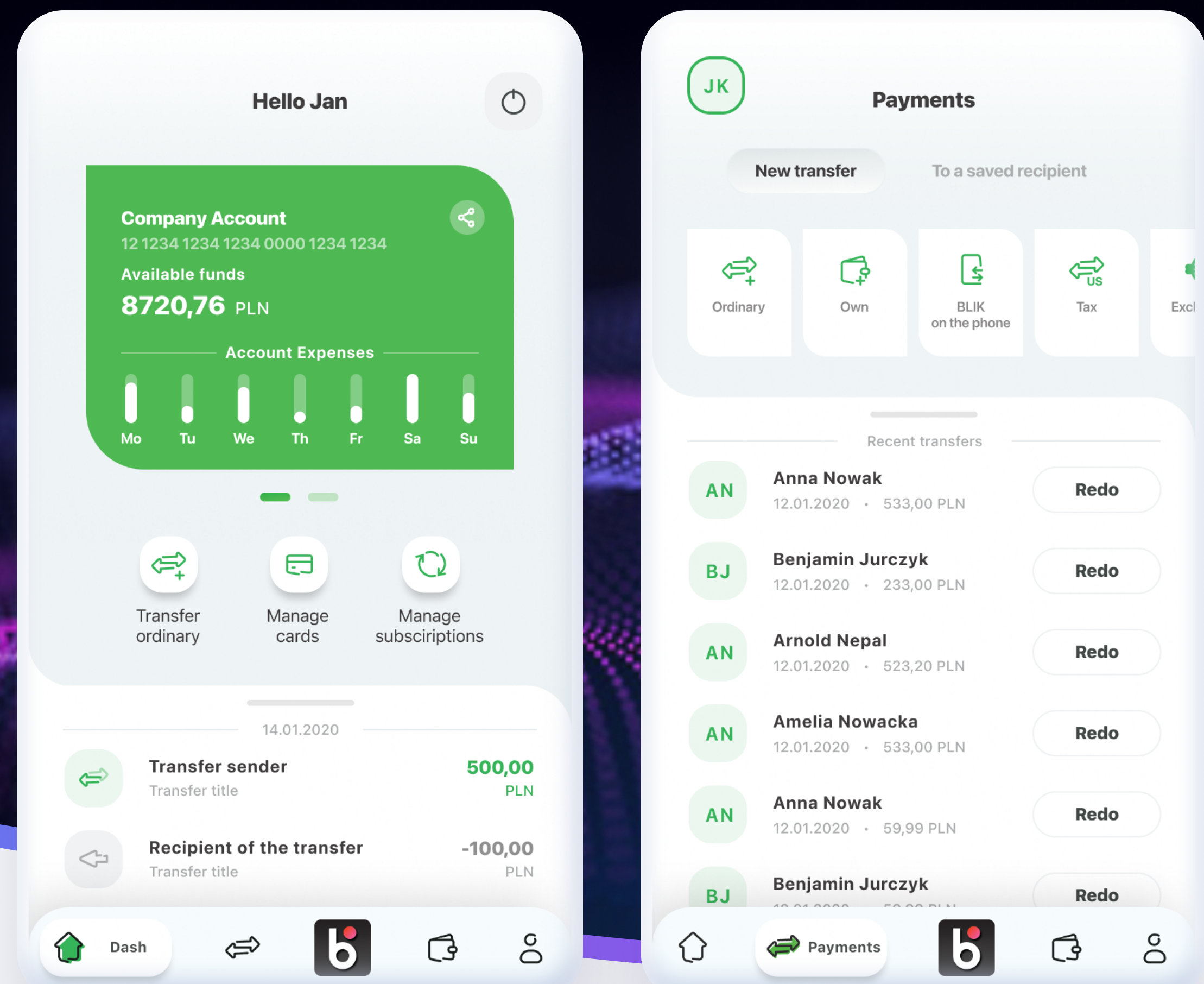




SGB BANK

CASE STUDY

How did we build an SGB Mobile Banking app in 6 months with Design Sprint



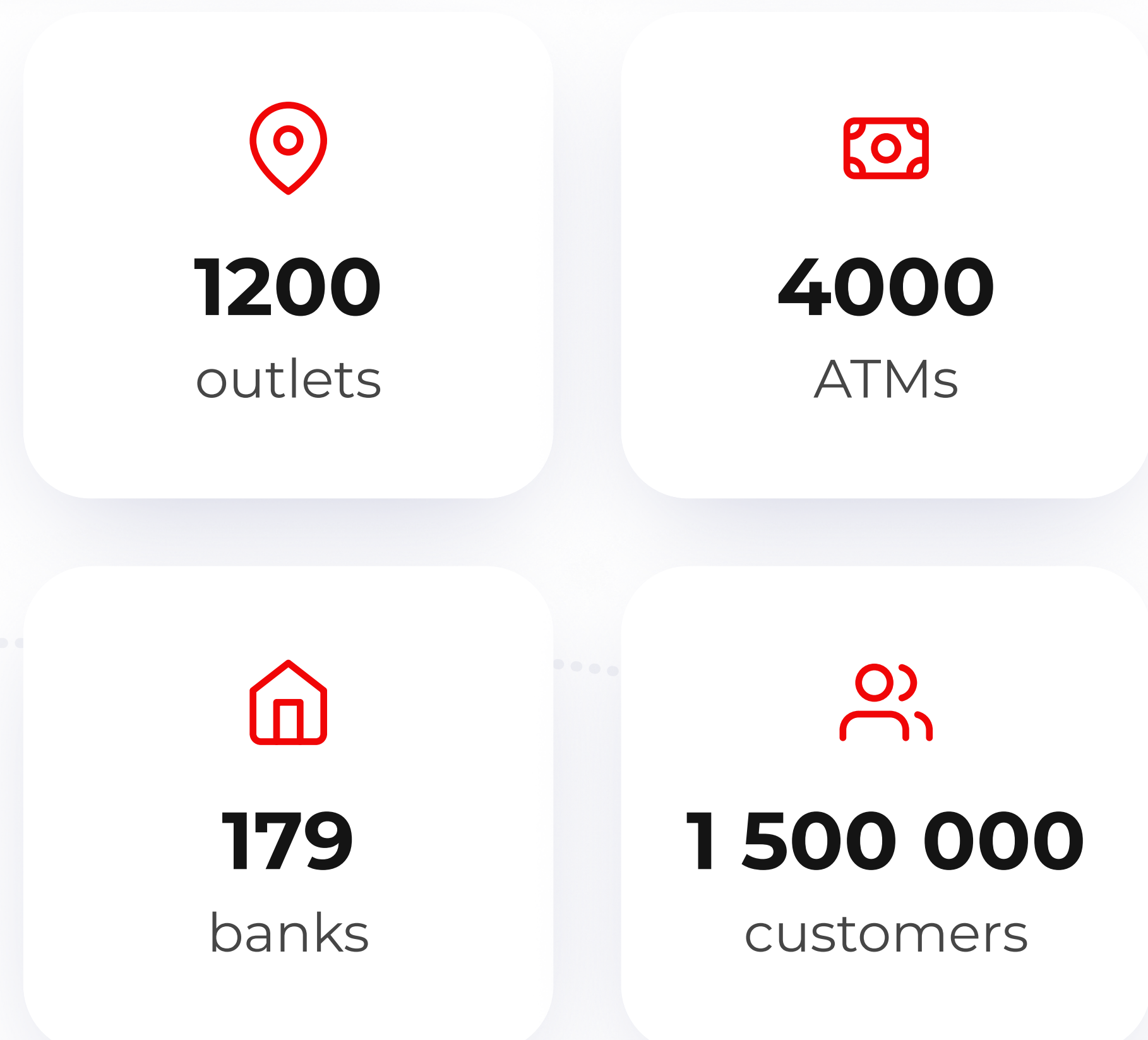
Overview

About the client

The Co-operative Banking Group comprises 179 Co-operative Banks and SGB-Bank S.A. forming an extensive network of nearly 1200 outlets and 4000 commission-free ATMs serving over 1,5 million customers.

Challenge

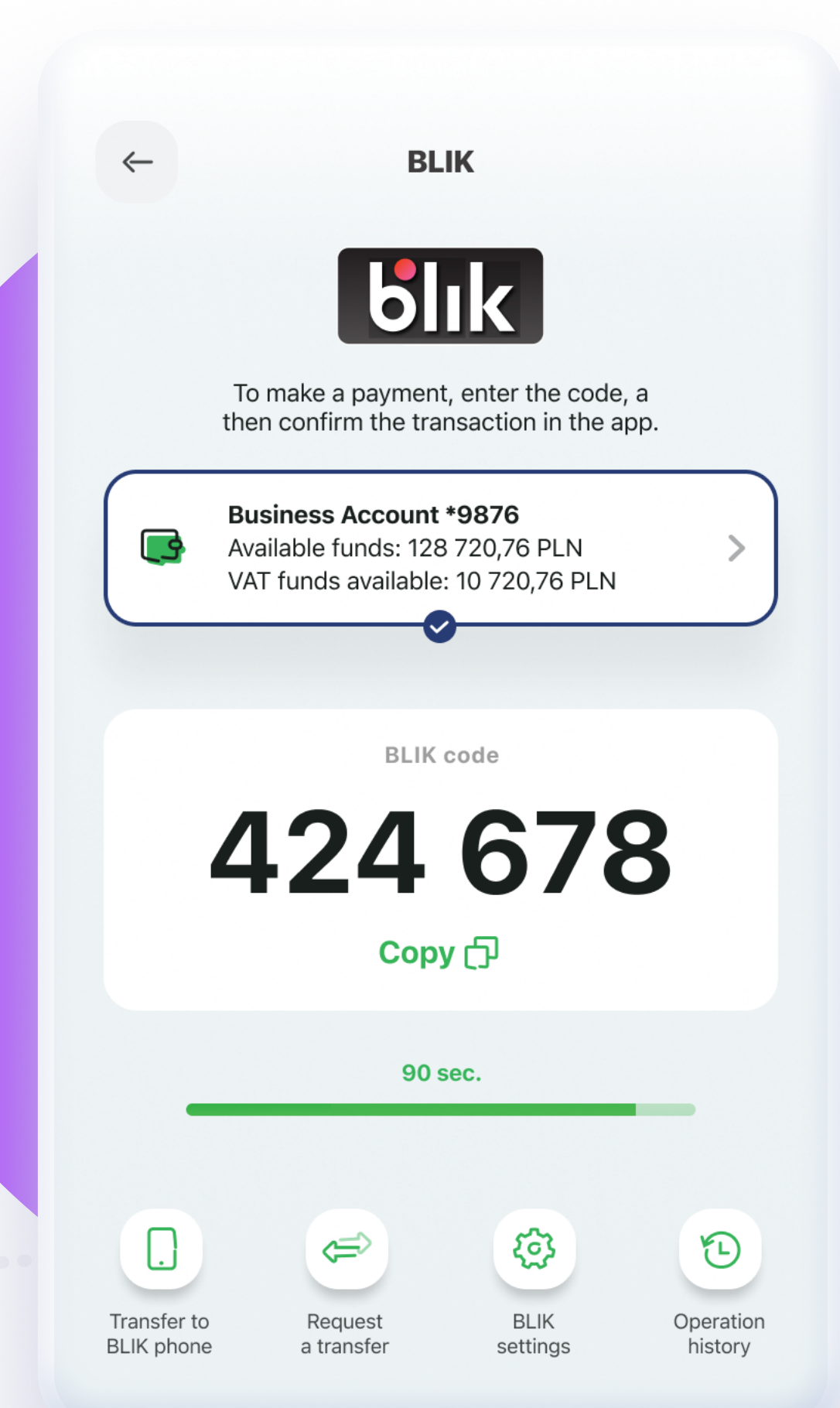
Designing a mobile banking application accessible to all SGB banks working on different core systems and with different internet banking platforms.

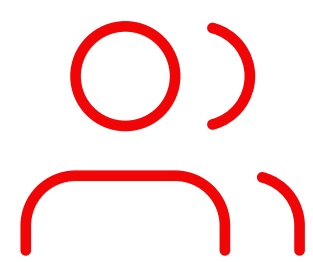


Solution

The project has been implemented in the **Agile methodology**, and its initial concept was created through the **Design Sprint**.

Design Sprint is a dynamic, five-day process used to create, prototype, and test a new product concept to meet the needs and expectations of a specific target group.



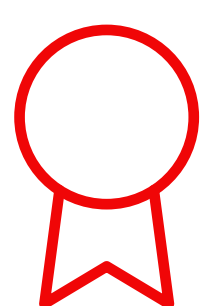
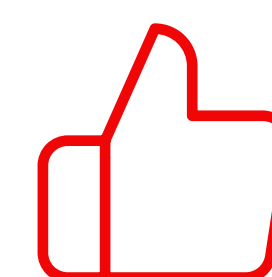


1. Building the design team

For the UX Design Sprint, we involved specialists from the SGB-Bank (Affiliating Bank) side with different specializations and areas of responsibility. This diversity of participants allowed us to combine all the necessary competencies and points of view in one team.

2. Identifying problems and solutions

We started the UX Design Sprint by defining the problems to which the mobile application should respond. Joint research, benchmarking and then brainstorming generated plenty of ideas.

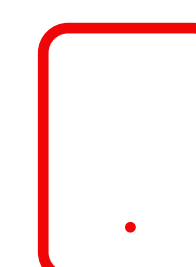


3. Evaluation

After discussing and selecting the best ideas, the participants started working on the sketches of their visions of the application. From these, we chose the concepts that became the basis for the final storyboard and prototype.

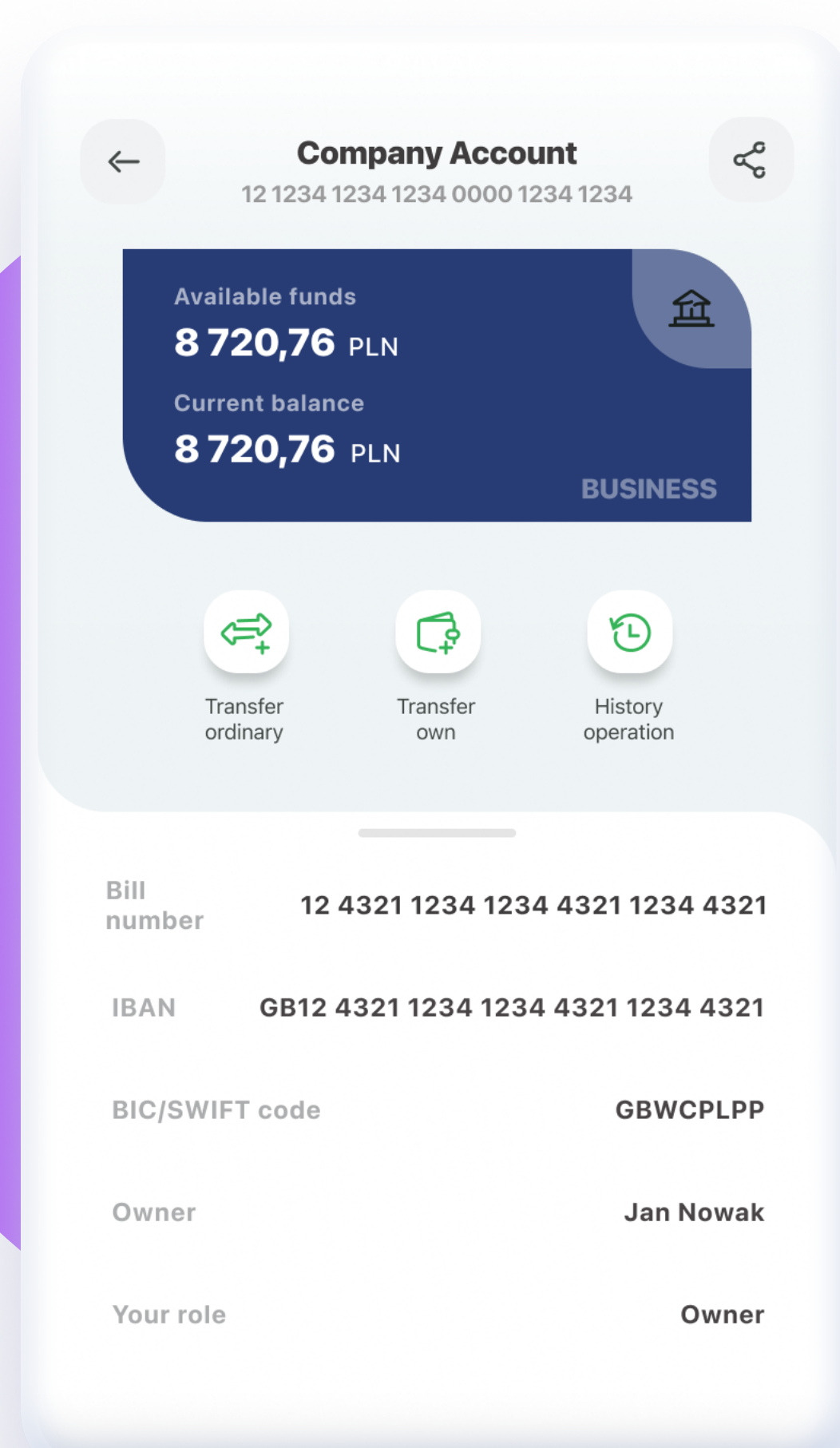
4. Prototype

After creating the storyboard and agreeing on the app's look, our UX specialists proceeded to create an interactive prototype. At this stage, above all, we put quality and usability first.



5. Usability tests

Once the functional prototype was in the hands of end users, we could verify whether the assumptions set during the workshop met their expectations. The results of the tests were the basis for us to make changes to improve the User Experience.



How the solution has affected the business?

Thanks to the Design Sprint implementation of the application project, the development team could start development work immediately and launch the application in the production environment in **just six months**. At that time, the first users gained access to mobile banking.

In addition, the release of the SGB Mobile app accelerated the digital transformation at SGB Group, which, especially during the COVID-19 pandemic, significantly impacted business development.



The SGB Mobile users were able to:

- access their current FX and savings accounts
- review transaction history with a filtering function (type of operation, date range, amount)
- make internal and domestic interbank transfers (including instantaneous interbank transfers)
- use a range of BLIK services
- access digital wallets such as Google Pay/ Apple Pay

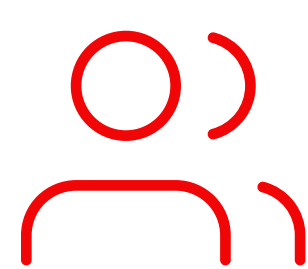
The app also included a set of functions for managing payment cards, such as:

- payment card activation
- online transaction limits changes
- requesting immediate blocking of cards
- temporary blocking/unblocking
- the first module on the banking application market for managing subscriptions, cards linked to e-commerce shops and digital wallets



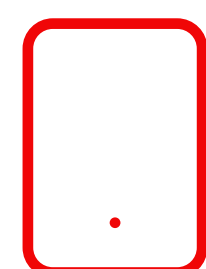
Effects

After the Design Sprint



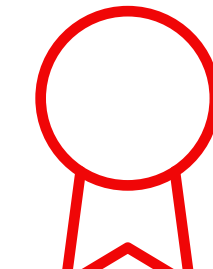
Team

Integrated team motivated to achieve success



Prototype

User-tested prototype



Concept

Graphic application concept with innovative features

SGB Mobile in numbers



+200 000
users



145
banks using the
application



58 m
logins



132 000
average daily number of logins



1 525 278
mobile transactions and transfers
performed in June 2022



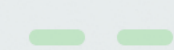
New deposit



Mobile Deposit

Minimum Deposit: **1000 PLN**
 Interest: **3%**
 The duration of: **6 month**

Offer promotional



Next



Don't miss important information

By agreeing to receive notifications from the SGB Mobile application, you have constant access to information regarding e.g. BLIK, security, failure or service work.

Agreement

Skip

Awards and accolades



Mobile Trend Awards 2021

Early 2021 nomination for the Mobile Trends Awards in the Finance and Banking category as one of the top 5 apps in Poland

Awards and accolades

“Leader of the year 2020” Gazeta Bankowa

June 2021 distinction in the Banking category in the 19th prestigious technology competition "Leader of the Year 2020", organized by Gazeta Bankowa



Fintech Awards 2021

12 October 2021. SGB-Bank SA was nominated for the Fintech Awards in the BankTech category for developing a mobile banking application for SGB cooperative banks

Electronic Economy Congress "Partner of the Year"

15 February 2022, second nomination for the Mobile Trends Awards, this time in the Mobile Banking category

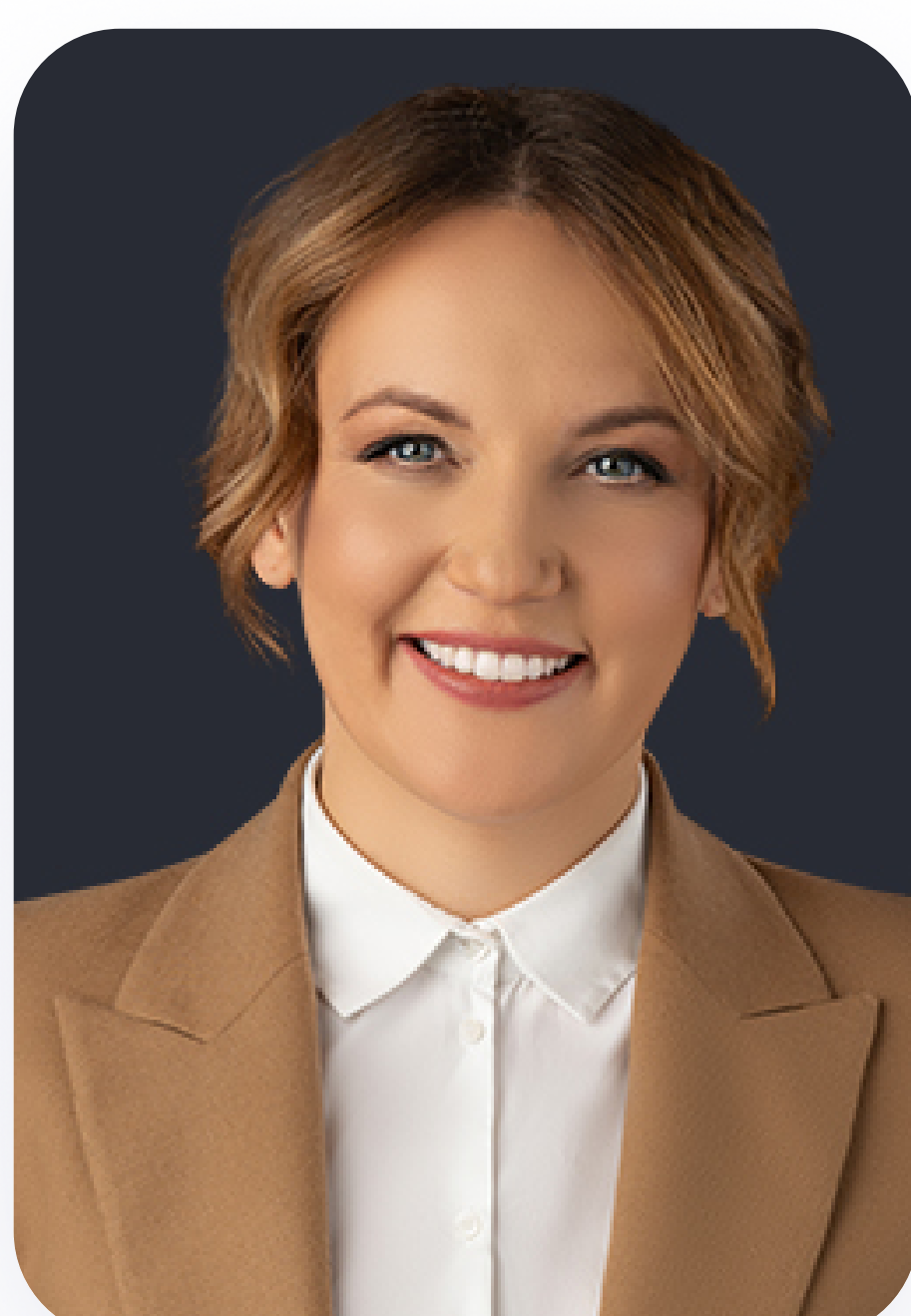


Clients opinion



"It all started with Design Sprint. Cooperation, commitment, and passion always produce great results. In this case, they are reflected in SGB Mobile. The team's participation in creative workshops stimulates the imagination."

Artur Józefowski,
Director of Mobile and Internet Banking Bureau at SGB Bank.



"Developing an application for 182 Banks is quite a challenge. However, all the more gratifying are the results we created together with SGB Bank on the Design Sprint. Thanks to the commitment and shared vision of the product, we have created an innovative mobile application, which is developing all the time."

Patrycja Leszek-Królikowska,
Business Unit Director UX Lab at Ailleron

Ailleron UX/UI Lab



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In Ailleron we strive to create best-in-class products and services.**

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Request free consultation

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