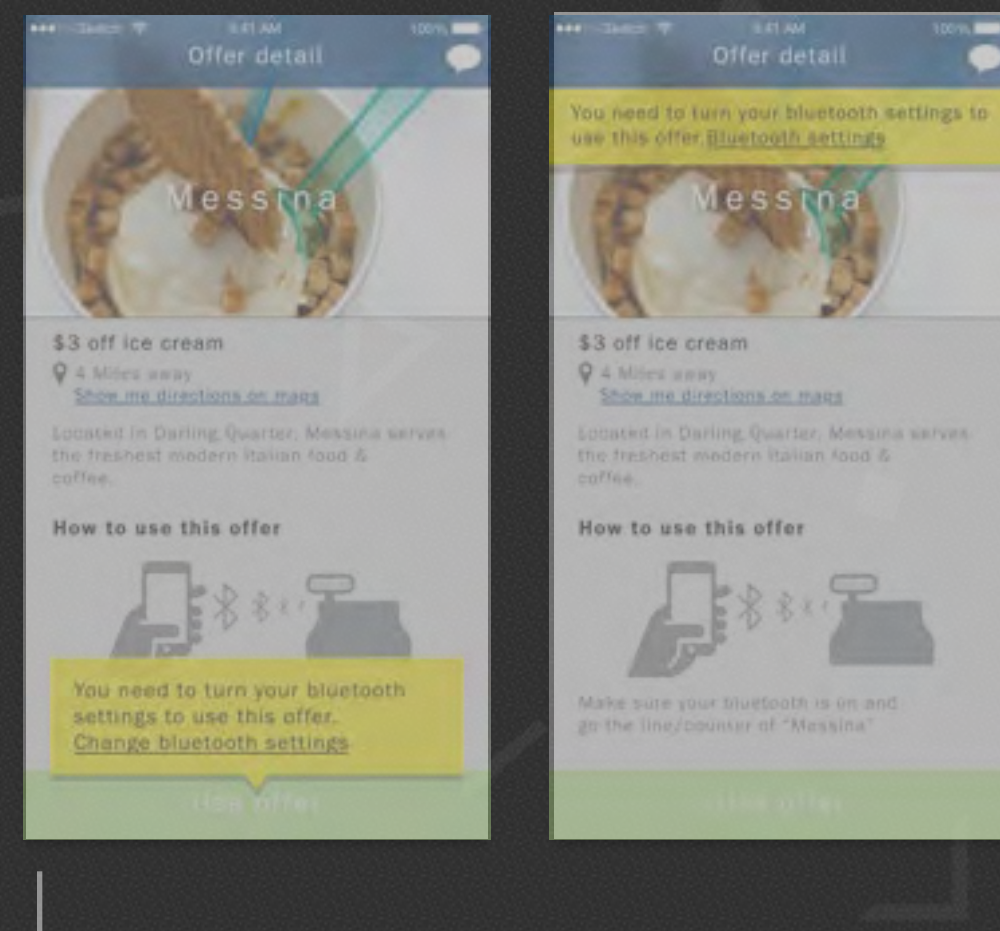


The offer ticket has clear instructions to "Show to cashier"



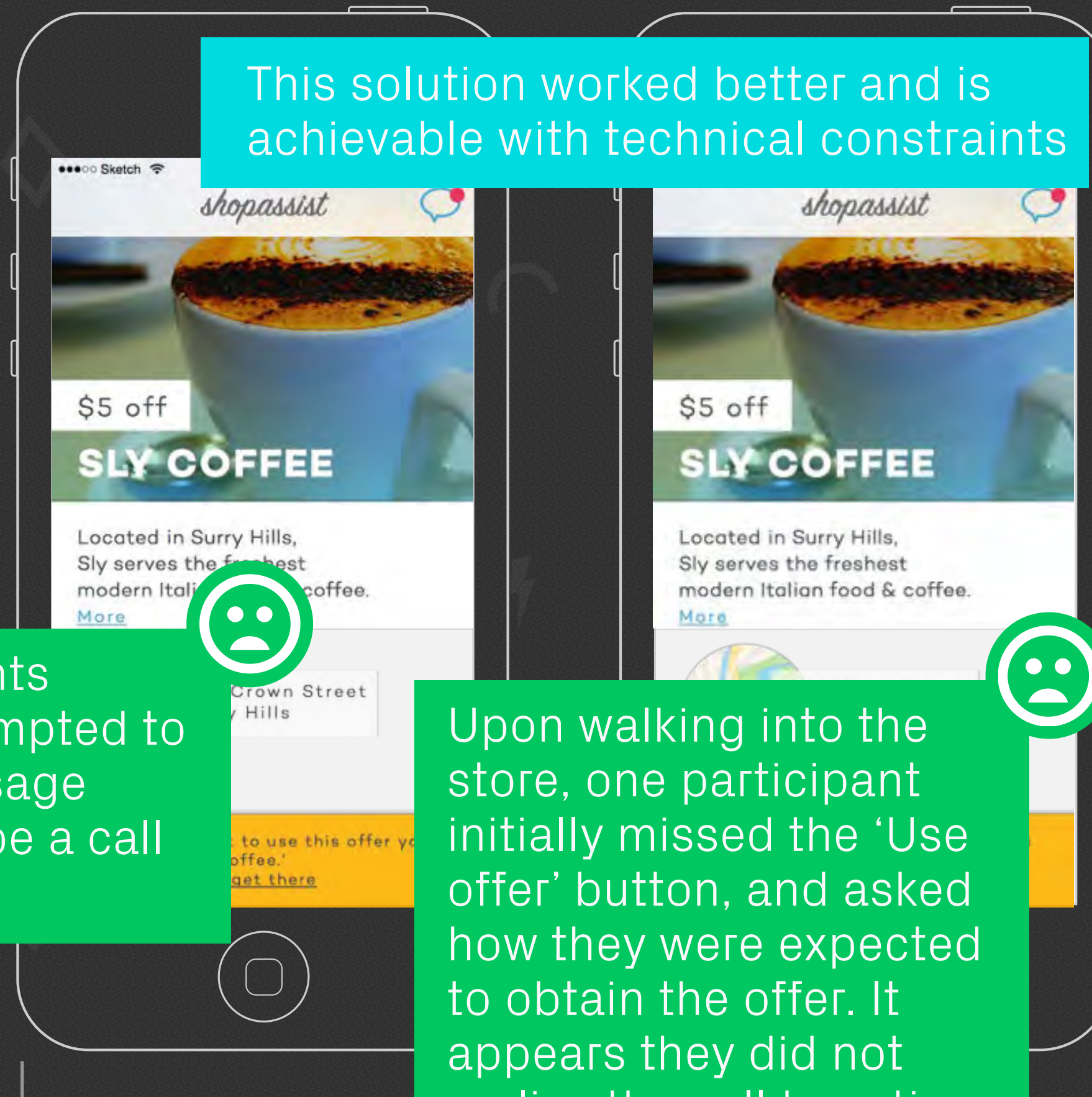
# What we learnt

- What users said/did
- What we now understood

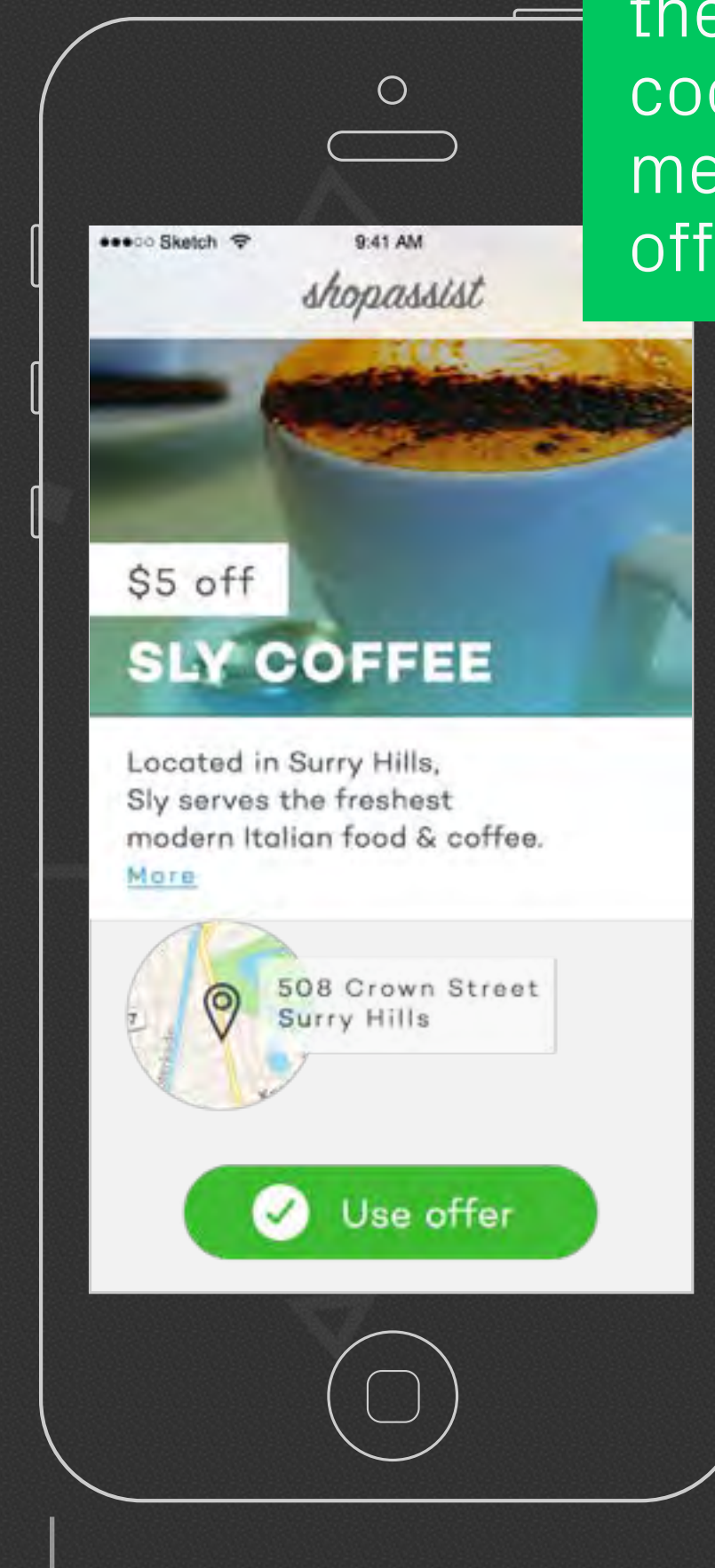


Other solu

Three participants mistakenly attempted to tap on the message expecting it to be a call to action.



Replaced the main call to action with instructions of what the user needs to do to activate the offer



Once criteria is meet the button is 'user offer' button is activated

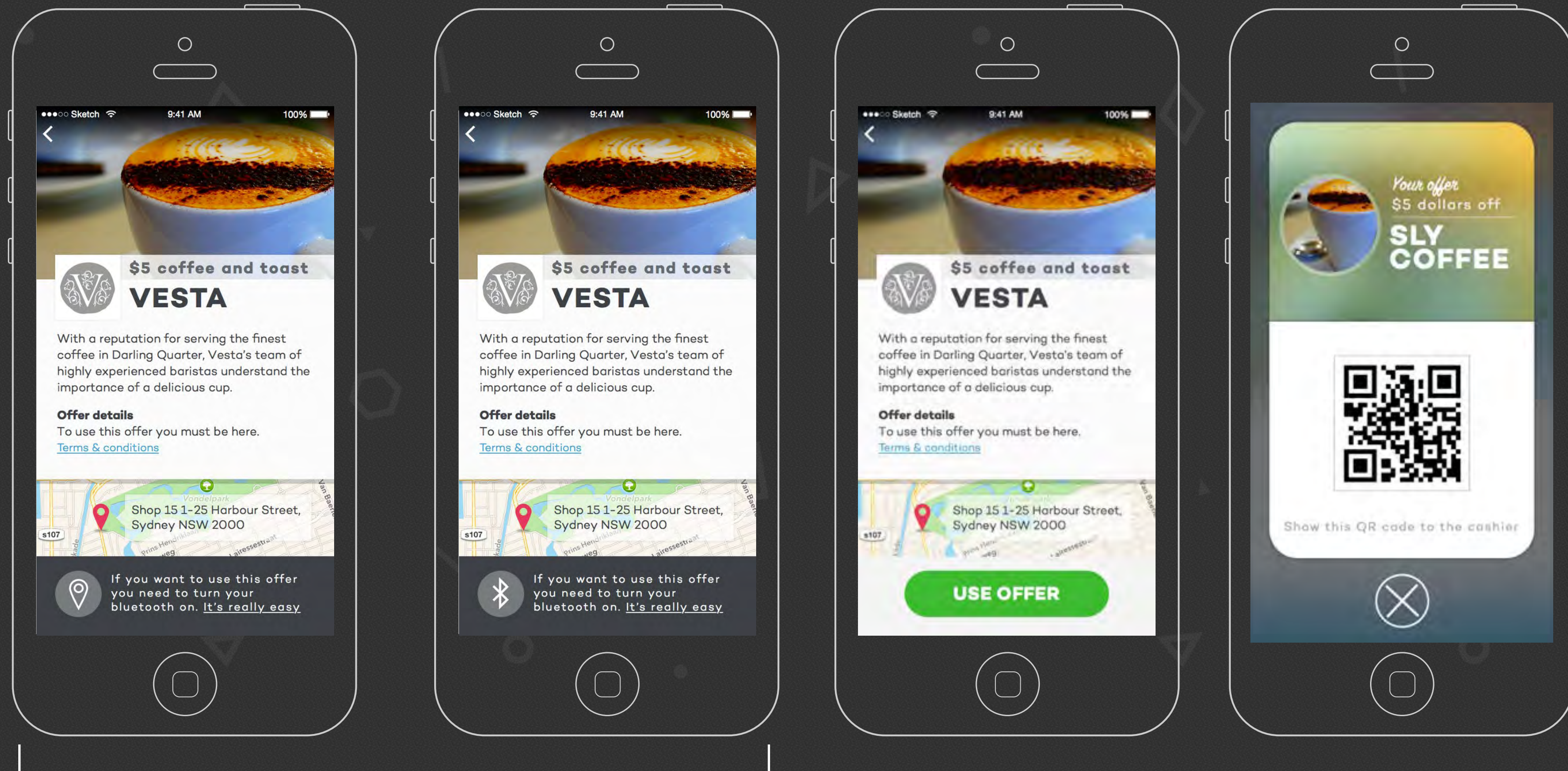
All participants indicated they would hand the QR code over to the merchant to redeem the offer.



The offer ticket has clear instructions to "Show to cashier"

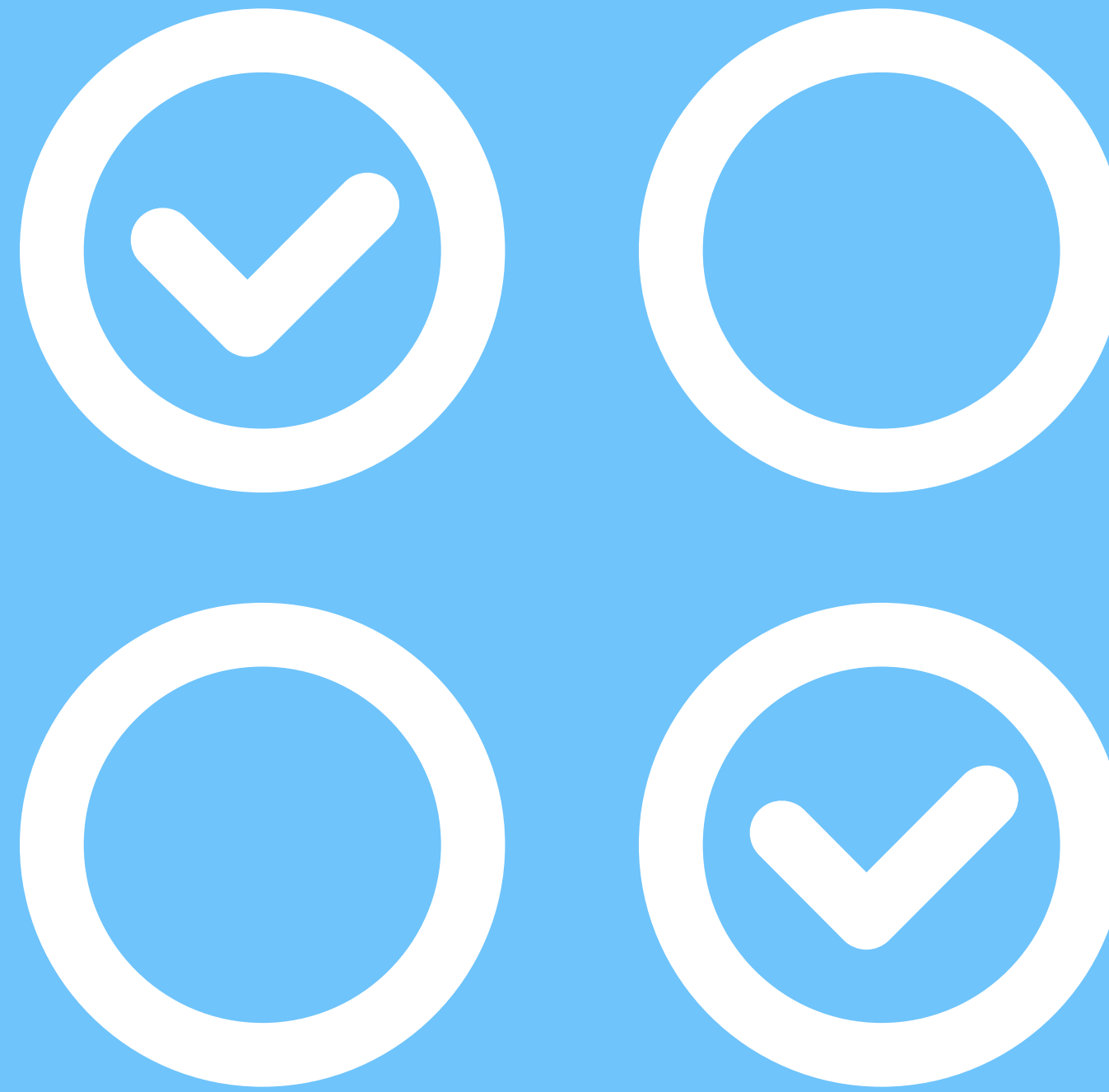


# Last Iteration



Changed info box at bottom of screen to black so didn't look like a call to action





# PREFERENCES

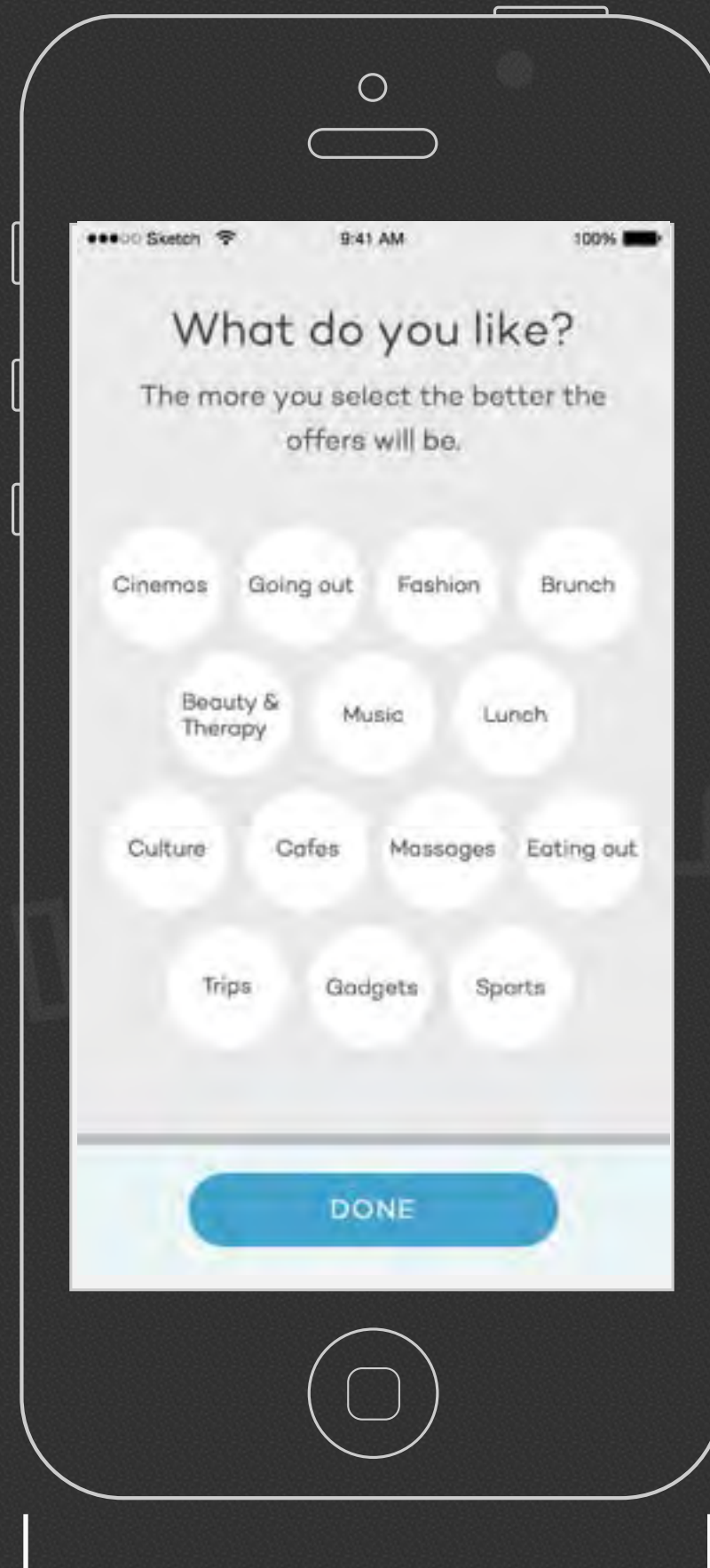


# OBJECTIVES/CONSTRAINTS

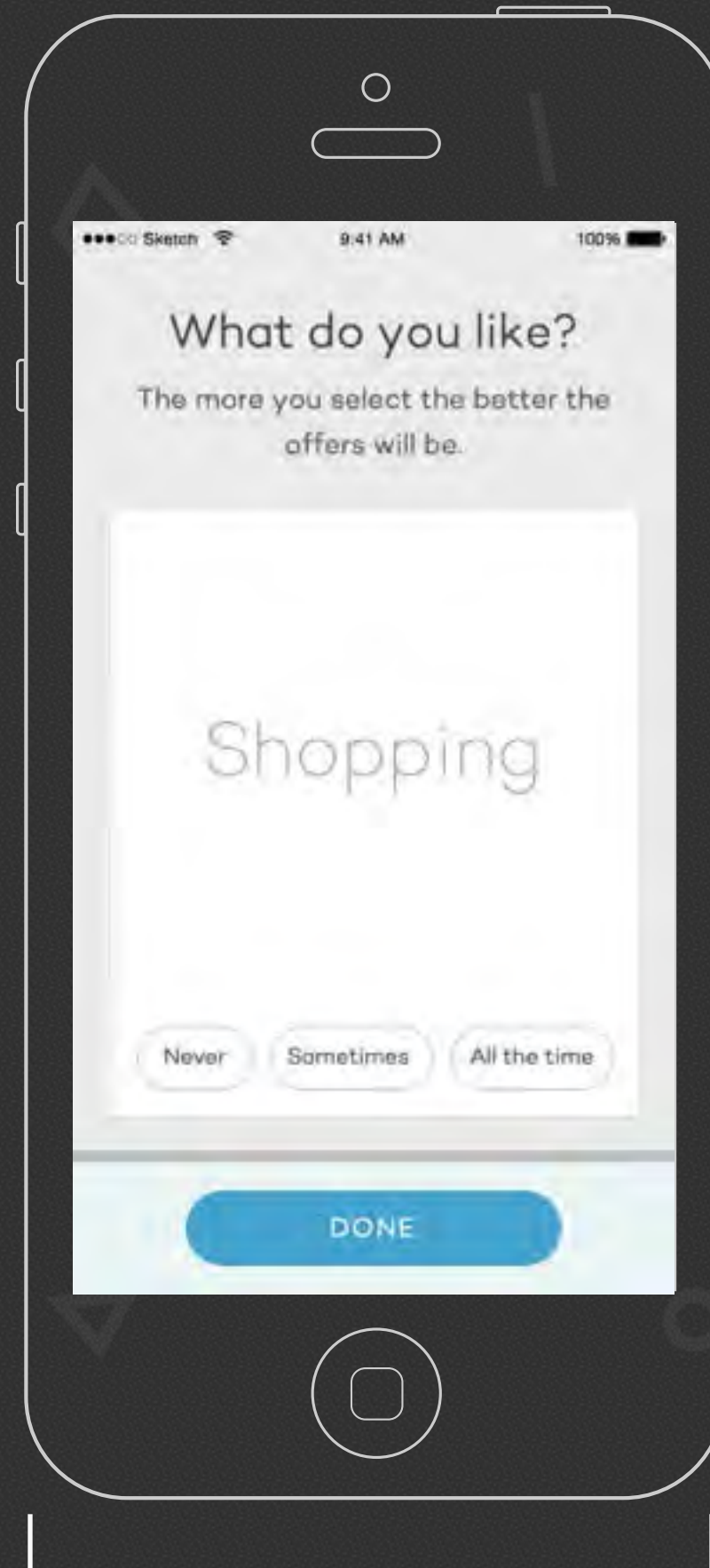
- 1** To capture user sentiment on what they like / dislike so we provide more tailored content
- 2** Theory being is that more targeted offers provides greater relevancy which spurs greater usage and adoption
- 3** We want to ensure there is a value exchange for users providing this information to us
- 4** People like to customise to feel like the product is working for them so provide them easy methods to do so



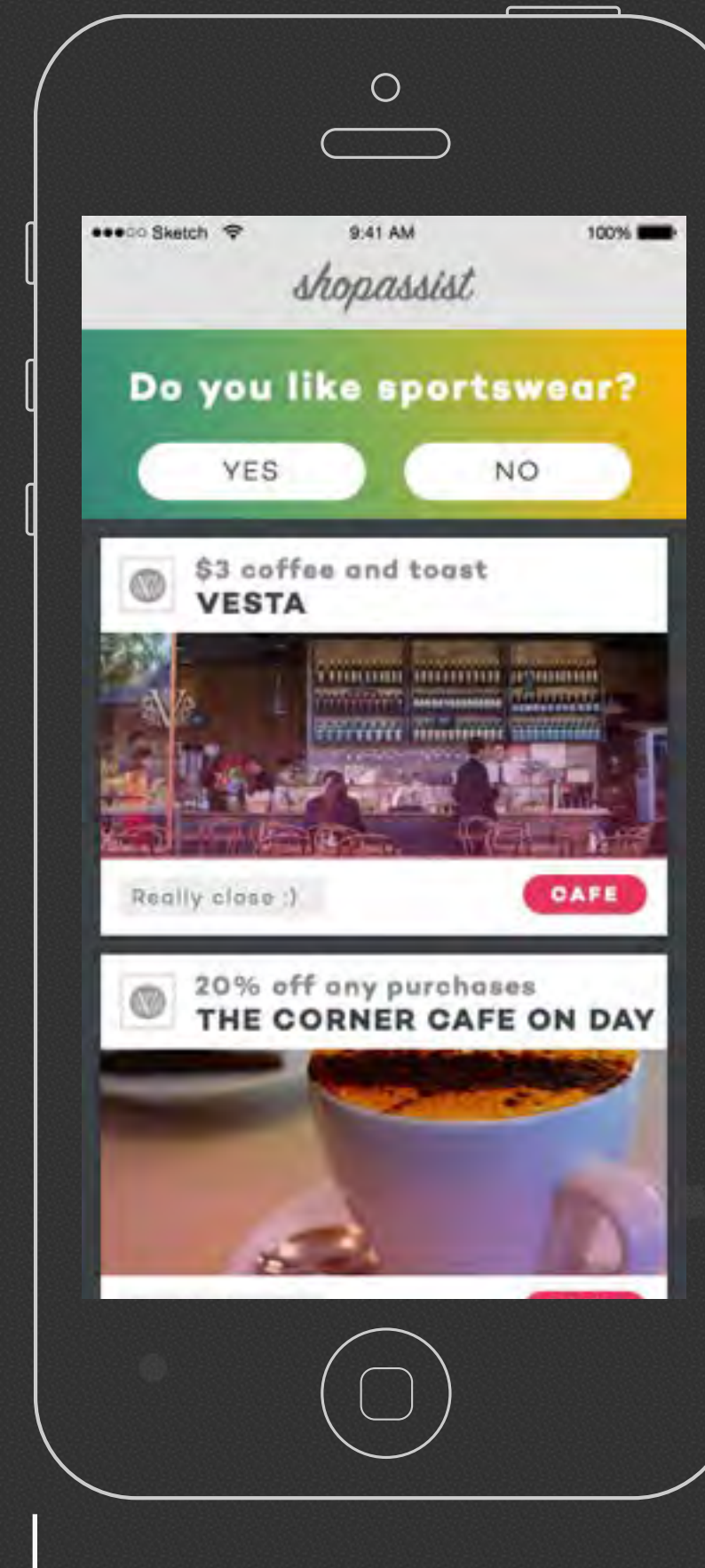
# First Iteration



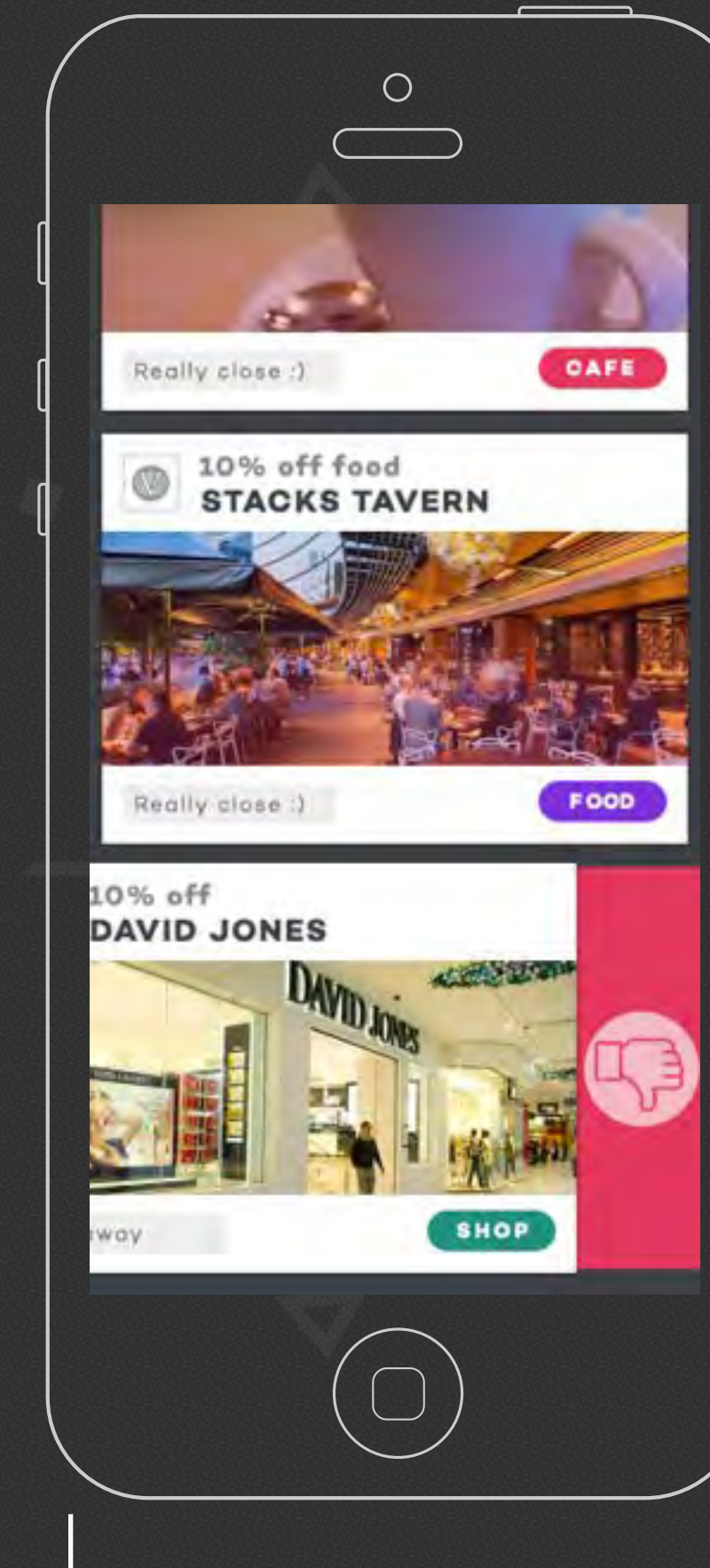
Model 1) Tag cloud



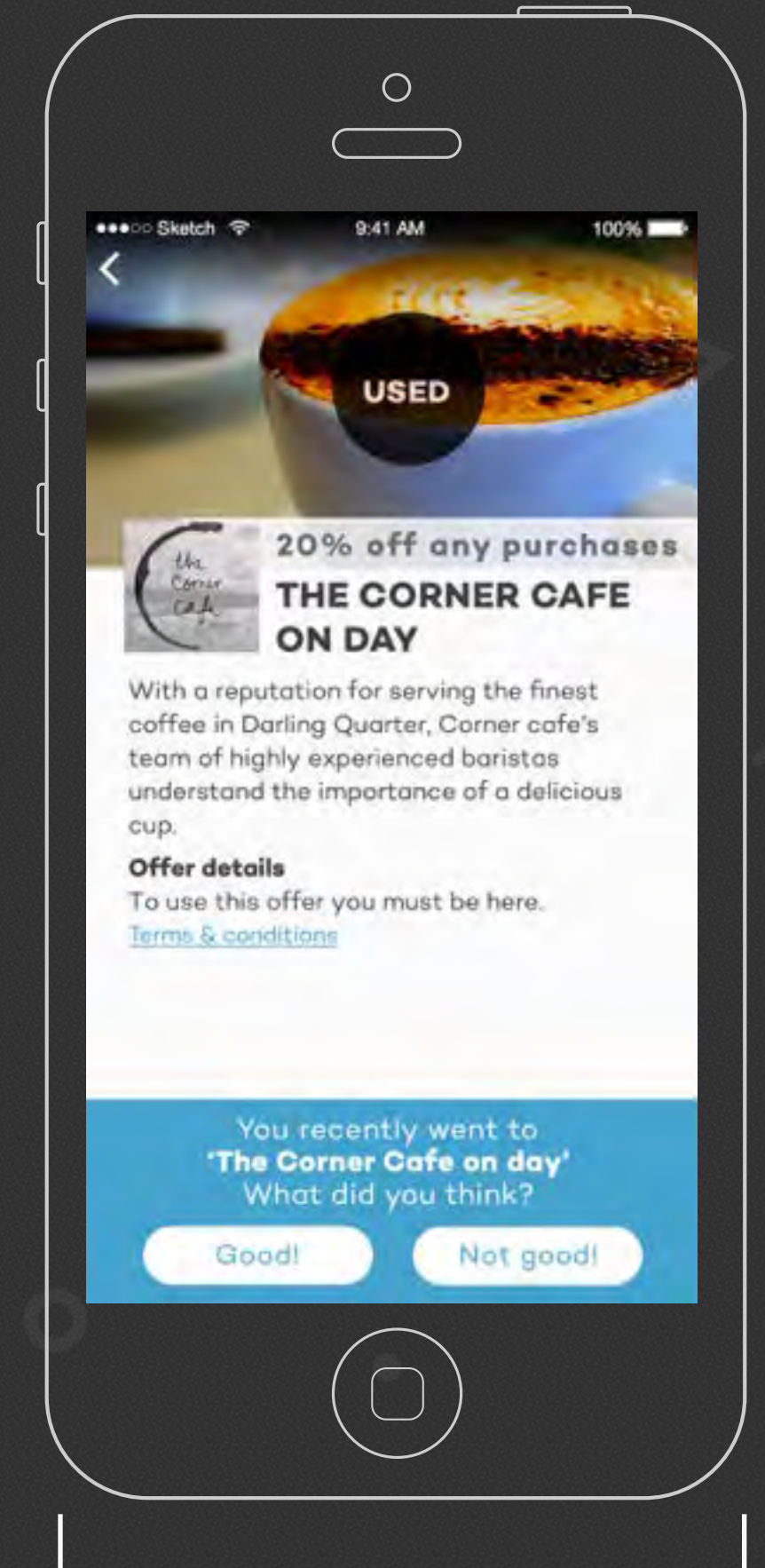
Model 2) Cards



In-situ questions



Giving feedback on an offer



Giving feedback after redemption



# What we learnt

- What users said/did
- What we now understood



None of the participants successfully found the interaction



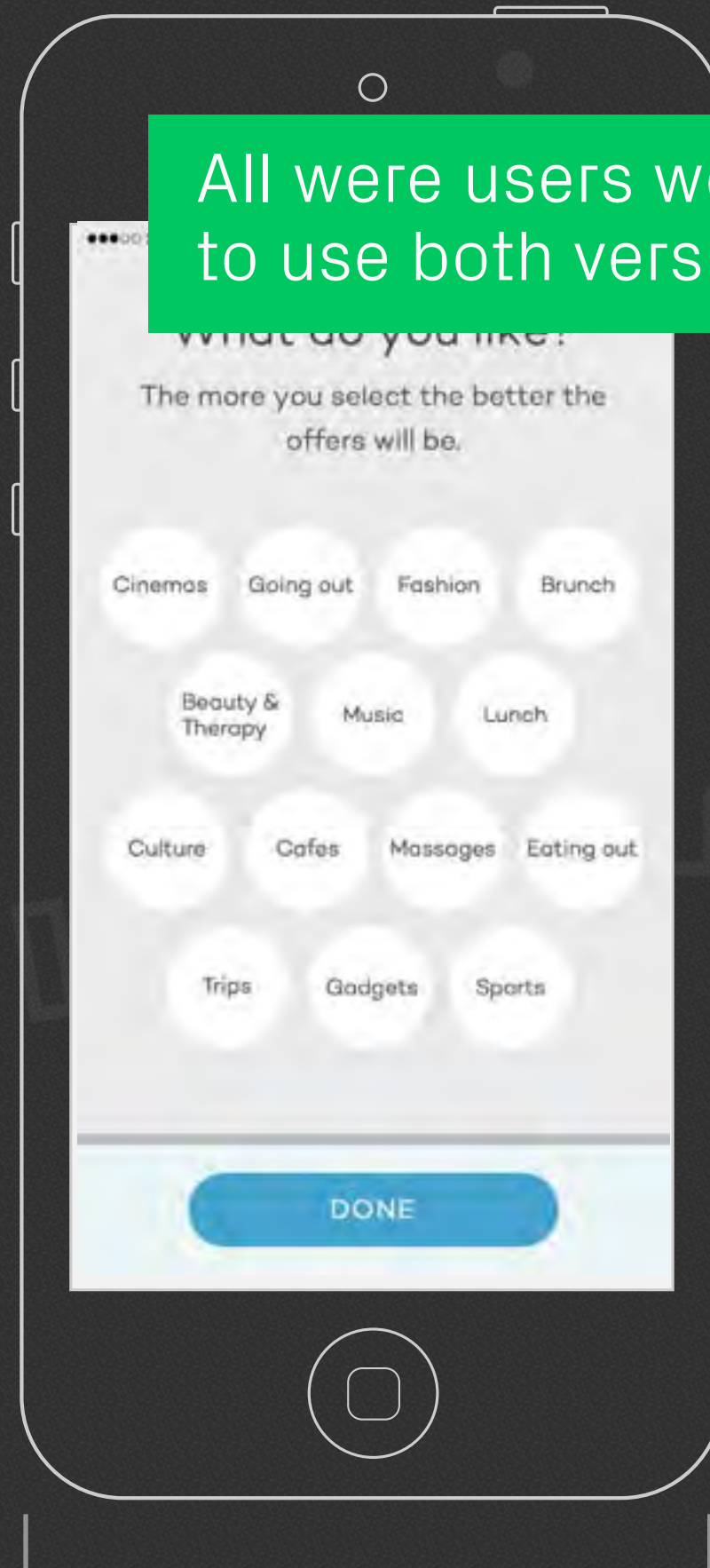
All users were able to use both versions



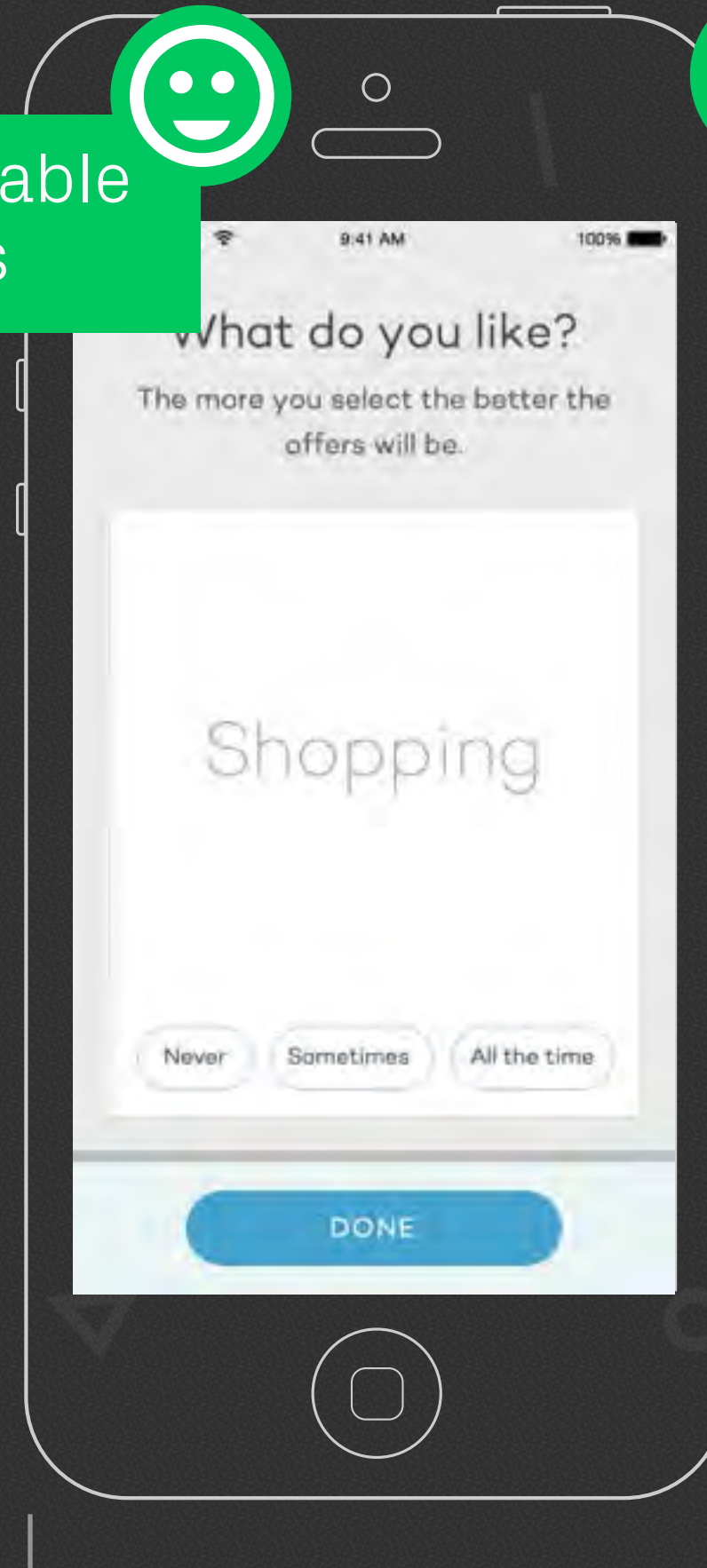
The questions tested well



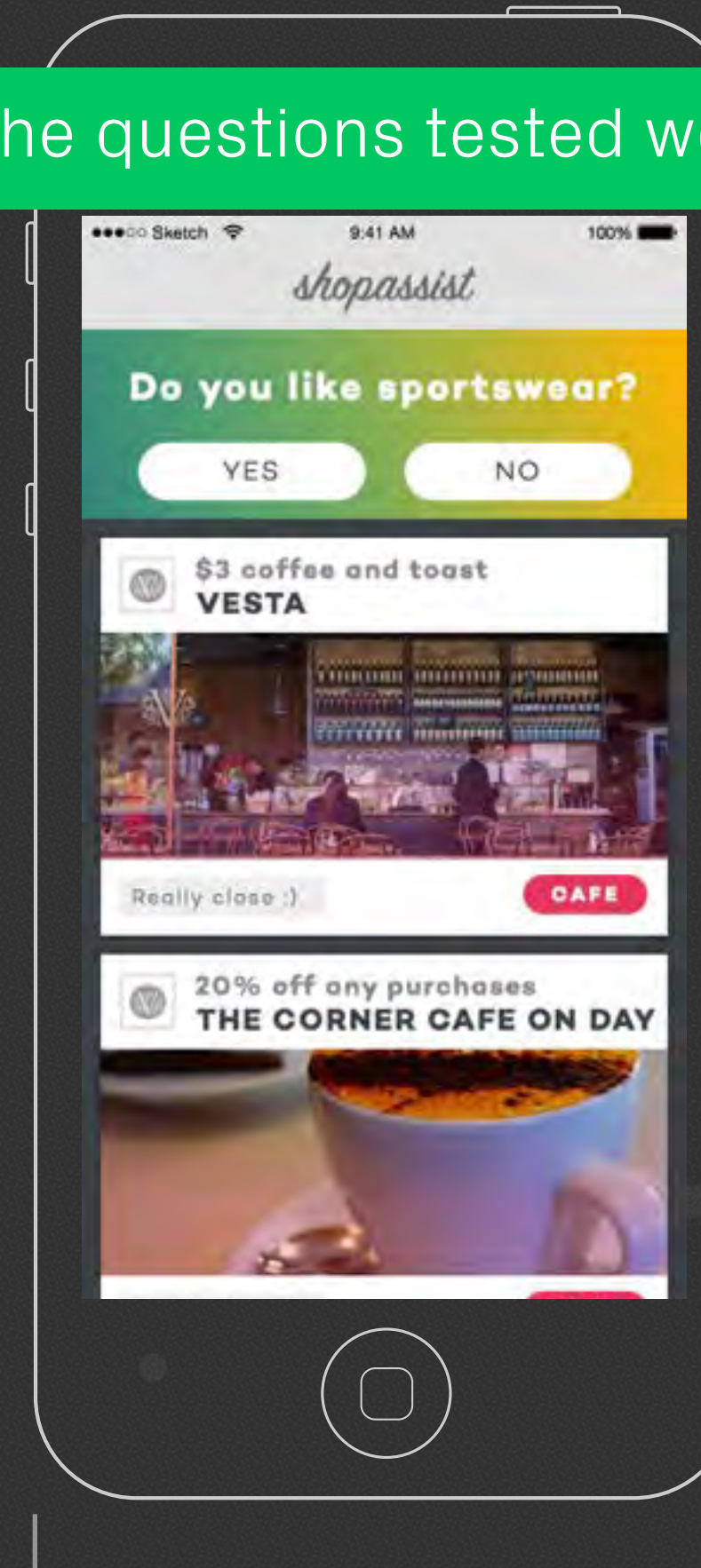
All participants misinterpreted this to mean giving feedback about the merchant itself.



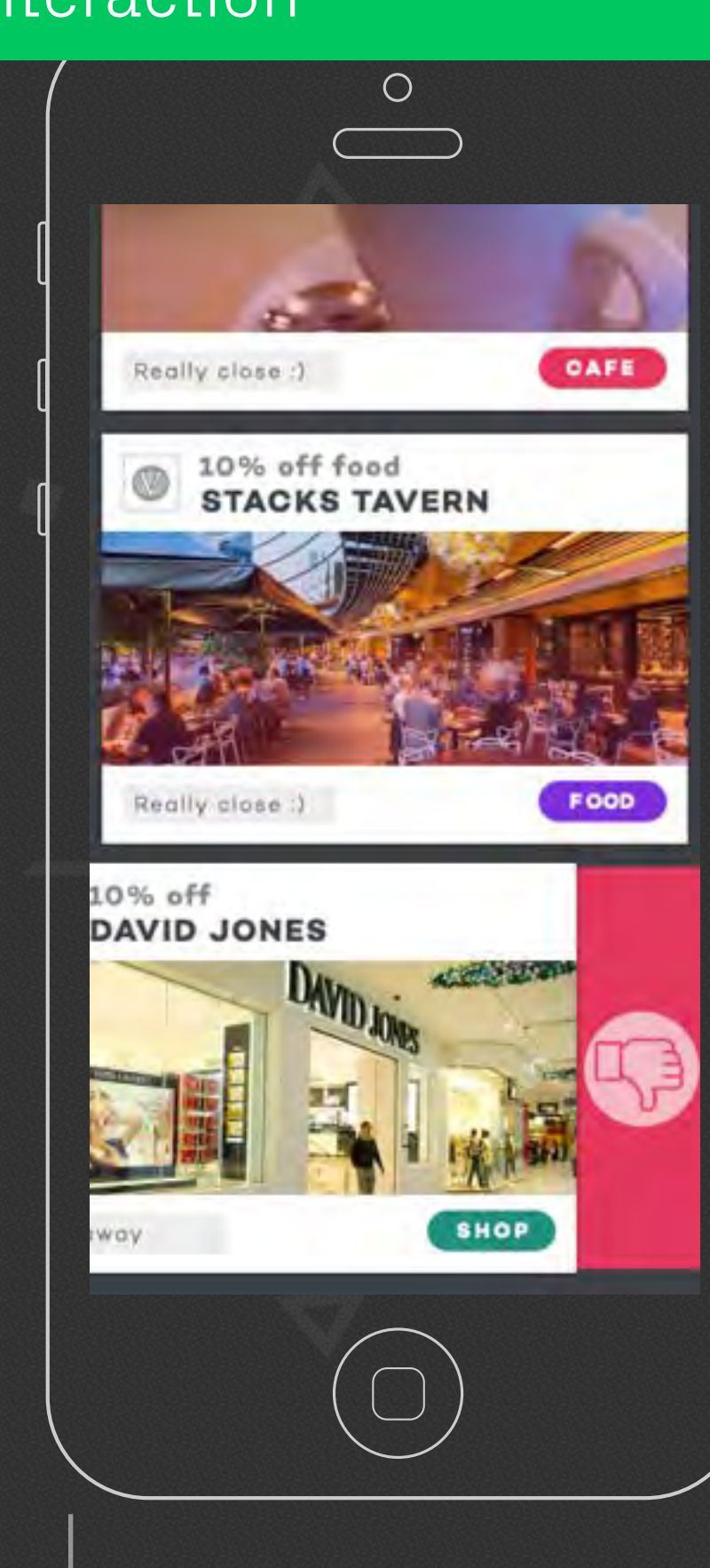
Model 1) Tag cloud



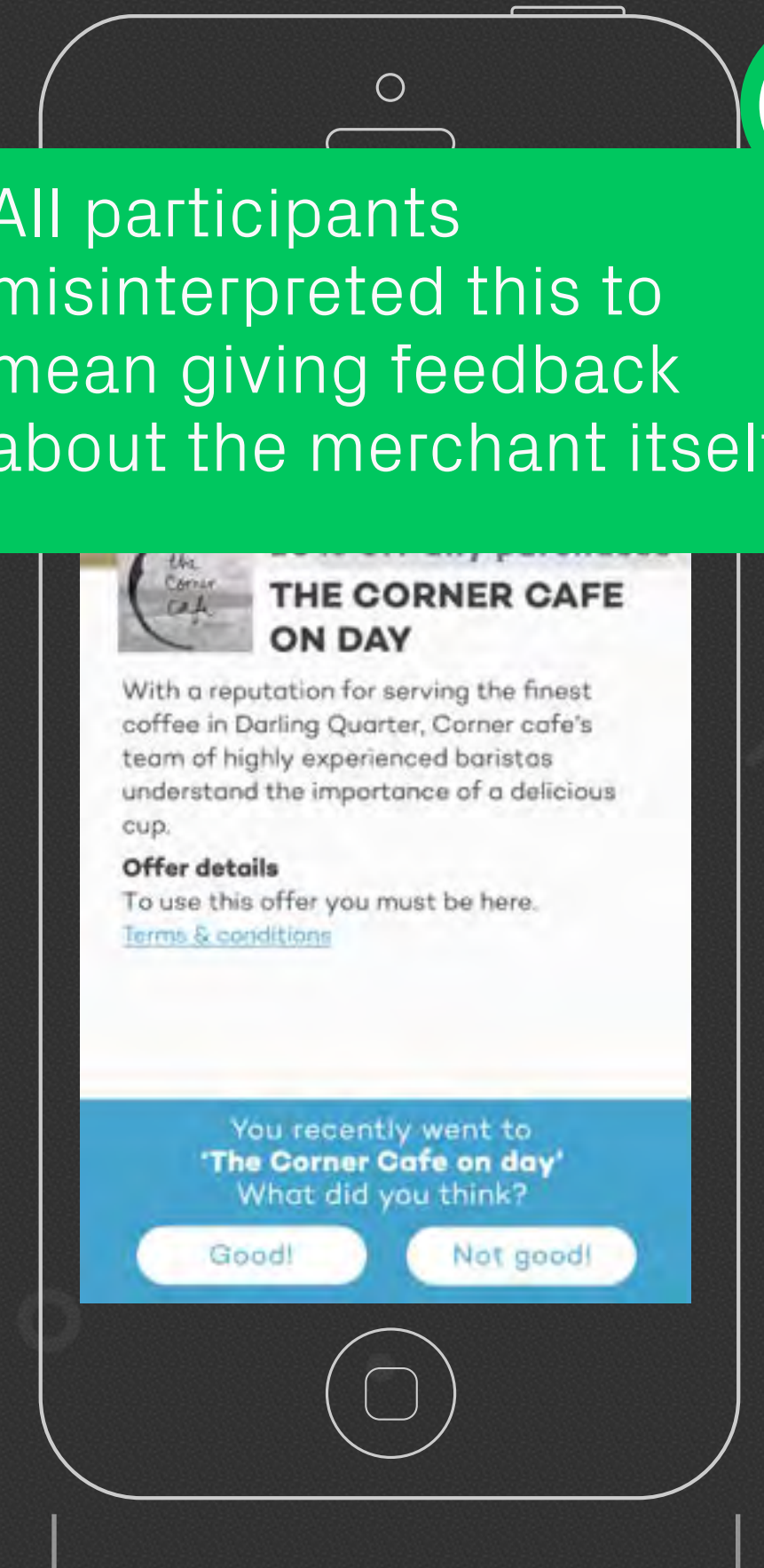
Model 2) Cards



In-situ questions



Giving feedback on an offer



Giving feedback after redemption

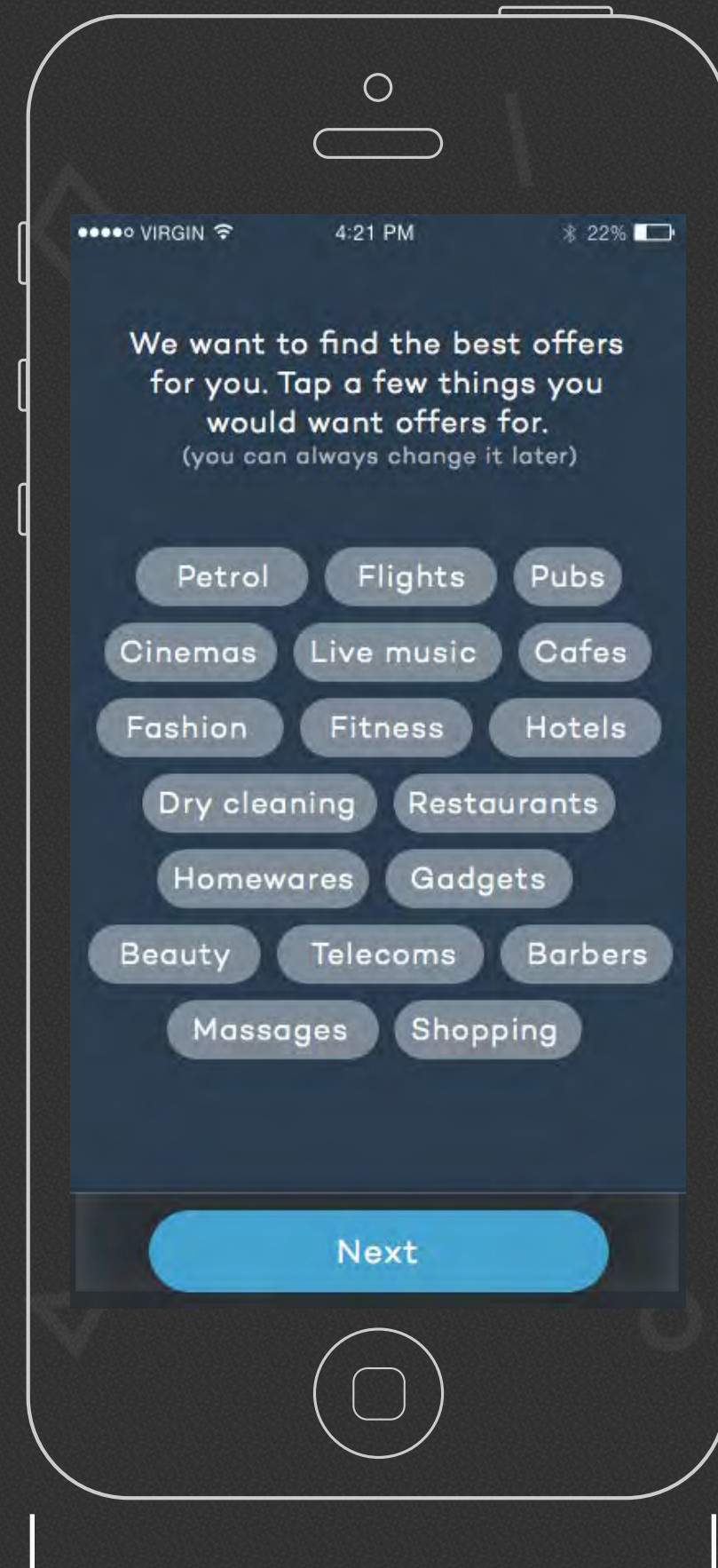


# LEARNINGS

- 1 The swipe sorting of offers did not test well - users were confused as to what they were doing when swiping left and right
- 2 If we have a swipe action we need to implement it properly; consider providing education and guidance to the user on how to find it
- 3 The question prompting worked well; further thought is required regarding copy and tone of voice



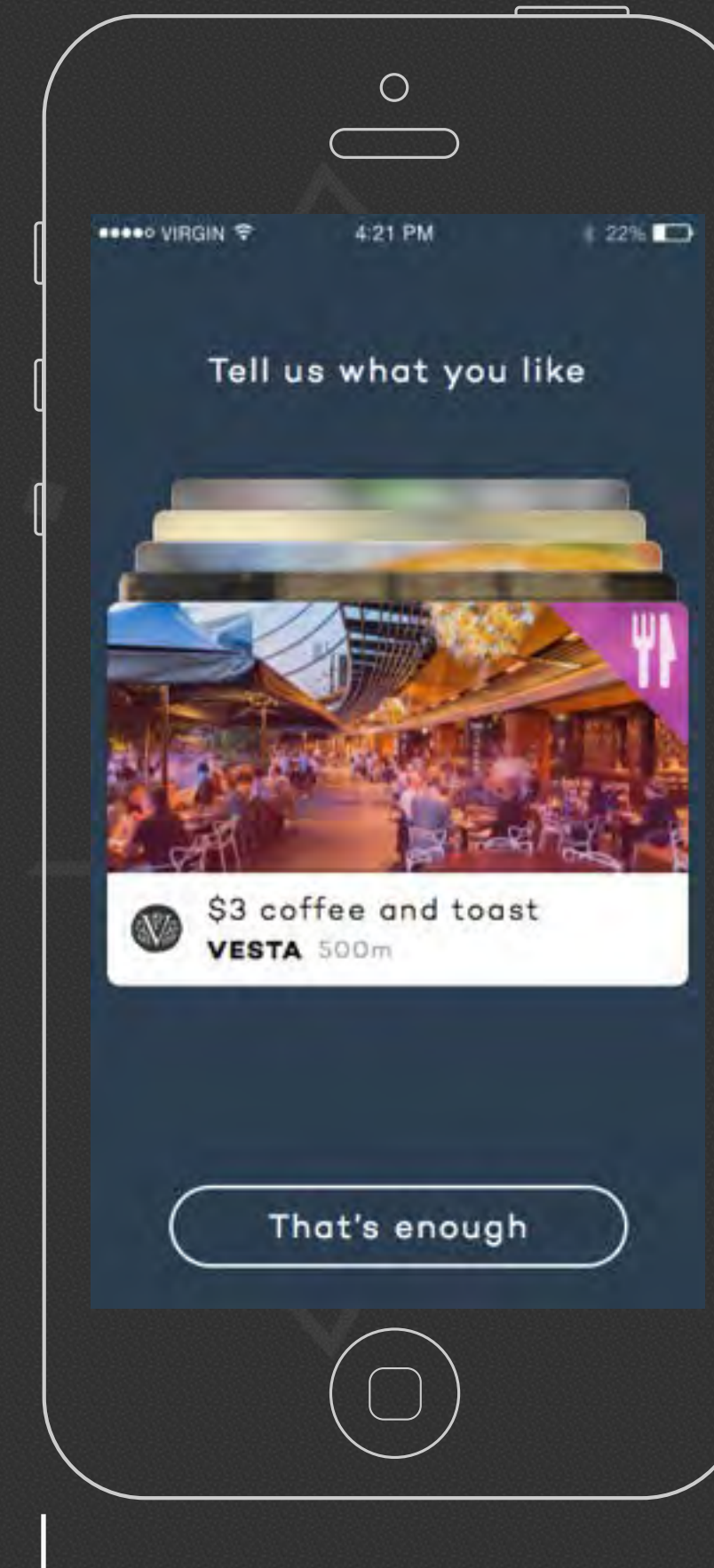
# Last Iteration



Tag cloud in preferences - breaks down of the category



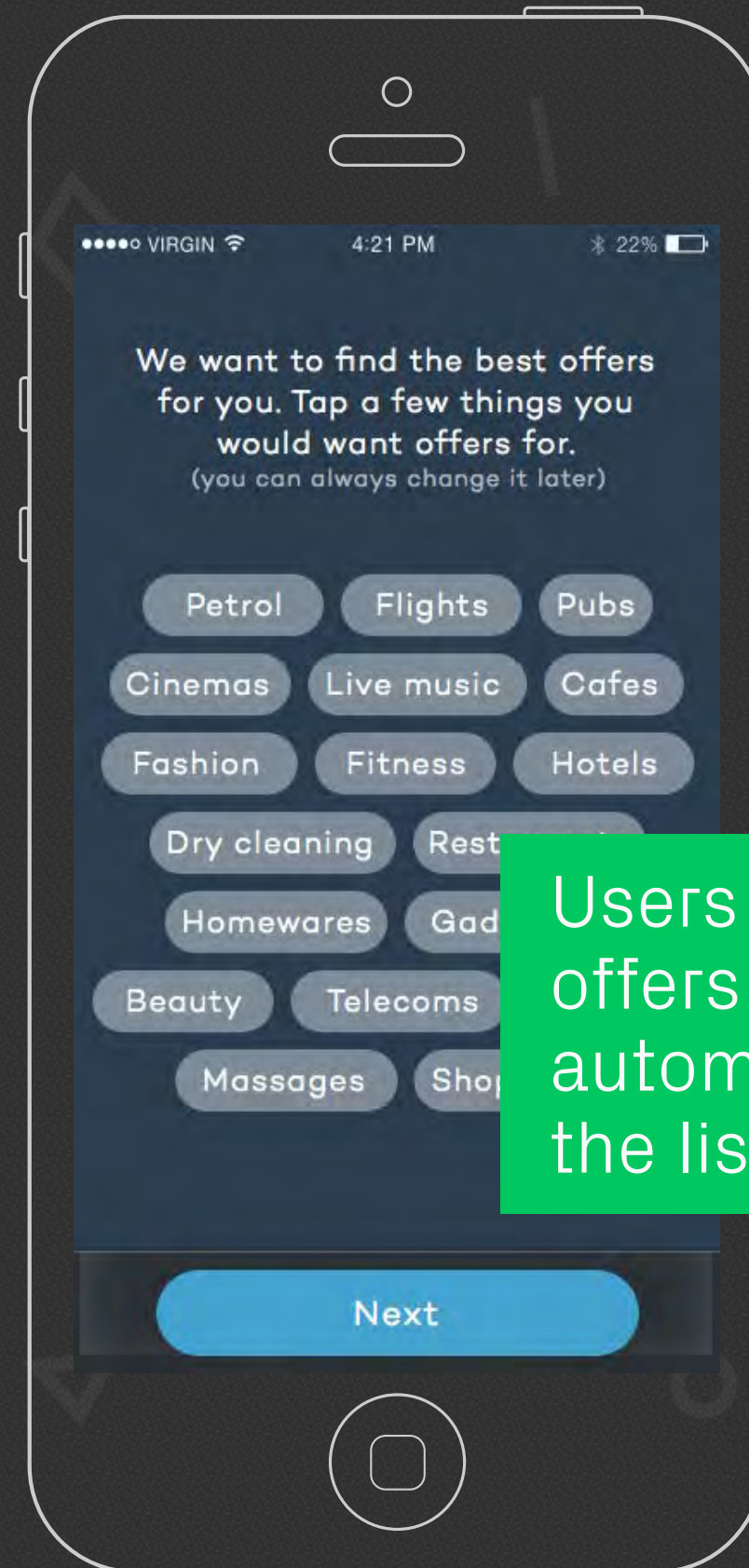
Question asked on the list view of new offers



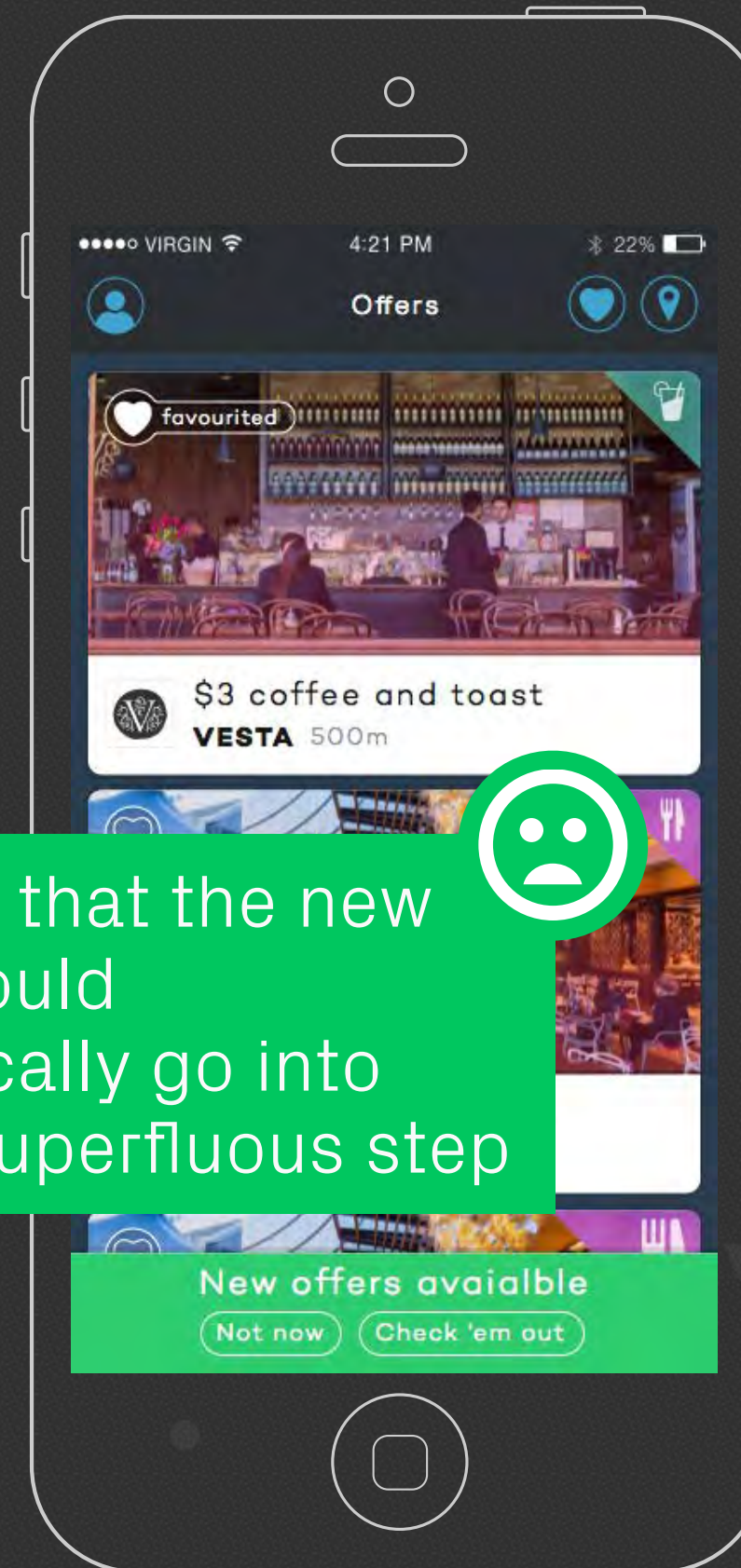
The user gets a tinder style UI



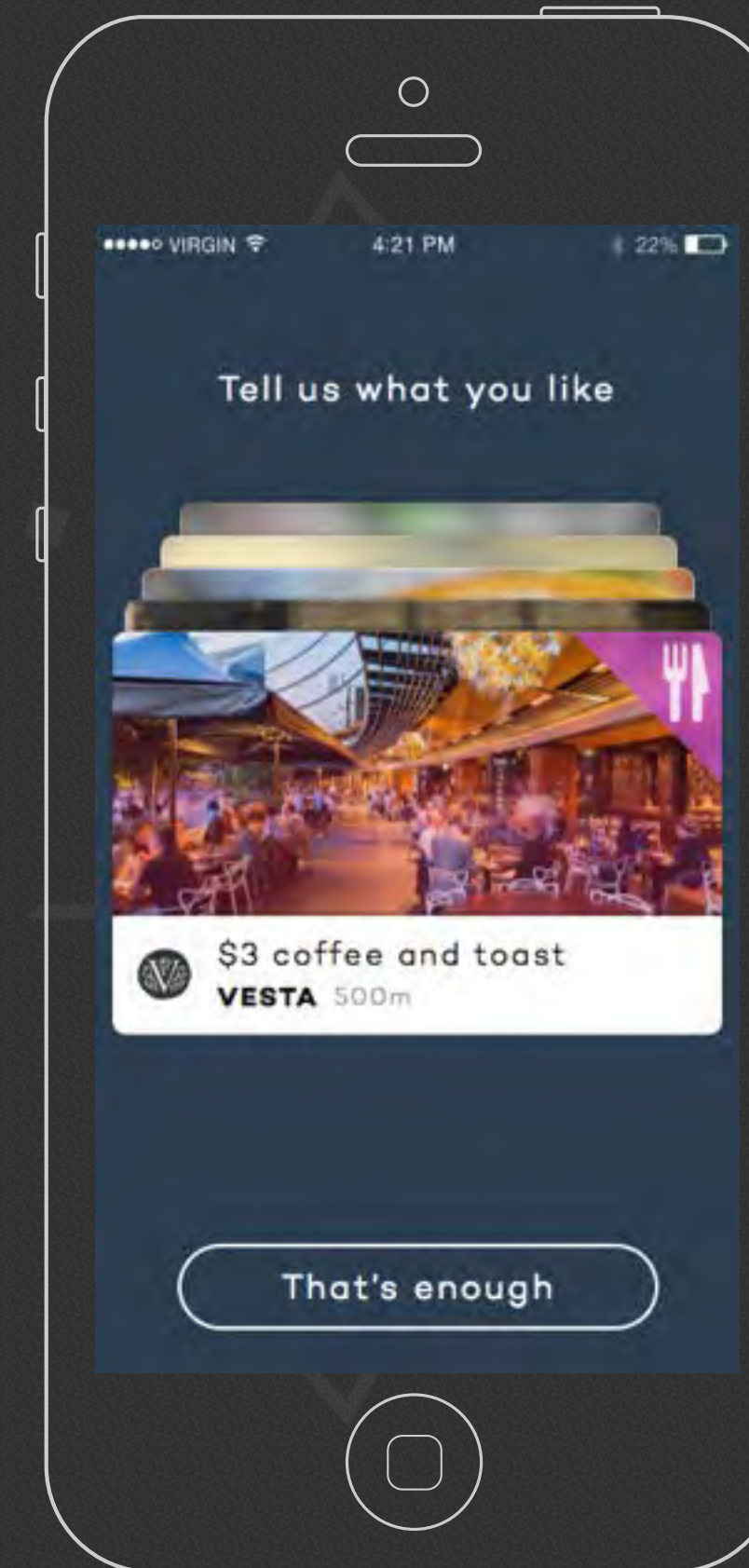
# Last Iteration



Tag cloud in preferences. Break down of the category



Question asked on the list view of new offers



The user gets a tinder style UI

Users felt that the new offers should automatically go into the list. Superfluous step

The cards did not work for the user. They did not understand why or what was happening.

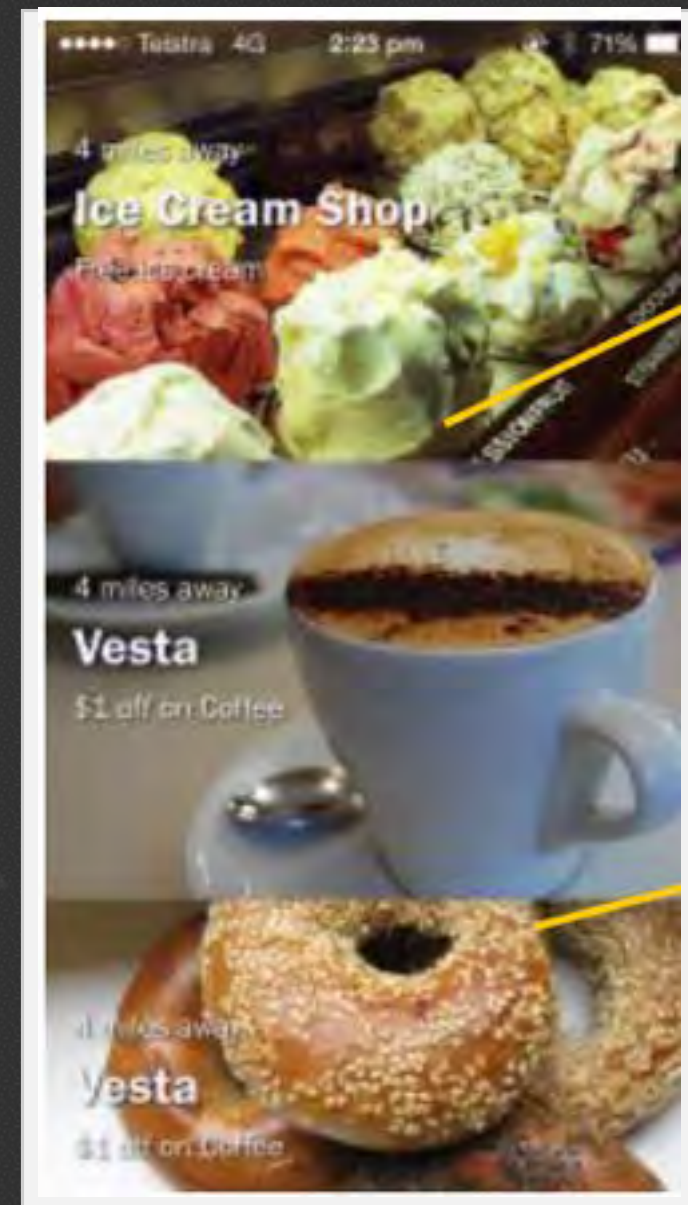
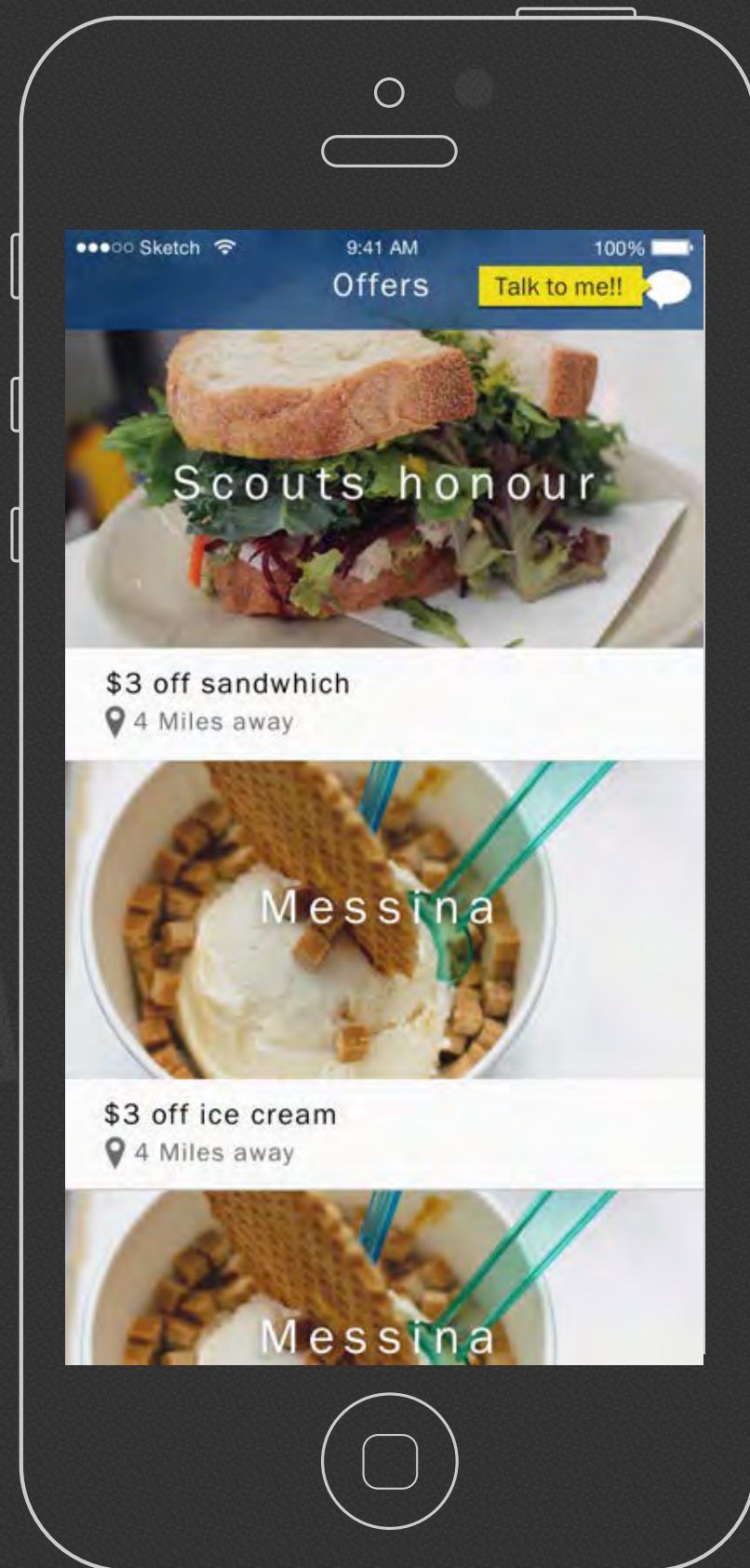




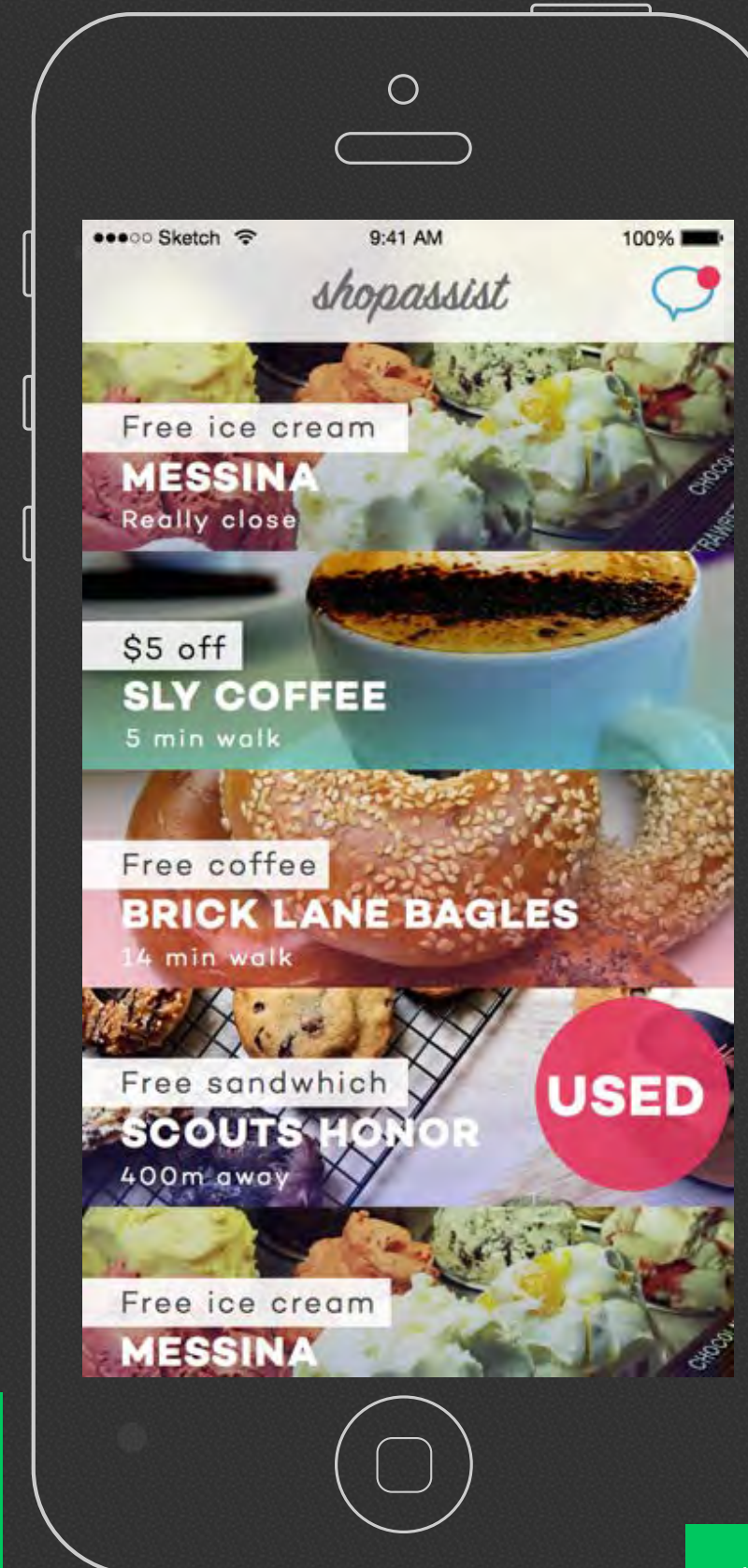
# LIST VIEW



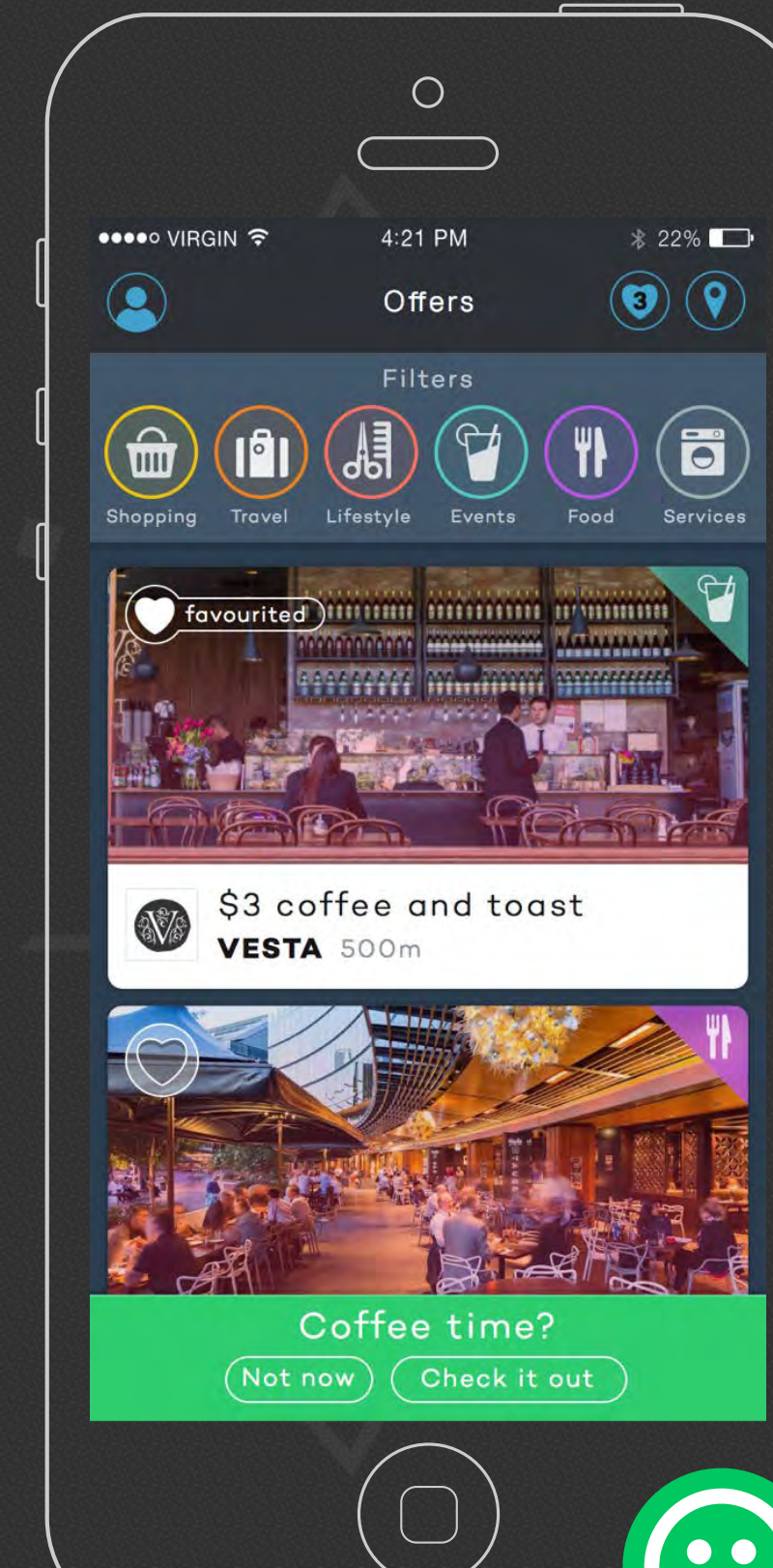
# The List View has evolved...



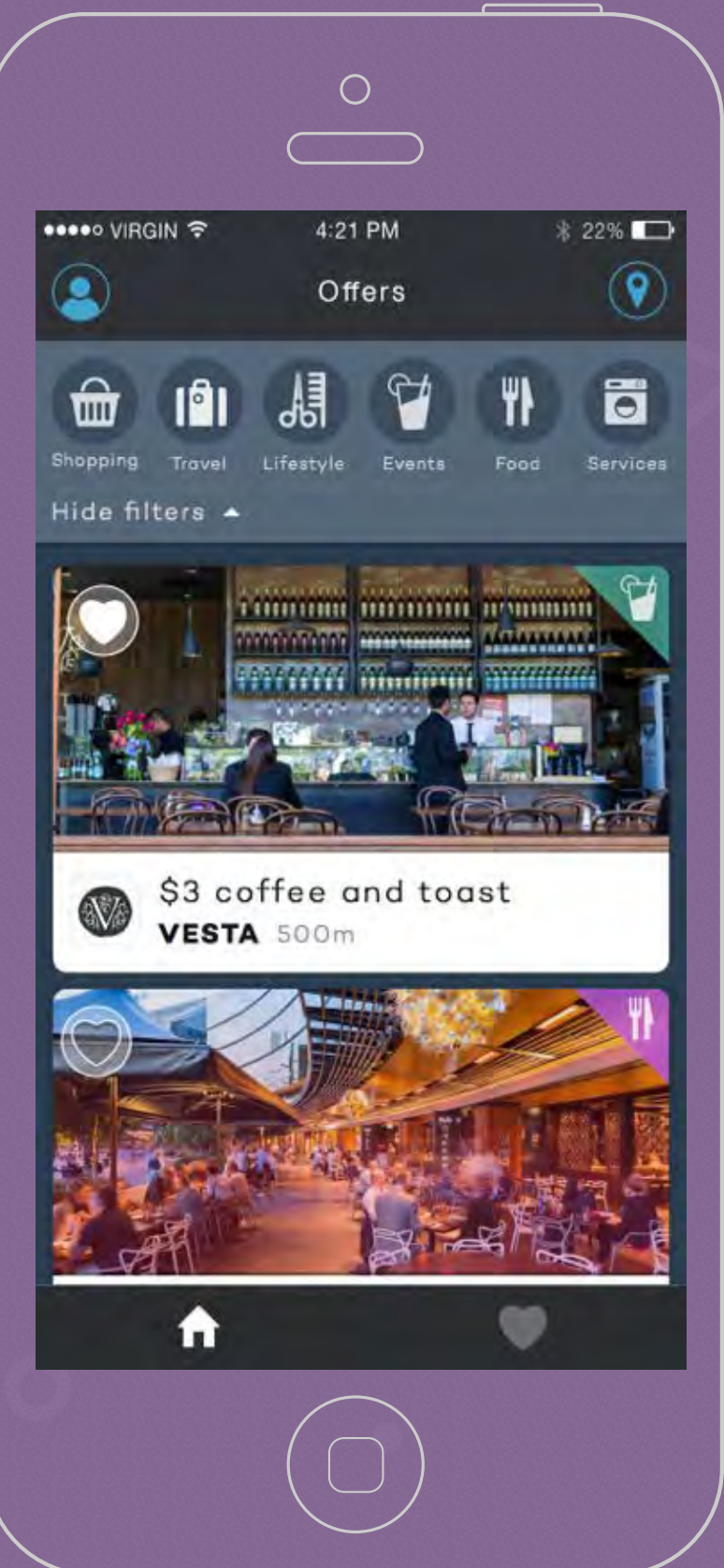
All participants were able to scroll through the offers and select an offer. Some attempted to swipe the tile to open an offer.



"Oh it has pictures. That's cool. It's colourful. A little cluttered. But cool"



## Last Iteration



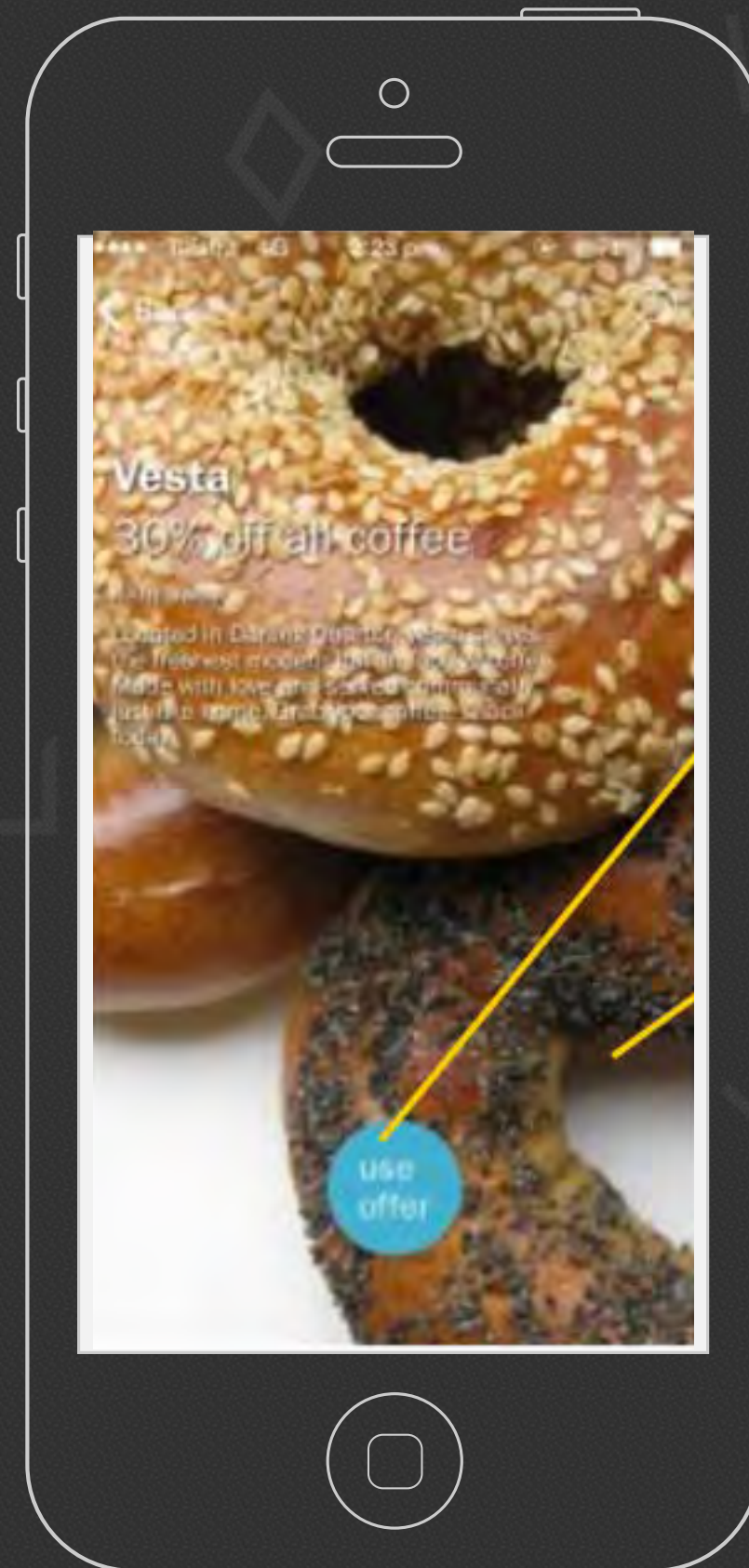




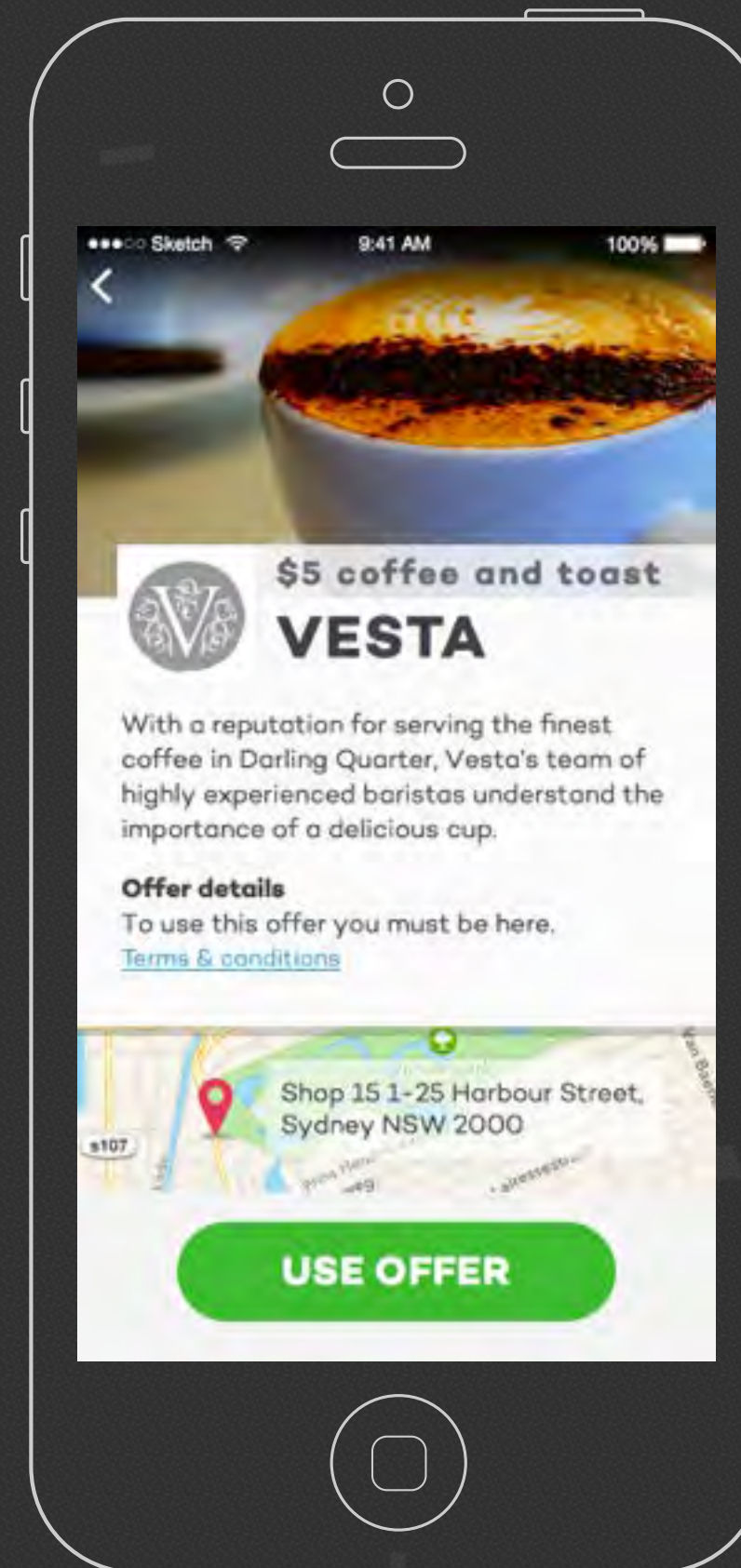
# OFFER DETAIL



# Offer details has evolved...



1st pass



2nd pass

## Last Iteration



3rd pass



# What we learnt

- What users said/did
- What we now understood

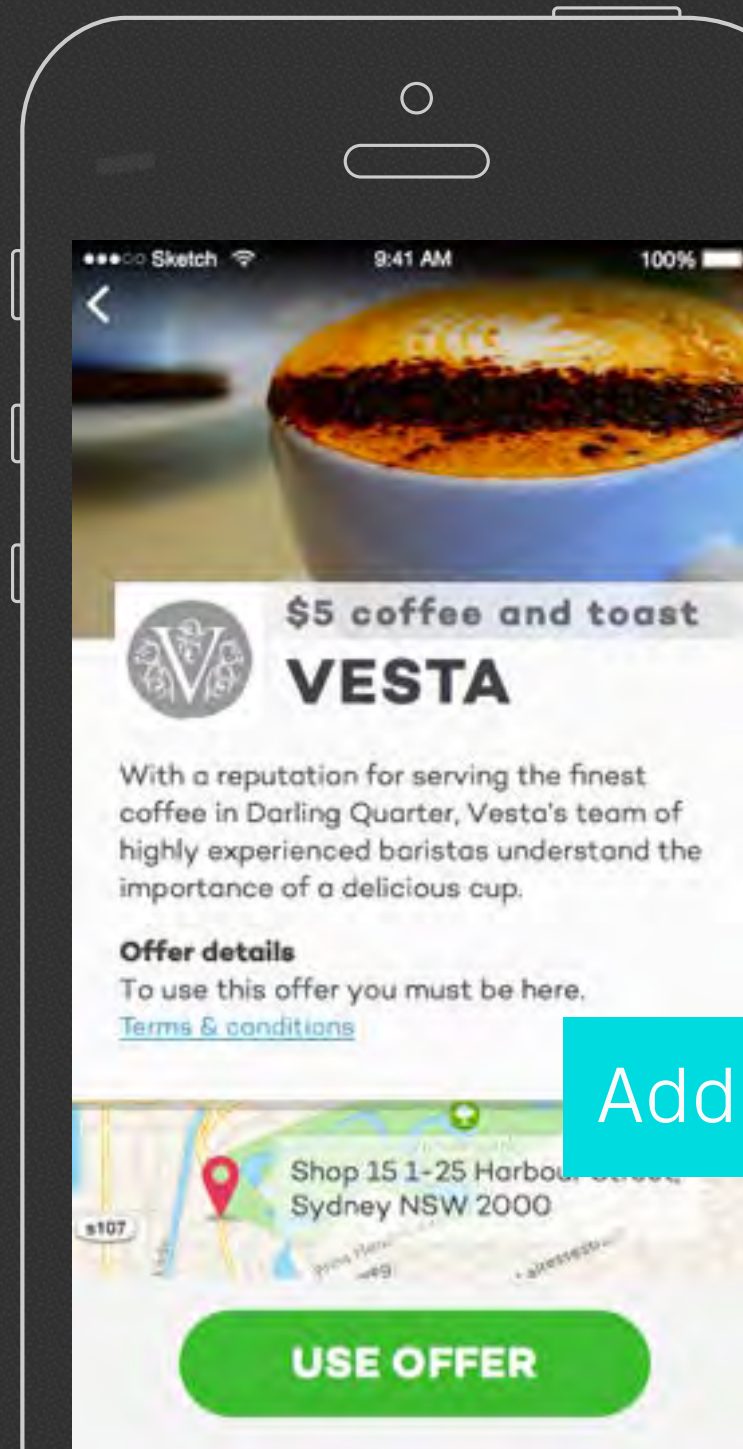
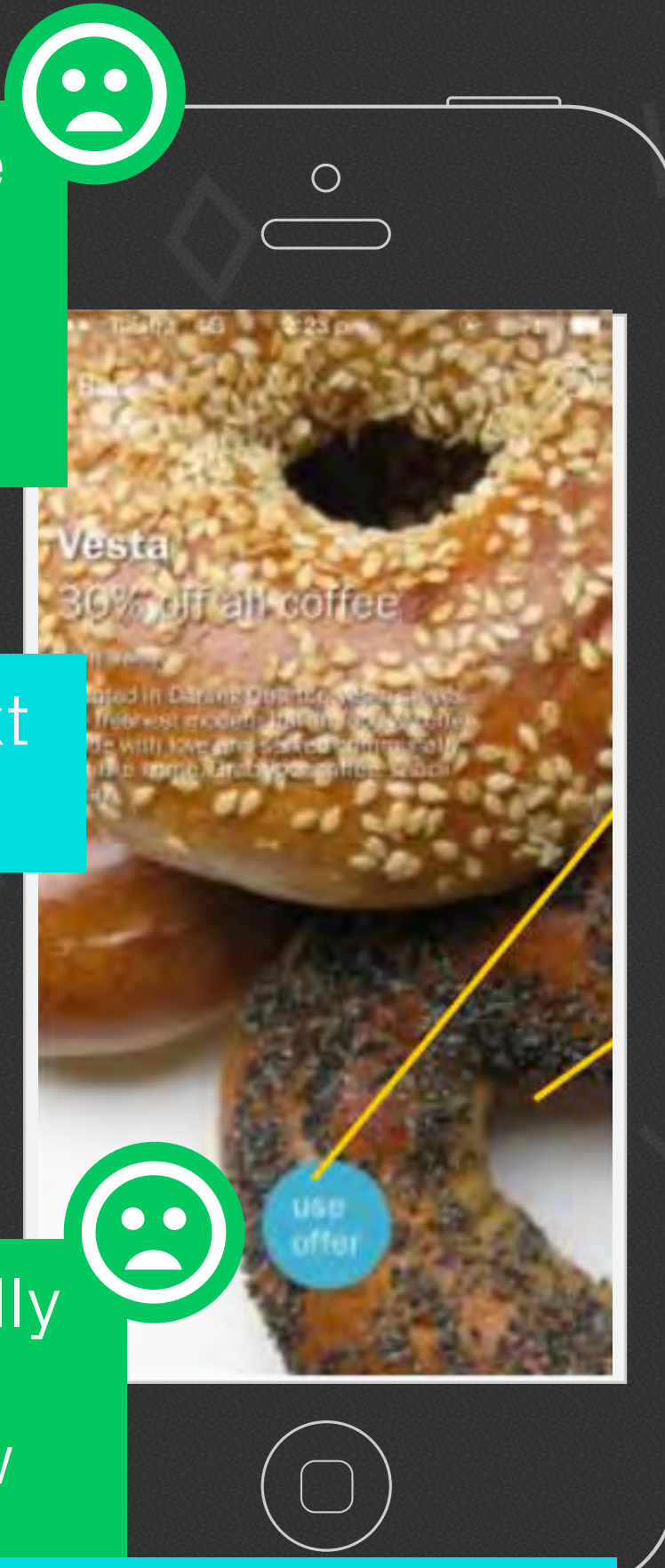
"It would be good to see a map of where you are in relation to it, so I can navigate my way there."

Full image and white text did not work

Two participants initially missed the 'Use offer' button, and asked how they were expected to obtain the offer.

Needs bigger CTA

1st pass



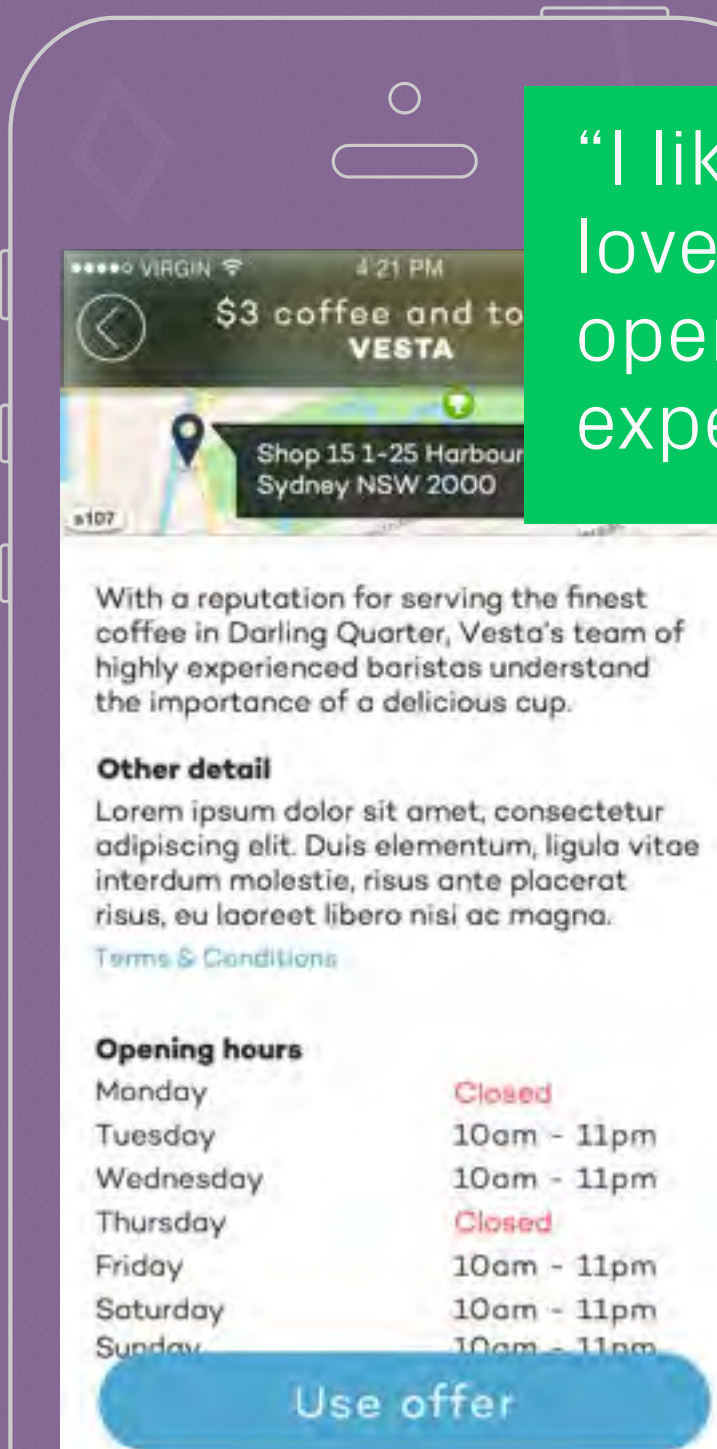
Add map

"Tell me now if I can get it. Don't embarrass me in the store."

Add more detail opening hours etc

## Last Iteration

"I like it. I would use it. I love that you put the opening hours, I didn't expect that"



3rd pass



# DEMO TIME!



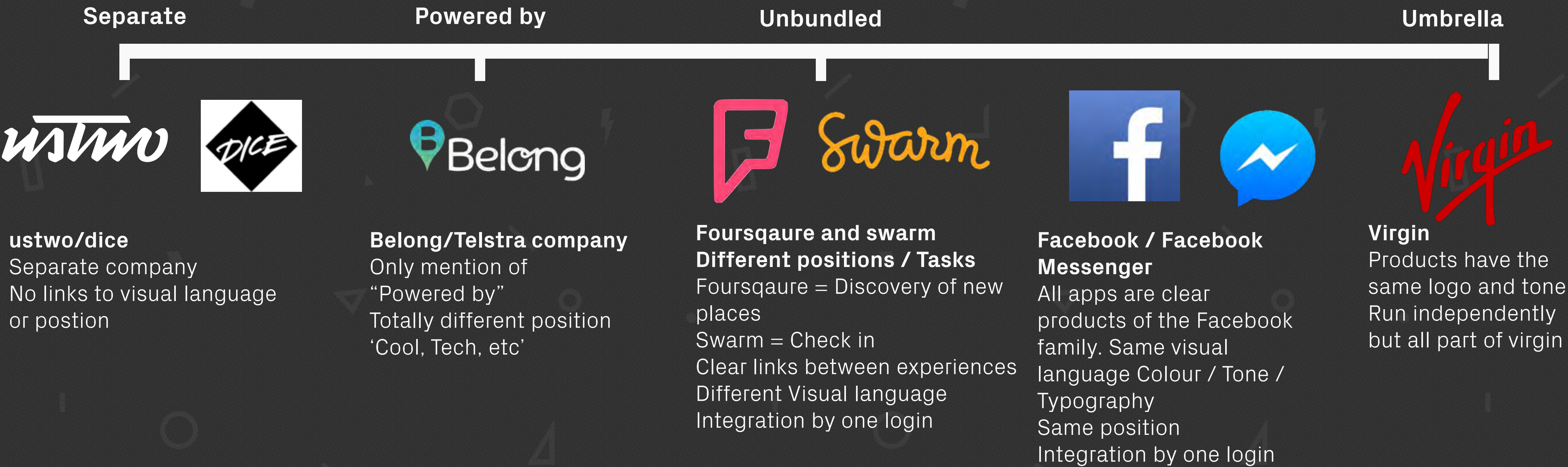


# BRANDING



# POSTIONING

## WHERE DOES BOOMERANG SIT???





# ACTIONS & FEELING

FEELINGS: SPECIAL, REWARDED, EXCLUSIVE,  
TRUSTED, PART OF SOMETHING  
ACTIONS: CREATING A BUZZ, BE DISRUPTED  
CHECK OFTEN, CREATE A COMMUNITY

# BRAND TRAITS

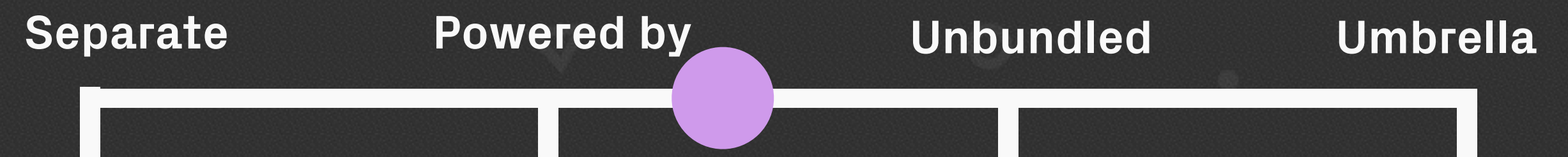
RELEVANT *BUT NOT CREEPY*  
PLAYFUL *BUT NOT SILLY*  
HABITUAL *BUT NOT ADDICTIVE*  
VALUE *BUT NOT CHEAP*  
INNOVATIVE *BUT NOT MISALIGNED*

# BRAND PERSONA

HUGH JACKMAN  
TRUST, FUN,  
RELIABLE, DIFFERENT



# POSITON

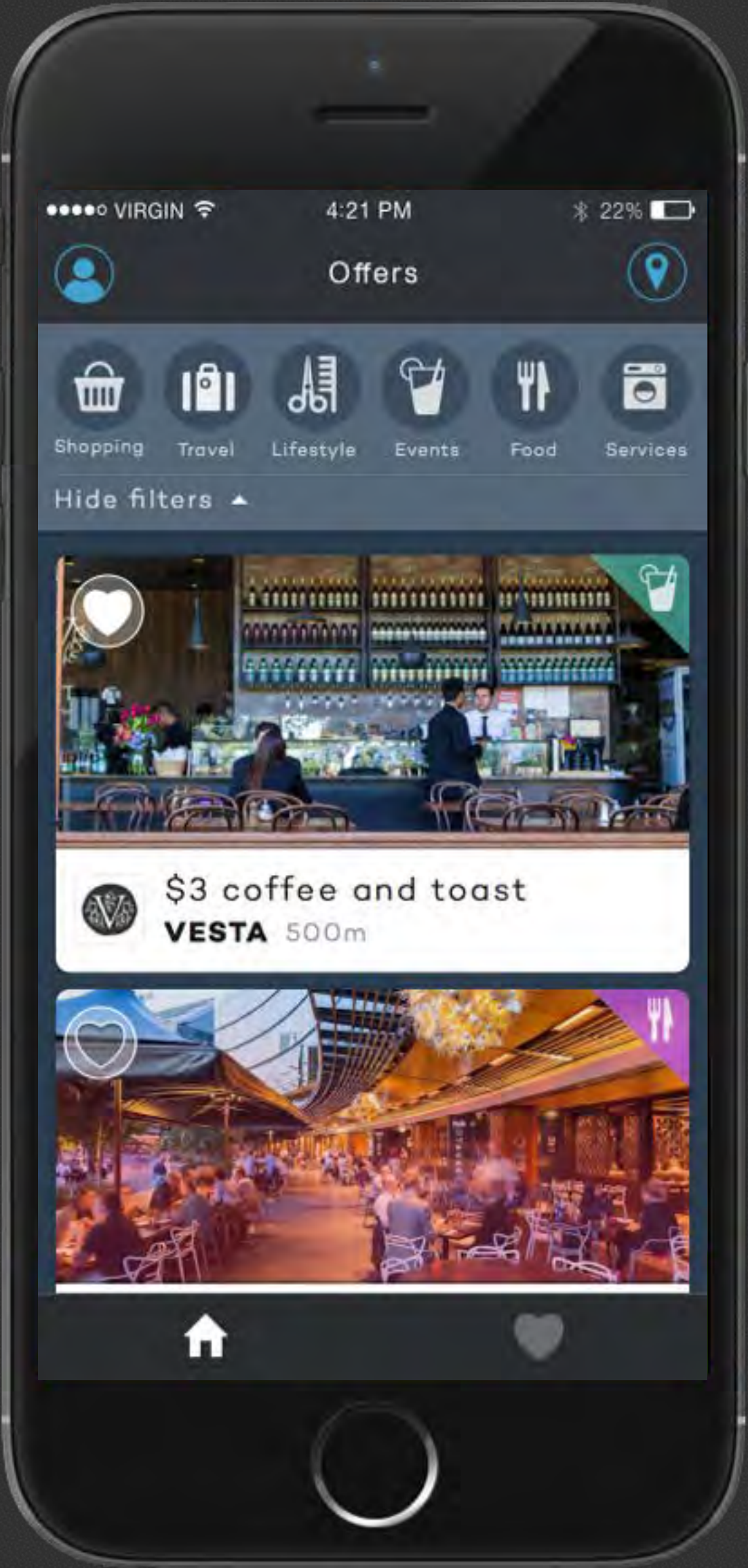




shopassist

OFFERS FROM YOUR FAVOURITE PLACES

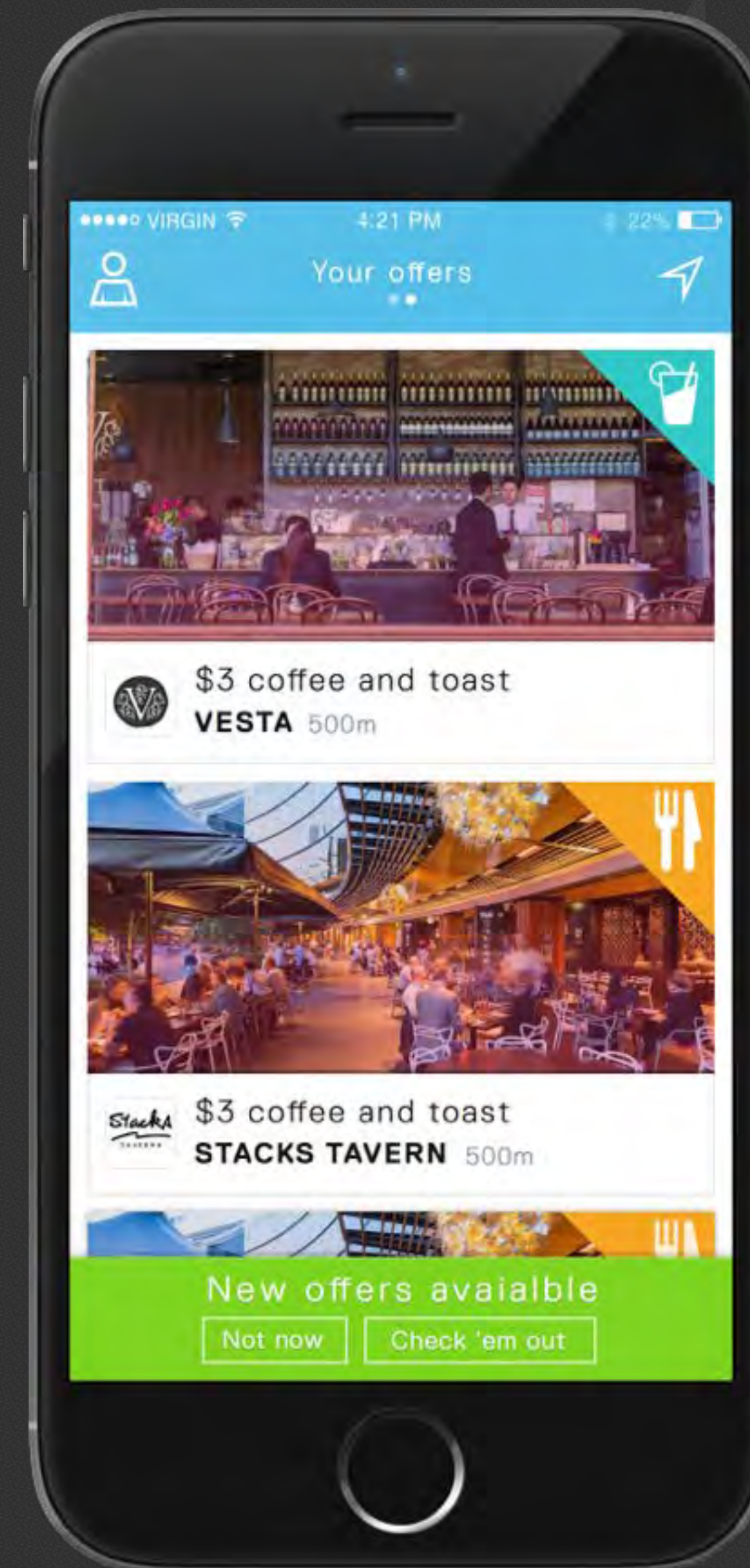
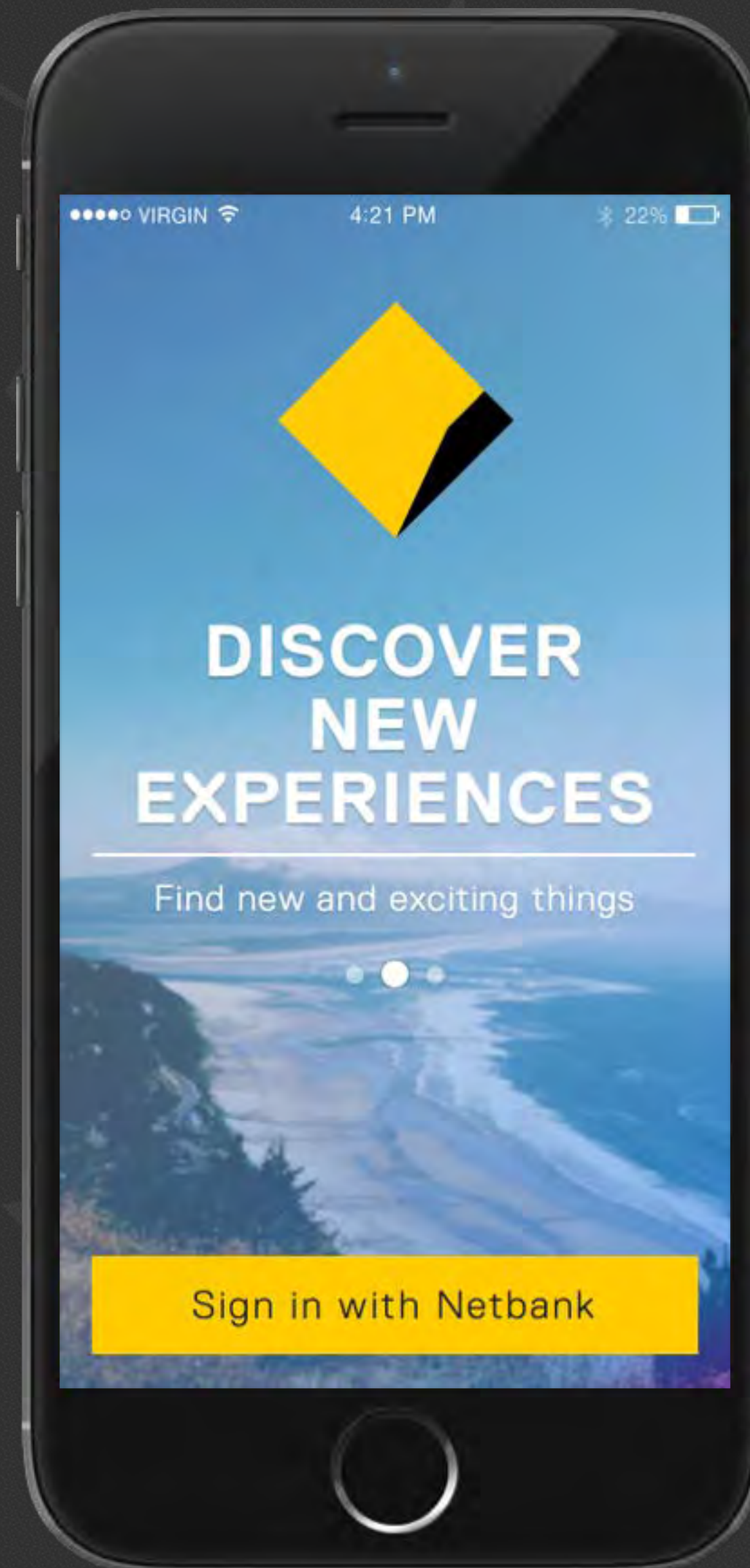
Powered by  
CommonwealthBank





**OR...**







# WHAT DID USERS SAY?

“What’s in it for the Bank?  
How are you using my data?  
Are you selling it?”

“If it looked like a CBA product  
I would be more comfortable  
giving my details ”

You’re mixing something  
secure like my banking, with  
something not secure, like my  
shopping. It’s unnecessary”



# OTHER LEARNINGS

WE FOUND INTERESTING AND WANTED TO PASS ON





# EXPERIMENT



THE EXPERIMENT IS NO LONGER AN EXPERIMENT



# IT'S A PRODUCT LAUNCH!!!!

11 Real Merchants  
331 Acquired Users  
118 Activated Users  
More data to come...



# DATA WE'RE CAPTURING

- ENGAGEMENT - we know how often you check the app and which offers you look at
- MOVEMENT - we know where you go and how long you stay
- REDEMPTIONS - we know when you give the merchants money



# WHAT WE ARE LEARNING

- The logistics of managing the merchant side (sales, training, beacon roll out...)
- Can we create a balanced and liquid marketplace?
- How easy it is to bring value to merchants?
- The value that Beacons bring to the product offering



# LANDING PAGE

- An 'early stab' at the value proposition
- Allowed us to reach a wider audience for the experiment
- Going forward will allow us to better identify and understand our audience.
- If the audience is diverse, there should be more than one.  
(Housewives vs Students vs Merchants...)
- A good landing page will help find people that will give you money



## Merchant feedback to date

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Overall, merchants are finding the experience positive and optimistic. Some merchants are already keen to understand pricing.

### Some feedback from users and merchants to address:

The process of redemption **MUST** be intuitive and fast for merchants and customers

- Long queues and slow redemptions cause additional pressure
- Correct offers should be honoured by the merchant
  - Through merchant training required (small vs large drink)
- Consistent message from all merchants/even the busy ones
  - “I always want more customers”
- Analytics will be important for merchants to understand cost to benefit
  - Merchants are keen to understand % split between new and returning customers
- Merchants who do not keep up a high quality of service will not keep new customers
  - An increase in demand requires faster output (Corner Café) and as discounts will not last forever, merchants will win or lose based on experience.



# OMS DEMO



# TAKING STOCK

WHAT WE'RE MORE CONFIDENT ABOUT,  
WHAT WE STILL HAVE TO LEARN  
AND QUESTIONS TO THE WESTFIELD PILOT



# FEELING CONFIDENT ABOUT

- Users are keen and there is an appetite for an offers platform from CBA
- The onboarding journey is working, as far as the permissioning goes
- Not all users know how to turn BLE on so we need to teach them
- Not all users keep BLE on so we need to remind them at the appropriate times
- The process of redemption must be intuitive and fast for merchants and customers - we feel our experience is playing to this
- What information to display in the offer details screen
- Desirability around maps is strong and that people want categories to filter
- A CBA branded app is more appealing and feels more secure to CBA customers
- Data capture and how to prompt users to provide us with more feedback on personal interests



# WE NEED TO KNOW MORE ABOUT

- Learnings from current Experiment from both a user and merchant perspective
- More on notification strategies and best use of general push and location based mechanisms - will have more learnings from current Experiment
- Are there other applications or use cases around beacons (dwell time)
- An app that is truly scalable from an experience perspective, given varying volume of offer inventory
- How to deploy and maintain a beacon fleet at scale - it's not an easy job, labour intensive and has a risk of becoming costly
- Value proposition from a merchant's perspective - what would it take for them to pay to use the service / platform
- How offers and loyalty sit together conceptually and from a CBA proposition perspective



# WESTFIELD PILOT

- Offer inventory - number of offers, from what merchants, how many categories?
- Number of sites - limited to just a single Westfield mall only (so do we need maps?)
- Micro locations - can we leverage the information about physical site maps of the mall to help with targeting and the overall experience?
- Branding - CBA branded or more generic?
- CBA credentials - what current credentials might users need to login? Can we implement a simple login feature?
- Rollout strategy - how do we most effectively (and perhaps cheaply), get the app in the hands of the target audience?

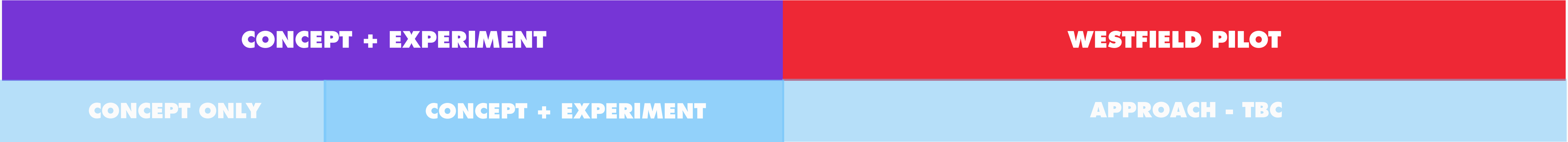
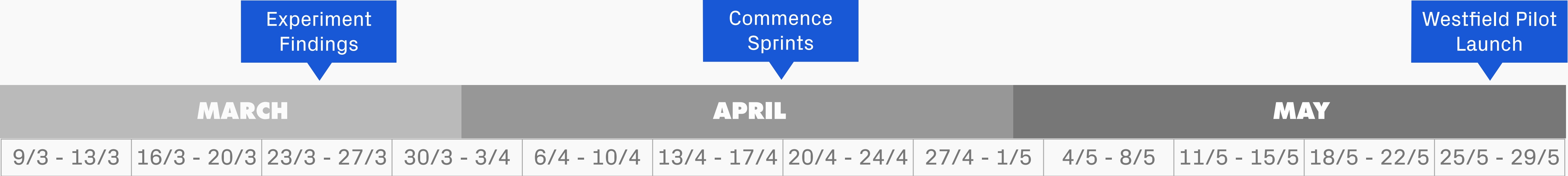


# SUGGESTED NEXT STEPS

WHERE TO NEXT



# SUGGESTED APPROACH





# CONCEPT + EXPERIMENT

Experiment Findings

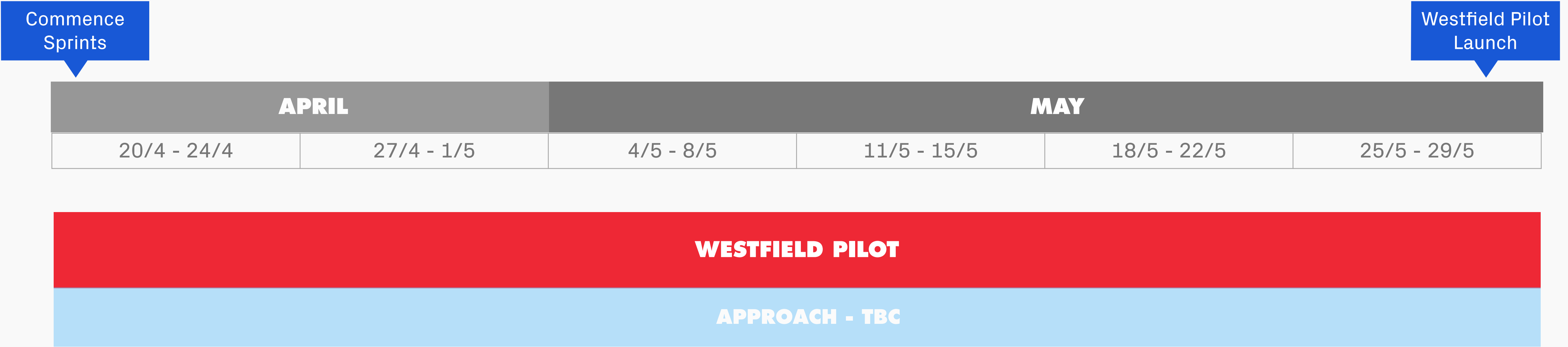
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CONCEPT + EXPERIMENT	
CONCEPT ONLY	CONCEPT + EXPERIMENT

- Feedback interviews with both participating users and Merchants of the Experiment
  - Online survey out to users of the Experiment
  - Digest Experiment analytics to provide insights
  - Explore more UX options around Offer content management in app; saving / favouriting, lists view(s), navigation approach, new content, capturing preferences
  - Shape Experiment backlog for another build phase
  - Present findings 26/3
  - Discovery workshops
  - (ustwo @ 75% + Barnaby on leave)
- Work through Experiment backlog
  - Release updated version of app to Experiment group → encompass more of the Concept stream features
  - Determine Westfield Pilot launch strategy
  - Determine team profile and working approach for Westfield Pilot



# WESTFIELD PILOT



- More of a production focus at this stage
- Productionise OMS (?)
- Where possible, continue the cycle of build, test, measure, learn / variant or AB testing be great!
- Suggest usability sessions to validate / iterate prior to full launch at Westfields
- 3 × 2 week CBA sprints
- Need to understand details of Pilot as will influence the UX and design of mobile app
- Work towards Pilot launch - target end of May



**THANK YOU**

*นิมิต*