



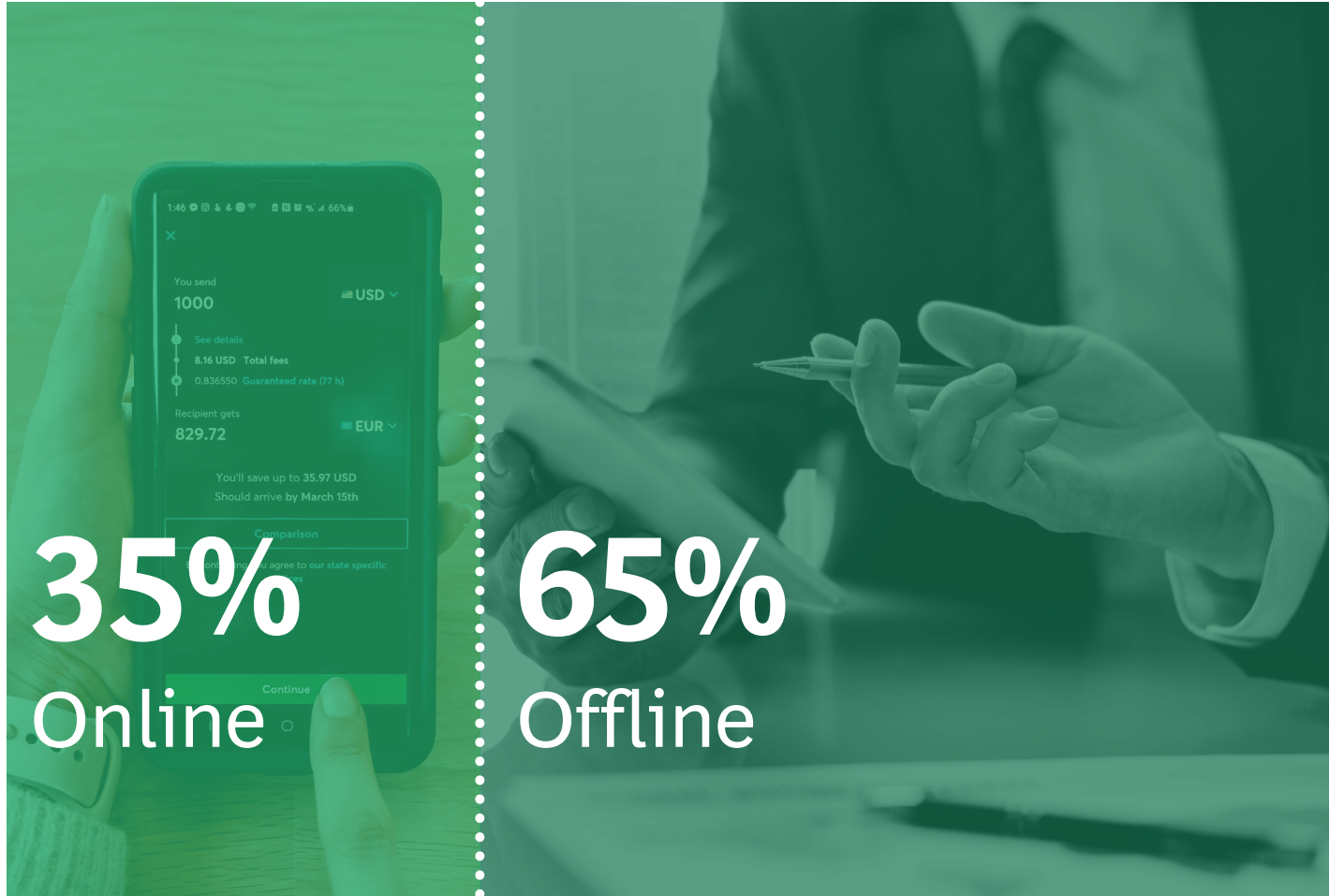
# Design:

How superior experience can ensure faster ROI on Digital

.....

Nipun Kalra  
FIBAC 2022

# Preference for Buying a New Banking Product



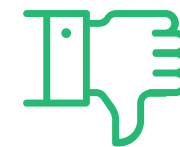
## Top 3 Reasons for Offline Preference



Prefer Human Touch



Complex Process  
& Time Consuming



Poor Experience  
cited by acquaintances

# Is Banking winning the engagement game?



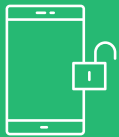
**35L** apps on Play Store



**1.8L** launched every month



**1.4L** have a rating more than 4.5 stars



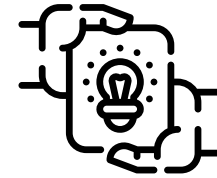
People unlock their phones  
**~70 times a day**



# Are we organized to win in this space?



**Ability to Attract the Best Digital Talent**



**Culture of Collaboration**

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## ENGINEERING

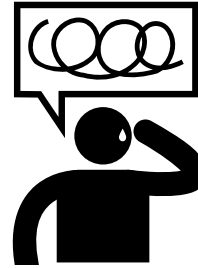
India is projected to face a **shortage of 14-19 lakh** tech professionals by 2026

## PRODUCT DESIGN

For every **1000 engineers India produces 1 designer**

- Customer-first, instead of Product-first
- Business, Product & Tech working together
- Culture of Experimentation, Allowance to Fail

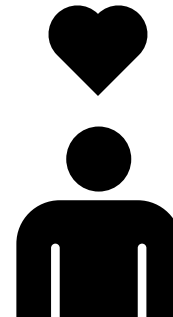
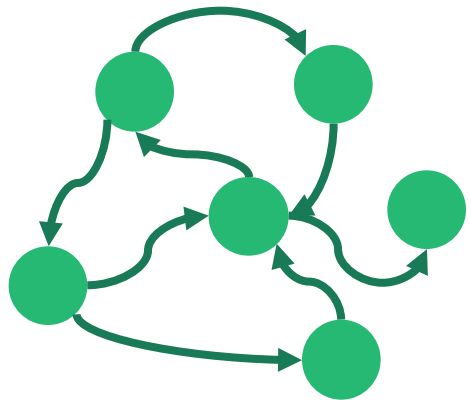
## Linear Thinking



**Conversion  
= X**

..... **Users do not think linearly** .....

## Design Thinking



**Conversion  
= 1.5 to 2X**



# Mobile Banking App

As an alternate customer service channel

VS



# Digital Bank

With independent stand-alone economics