

UOB Corporate Day 2019: ASEAN's Digital Bank for ASEAN's Digital Generation

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ASEAN's First Mobile-only Digital Bank



Building a regional platform



Focusing first on millennial generation



Unique engagement capabilities



Leveraging process & digitisation

ASEAN Millennials Expect a Different Experience



Young

60%

Under
35 years old



Mobile

52%

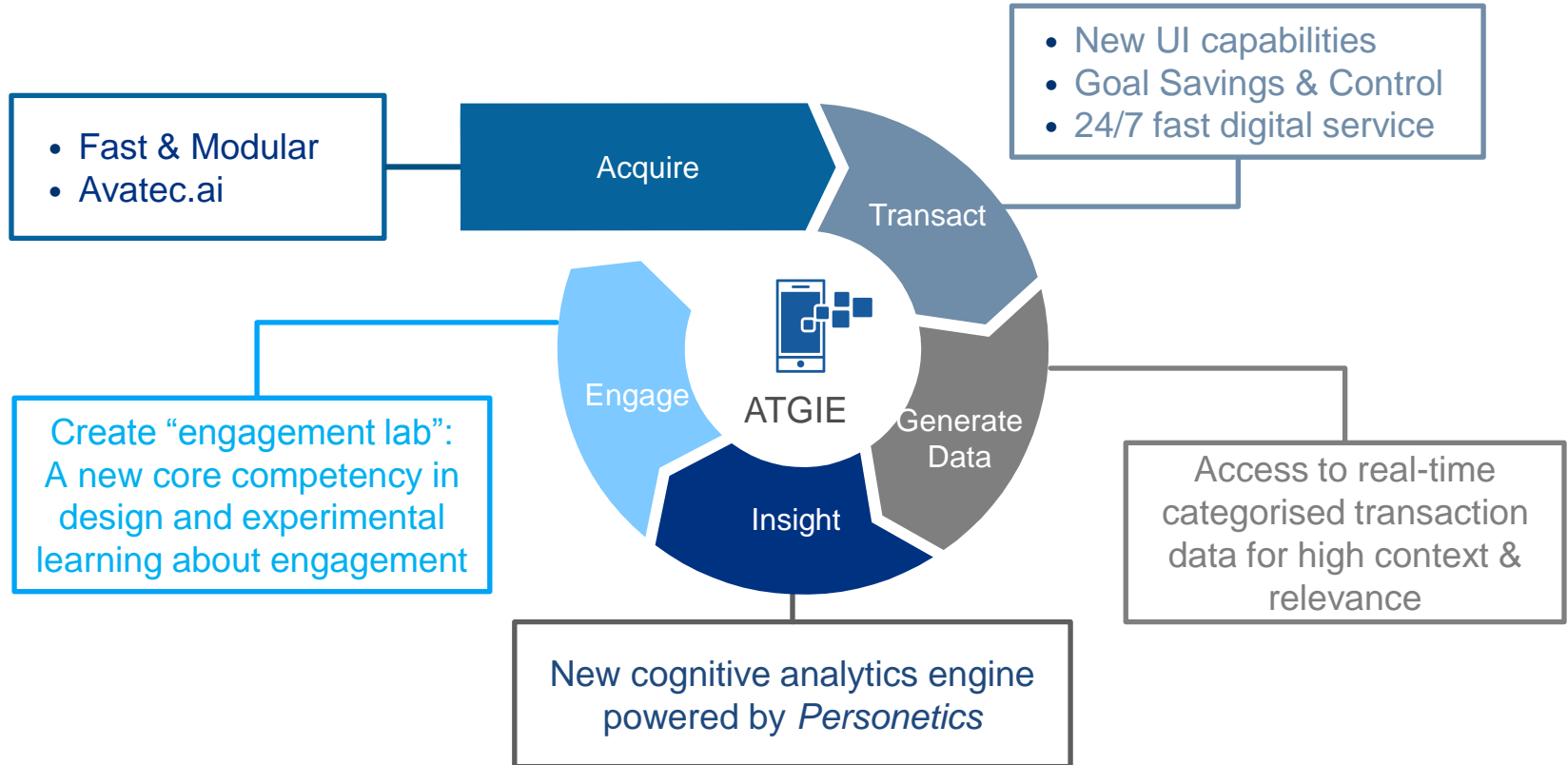
Own a smartphone



Bank
differently

Want a 'friend',
not a bank

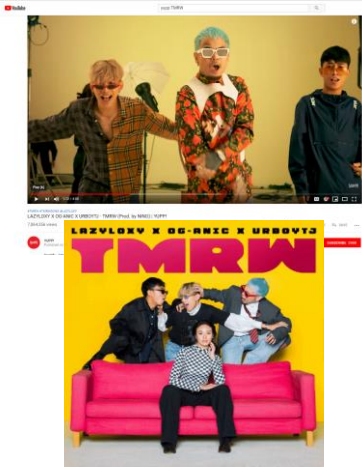
New Capabilities to Power a New Experience



Created Awareness and Interest from 1 March Launch

TMRW Music video (35m views)

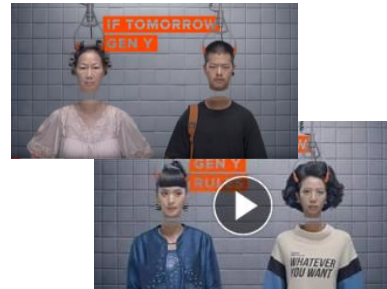
Collaboration of top 3 local artists



Creative ads for digitally savvy youth (15m views)

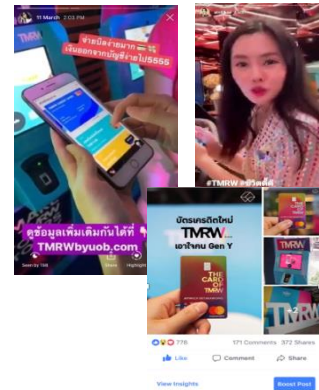
Different generation, different solutions

Over 15% completed views vs industry of 7%



Social media presence

140 top influencers, 700 pieces of content, 12m reach



Launch event appealing to Young

2,500 in attendance at event and concert

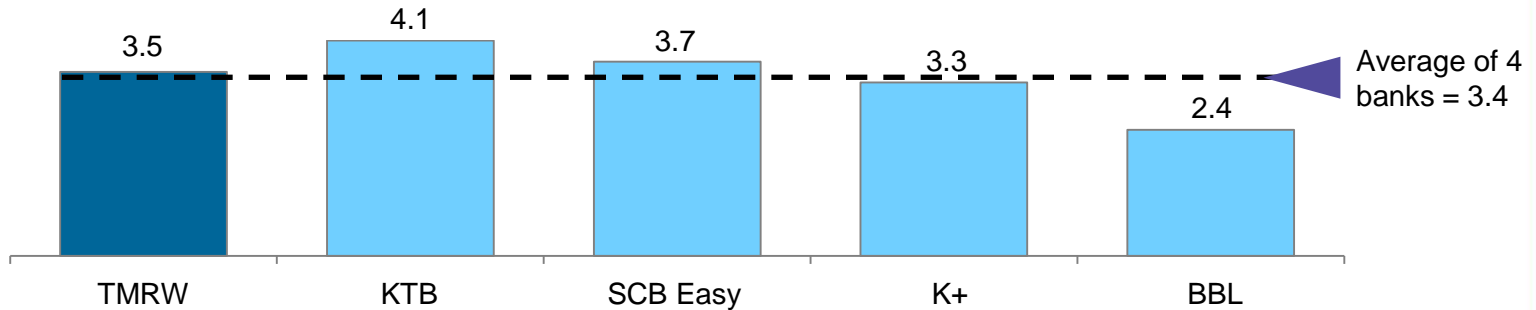
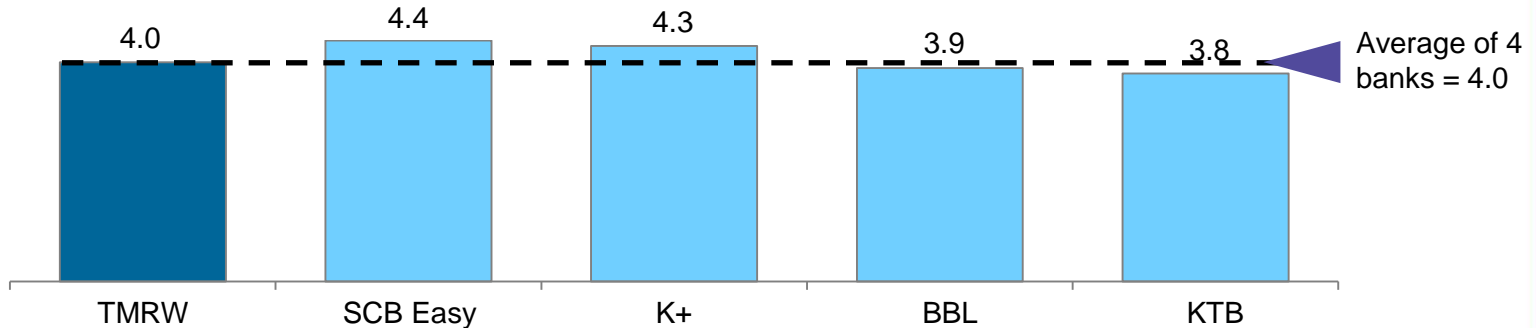


JD Central – 17m (Sep 2018)

Singha Beer – 13m (Dec 2018)

Nestle – 27m (Mar 2019)

TMRW App Well-Received So Far



Note: Google Play store reviews count by players: TMRW (673), SCB (186k), K+ (155k), BBL (72K), KTB (84K). Apple App store reviews count by players: TMRW (240), SCB (5.58k), K+ (4.22k), BBL (458), KTB (11.3k).

Source: App stores, social media, ambassador event; press as of Mar 28, 2019.

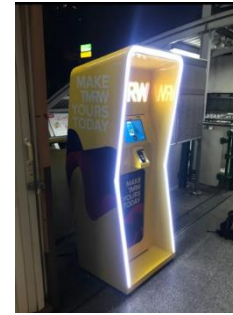
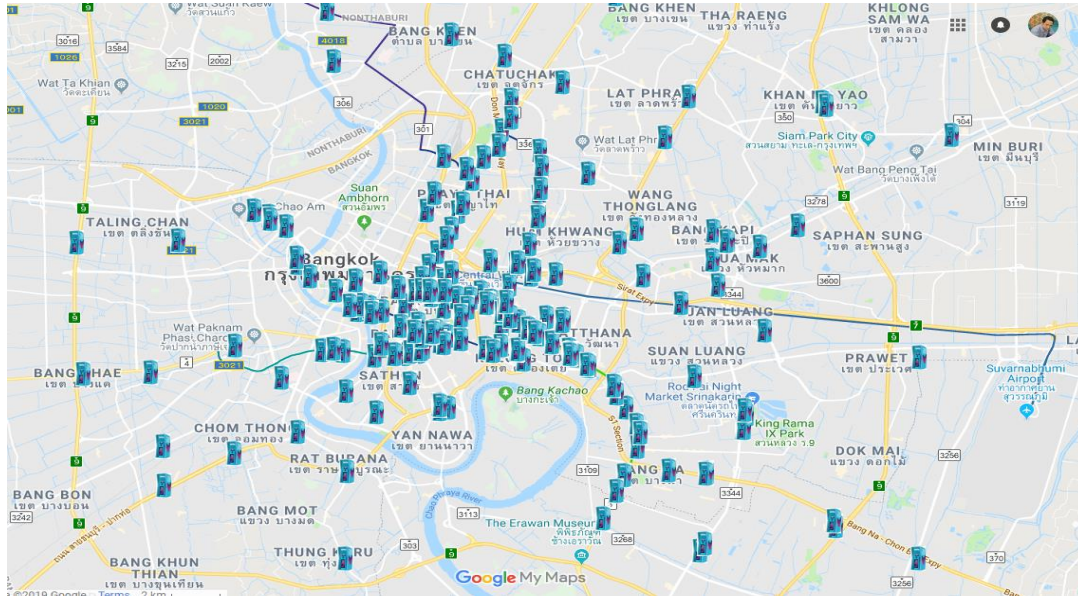
Creating an Emotional Connection

Different Generation Different Solution



First Bank with 500 Kiosks in Bangkok

Authentication completed within 10 seconds with a match of chip to government data



Scaling Efficiently with Advocates

Constant experimentation to drive transactions and engagement

Some Examples



Transaction types
e.g., Fund Transfer, Bill Payment, etc.



Set of transactions in an offer
e.g., Bundle of 4, 8 transactions, etc.



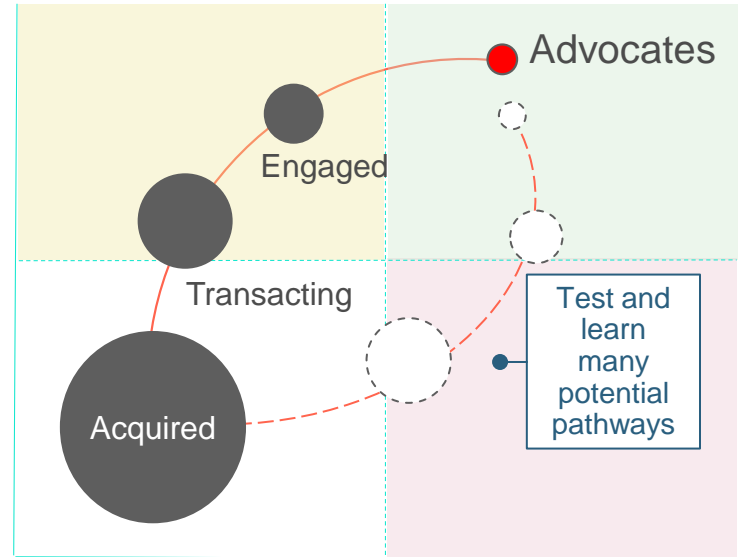
Incentivisation frequency
e.g., Monthly, bi-weekly



Incentive amount
e.g., THB150, THB200 (for 4 transactions)

Financial transactions

e.g. Credit card transactions, fund transfers



Insights interactions

e.g. Saving goals set up, expense tracking

The Whole TMRW App is an Engagement Lab

Current Weekly Experiments

x2

Driving initial offer takeup

x5

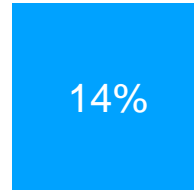
Test and Learn to discover optimal path to engage

x2

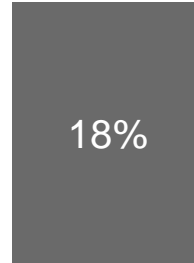
Usage offers and drive product usage



Customer activity as of 30th April

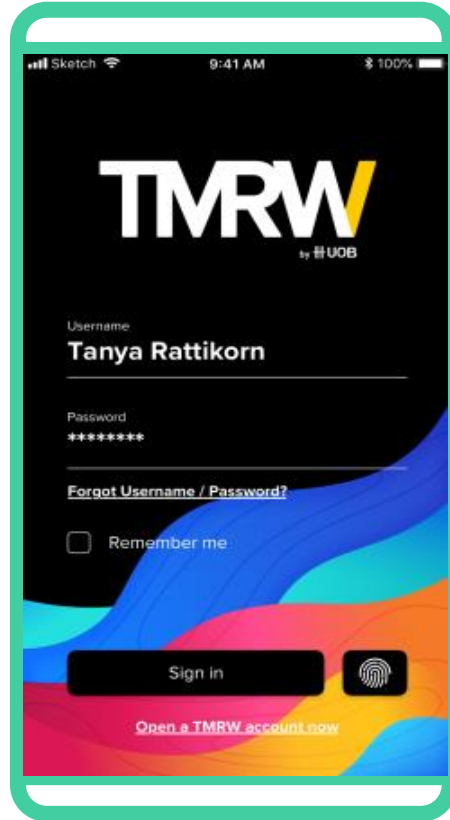


Main bank
(≥ 8 transactions)



Medium activity
(3-7 transactions)

TMRW App Demo



Using Insights to Engage Customers – Examples

Trigger-based Alerts

Good evening!

to 3%

Complete these activities to personalise and upgrade your cashback to 3% next month

Pay bills 0/2 Transfer funds 0/2

Just now

You have money for TMRW

Your first funds are in! Tap to categorize this transfer.

03 Feb 2019

Account Activity Summary

View what you have been up to

Personalisation

Travel Summary

Your total expenses in Japan added up to **THB 26,306.**

TMRW CREDIT CARD
5432152070000126
6 transactions
THB 26,306

Expenses Details:

24 Dec 2018

CHUBU INT'L AIRPORT CE
Shopping & Services
THB 817.62
JPY 2,698.00

LAWSON TOKYO JP
Groceries
THB 150.31
JPY 496.00

Insights

Account Activity Summary

8361650565
Your cash flow in January
THB 1,906

View your account activity:

THB 108,880 THB 110,786

Oct Nov Dec Jan

THB 1,906 THB 800 THB 1,106
Your cash flow Average cash flow each Change from average.

What you spent on in January:

Outflows Inflows

AI Learning

3 days ago

Payment Past Due

Payment for your credit card is past due.

03 Feb 2019

Account Activity Summary

View what you have been up to in January.

Jan Dec

03 Feb 2019

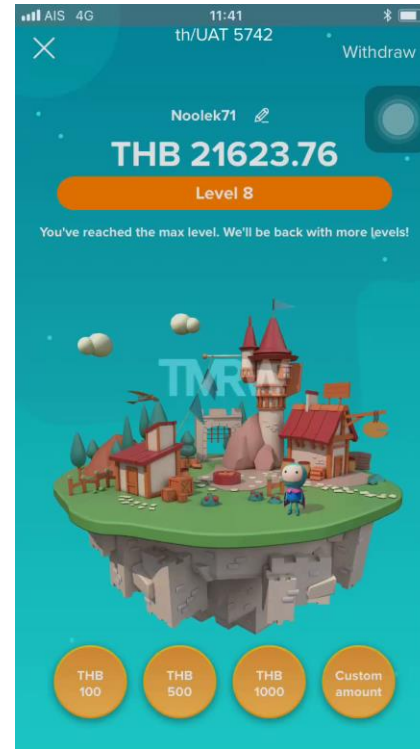
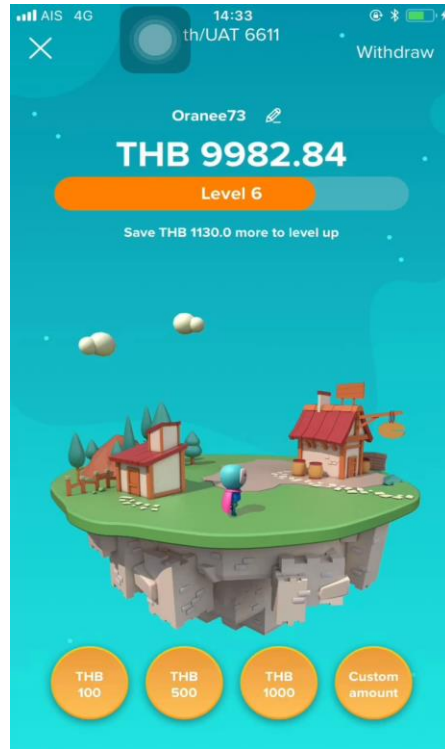
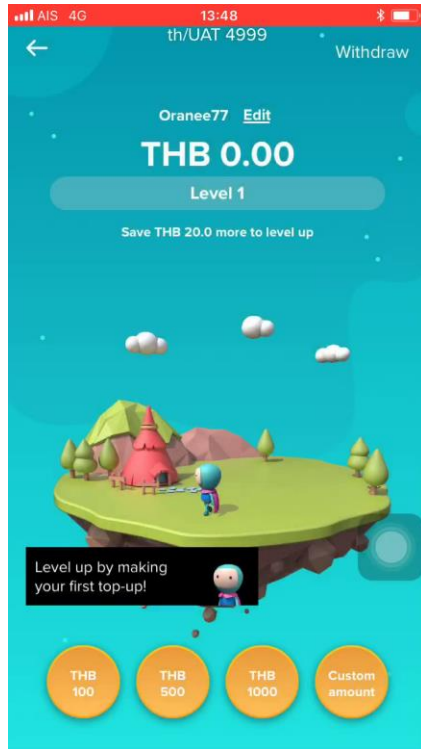
Spending Decrease

You've spent less in January.

30% 17% 15%

Investments & Savings Shopping & Services Dining

Making Savings as Fun as Playing Mobile Game



Simply Great Digital Service 24x7

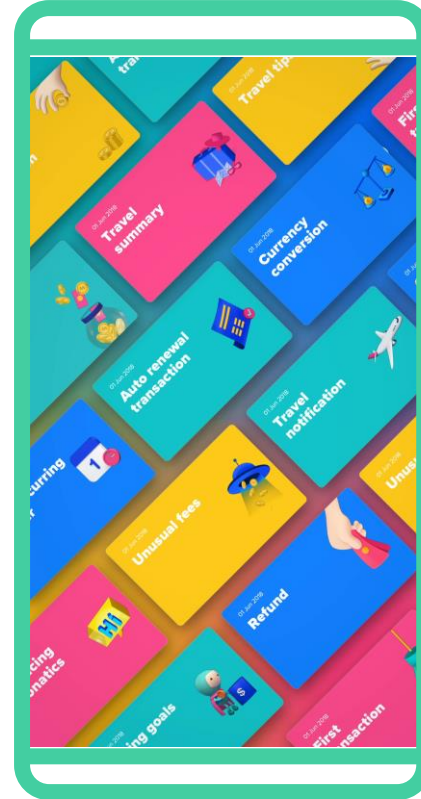
Best of machine and man

Can you really tell if I'm a bot?

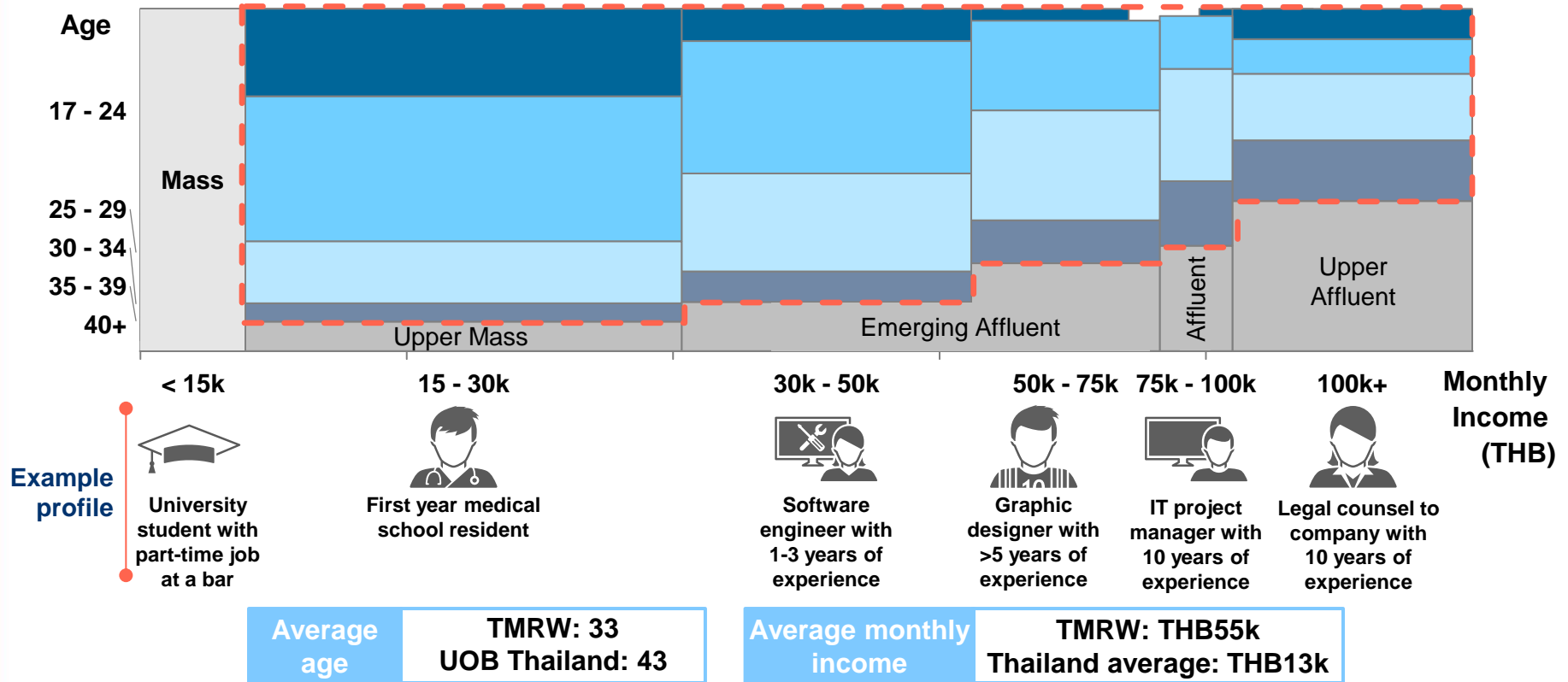


We know your digital history

Can you really tell if I'm a bot?



TMRW Attracting the Right YP/YPFs¹



1. Young professional and young professional families

Different Ways to Scale across ASEAN

Acquisition
Cost per customer

Higher

Direct



and other
collaboration
partners

E-commerce
transaction
financing



Leverage **avatec.ai** to plug-into
major e-commerce ecosystems

Affinity
partnership



UOB and Partners create a **new
ecosystem** and share the cost of
acquisition

Lower

Our Competitive Advantage



Superior strategy

Engagement is key; our Engagement Lab is unique

Personetics, Meniga, Pintec

Industry in early stages of integrating Fintech partners

Innovative UX/UI¹

A lot of digital banking apps looking very similar; our UX/UI¹ and gamification features stand out

Strong chatbot integration

Focus on improving customer experience by anticipating their needs and getting it right the first time, and fast

1. User experience / user interface

Thank You

TMRW by  **UOB**