



# One Wallet for MENA

March 2022







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ex Careem/Uber/Yandex

# MENA

## demographics



**Young:** Average age 27 y.o.

**Tech savvy:** Mobile penetration ~100%

**Wealthy:**

- UAE GDPpC: ~\$65K
- KSA GDPpC: ~\$30K

**Highly Social:**

- KSA: Highest global Snapchat usage per capita
- UAE: Highest social media usage globally



# The UAE



The UAE, and particularly Dubai, is highly social and cosmopolitan, with a culture revolving around friends and family



8.8 million individuals, making up 91.57% of the population, access social media with their mobile devices



The total expat population in UAE has now come to 8.84 million, which constitutes approximately 89% of the population



32 percent of the working population is unbanked unbanked









**Problem**

**How do I pay my friend?**



Image: The Rise of Challenger Banks report

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# Everyone uses payments

We conducted >100 user interviews across demographics.  
Everyone agrees; dealing with banks and cash is painful

“I’m aggressively  
dissatisfied with my bank”  
— Interior Designer

“Awful experience”  
— Management Consultant

“I can’t just walk to  
an ATM, there’s  
none nearby.”  
— Dubizzle Buyer

“I use either cash or  
transfer, both are a pain.” —  
Gym Trainer

“I don’t have cash in the  
house. It’s annoying.”  
— Housewife

“I had to wait for 2 days  
— College Student



## **Ziina mission**

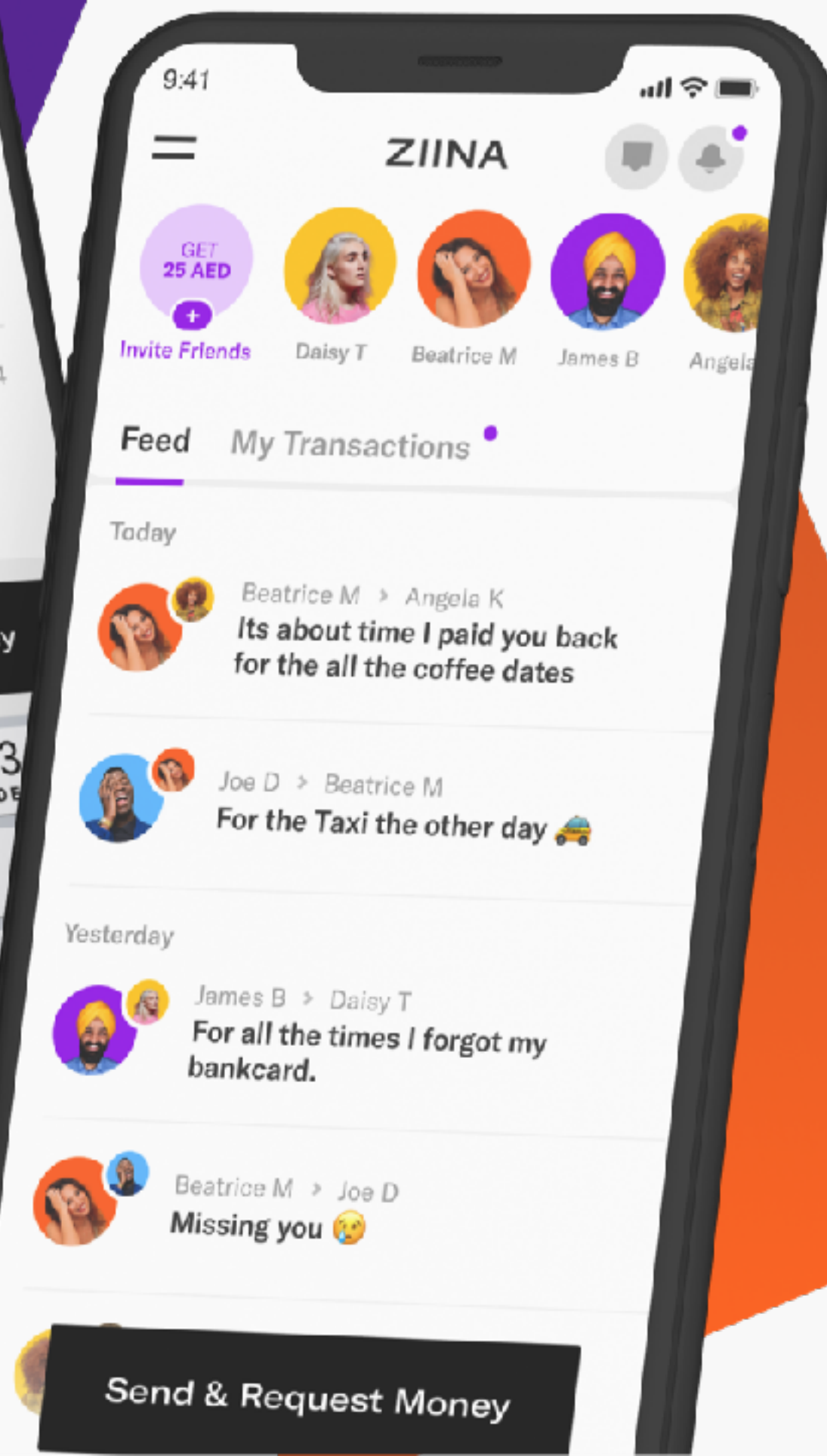
Empowering the population by providing the first  
trusted digital wallet in MENA  
(Middle East and North Africa)



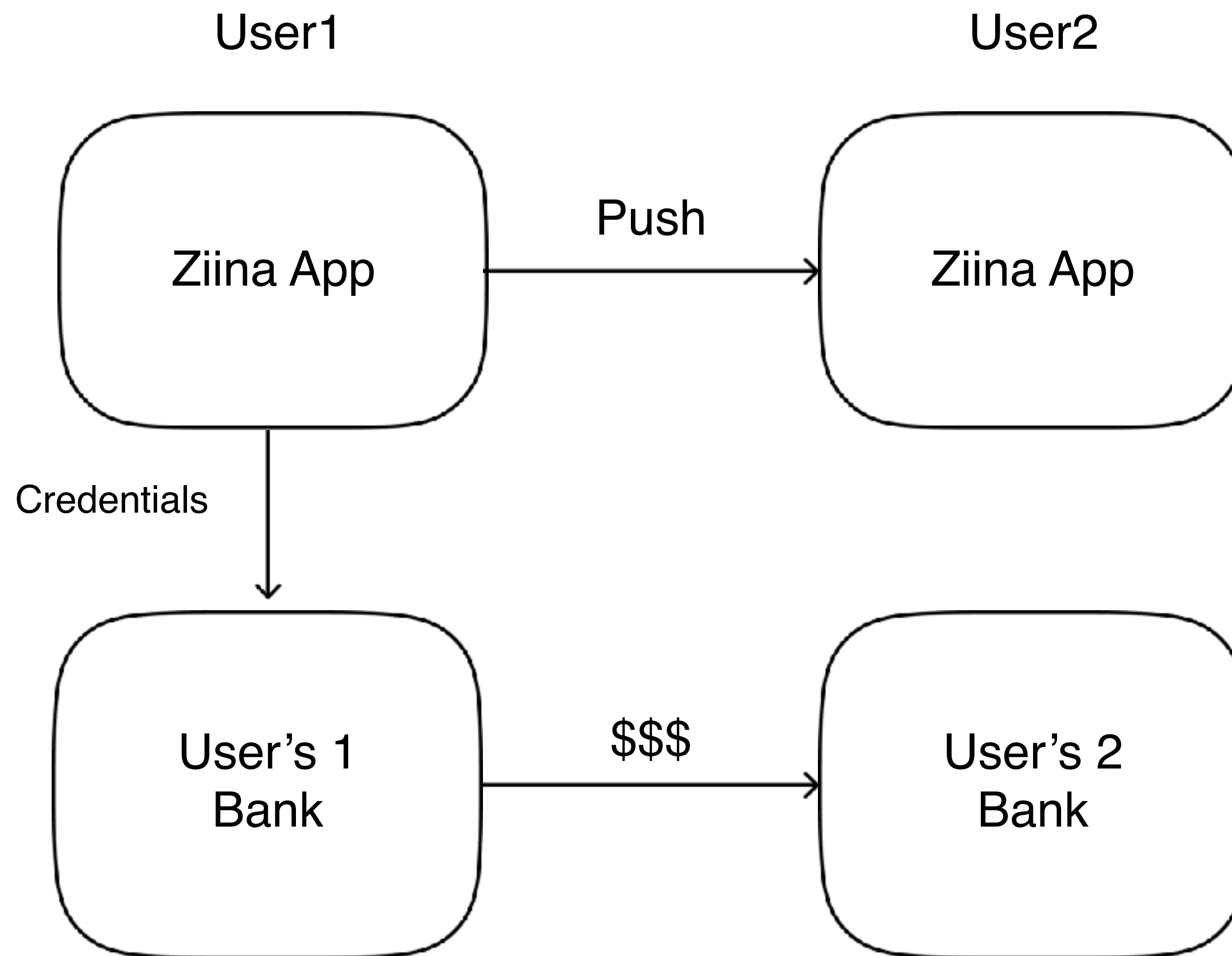
**Initial use case**

**Send & receive  
payments. Fast**

# MVP product









**Result — Small loyal customer base!**



# Use cases

Splitting bills

Taxi

Deliveries

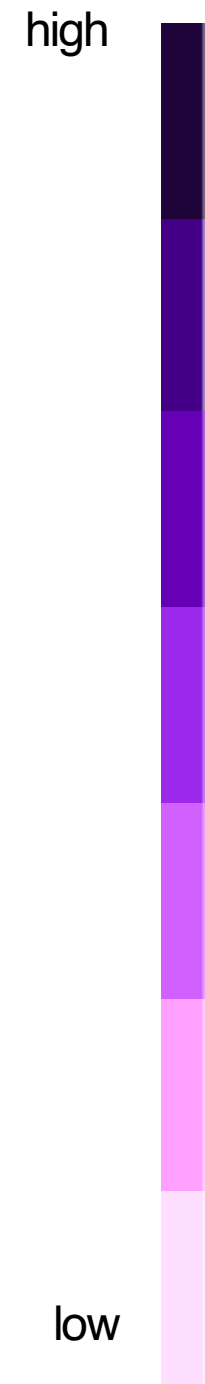
Sports

Paying back roommates

Freelancers

Creative economy

# Ladder of awkwardness





# Ladder of awkwardness



— Hey, it's on me!

high

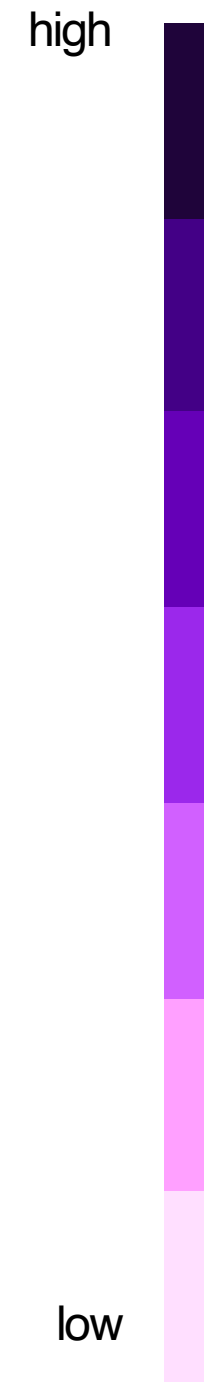


low

# Ladder of awkwardness



- Hey, it's on me!
- Hey, you still owe me for that lunch the other day



# Ladder of awkwardness



- Hey, it's on me!
- Hey, you still owe me for that lunch the other day
- Hey, you still owe me for that lunch the other day here is my bank details



high

low

# Ladder of awkwardness



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high



low



request to Ali  
pending Ali's approval

+ 134





# Ladder of awkwardness



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Turkish eggs

# Ladder of awkwardness



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request to Ali  
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+ 134

Turkish eggs





# 1. Need-finding in-depth interviews

Build empathy.

Understand users.

See existing journeys & mental models.

Uncover any pain points.



## 2. Concepts-testing

Bringing more users to understand how we can tackle the surfaced opportunities and pain points.



### 3. North Star Vision

A bold North Star experience to set the vision and understand how an ideal product comes together.



## 4. MVP (Again)

The last step was to scope out an MVP to solve the most critical pain points and user-test it to validate the remaining hypotheses and find any experience gaps.



# Design principles



## Built for network effect

Ease of sending/requesting money

Seamless invite flows

Group onboarding



## Made Social

Experience for family & friends

Covers use cases for groups

Enables communication in fun ways



## Brings Delight

Emotional

It's all in the small details

Personalized





# Tools

Customer interviews.

Figma.

Protopie.



9:41

 ZIINA

Your wallet balance  
**2,739** AED

Your contacts



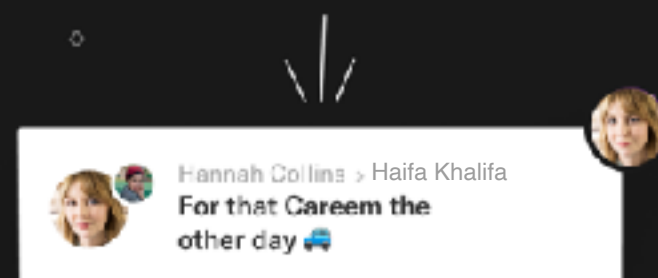


**Send and  
Receive Cash.Fast.**



**Connect  
With Those  
Who Count.**

Settle with your friends  
on the spot.



**No Cash,  
No IBANS,  
No Fuss.**

Pay family and friends  
on Ziina using just  
their phone number.



**Safe  
& Secure.**

Ziina is built on bank  
grade security,  
and uses end-to-end  
encryption.







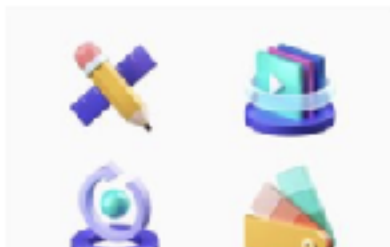
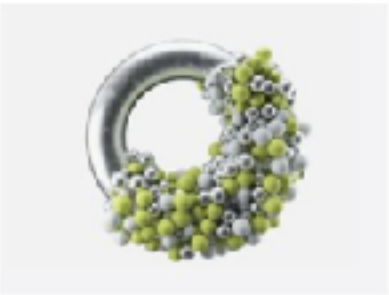
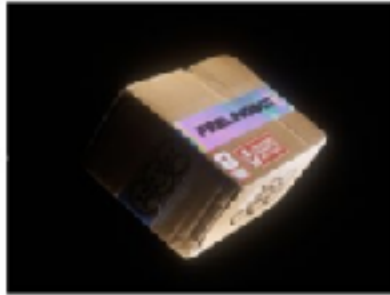
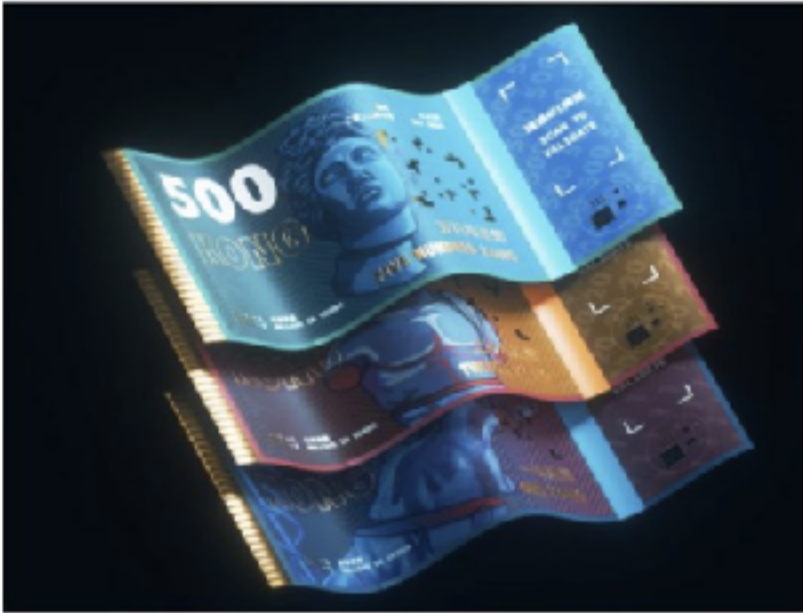
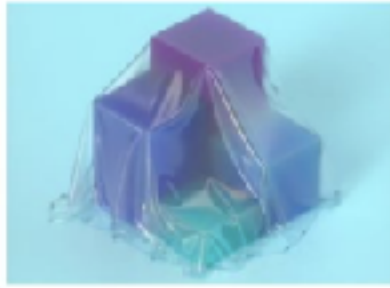
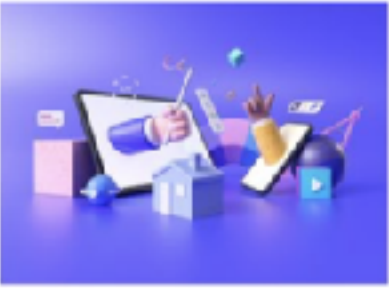
# Meet The New Money Age. Your Wallet, Coming Soon.

Leave your phone number to join the waitlist

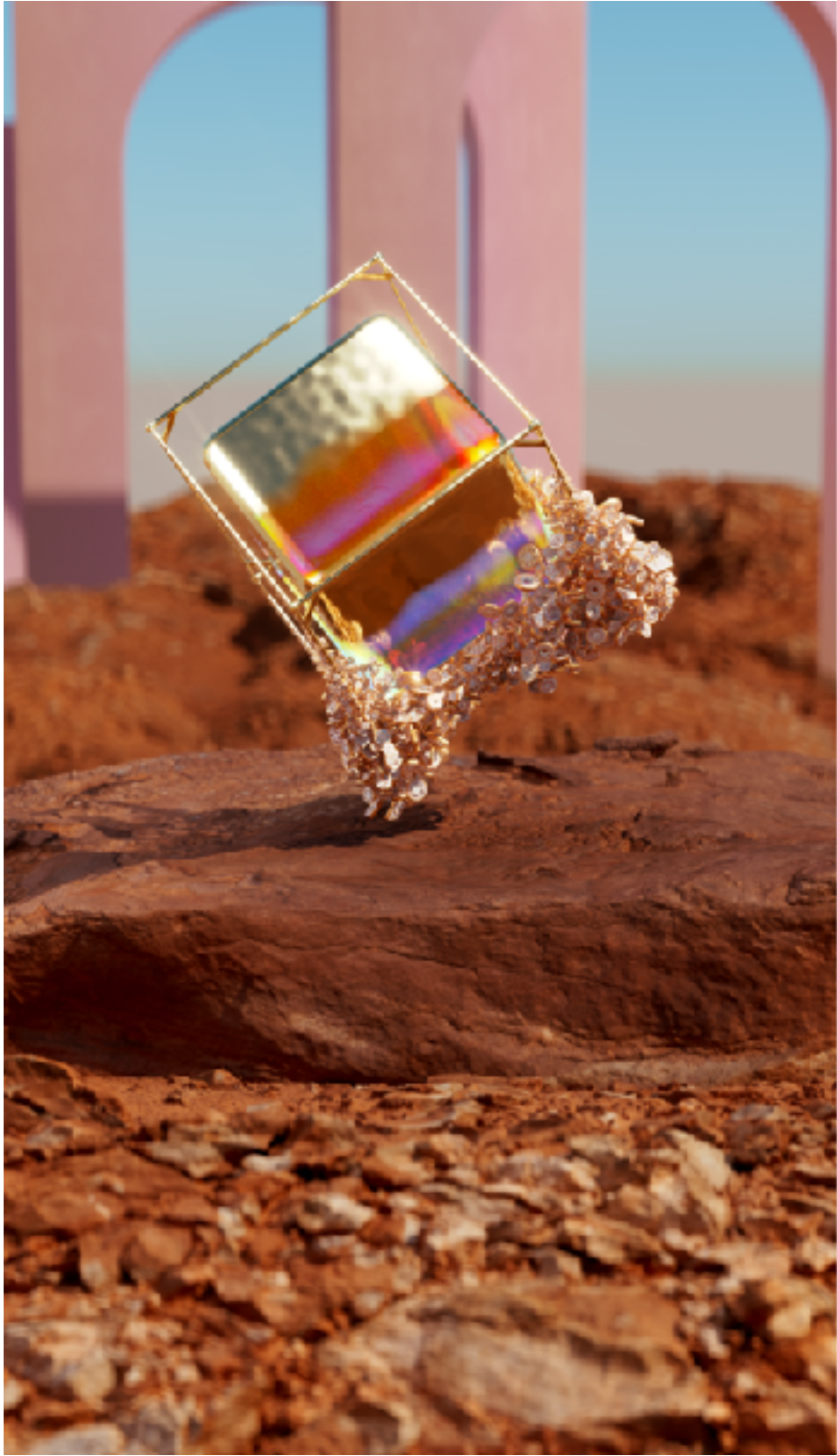
+971 00 000 0000

Forward





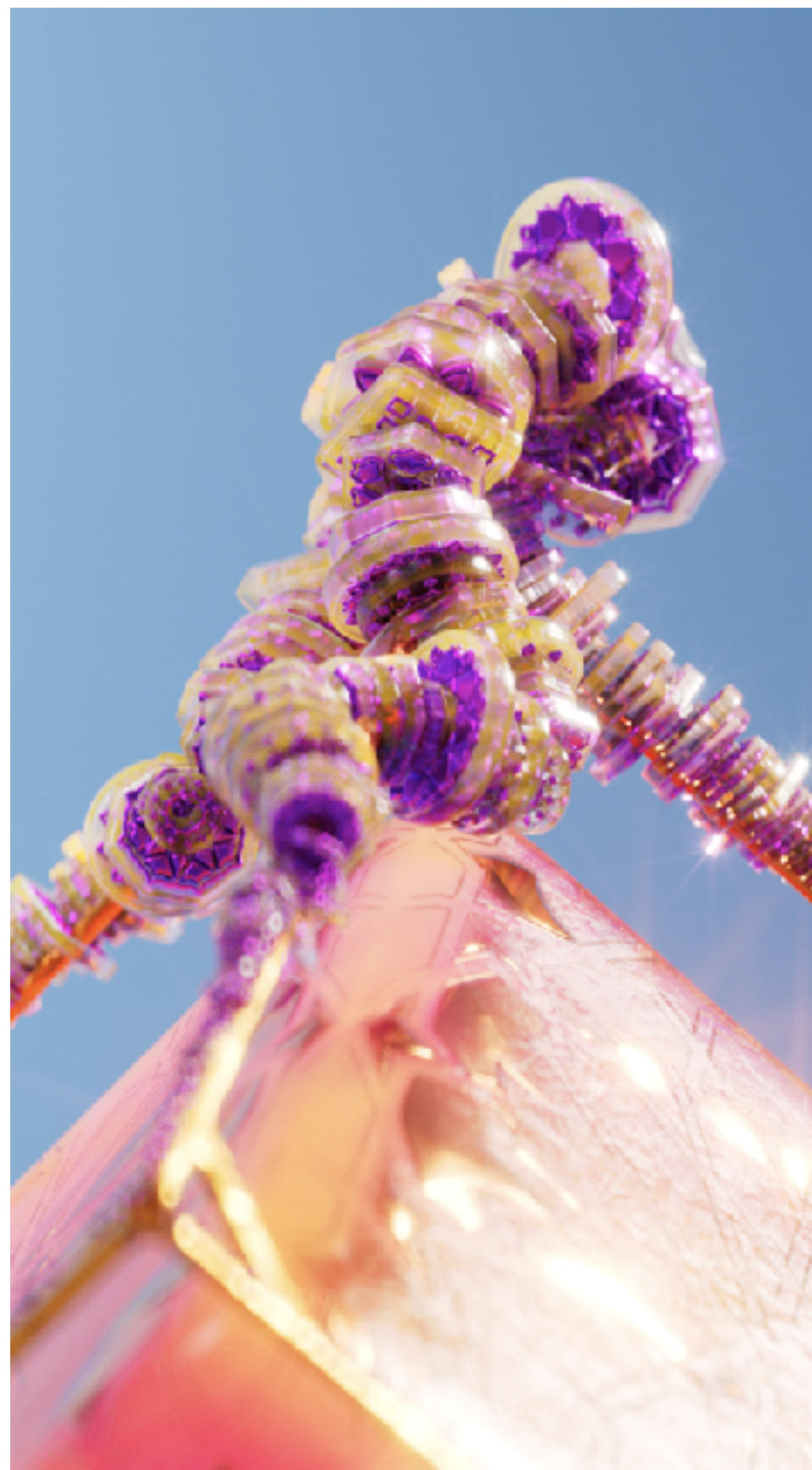








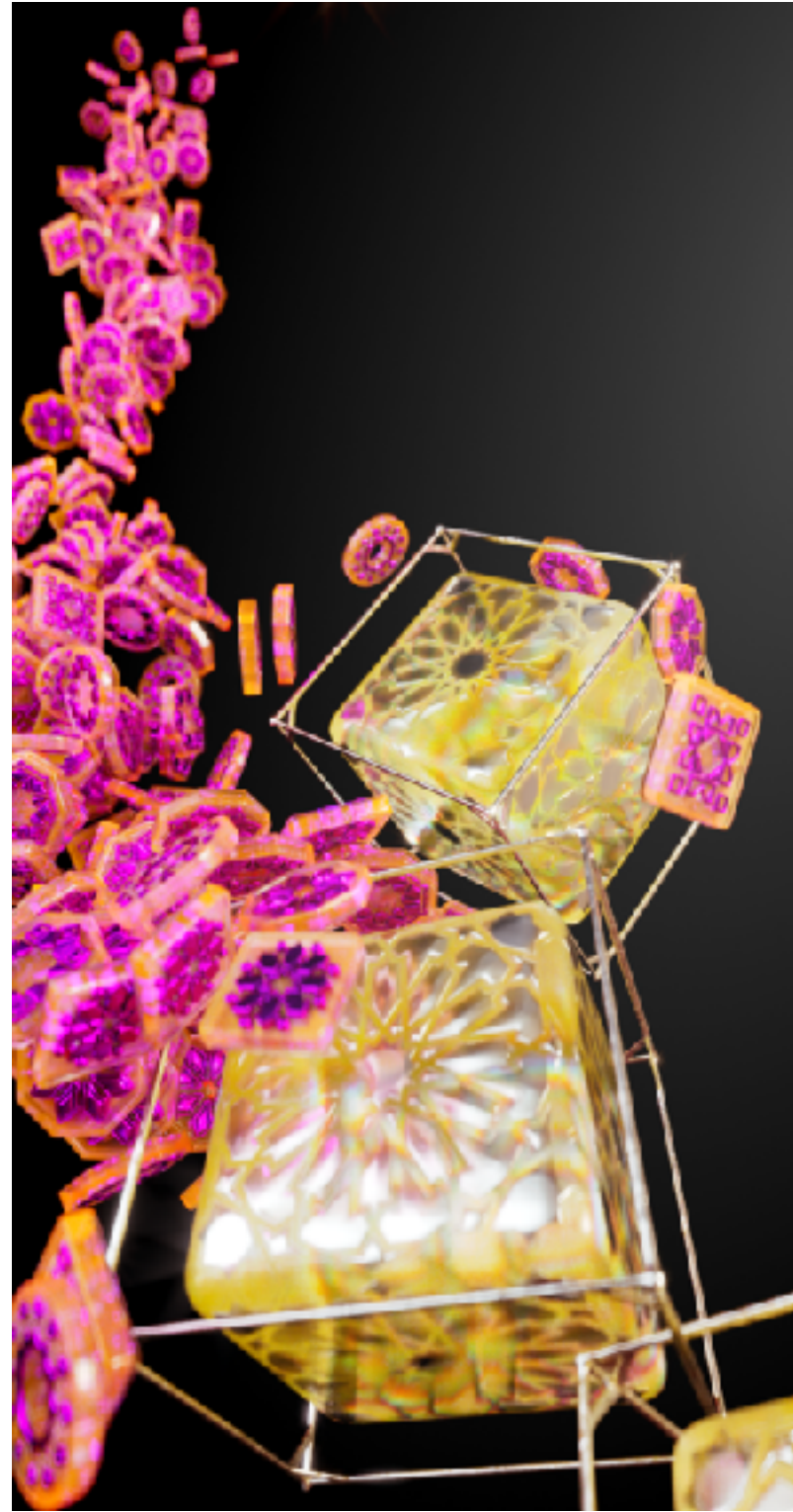
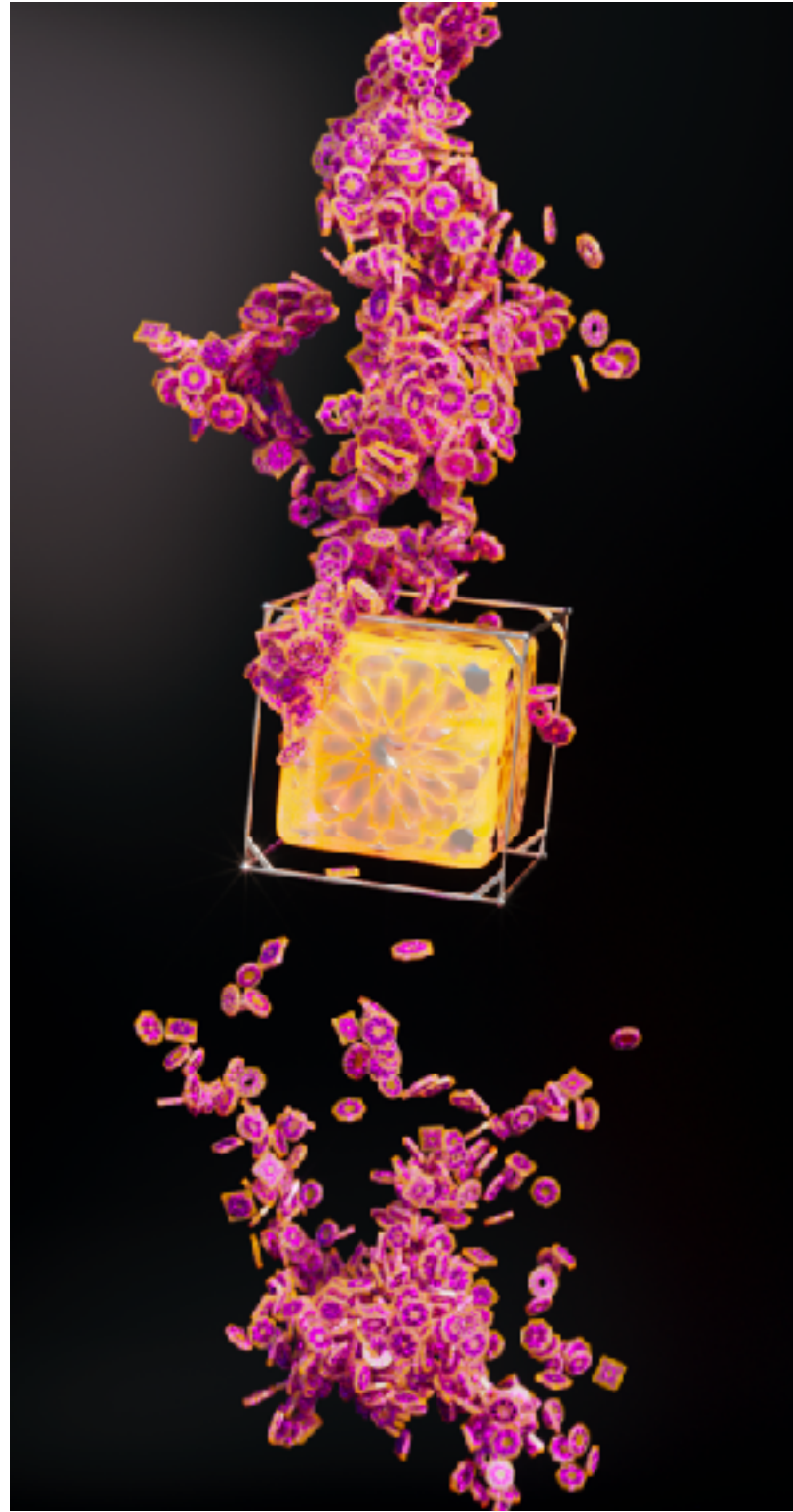
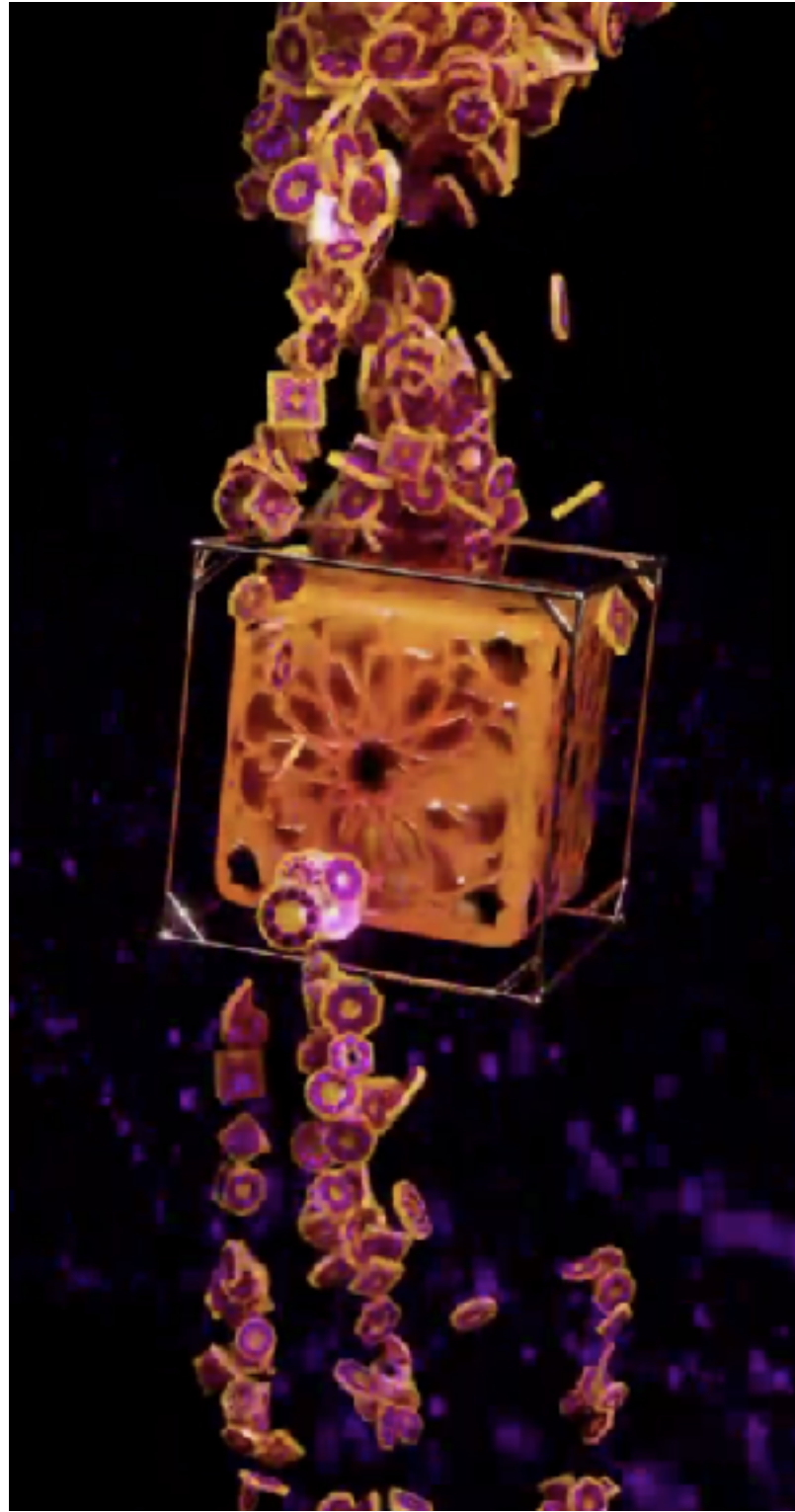


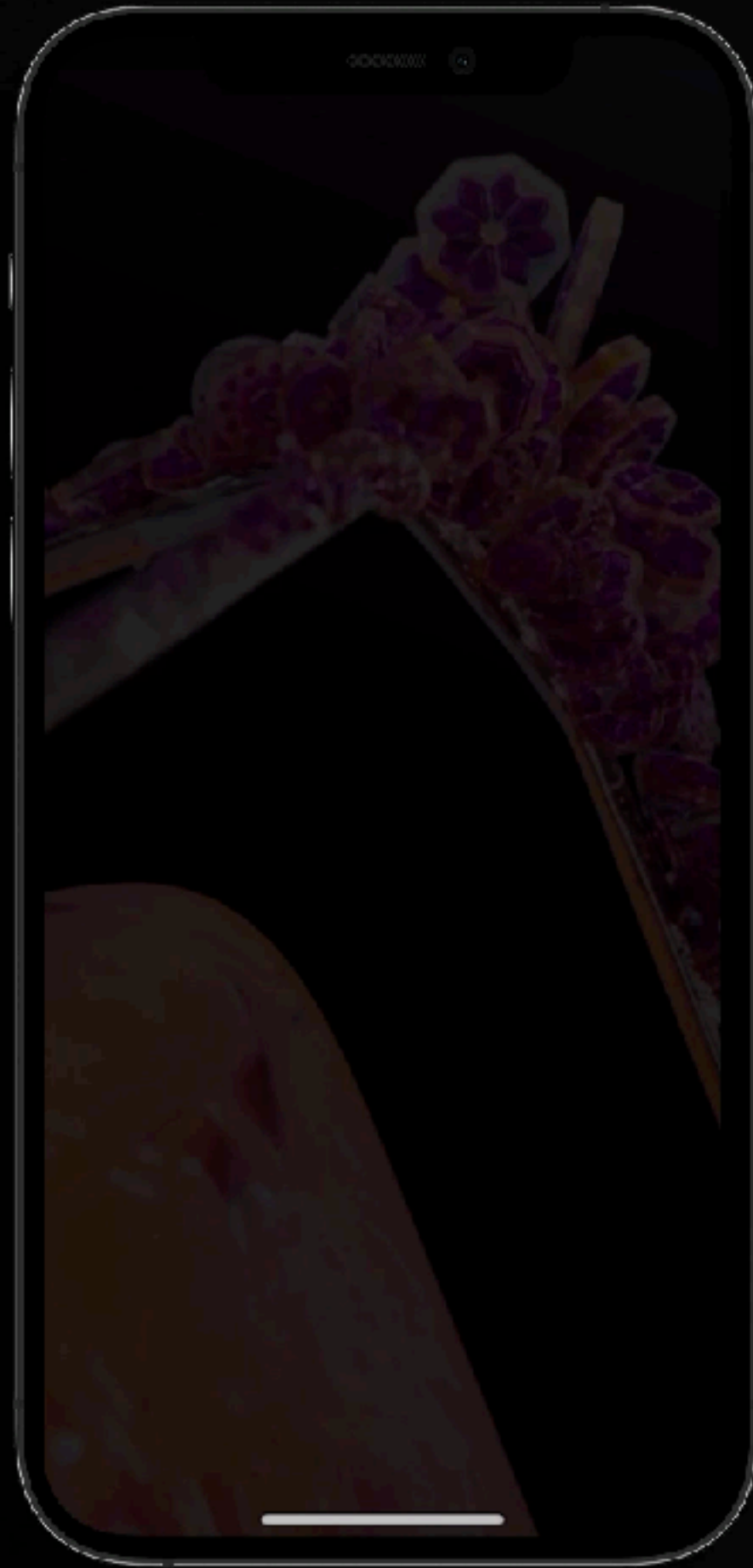






**Ziina = Art + Finance**







# Onboarding with an edge



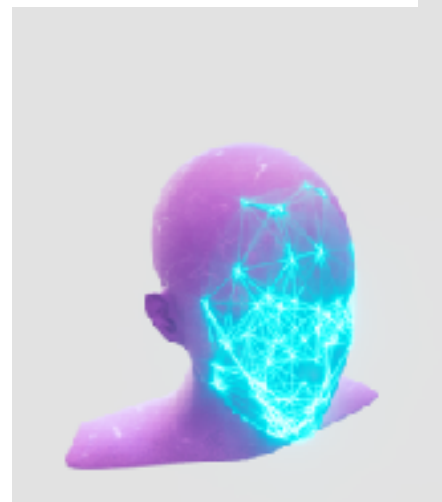
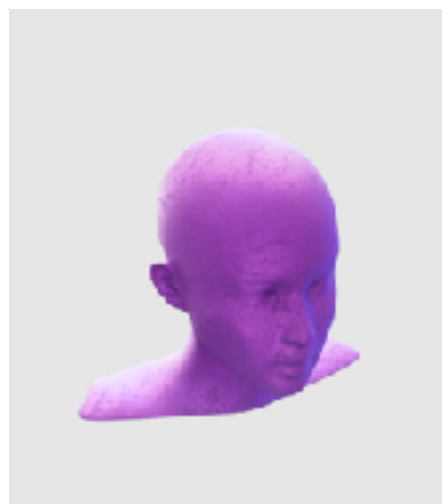
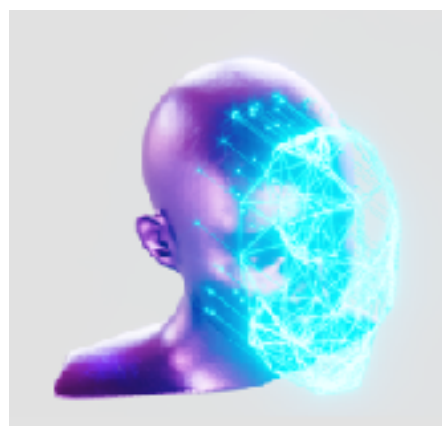
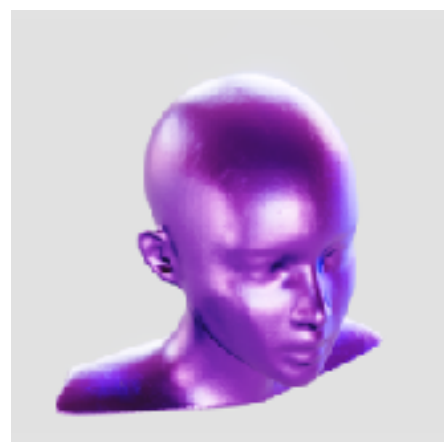
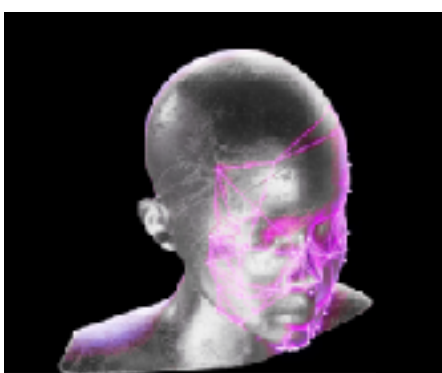
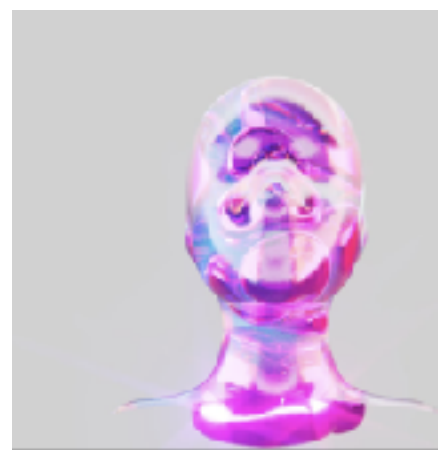
Scan your Emirates ID

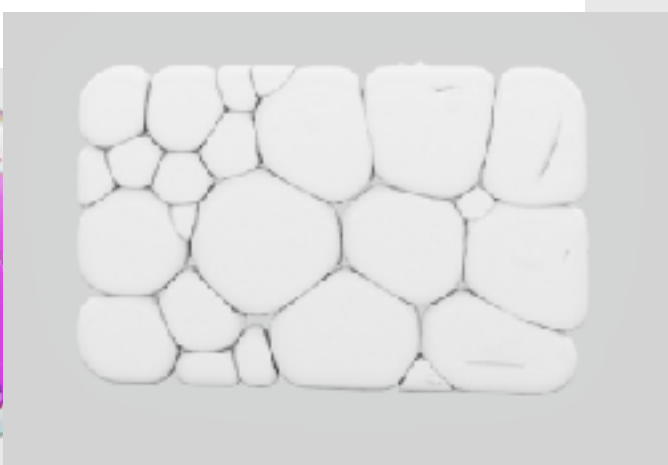
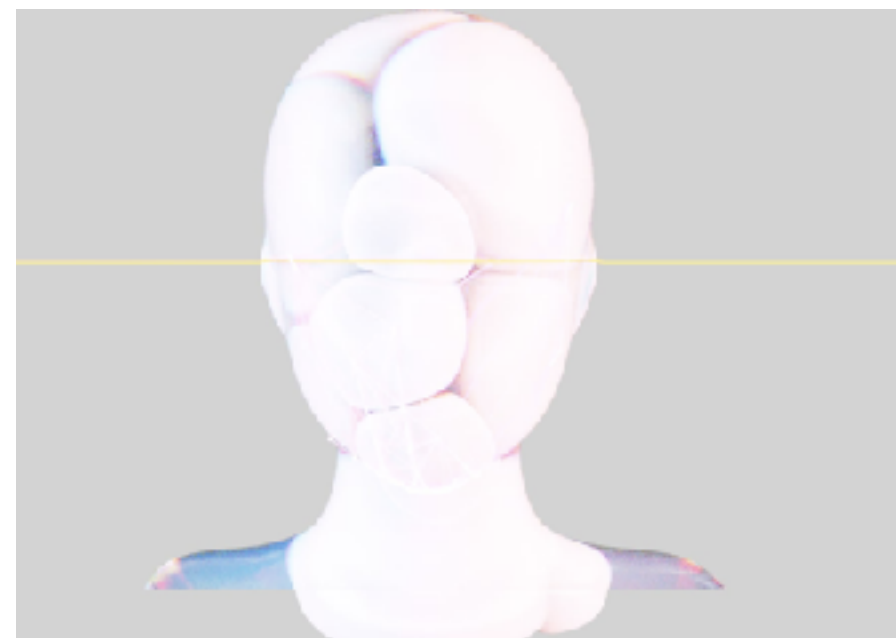
Position your ID within the frame, then line  
up all four corners  
for an automatic capture



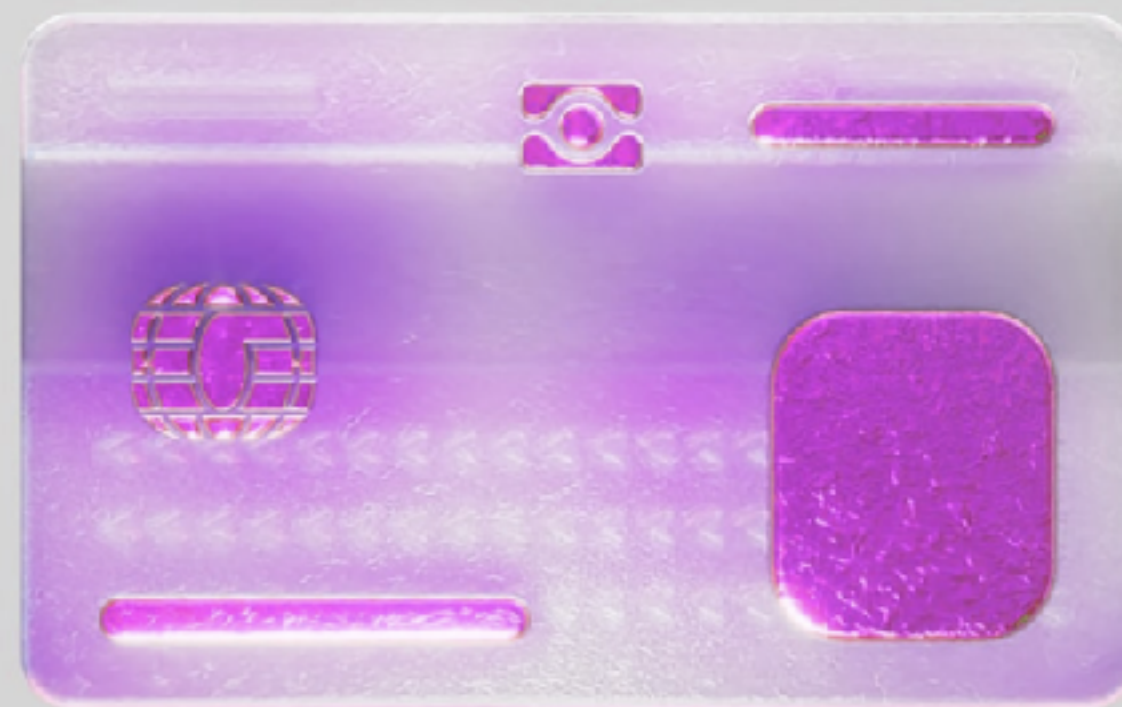
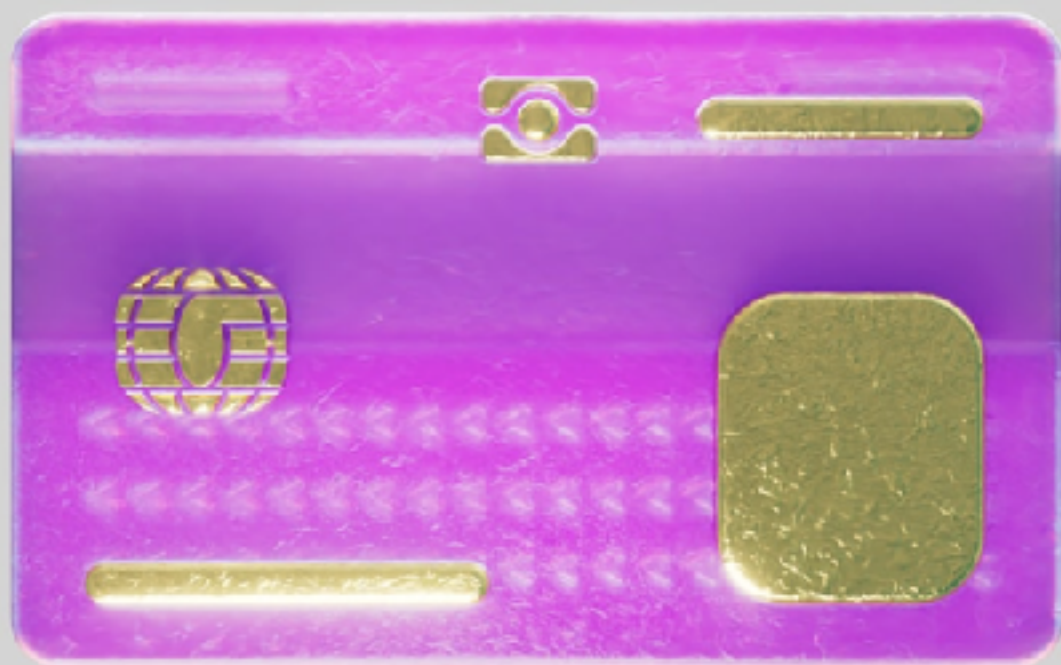
Now a quick face scan

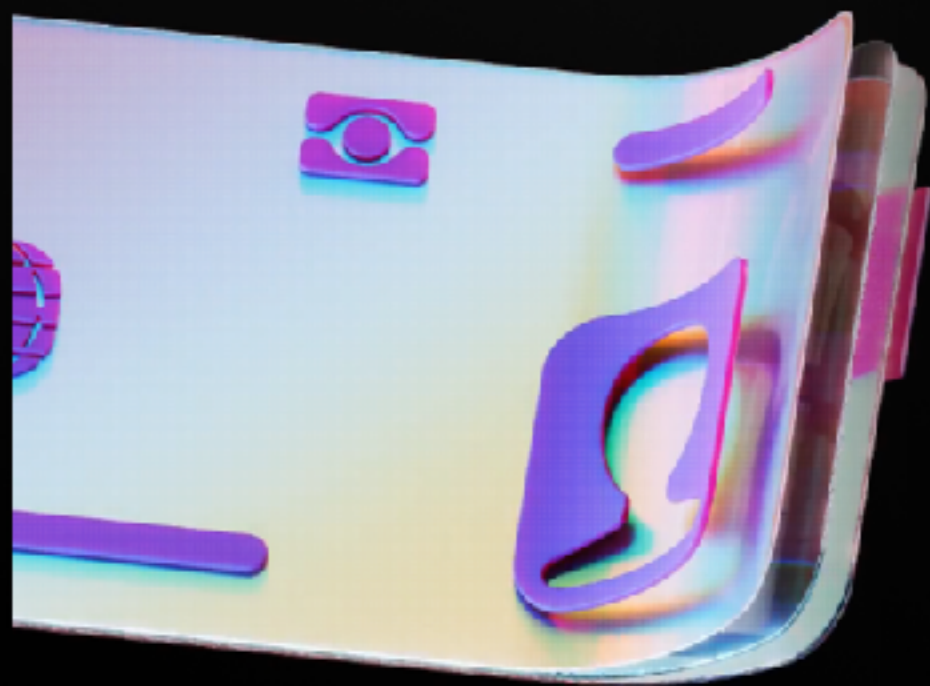
Just one last step to confirm  
it's really you











## Scan your Emirates ID

Position your ID within the frame, then line  
up all four corners  
for an automatic capture

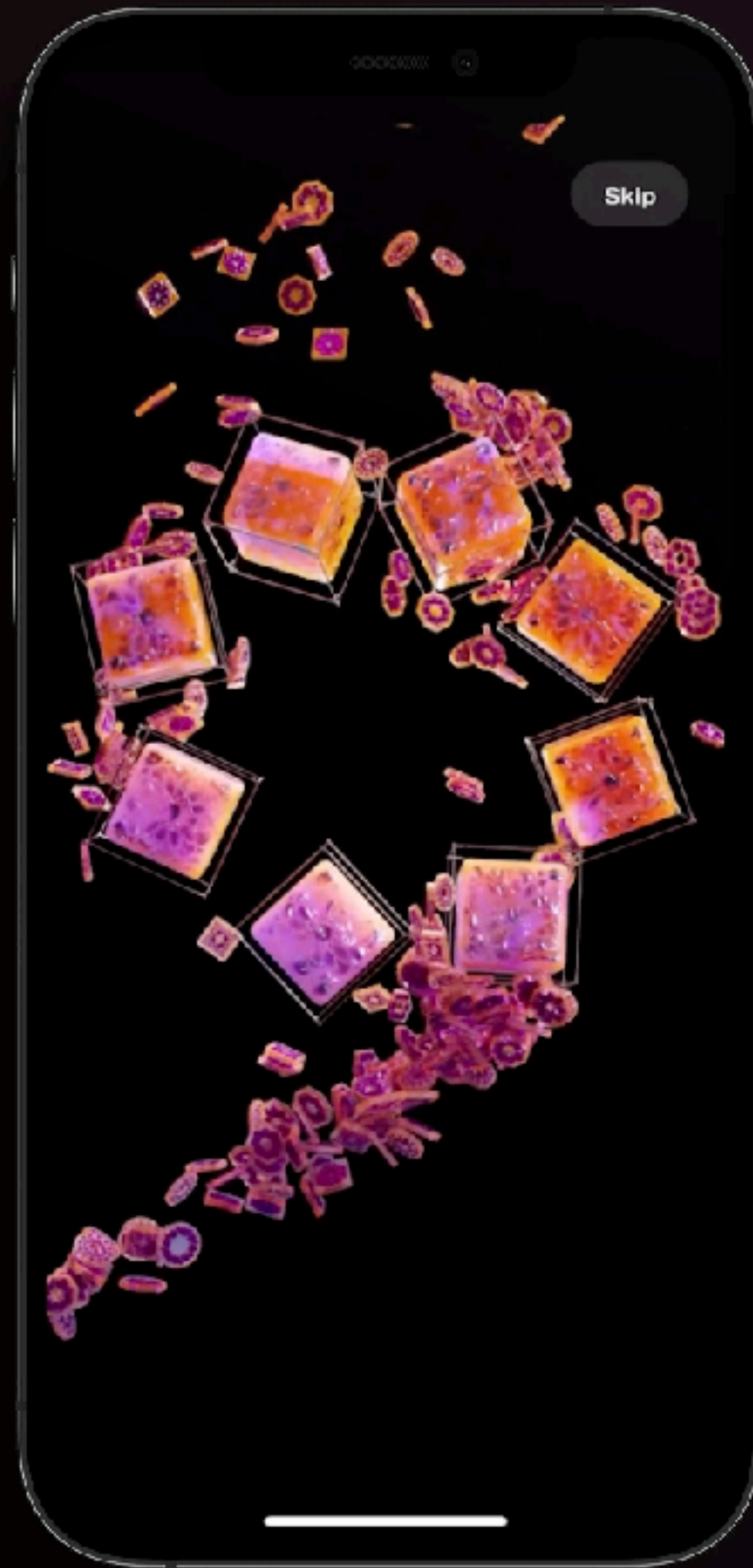


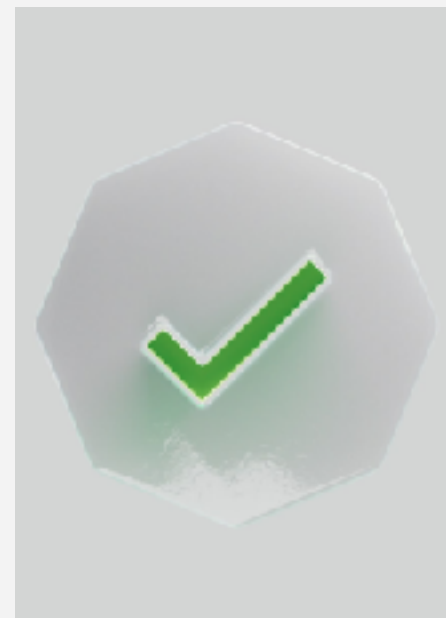
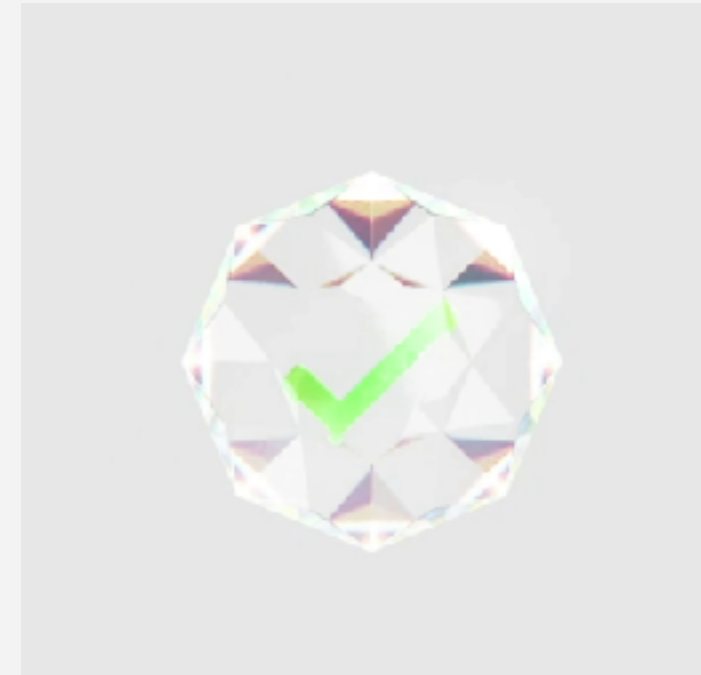
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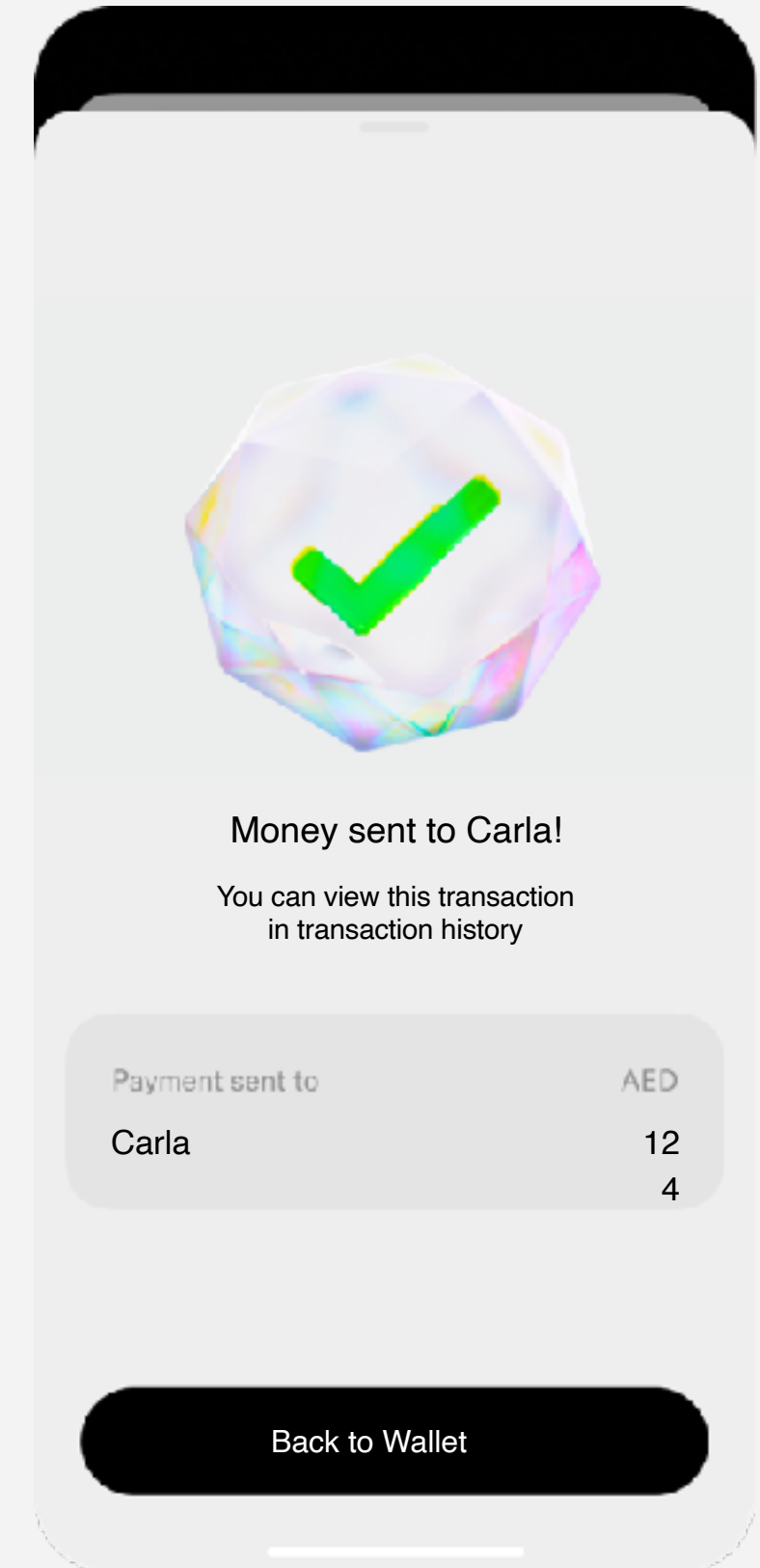
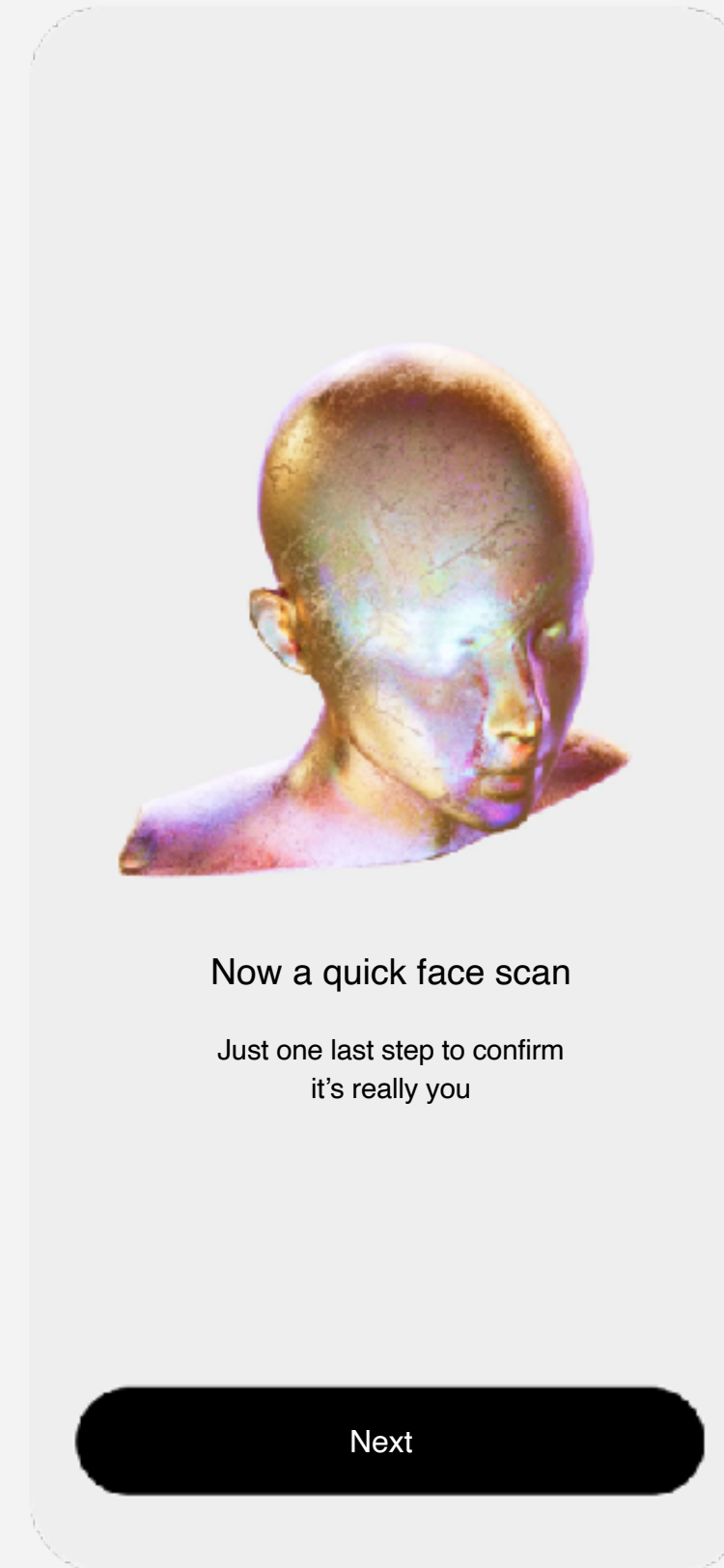
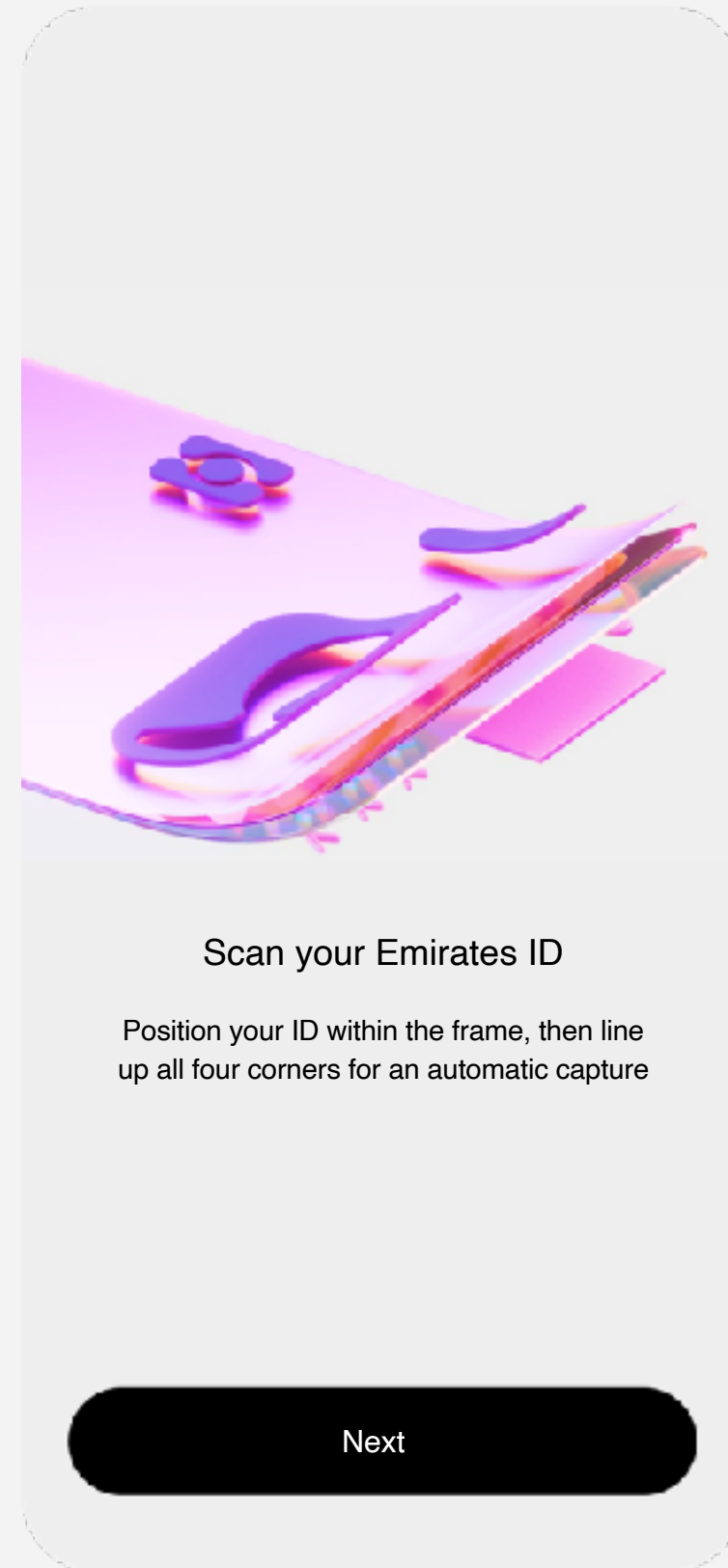
Delight



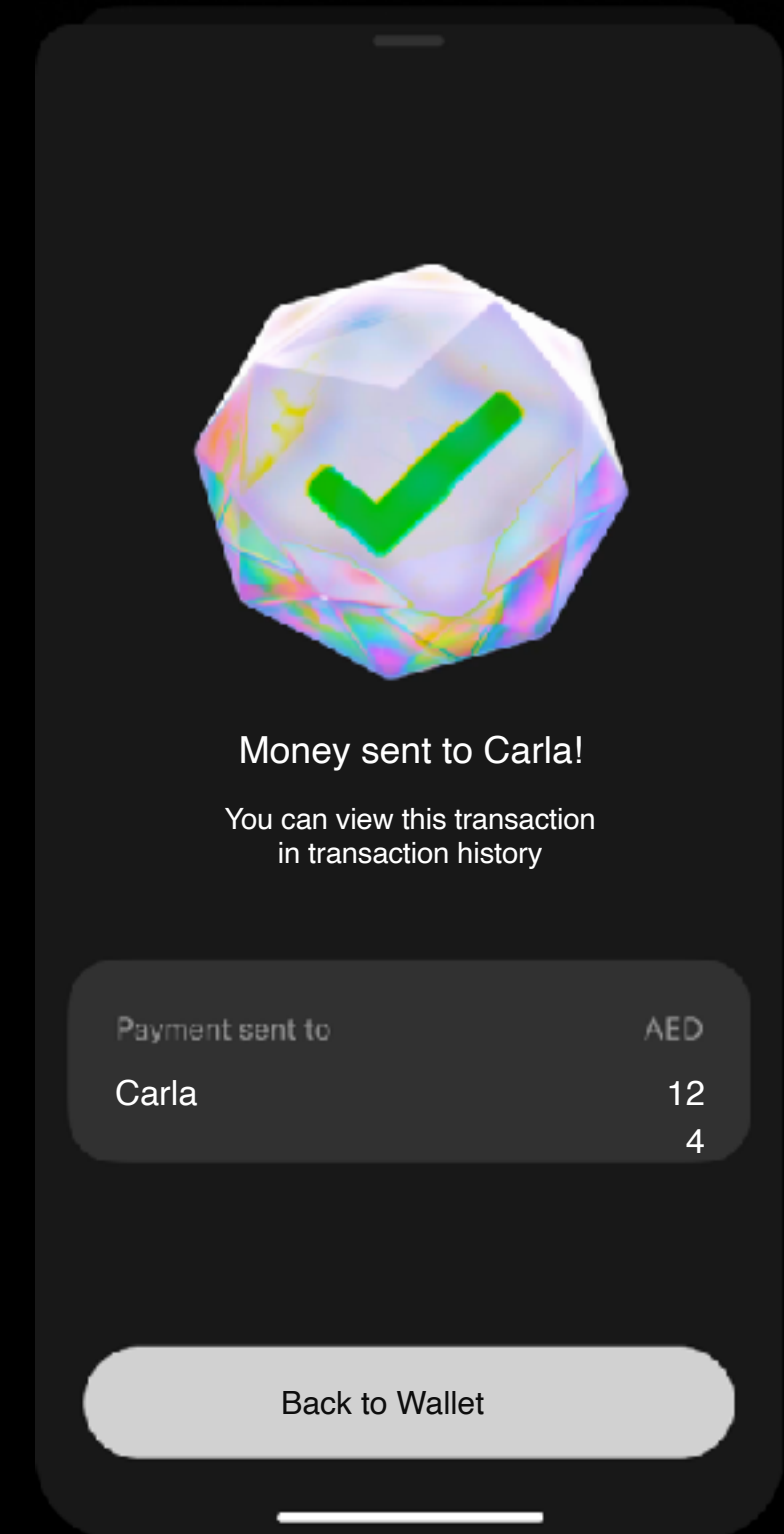
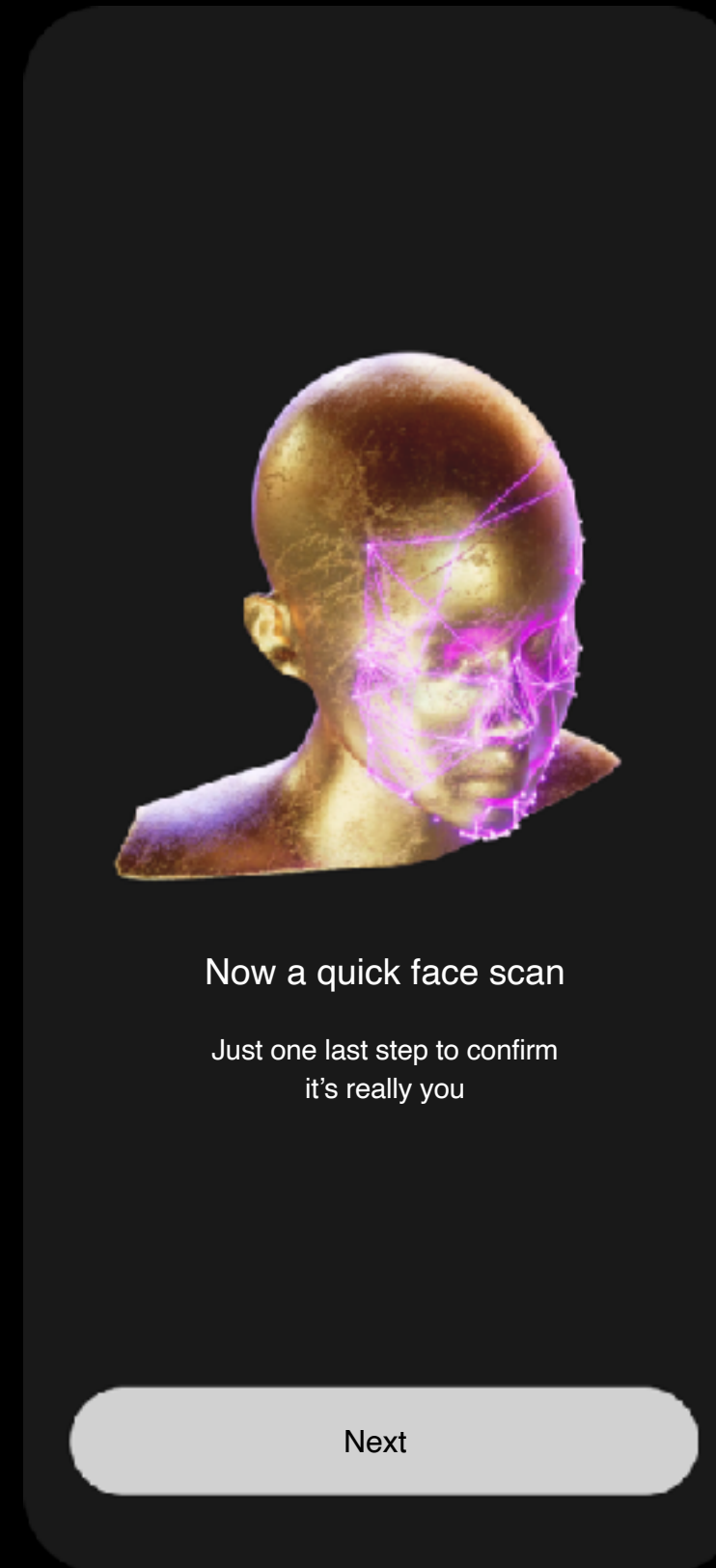
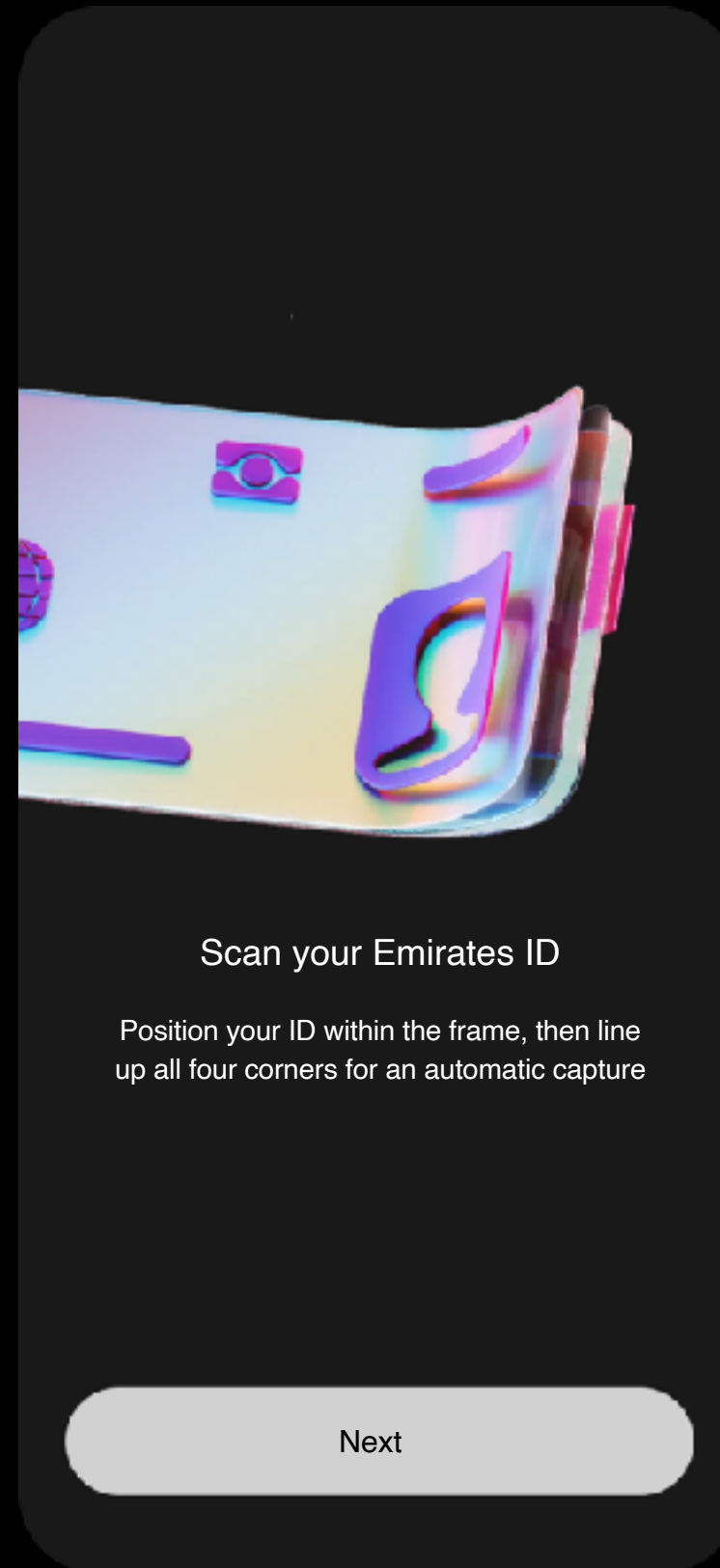
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Delight

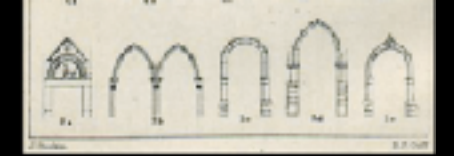
# Light Mode Illustrations



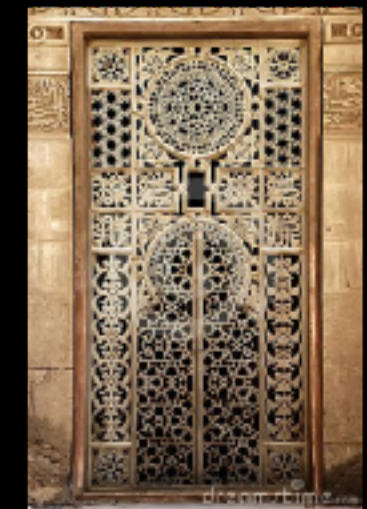
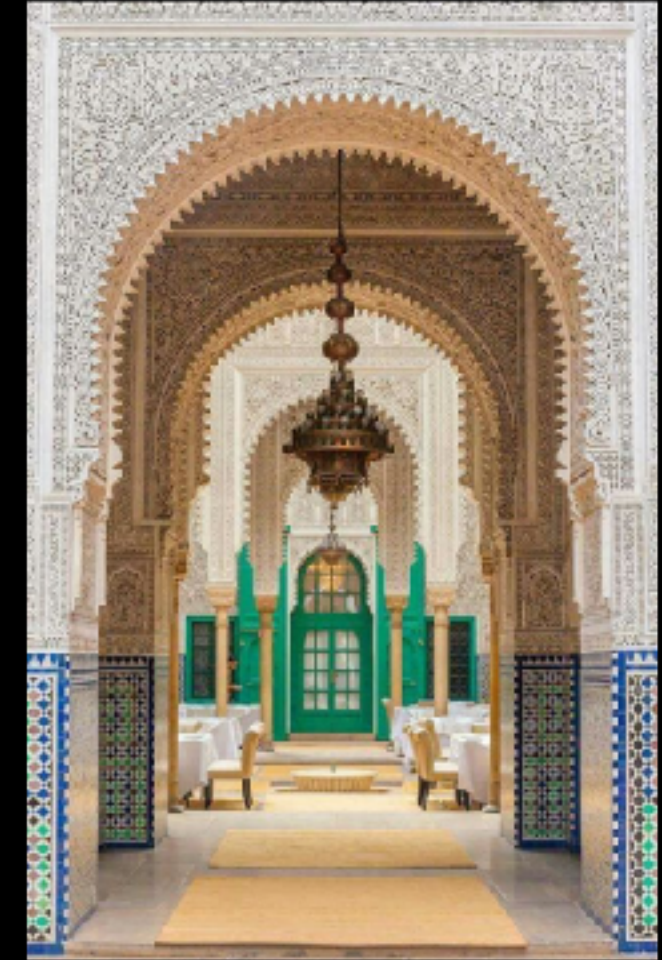
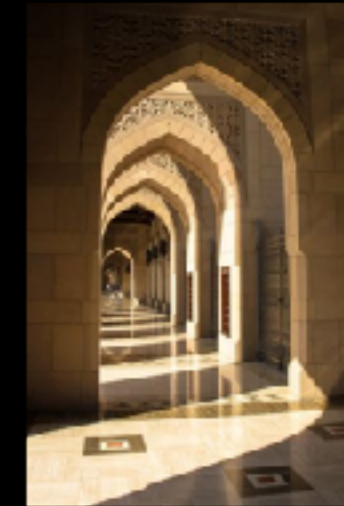
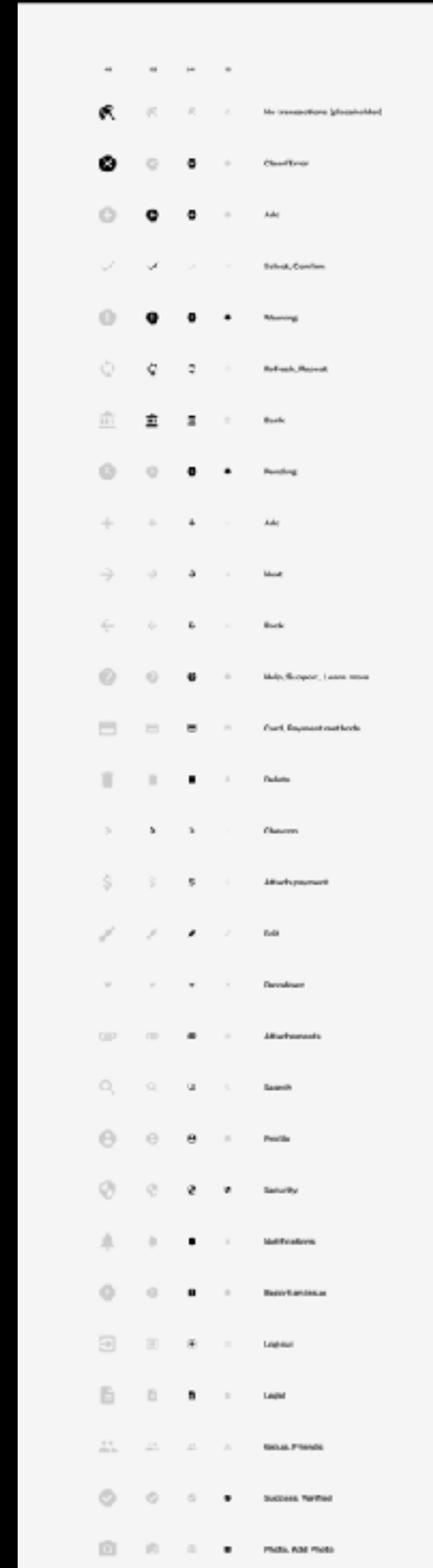
# Dark Mode Illustrations







# Iconography system



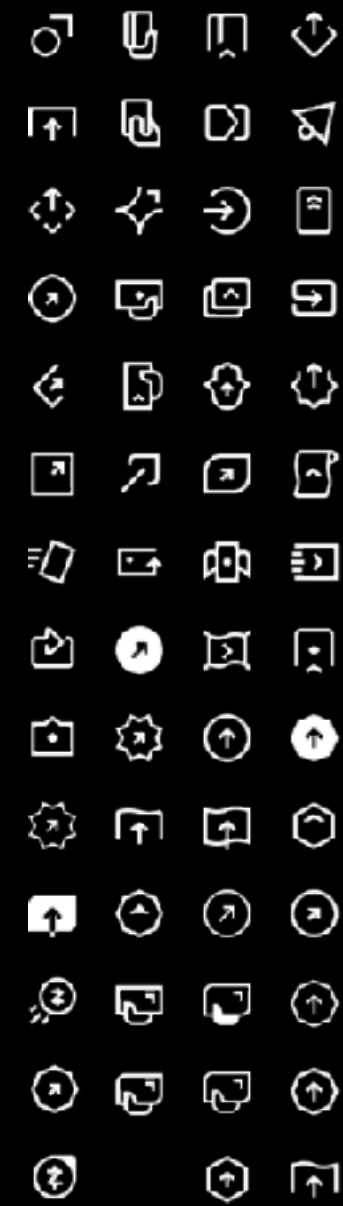




Home



Pay



Receive



Chat / Friends



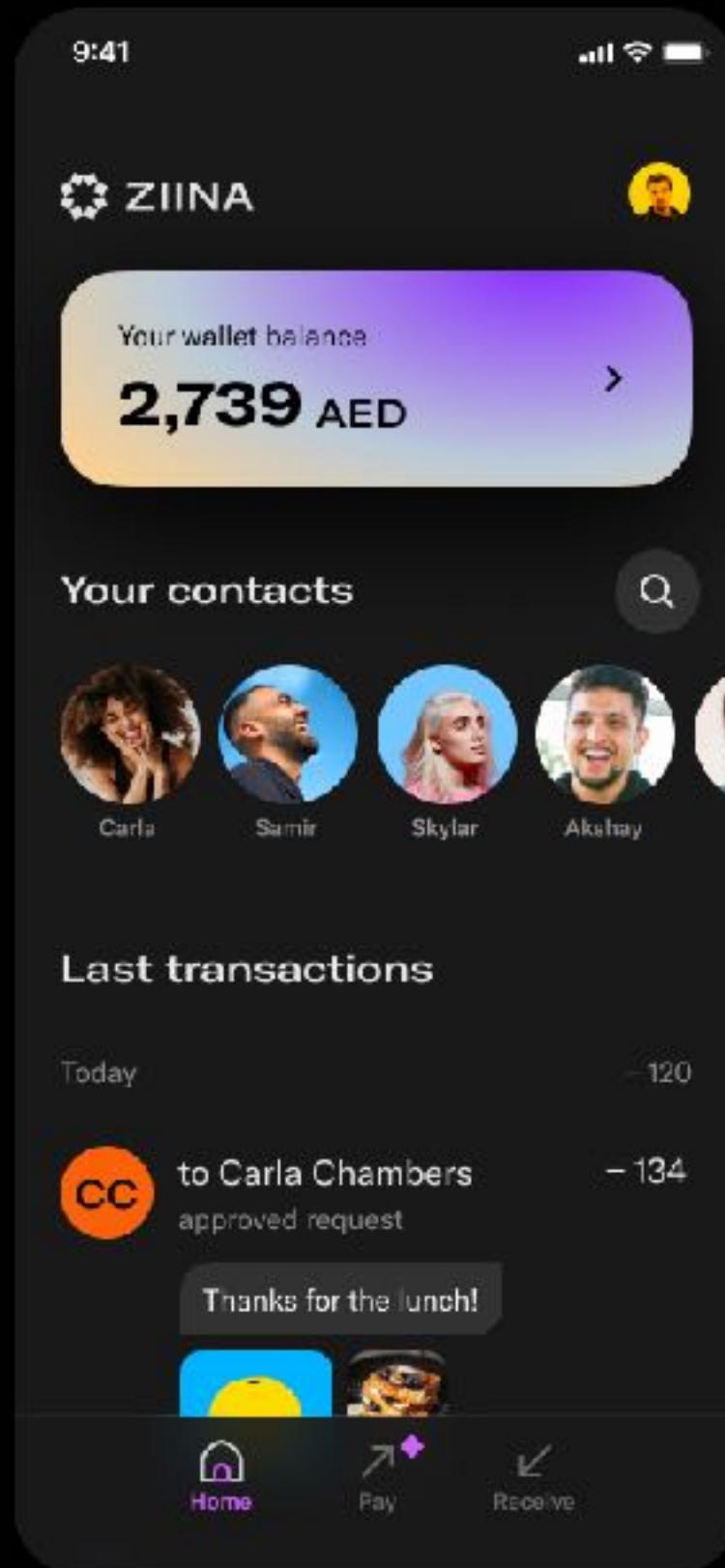
Check



Error

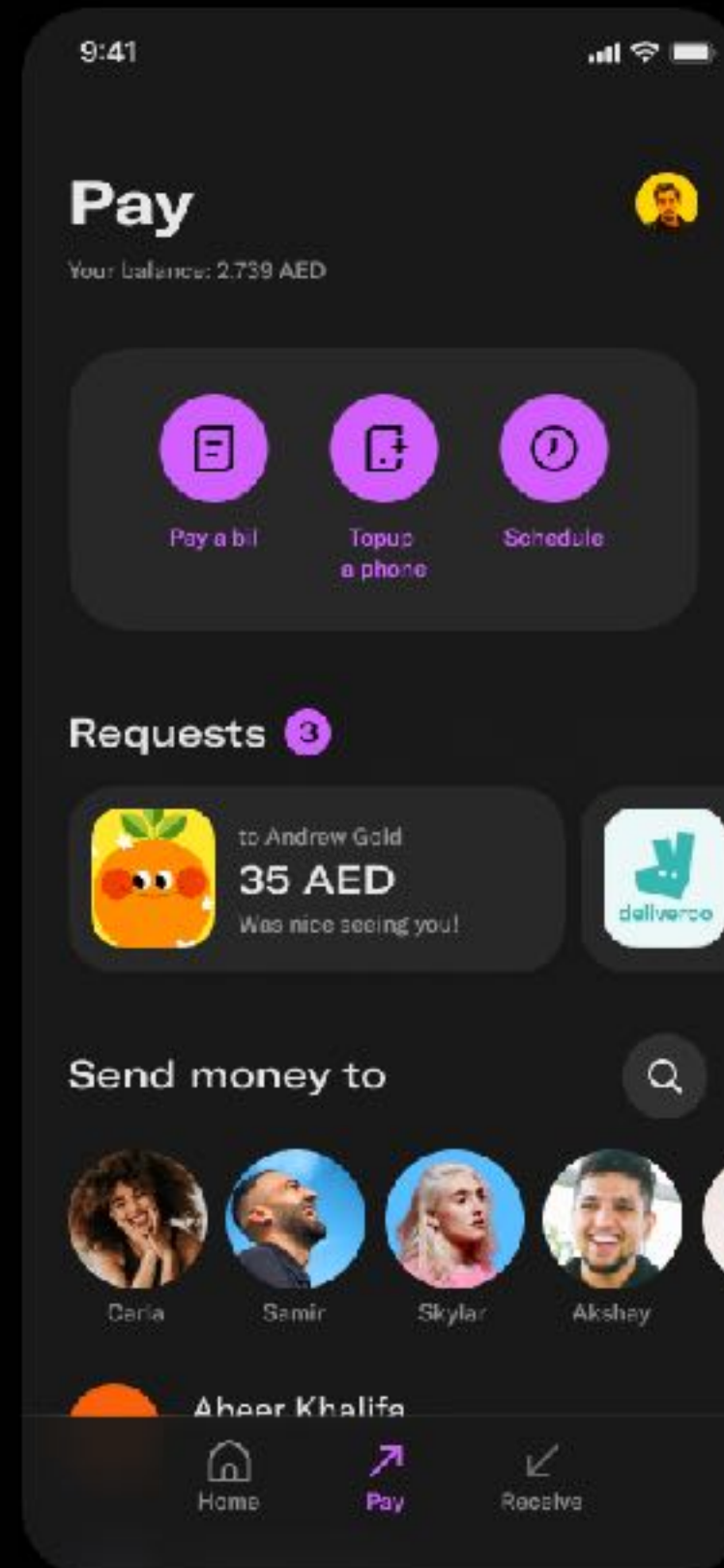


Main screen

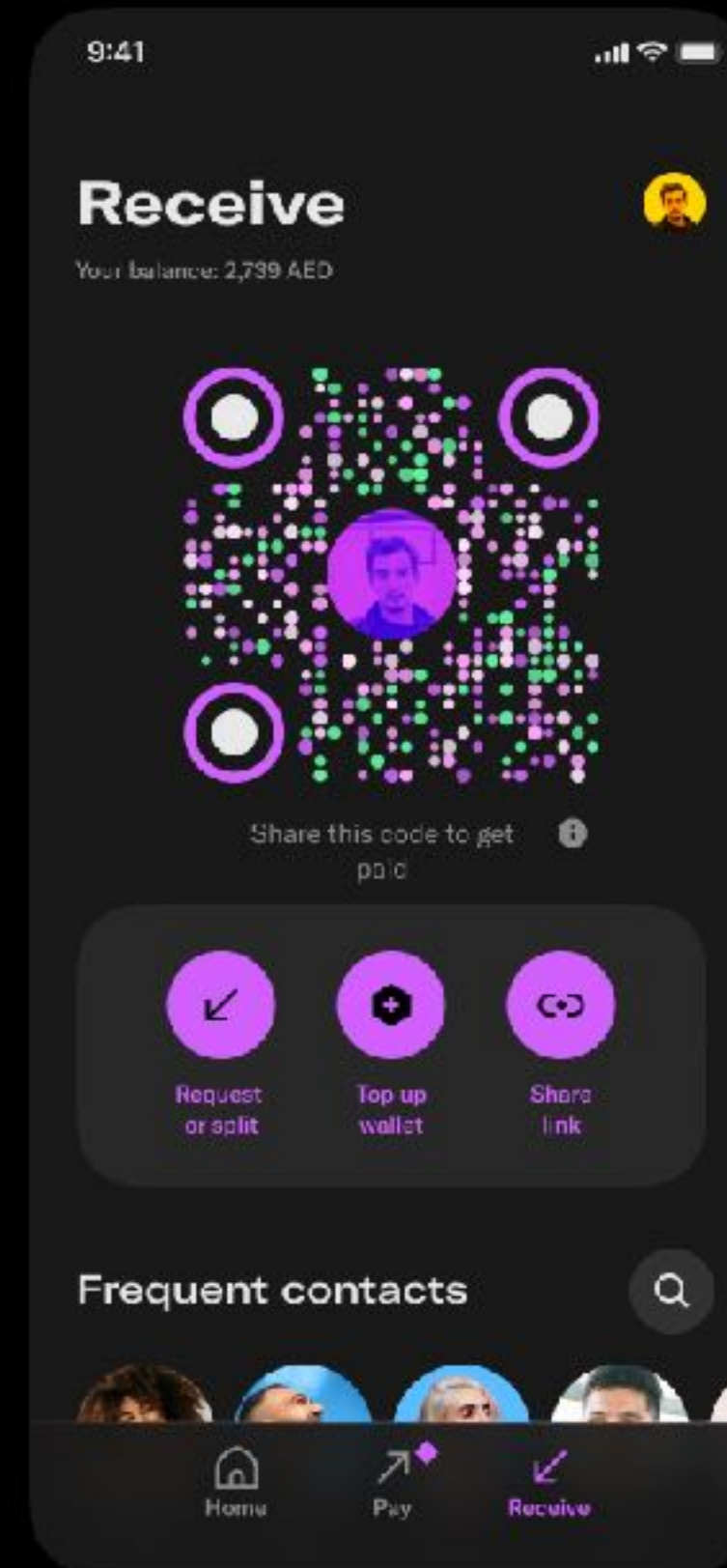


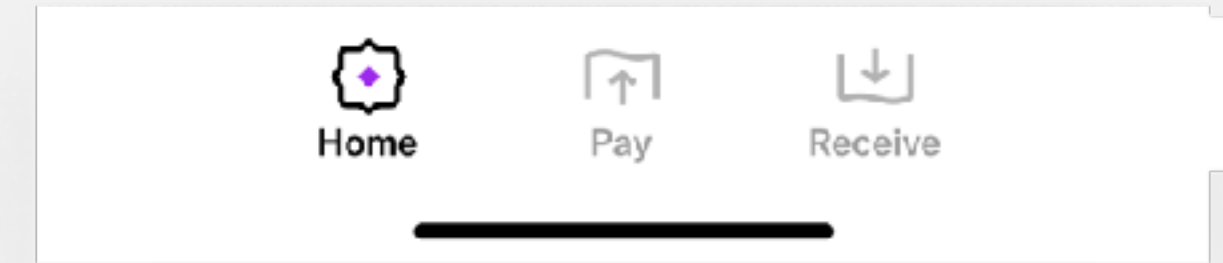
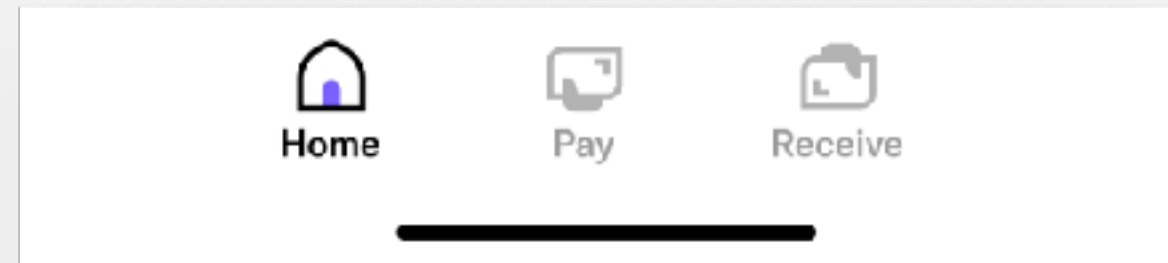
Global search

Pay screen

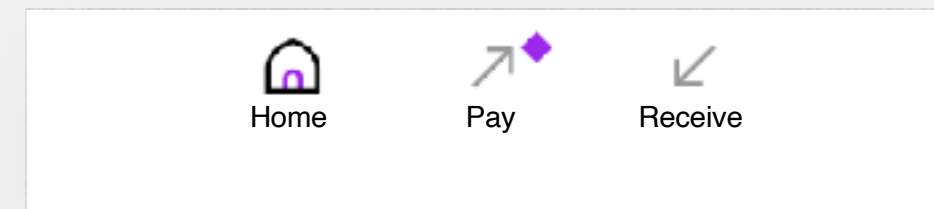


Request screen





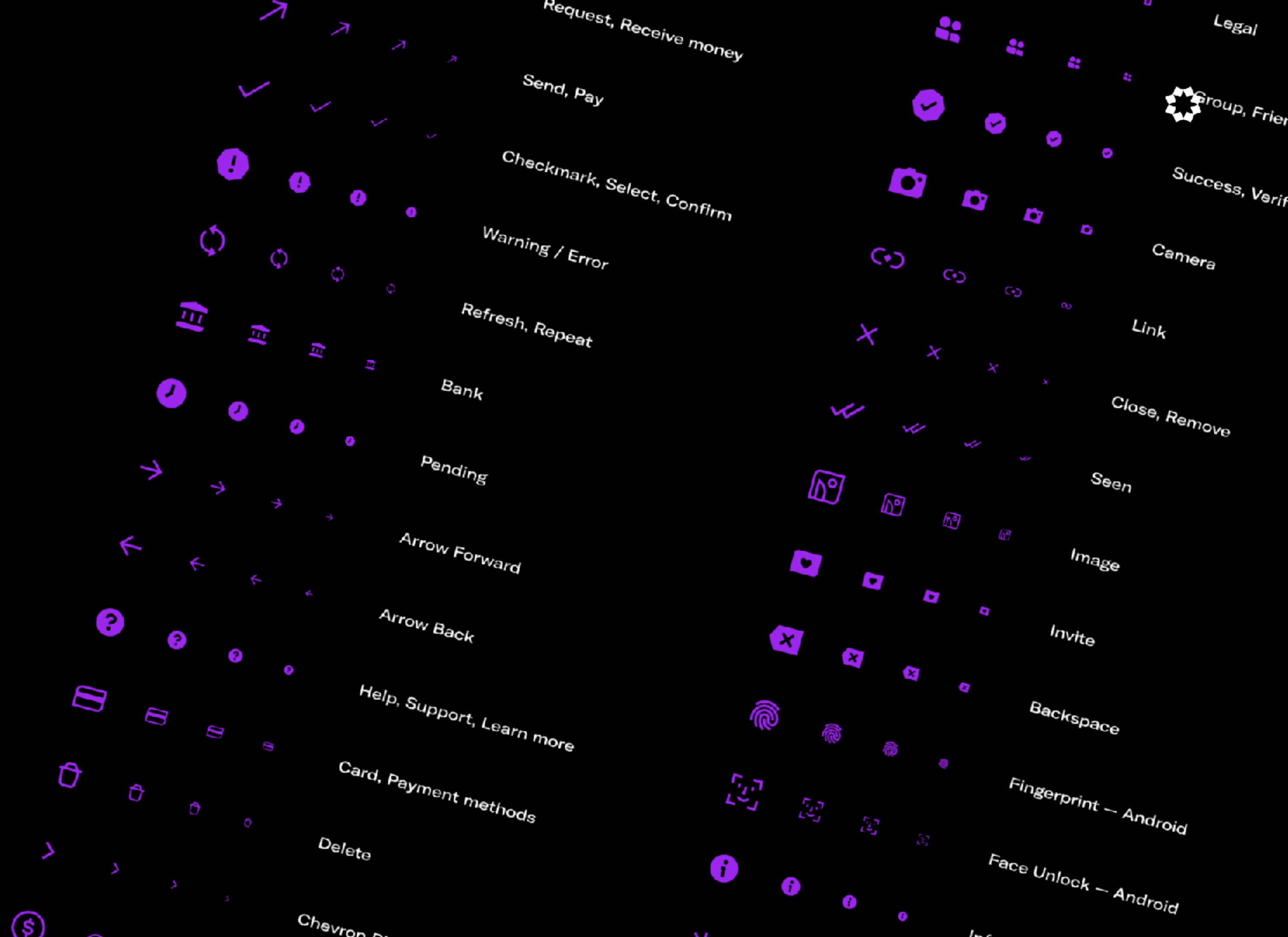
Pay & Receive



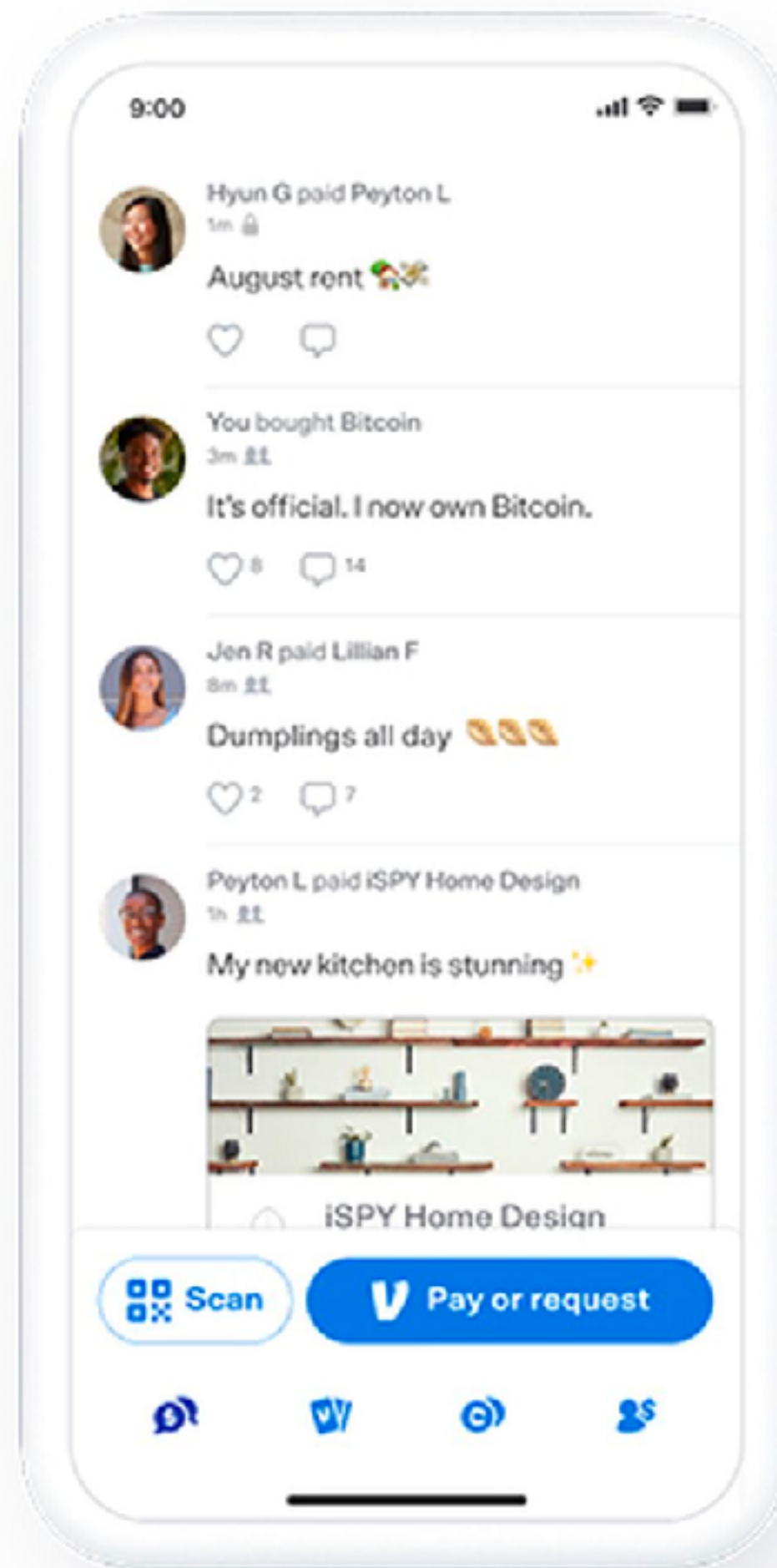
Pay & Receive



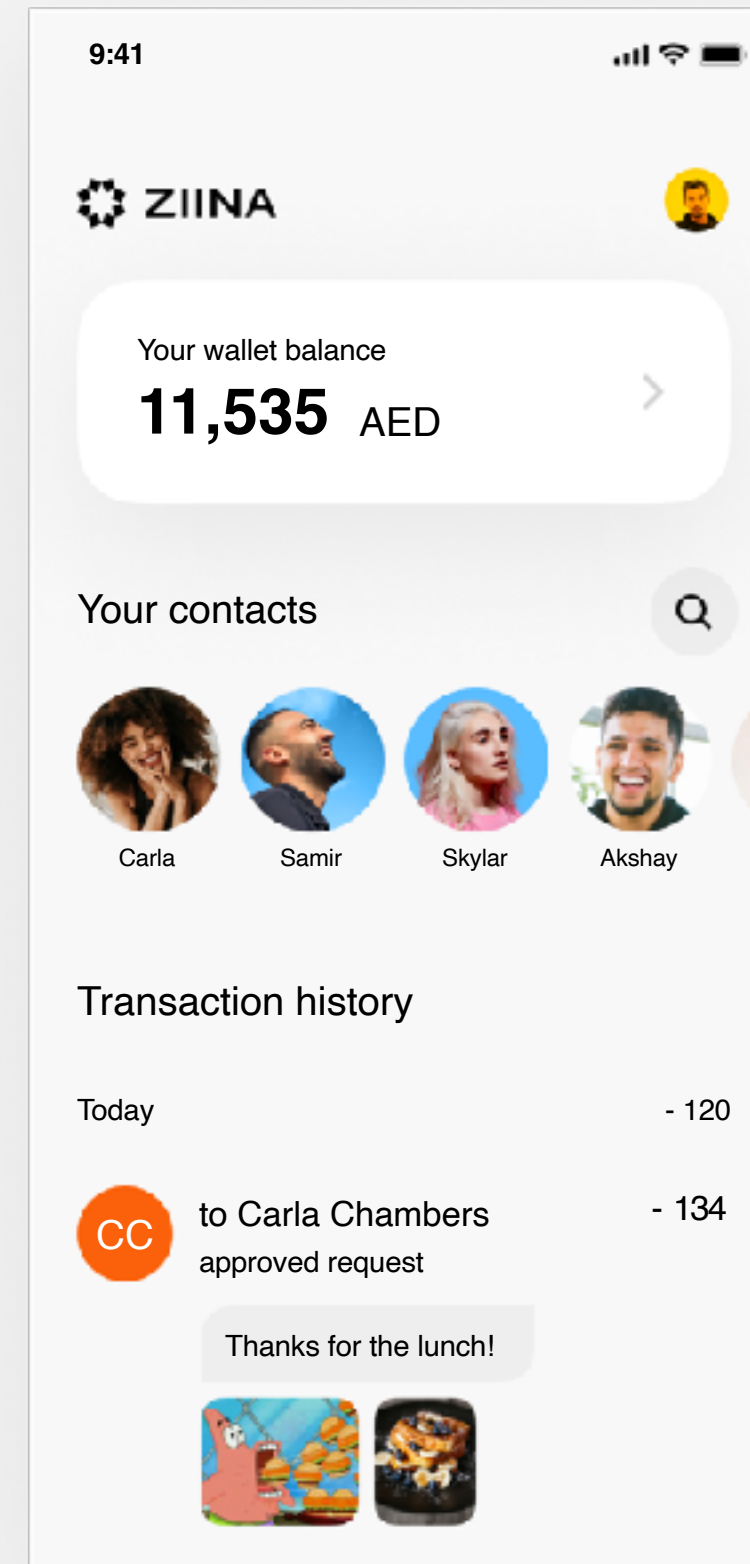
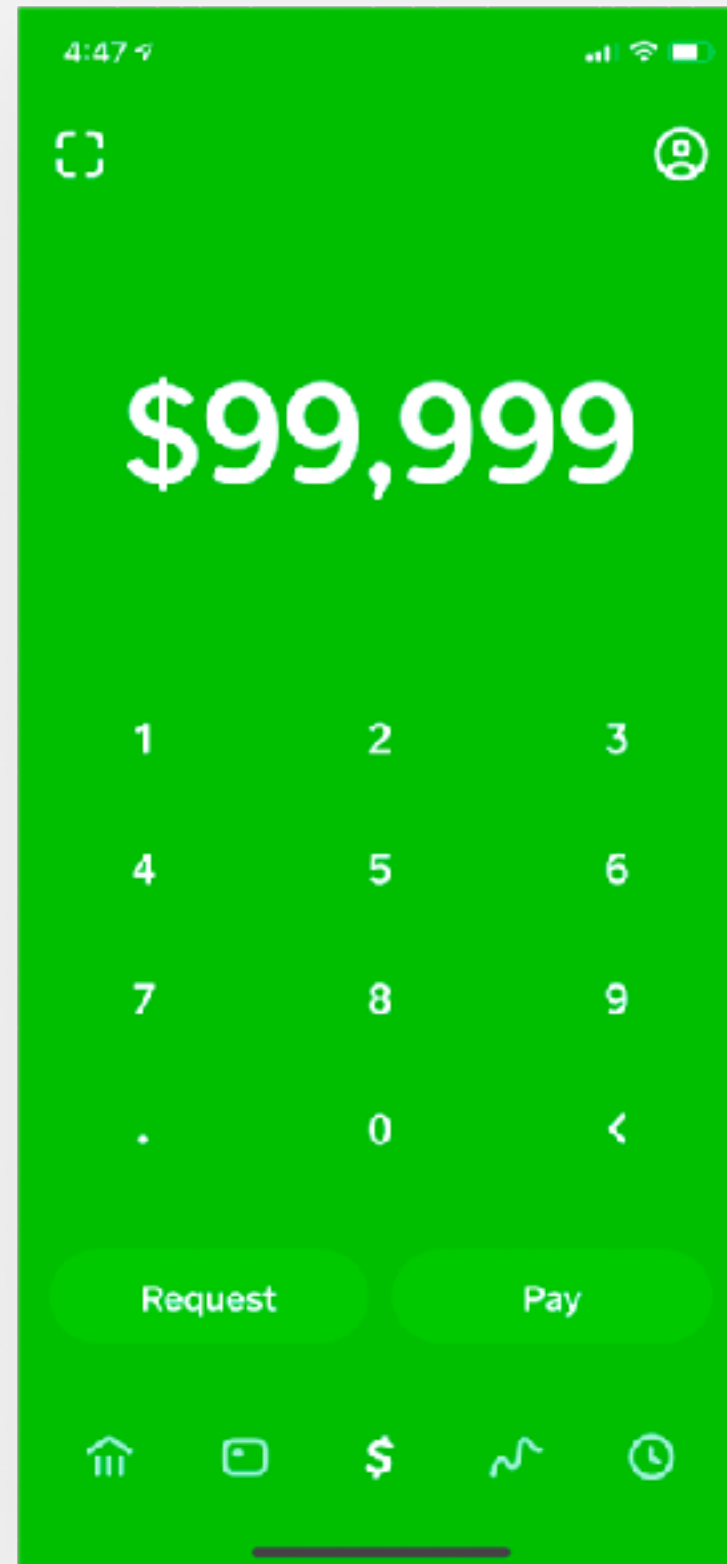
# Iconography system



# Mental models



# Mental models



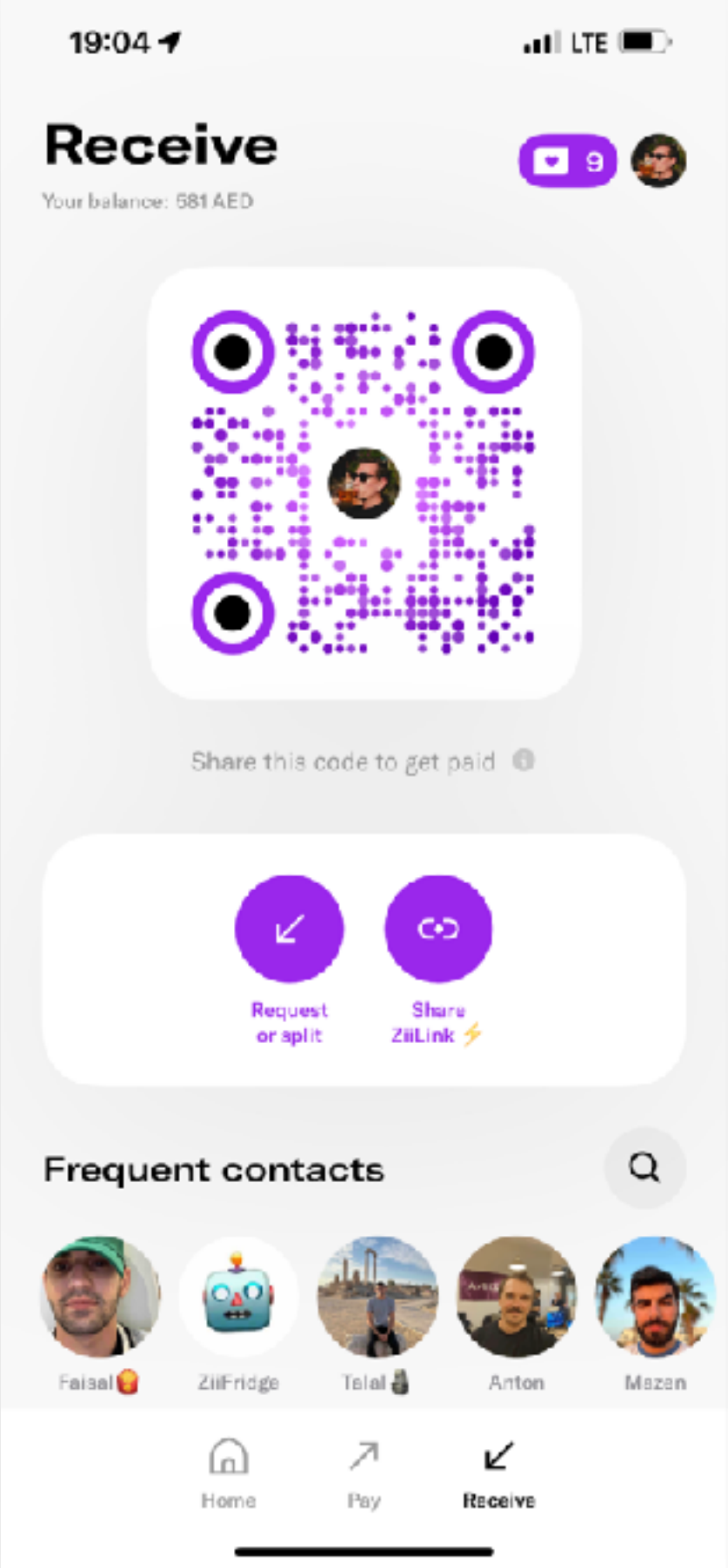
to Skylar - 134

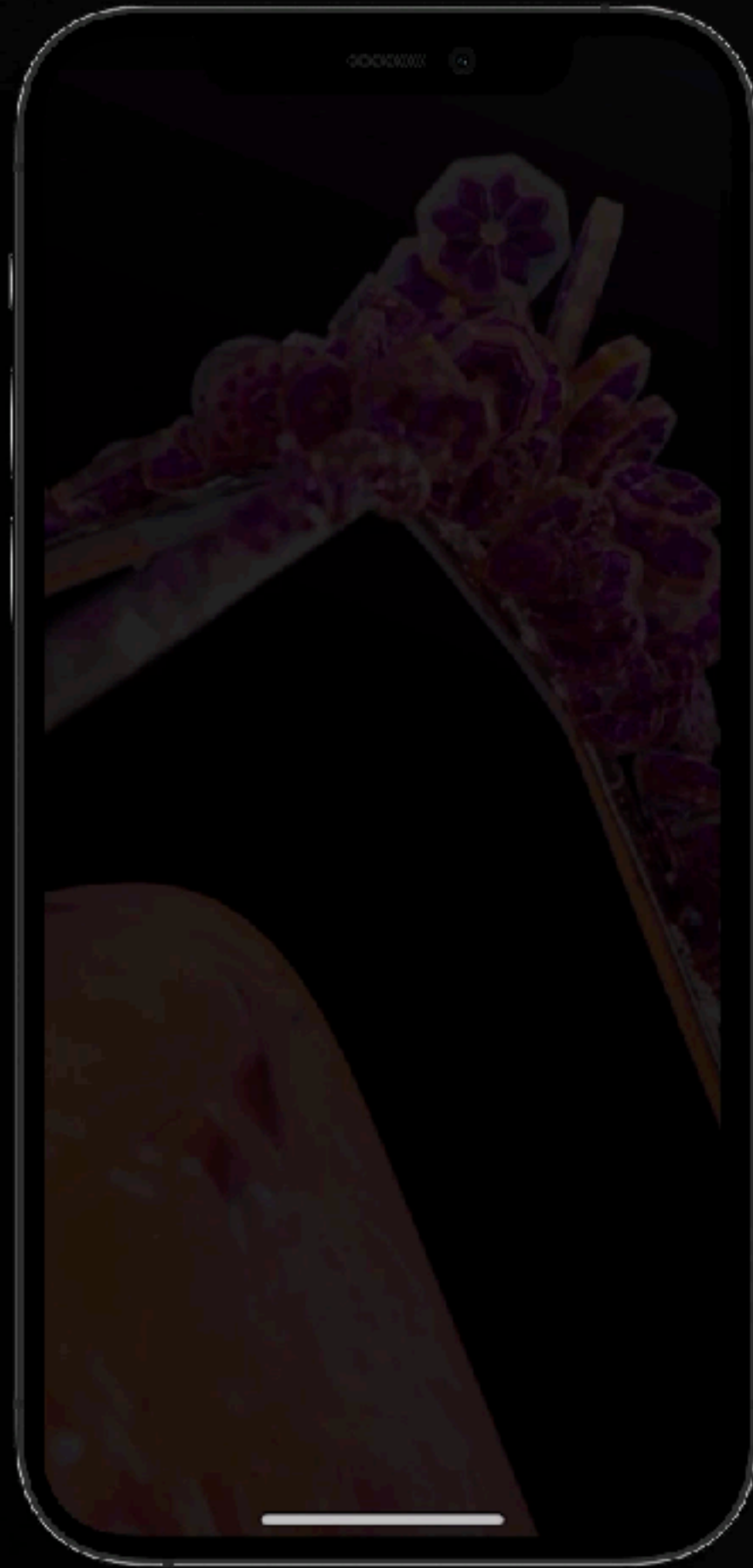
See you soon!





# QR code







# Key lessons

Be authentic.





# Key lessons

Be authentic.

Don't settle for a subpar experience.



# Key lessons

Be authentic.

Don't settle for a subpar experience.

Don't copy, do your own research.



# Outcomes

International design awards

Ziina well known in the UAE for it's design quality

People are in love with the product