

Our work is recognized by the Mobile Trend Awards!

Another year full of challenges and new projects has passed, in which we have been moving ever faster to meet the expectations of our financial industry customers. One such project is the intensive development of the mobile application of our long-standing client, SGB-Bank SA.

The latest implementation has brought us all a lot of satisfaction. Its effects have also been recognized (third time in a row!) by the Mobile Trends Awards jury, with a nomination for the best mobile banking app in the mobile banking category!

2023 milestones

In 2020, SGB-Bank challenged us to create a mobile app in 6 months. He trusted our #AilleronExpress and proven Design Sprint methodology... so our adventure began 😊.

Since then, we have implemented several specific improvements and innovations. What brings them together is implementing the latest technologies and creating a unique user experience.

What did the SGB Mobile app do to deserve a third consecutive nomination for the Mobile Trend Awards? See for yourself; 2023 was a really busy year.



April 2023
Visa mobile

This is an additional online payment form with authorization directly in the app. It allows you to make quick payments without entering your card number and, therefore, is more efficient than paying by card online.



April 2023
Currency exchange ("Kantor SGB")

The following currencies are available at "Kantor SGB": PLN, EUR, USD, NOK, GBP, DKK, SEK, CZK. The service is available to holders of foreign currency accounts who simultaneously hold a PLN account with Internet access.

September 2023
Recording receipts

A module using a third-party solution to add a photo of the receipt in the application. Based on the receipt, the module analyses the expenditure and assigns each product to the appropriate category (e.g., groceries, rtv/agd, travel, etc). Thus helping users to plan their expenses more effectively.

September 2023
Expenditure/Expenses analysis

The categorization module was developed by the Aileron team, which specializes in AI issues. It creates the possibility of assigning expenses to a defined category and analyzing these categories in the form of clear charts.

December 2023
Personalised look and app for children

App users can customize the layout of the desktop according to their needs and habits. Personalization applies to three areas – favorite color theme, customization of the desktop and quick actions bar, and support for dark mode.



Development of the SGB Mobile app for children

This is one of our favorite projects 😊 In line with the latest trends in mobile banking, SGB has set its sights on developing the app with the youngest users in mind. The goal?

To build good financial habits in children and support parents as they introduce them to mobile banking while retaining full control over their pocket money.



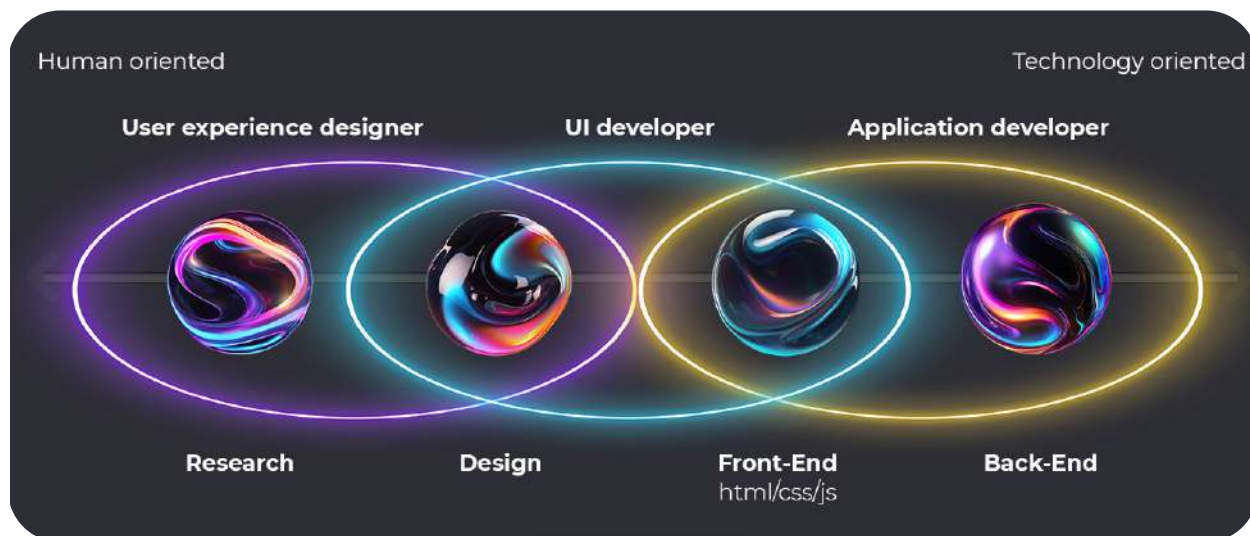
From December 2023, every SGB co-operative bank that has an SGB Mobile app can offer the young user of its app:

- choosing their unique avatar (as in other non-financial apps in which youngsters have fun and learn every day);
- setting their favorite color scheme (including a dark mode) and personalizing the desktop layout (quick actions bar and attractive widgets);
- a fox named Sol, a mascot who guides children through the world of finance and the possibilities of their friendly banking app.

Additionally, every child using the SGB Mobile app will learn how to manage finances handed over by their parents and how to customize the app's functions to suit their unique needs. When the account user reaches the age of majority, the account will automatically change to a fully functional bank account. So, sound habits can pay off in adult life 😊.

The app also has a panel for parents that provides control over children's finances and insight into receipts, spending, and transactions, as well as allowing them to manage card and BLIK limits.

^ How we worked to develop SGB Mobile?



In developing the concept of a banking mobile app for children, we focused on:

- creating an app that addresses the most essential needs of our future users;
- ensuring that each user could personalize and customize the tools;
- providing modern services, not just banking ones, to be used by the youngest.

The first stage of the work to build the children's app was to collect data on the needs of potential users. Our

- Surveys to determine children's and young people's banking needs, what they associate finance with, and how they would like to customize the app.
- Moderated and unmoderated usability tests of the app prototype, in which we positively validated the concept of a banking app for children.

We took the data collected during the testing to the Design Sprint workshop.

The conclusions from the workshop allowed us to develop the main business assumptions and make key design decisions. This led us to create a new version of SGB Mobile adapted to the needs of the youngest users, which builds good habits and financial well-being.



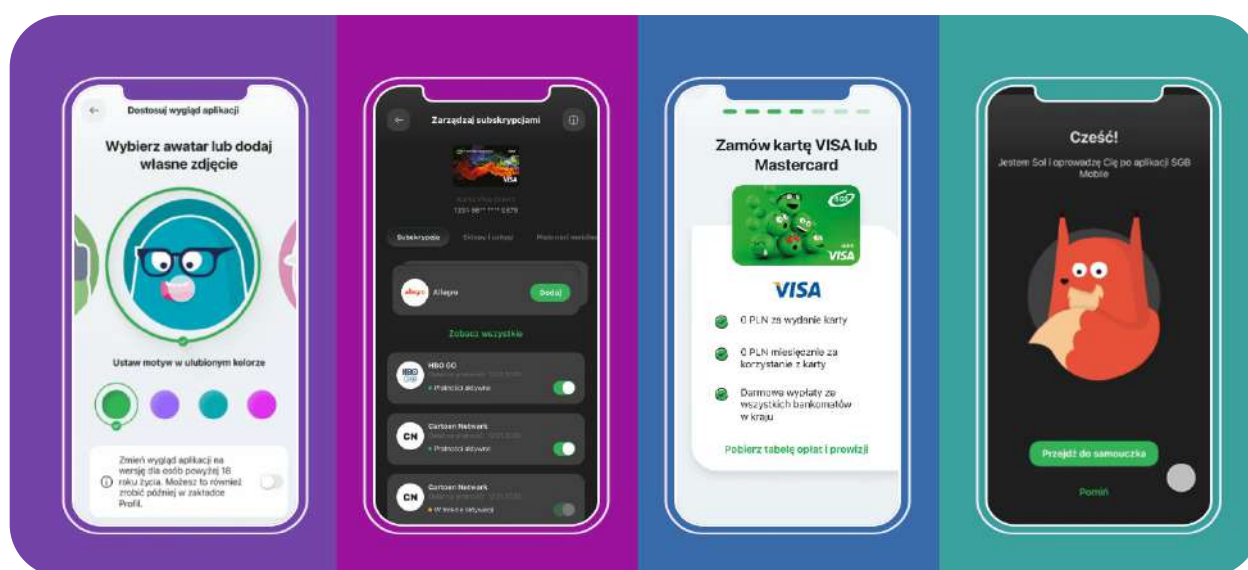
How we worked to develop SGB Mobile?

The possibilities of the new application – “Takie Konto Spoko”:

- Remote account opening by child or parent
- Ordering a payment card online
- Electronically transfer documents
- Quick onboarding process – 100% online
- Simple customization of the app's layout
- Support for the popular dark mode
- Choice of your own avatar and color theme
- Selecting action shortcuts on the desktop
- New personalized application desktop

Parent panel:

- Creation and activation of the child's account
- Access to the child's account history
- Management of cards and card services (3DS, subscriptions)
- Control of card and BLIK limits
- Management of the child's BLIK service
- Authorisation of the child's orders (multi-signature)



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 Application guide – a fox named Sol (only in the children's app)

"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

Mobile Trend Awards 2022

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



Mobile Trend Awards 2023

23 January 2024, third nomination for the Mobile Trends Awards - in 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.

We are thinkers and doers. In Ailleron we strive to create best-in-class products and services.

Our experience, UX knowledge and innovative cooperation allow us to deliver web & mobile solutions used by people all over the world.

Do you need a similar solution in your company?



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