

Hi, I'm Nura 

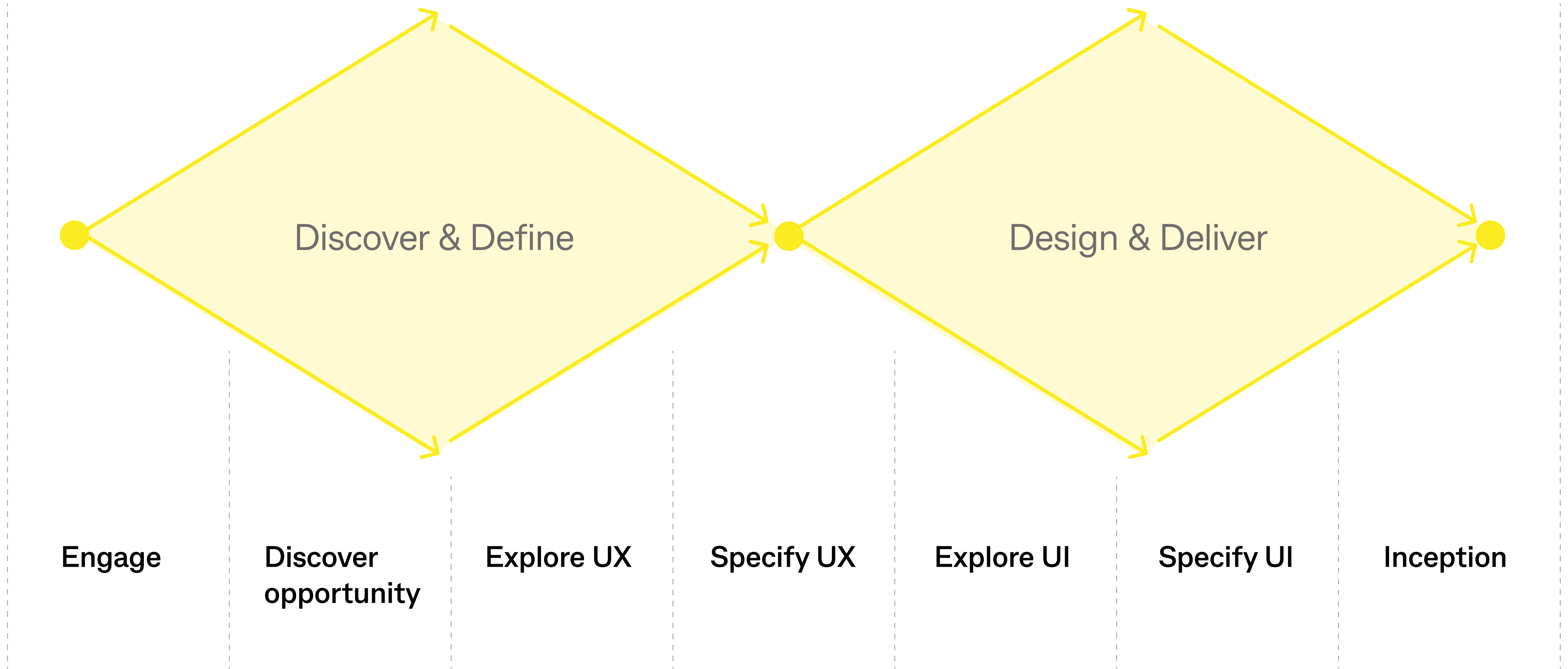
Product designer excelling at driving discussions, empathy & getting results

Carbon tracker

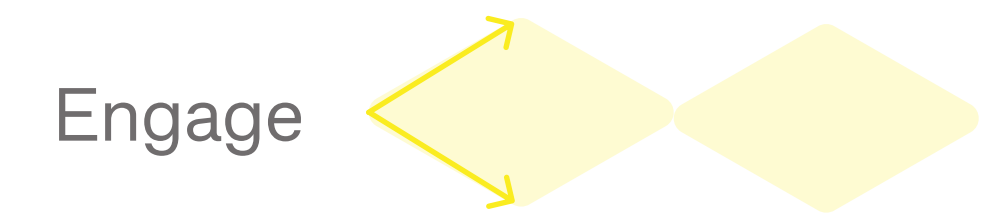
A native app feature that tracks carbon emissions against spendings

Example of project delivery

My design process



Experimental product



Customer opportunity

Climate-aware customers struggle to measure and address their environmental impact

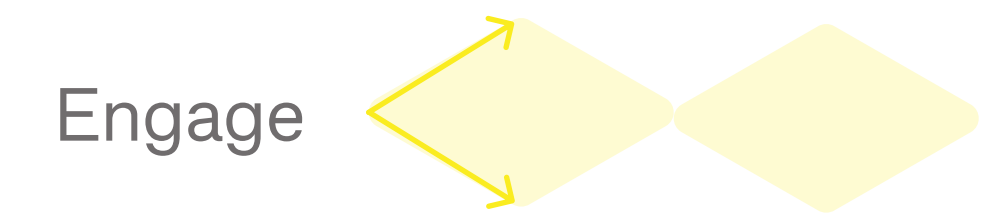
Business opportunity

Engage millennials by leveraging their climate change motivation

Partnership opportunity

Cogo: NZ & UK based carbon data and offset provider offers retail carbon emissions data, reduction actions, and offset mechanisms

Key assumptions



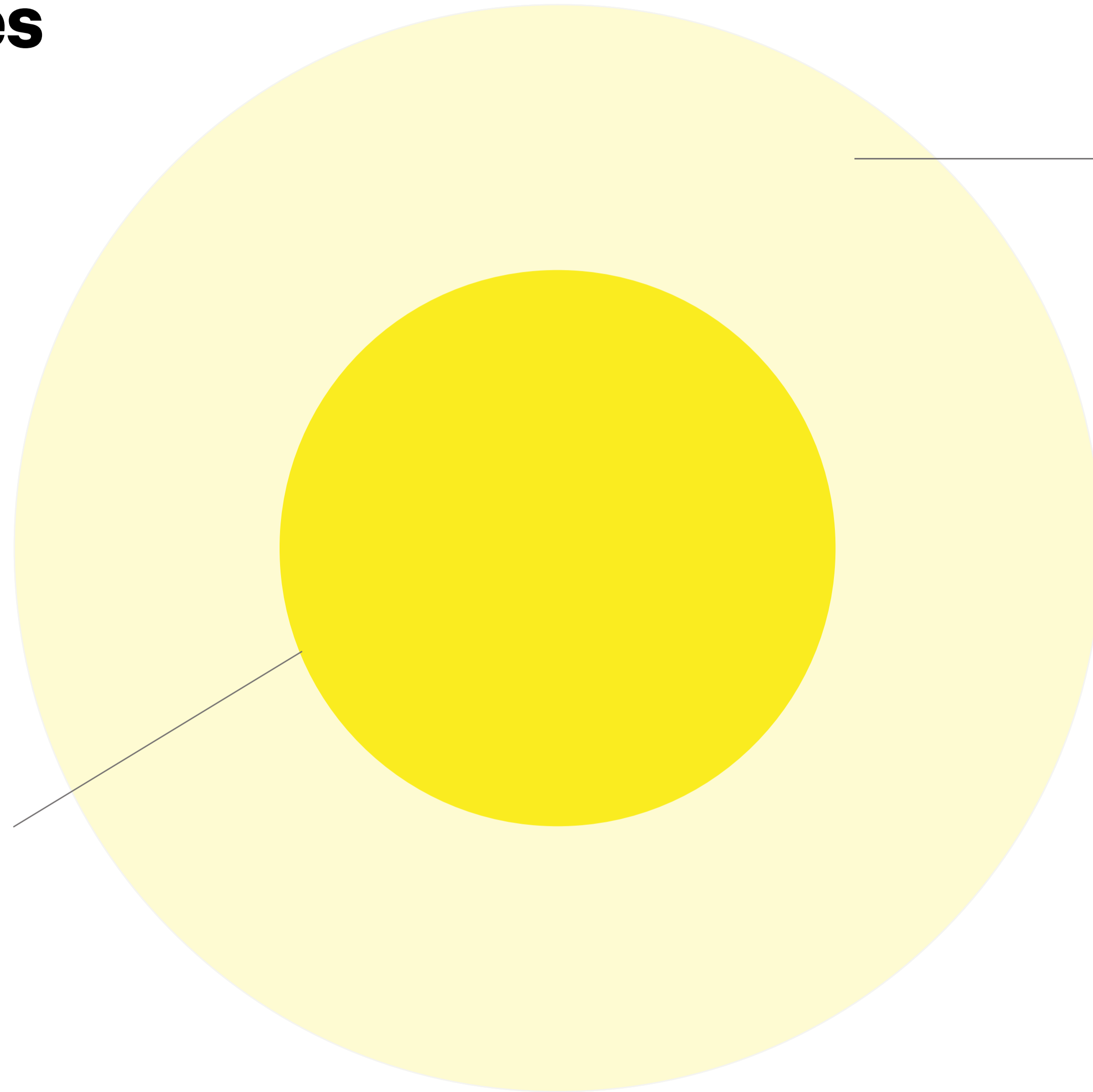
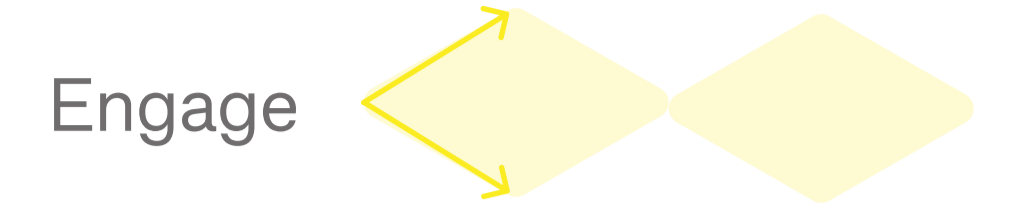
Desirability

customers are interested in engaging with their financial institutions beyond purely banking purposes

Feasibility

CBA is able to deliver a seamlessly embed carbon tracking within CommBank App to promote digital engagement

Define purposes



Project purpose

Give our digital customers the ability to **make conscious financial decisions** by delivering the integrations and technology which encourage sustainable banking and greater financial responsibility

Beyond Banking purpose

Creating **new** and more **meaningful** experiences and products **Beyond just Banking**

Understand target users

Discover opportunity 

Learn from Cogo

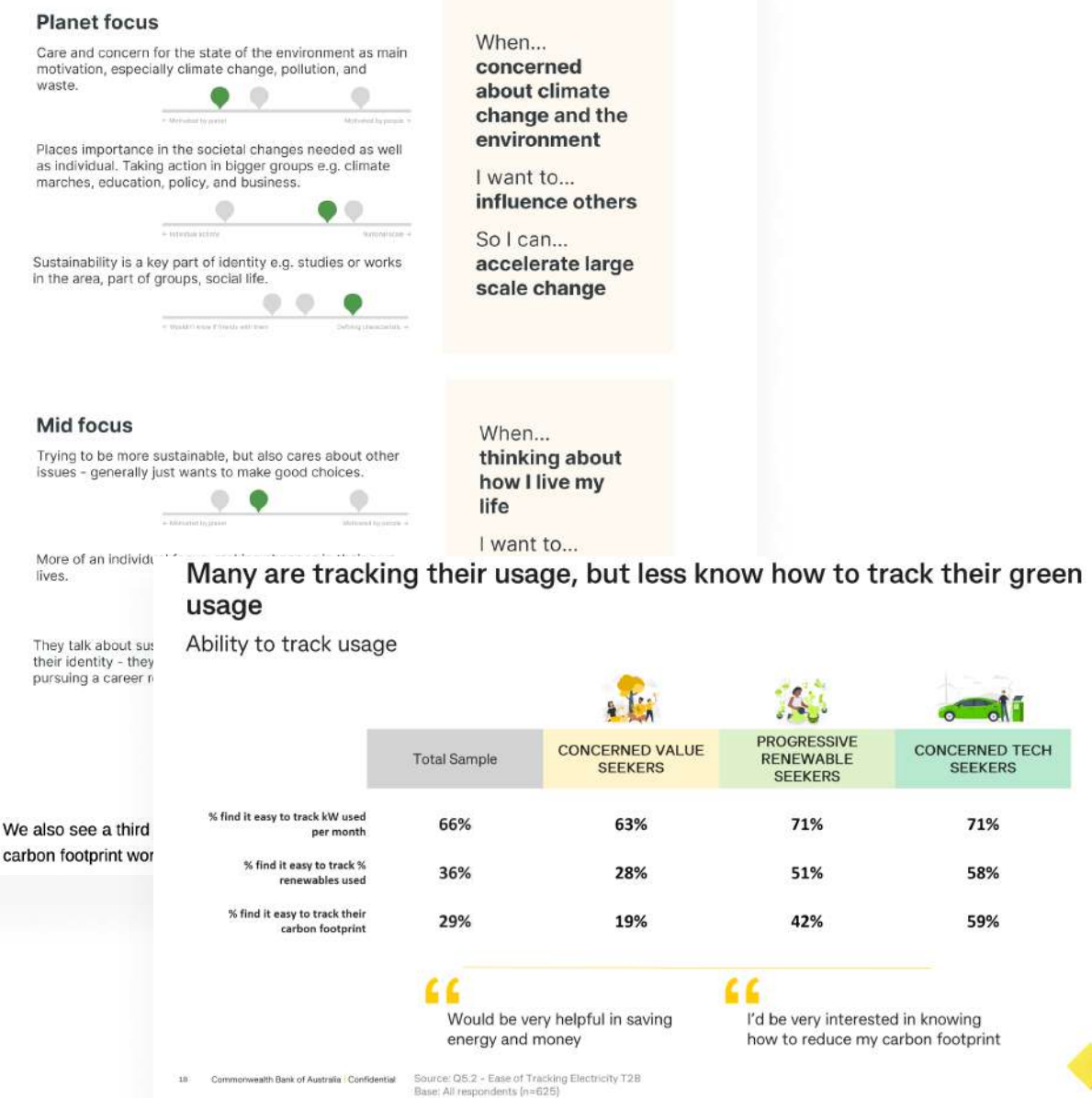
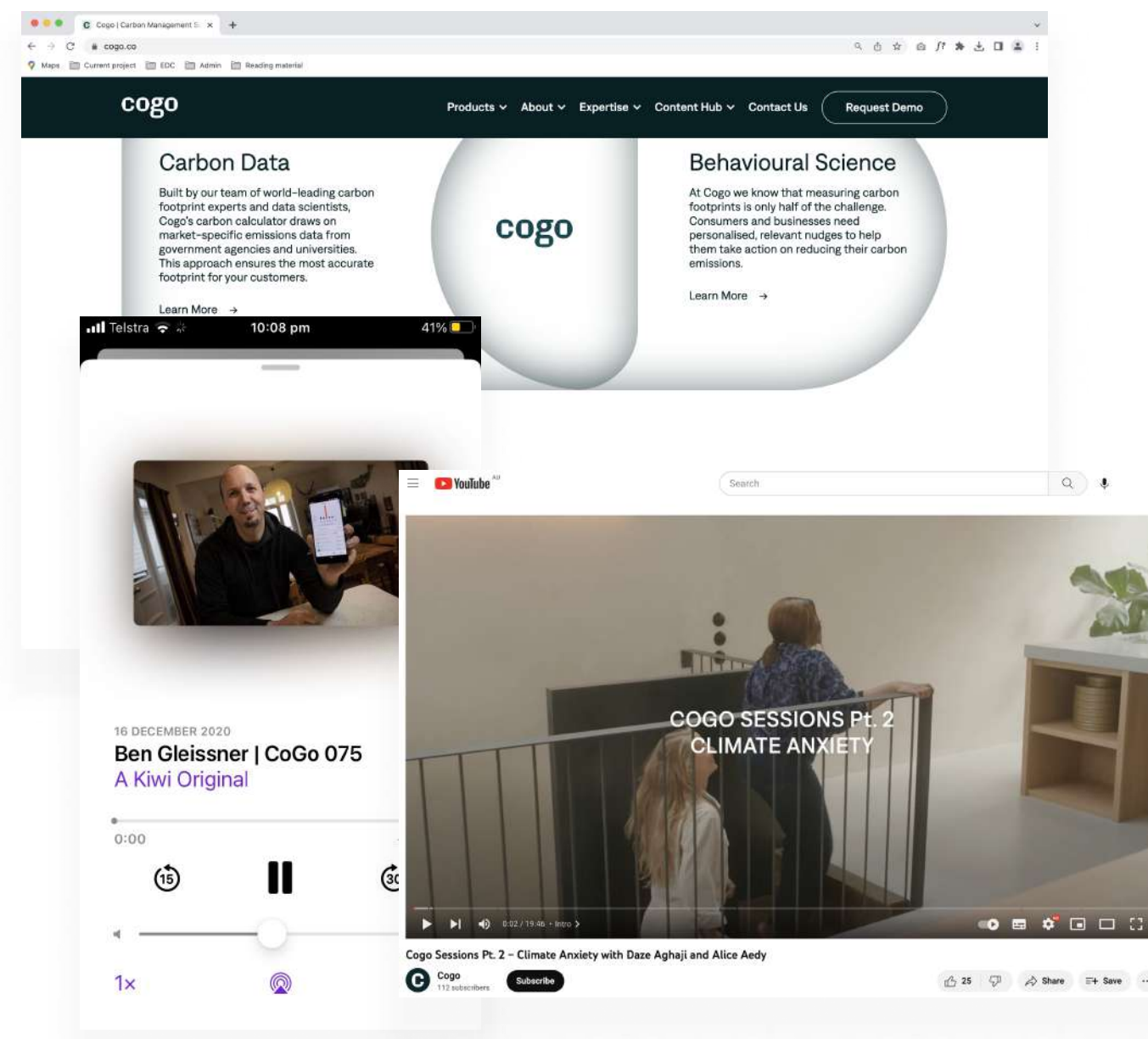
Understand how Cogo operate, motivation, vision and values

Cogo persona research Amber discovery research

Understand existing research around target users and their traits

Cogo pilot segmentation

Interpret the target users through the project lens



Phase One – Pilot Segmentation

Pilot personas were established through transaction analysis and digital behaviour

- Carbon conscious**
customers who have already made an offset and are shopping with planet-friendly brands.
Sample size – 24,000
- Sustainability seeking**
customers who may want to have a positive impact on the planet. This could be through significant purchases, or lifestyle swaps.
Sample size – 80,000
- Digitally engaged**
customers who actively leveraging CommBank's tech innovation – through digital wallet spend, share trading or engaging with smart app features.
Sample size – 75,000
- A random sample of all marketable customers**, will allow us to assess the uplift from our attribute targeting approach and reveal viable segments.
Sample size – 50,000

Paris POC – Exclusions, Targeting and Keywords, Volumes

Exclusions	Waterfall	Target	Parameter	Keywords / Brands
All Customer	31,310,919		Carbon Offset Transaction	Go Neutral, When Carbon, Ecology, Climate Care, Tasman, GreenFeed, Carbon Positive Australia, Nature Conservancy Australia
Global Exclusion	29,384,564		Lookalike Brand**	Patagonia, Vejs, Lush, All Birds
Business Mandatory Exclusion	11,526,666		Large Purchases	Water tank, Gardeners water tank, Bushmans Tanks, Southern Tank, Echo Heat, King span, Aqua mate, Reef bikes, Dyson bikes, Voltiers, Testis
Main Flag	9,869,344		Sustainability minded	Environmentally Friendly Super***, Coles Super, Future Super, Ethical Super
Age 18 – 75	7,303,355		Everyday spending and lifestyle	Vegan, vegetarian, Eco friendly, Recycling, recycle Catherine, Biogas, Too Good to Go, The Source Bulk Foods, Frank Green, Huskee Cup, Go for Zero, Ecotore
Active in CommBank App	5,634,199			
Financial Wellbeing not 'HT'	3,536,988			

Segment	Target Description	Total Available	Contact	Sample Rate (%)	Comments
SEG01	CoGo lookalike	24,181	24,181	100.00%	Customers who have either purchased a carbon offset in the last 6 months, shopped at a like-minded brand or donated to a social cause related to sustainability or animal welfare.
SEG02	Sustainability minded	146,222	80,000	54.71%	Customers who meet one of the sustainability minded keyword or spending criteria above
SEG03	Digitally engaged	653,679	75,000	11.47%	Customers who are active on digital wallets, or either trading on CommSec or actively engaged with a digital app feature (BillSense or Category Budgets)
SEG04	Random Sample	3,542,528	50,000	1.41%	A random sample of all marketable customers will enable us to assess the uplift from our attribute targeting approach, whilst also revealing viable, overlooked segments.

*Note that whilst segment eligibility volumes are expected to shift due to changing customer behavioural patterns and code logic refinements, the choice of segments themselves will remain consistent.
**Based on Cogo UK and NZ customer research and qualitative interviews
***Require risk evaluation and may need to be removed from targeting attributes

Target users - assumptions

Discover opportunity 

Cogo Lookalikes

Have already made an offset and are shopping with planet-friendly brands.



Sustainability-Minded

May want to have a positive impact on the planet. This could be through significant purchases, or lifestyle swaps



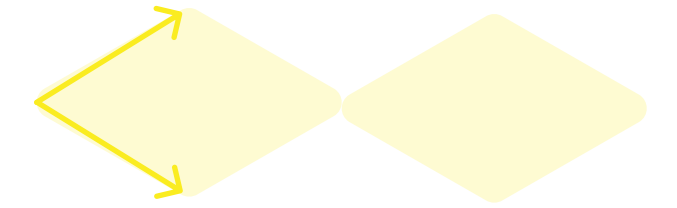
Digitally Aware

Actively leveraging CommBank's tech innovation – through digital wallet spend, share trading or engaging with smart app features



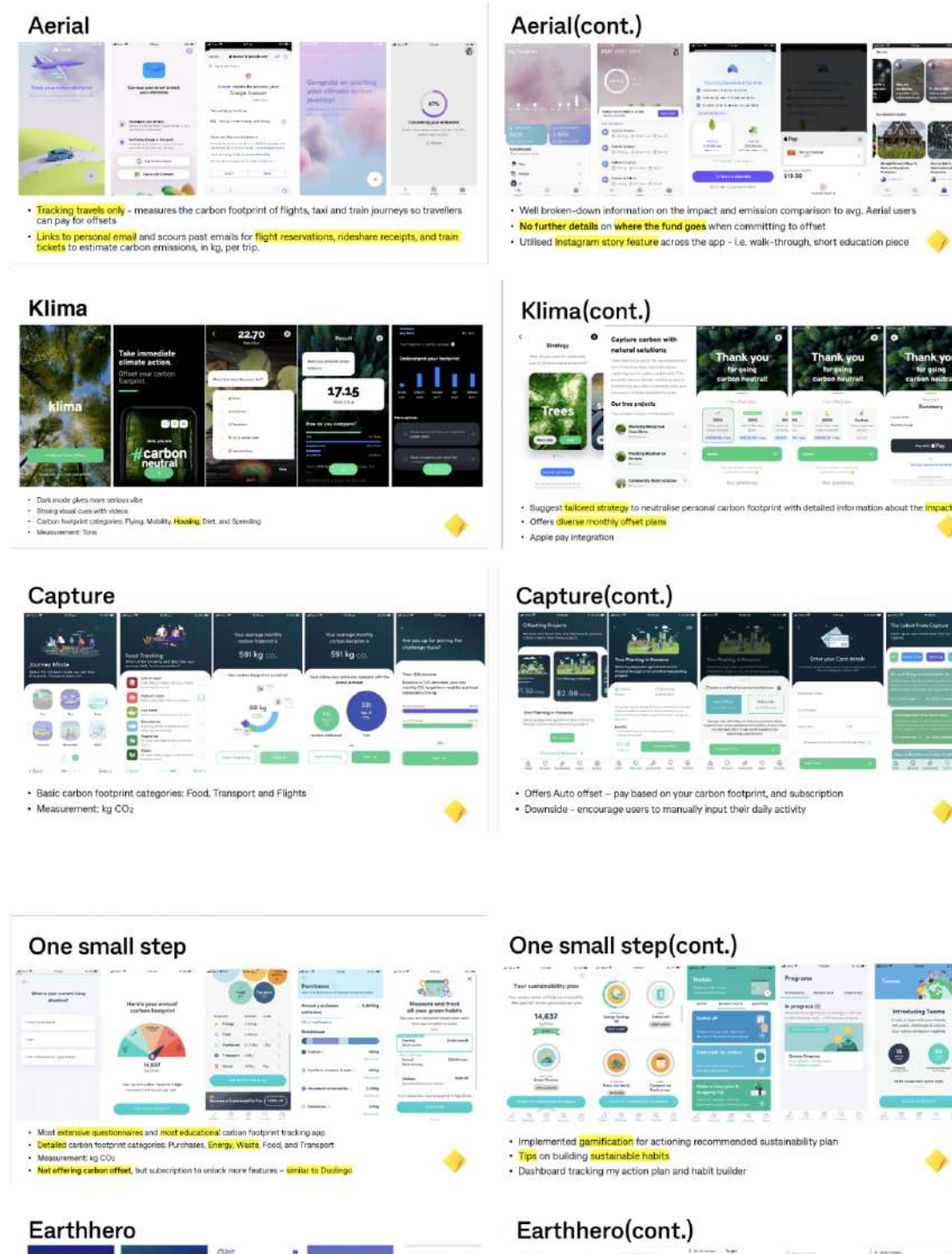
Understand user journey

Discover opportunity



Competitor analysis

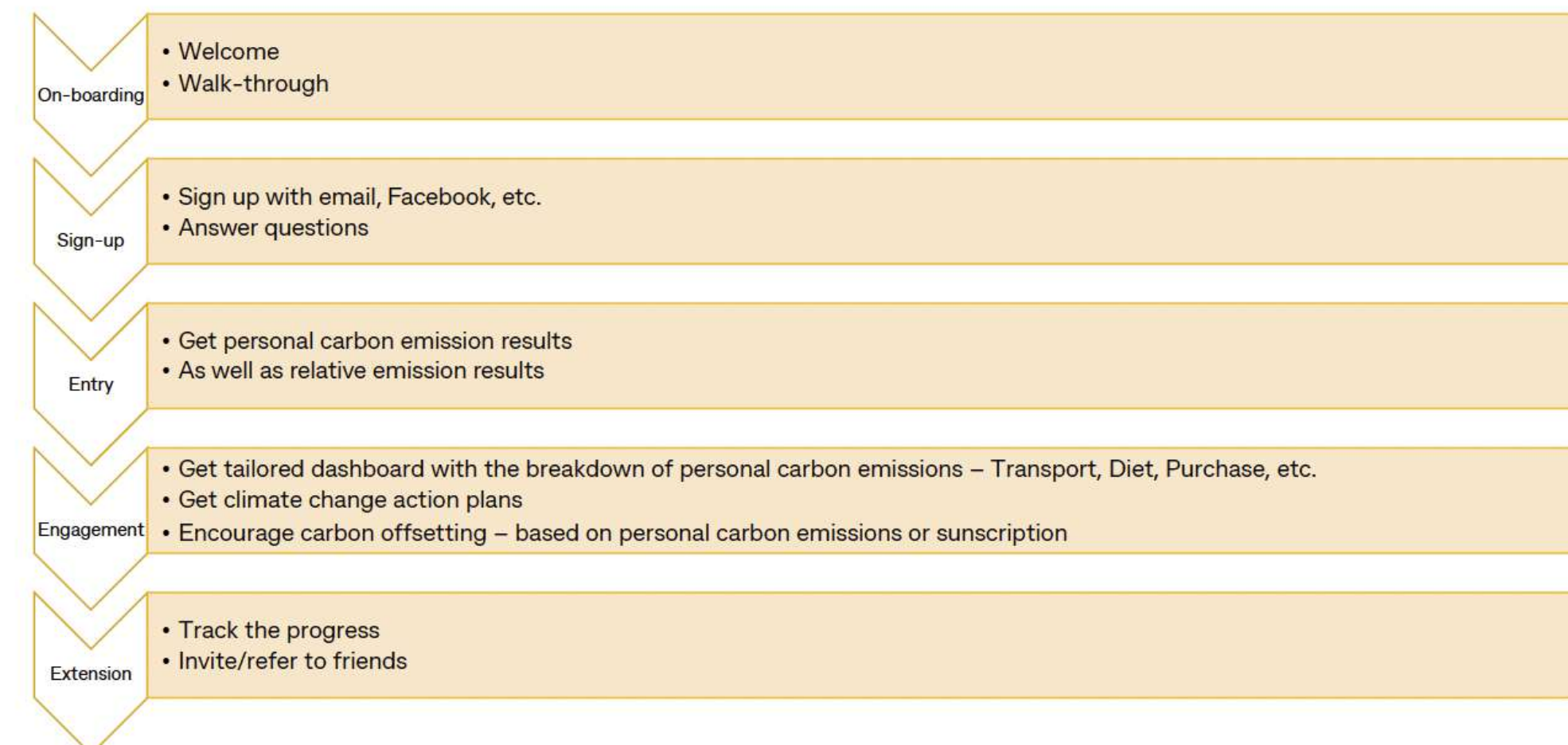
Understand key features, flows and different value props



Key journey assumption

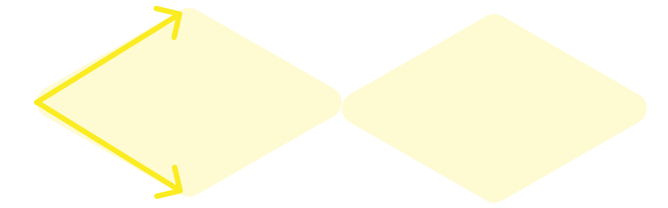
Recognise the pattern analysing competitors and identify key differentiators

Carbon footprint tracking app



Carbon tracker user journey - assumption

Discover opportunity



User journey map
CoGo users

BIO
CoGo users have eco anxiety and intention to take climate actions in their everyday life by being conscious of choosing where they spend money - i.e. significant purchases, or life style swaps. They are willing to learn more about how they can contribute as an individual to improve the environment, and do more if they can with a bit of guidance.

JTBD
When... purchasing or managing my finance
I want to... understand how my spending habits impact to the environment
So I can... be conscious of making more ethical spending decisions and create positive impact to the environment

	AWARE	ENTER	ENGAGE	TAKE ACTION	EXTENSION
ACTIONS	<ul style="list-style-type: none"> Keep updated with the climate issues through environmentally focused podcasts, news and articles Follow ethically focused accounts on social media See major brands shift to sustainable practices - i.e. recycled fabrics, compostable packaging Have a casual discussion about sustainability with friends and family 	<ul style="list-style-type: none"> See one of the notifications about carbon footprint on the Ability Feed on the CoGoBank App Find out about CoGo partnership with CoGo on the 'You' section on the CoGoBank App 	<ul style="list-style-type: none"> Read more about CoGo partnership with CoGo Learn about carbon footprint tracking and offsetting through the onboarding Opt-in for the carbon footprint tracking and see the impacts Explore how other people are tracking and use it as a benchmark Look through carbon offsetting options Take more research around the ethical projects Pay extra attention to the other sustainable options 	<ul style="list-style-type: none"> Evaluate my current spending habits and realise which category my carbon footprint is greatest Seek for the way to reduce carbon footprint in the greatest emission category Read more about other ways to contribute to carbon neutral Learn more about the ethical brands and follow them on social media Purchase carbon credits 	<ul style="list-style-type: none"> Spread the word to friends/family through social media about what they have done with their carbon footprint Continually track of carbon footprint and the impacts through the CoGoBank App Become aware of other ethical brands that have heard of and build sustainable habits
THOUGHTS & FEELINGS	<p>NEGATIVE</p> <p>"Climate ethics is real and it's time for taking action. The change starts from me"</p>	<p>POSITIVE</p> <p>"I'm excited brands or actions (paid) for their efforts may be green washing their approach. How can I trust they are making the right choice?"</p>	<p>"To CoGoBank even sustainable in their transaction operationally? How can I trust them?"</p> <p>"I feel a bit bit overwhelmed by this new concept of carbon footprint tracking and offsetting"</p> <p>"How can they make a more meaningful impact? What will it cost me? How will my actions make an impact when compared to the larger government/corporate impact?"</p>	<p>"I'm intrigued by the carbon footprint data and information but I'm don't know what the first step to reach it is yet"</p> <p>"I feel empowered and confident in making positive impact to the environment, and will continue using the tracker"</p>	<p>"I'm proud of what I learned and tried to improve environment. I'll like to spread the word to my friends and family"</p>
OPPORTUNITIES	<ul style="list-style-type: none"> Sponsor environmentally focused podcasts and advertise the CoGo partnership with CoGo Reduce news articles about the impact the pilot project has created 	<ul style="list-style-type: none"> Show a notification on the Ability Feed with a link to an announcement about how much impact CoGo has made through the partnership with CoGo during the pilot project 	<ul style="list-style-type: none"> Show how the individual transactions make a small/large contribution to personal carbon footprint Show the breakdown of spending categories and how much carbon footprint has been created from each Reduce news articles about the impact the pilot project has created Clearly explain where the carbon credits are used and the impact it will create Provide the up-to-date information about carbon footprint tracking and offsetting 	<ul style="list-style-type: none"> Make the offset options prominent Introduce other actions individuals can take in everyday life for the environment Suggest alternative ethical options to choose from the greatest carbon emission category 	<ul style="list-style-type: none"> A light-hearted way to refer to friends/family Continually inform the changes on carbon footprint status Invite friends/family to make joint efforts
FEATURE IDEAS	<ul style="list-style-type: none"> Different and more subtle entry point than NBC - i.e. Account details screen 	<ul style="list-style-type: none"> Walk-through explaining the purpose and impact of carbon footprint tracking and offsetting Knowledge test quiz to raise awareness to the new concept and for education purpose Scan the past 6 months of transaction history and calculate personal carbon emissions - category as well as individual item level Graph/bar chart showing carbon emission comparison - i.e. People-like me comparison Track my carbon footprint across the app, daily or weekly status of impact A review page to see how my carbon emissions is for the month, show types of impacts it had Show a video of the forest that was funded by carbon offsetting and provide most up-to-date information about these projects 	<ul style="list-style-type: none"> Options to subscribe to an offsetting plan - offset month-by-month or set a auto-buy carbon credits once a certain footprint is reached Give a choice about where my carbon credits can go Educate me - e.g. "Did you know that if you switch to Philip Morris cigarettes you could save 6 amount of carbon. Oh and if you have a shopping list from Lidl, Lidl is to purchase them" 	<ul style="list-style-type: none"> Notification summarizing weekly carbon footprint insights - i.e. "You've bought from 30% more green-focused brands this week" Make your Money plan Impact Campaign - i.e. setting a limit or carbon footprint point where users are notified and it makes an auto-alert Incentive by rewarding customers with special deals or savings on places where they already spend - e.g. bring keep cup to get my next coffee free Create a shareable page summarizing weekly impacts 	<ul style="list-style-type: none"> "I'm intrigued by the carbon footprint data and information but I'm don't know what the first step to reach it is yet"

ENGAGE

- Read more about CoGo partnership with CoGo
- Learn about carbon footprint tracking and offsetting through the onboarding
- Opt-in for the carbon footprint tracking and see the impacts
- Explore how other people are tracking and use it as a benchmark
- Look through carbon offsetting options
- Take more research around the ethical projects
- Pay extra attention to the other sustainable options

"How can they make a more meaningful impact? What will it cost me? How will my actions make an impact when compared to the larger government/corporate impact?"

Even more at low cost?
I feel a bit bit overwhelmed by this new concept of carbon footprint tracking and offsetting
Thought I'm doing enough but my carbon footprint result is showing I'm not guilty and a bit stressed"

TAKE ACTION

- Evaluate my current spending habits and realise which category my carbon footprint is greatest
- Seek for the way to reduce carbon footprint in the greatest emission category
- Read more about other ways to contribute to carbon neutral
- Learn more about the ethical brands and follow them on social media
- Purchase carbon credits

"I feel proud of what I learned and tried to improve environment. I'll like to spread the word to my friends and family"

Doing carbon like a pro!
"I'm intrigued by the carbon footprint data and information but I'm don't know what the first step to reach it is yet"

Brainstorming

How might we inform customers about their carbon footprints?

👉 Jot down some ideas! (7 mins)

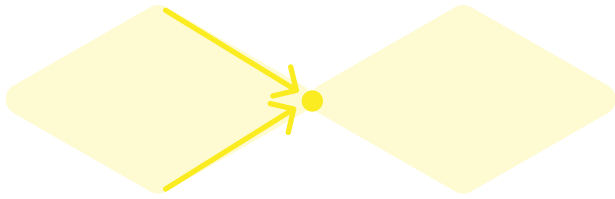
Brainstorming

How might we help customers act on their carbon footprints?

👉 Jot down some ideas! (7 mins)

Cogo Discovery Design Workshop

Explore UX



Enginers Designers Product Owners

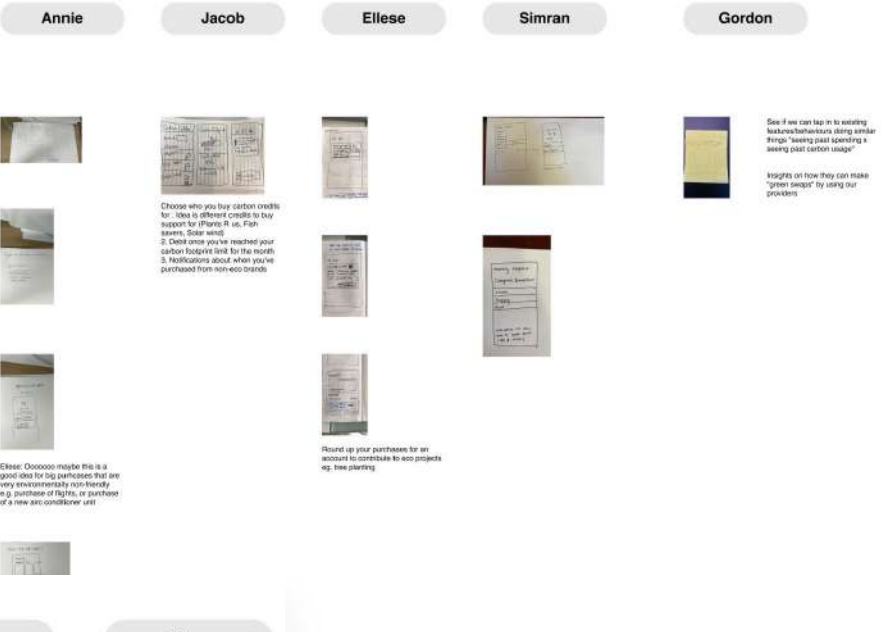
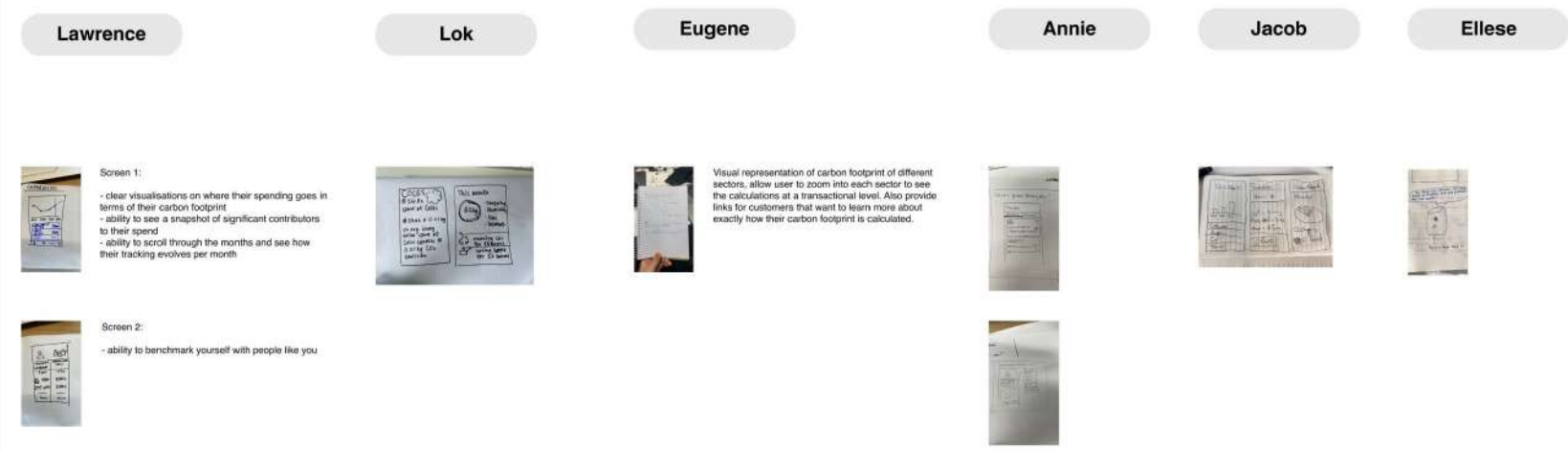
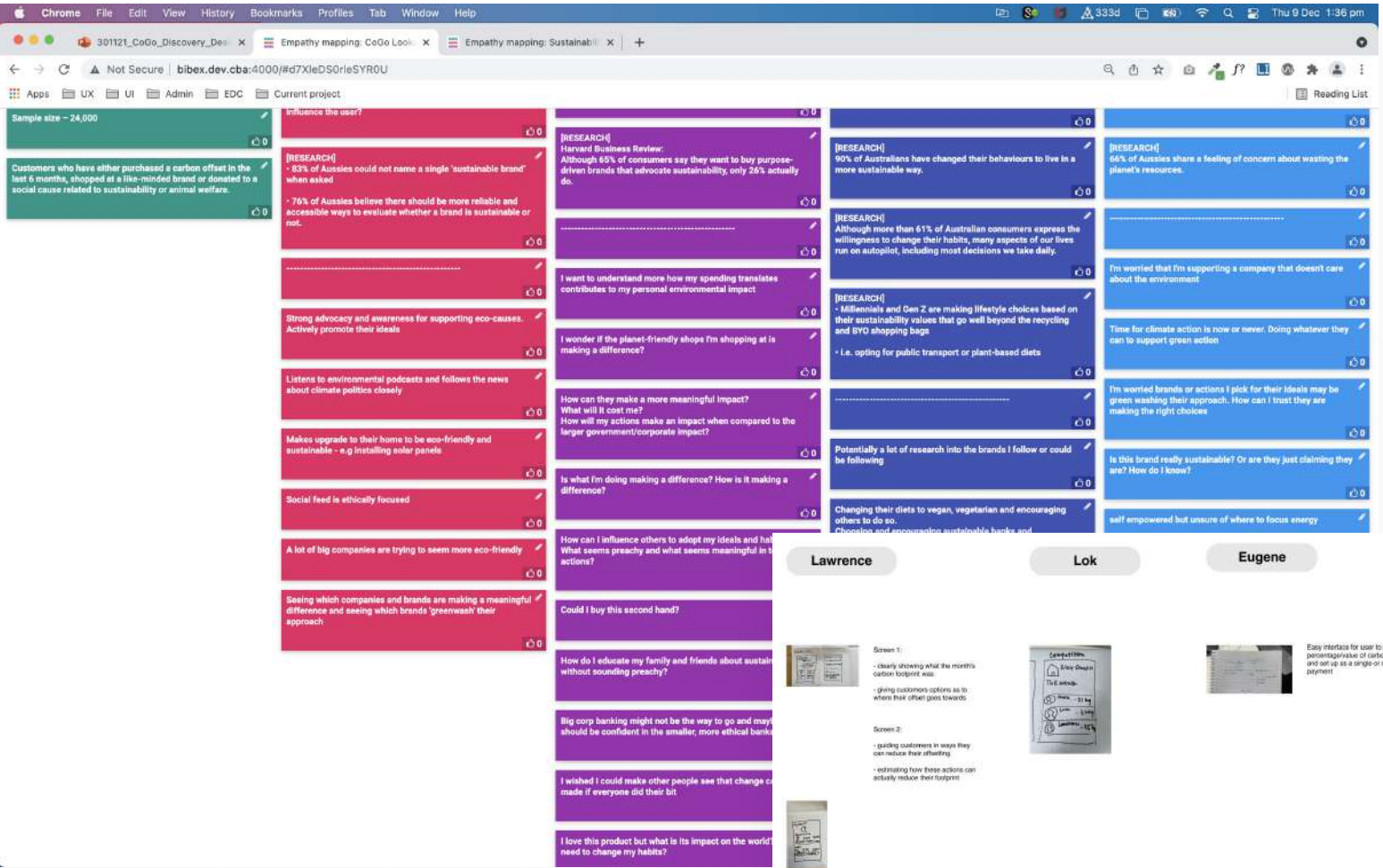
Agenda

First half – learning

- The What, Why, How
 - + why we are here, what we are doing, and how
- Background
 - + About carbon tracking, offsetting
 - + Target groups: CoGo personas
 - + Industry examples

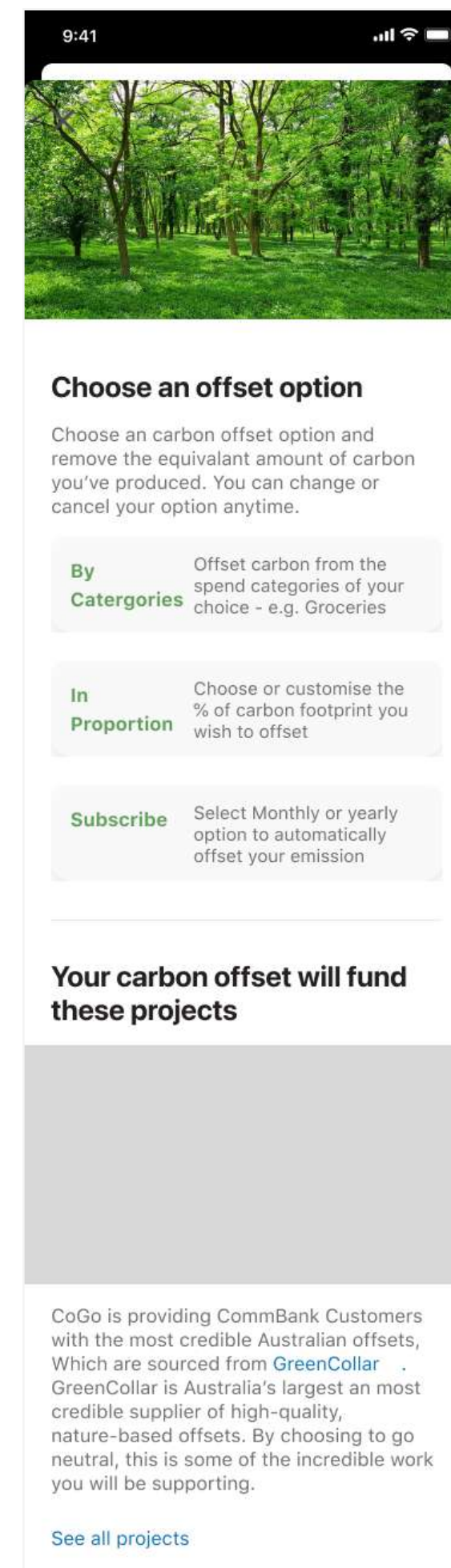
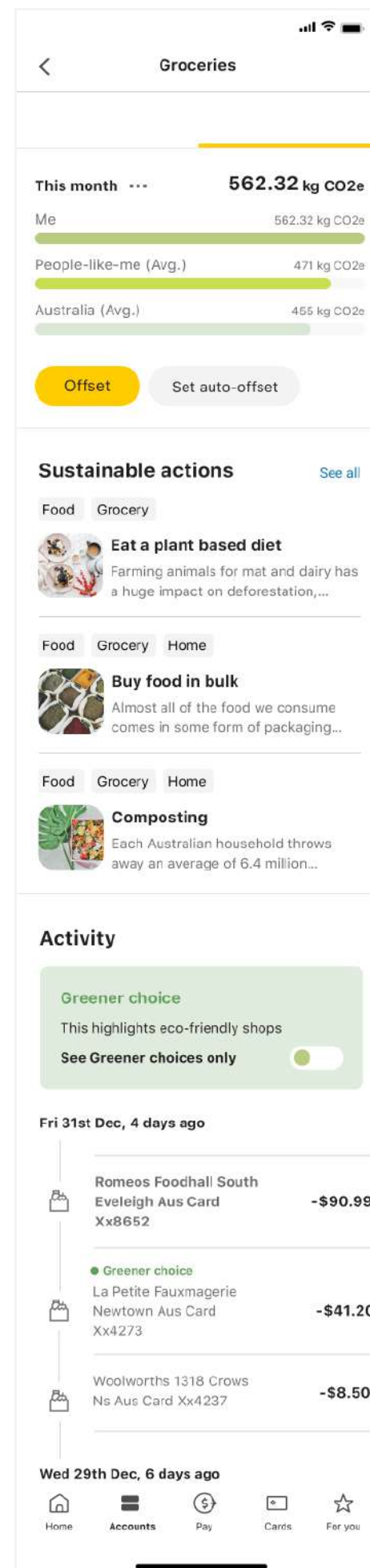
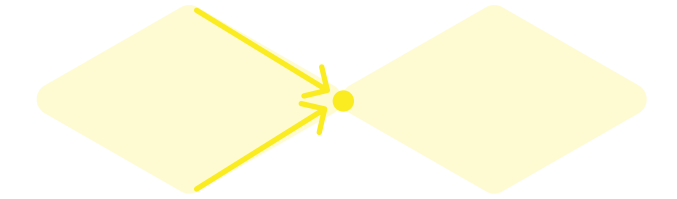
Second half – doing activities

- Empathy mapping
- Brainstorming: feature sketch



Discovery concept test

Explore UX



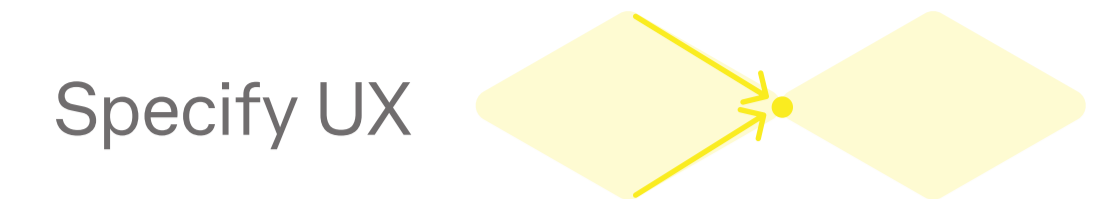
Key findings

- Increase carbon literacy
- Suggest relatable carbon metrics
- Make tangible suggestions
- Transparent carbon calculation

Unexpected findings

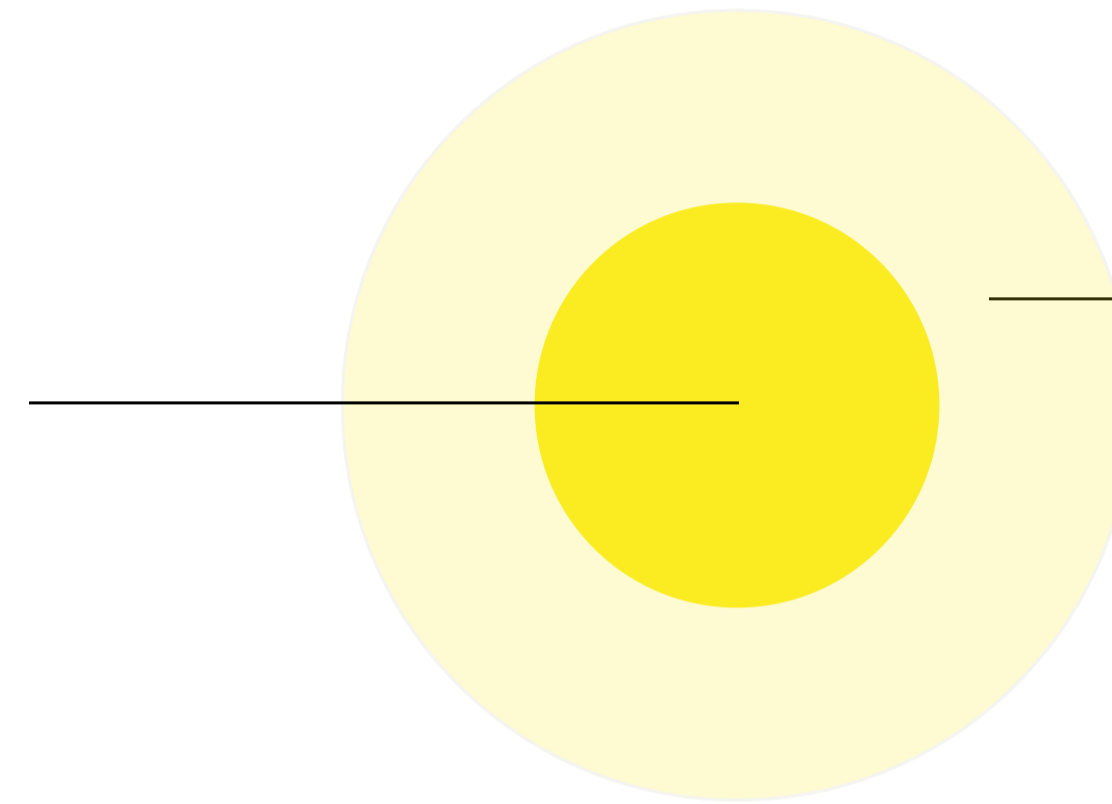
- Feed motivation - encourage green choices
- Green washing
- Keep it separate from the core banking experience

Specify goals & UX direction



Key goals

- Enhance customer education on sustainability
- Promote actionable steps
- Improve digital banking value

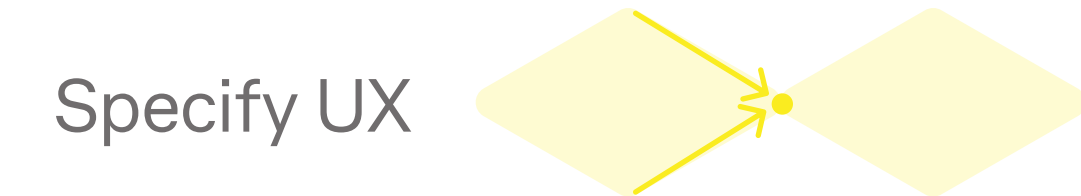


Beyond Banking vision
Creating new and more
meaningful experiences and
products Beyond just Banking

Key metrics

- # customers onboard onto Carbon Tracker and begin tracking
- % of customers onboarded onto Carbon Tracker go on to engage with actions

Experience principles



Day1

Day2

Future



Making the invisible visible

Quantify customers carbon emissions and their sustainable impact



Making the change easy

- Simplify changes using easy-to-understand languages and bite-sized content
- Hassle-free suggestions



Make the change feel good

- Avoid feeding negative feelings - e.g. guilt
- Try not to make them defensive
- Evoke curiosity instead
- Leverage positive emotions - e.g. pride, recognition



Make the change personal

Timely push notification, positive and relevant to their own spending data



Making the change social

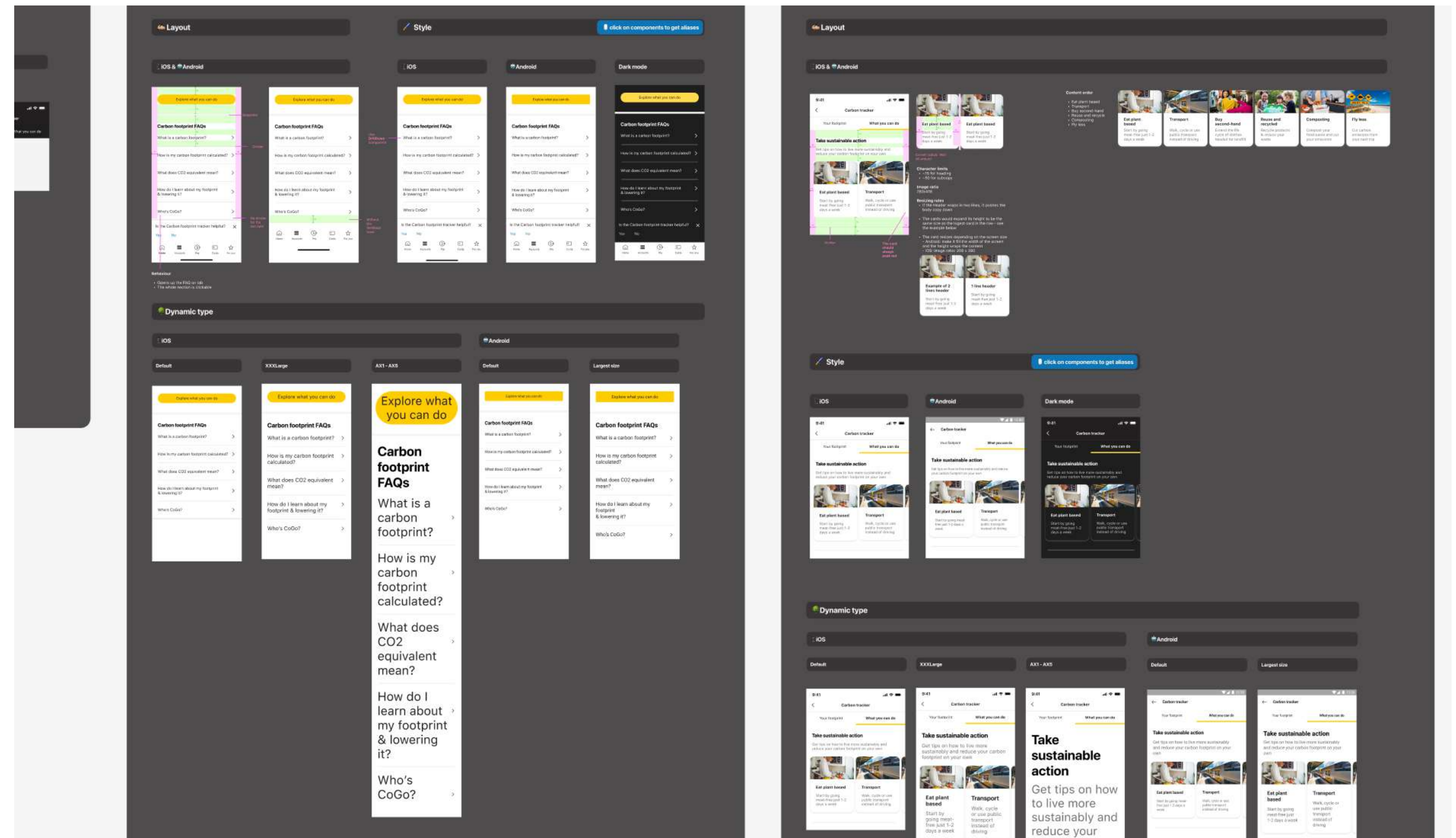
- See what the 'right actions' are
- Prescriptive social norms (what we think we should do) based on what's socially acceptable & valued
- Descriptive social norms (what most other people are doing)

Explore & specify UI



Getting it delivery ready

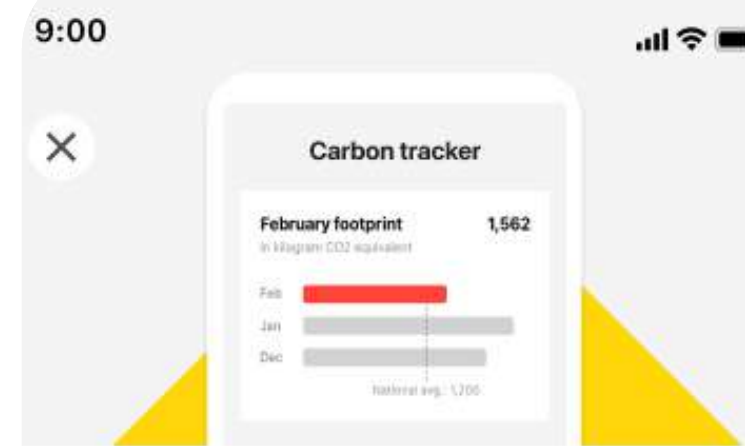
- Collaboration with Cogo team re content
- Socialise with designers & UX writer at huddles
- Socialise at Flying UI - align with the current CommBank app look and feel
- Specify UI - learn and adopted Honeycomb
- Handle compliance requirements
- Deliver accessibility requirements
- Usability testing and iteration



UI spec file

Making the invisible visible

Making the change easy



Track and reduce your carbon emissions

Each time we travel, spend or eat, we contribute to emissions of carbon dioxide into the atmosphere

You can now get an overview of your monthly carbon footprint in the app and explore ways to reduce it

Carbon tracker in a snapshot

What to expect of our new feature

- Monthly footprint
- Category breakdown
- Sustainable actions
- Carbon offset

How we calculate your carbon footprint

Your carbon footprint is calculated using some of your personal CommBank debit card, credit card and BPAY transactions. We then combine these transactions with Cogo's industry carbon emissions data to estimate your carbon footprint over a month.

Purchases made by cash, or from business accounts or other platforms (e.g. Afterpay, PayPal), even if ultimately paid off through a personal CommBank product, will not be included in your carbon footprint calculations.

Your data is confidential and is not disclosed to Cogo.

[Who's Cogo?](#)

Things you should know

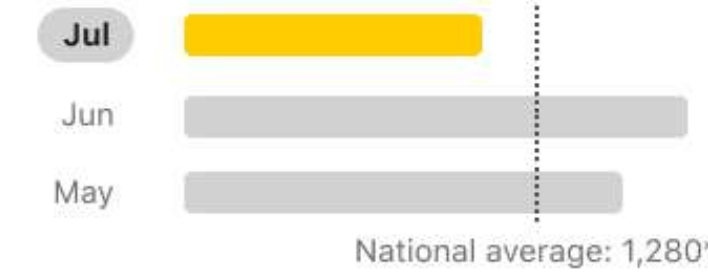
We're collecting your transaction data so we can correlate your spending habits with carbon emissions

Carbon tracker

Your footprint What you can do

July footprint **987**

In kilograms of CO2 equivalent



* Sustainable footprint: Approx. 200kg/month

Your July footprint is equivalent to

- Driving 5,813 km by car
- 16 trees being cut

Category breakdown

The main spending categories contributing to your carbon footprint



Explore what you can do

Carbon footprint FAQs

What is a carbon footprint? >

How is my carbon footprint calculated? >

What does CO2 equivalent mean? >

How do I learn about my footprint? >

Carbon tracker

Your footprint What you can do

Take sustainable action

Get tips on how to live more sustainably and reduce your carbon footprint on your own



Eat plant based

Start by going meat-free just 1-2 days a week

Transport

Walk, cycle or use public transport instead of driving

The articles are intended to provide general information of an educational nature only. The information in these articles have been provided by Cogo.

Support green projects

Partially offset your emissions by funding these credible projects



Jandra/Nulty Regeneration

Regenerate land in North West New South Wales

Offset June footprint

Carbon offset FAQs

What's carbon offsetting? >

Does CommBank manage the offsets? >

Key findings

- Transparent carbon calculation
- Increase carbon literacy¹
- Suggest relatable carbon metrics²
- Make tangible suggestions³
- Keep it separate from the core banking experience



Track and reduce your carbon emissions

Each time we travel, spend or eat, we contribute to emissions of carbon dioxide into the atmosphere

You can now get an overview of your monthly carbon footprint in the app and explore ways to reduce it

Carbon tracker in a snapshot

What to expect of our new feature

- Monthly footprint
- Category breakdown
- Sustainable actions
- Carbon offset

How we calculate your carbon footprint

Your carbon footprint is calculated using some of your personal CommBank debit card, credit card and BPAY transactions. We then combine these transactions with Cogo's industry carbon emissions data to estimate your carbon footprint over a month.

Purchases made by cash, or from business accounts or other platforms (e.g. Afterpay, PayPal), even if ultimately paid off through a personal CommBank product, will not be included in your carbon footprint calculations.

Your data is confidential and is not disclosed to Cogo.

[Who's Cogo?](#)

Things you should know

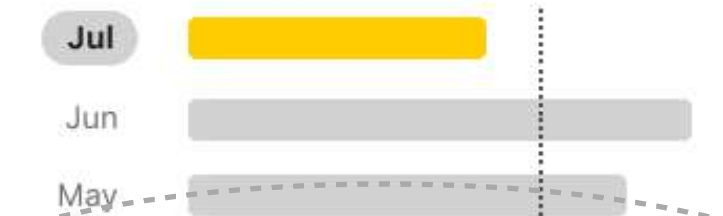
We're collecting your transaction data so we can correlate your spending habits with carbon emissions

9:41 Carbon tracker

Your footprint What you can do

July footprint 987

In kilograms of CO2 equivalent



National average: 1,280*

* Sustainable footprint: Approx. 200kg/month

Your July footprint is equivalent to

- Driving 5,813 km by car
- 16 trees being cut

Category breakdown

The main spending categories contributing to your carbon footprint



Explore what you can do

Carbon footprint FAQs

What is a carbon footprint? >

How is my carbon footprint calculated? >

What does CO2 equivalent mean? >

How do I learn about my footprint? >

9:41 Carbon tracker

Your footprint What you can do

Take sustainable action

Get tips on how to live more sustainably and reduce your carbon footprint on your own



Eat plant based

Start by going meat-free just 1-2 days a week

Transport

Walk, cycle or use public transport instead of driving

The articles are intended to provide general information of an educational nature only. The information in these articles have been provided by Cogo.

Support green projects

Partially offset your emissions by funding these credible projects



Jandra/Nulty Regeneration

Regenerate land in North West New South Wales

Offset June footprint

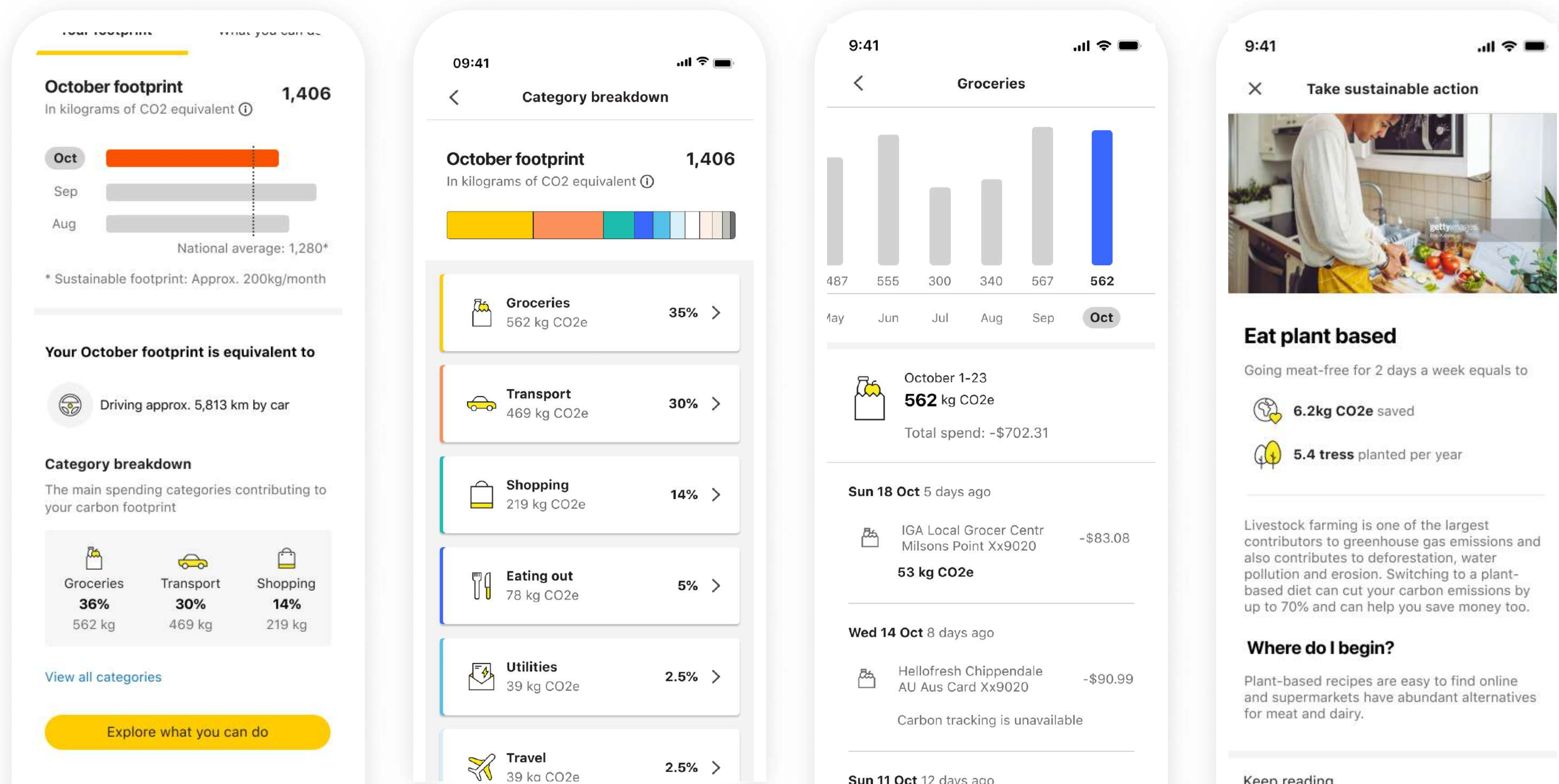
Carbon offset FAQs

What's carbon offsetting? >

Does CommBank manage the offsets? >

Carbon tracker's evolving

- Enhanced stakeholder engagement and relationship
- Early and often feedback - creating solution together
- Incremental delivery
- Further iterating implementing feedback from customers



Outcomes

Platform level contribution

Understood the product constraints and created a space for the a sustainable practice initiated by a bank for the first time ever in Australia.

Avg. 10k new visitors per month

Since the launch in July 2022, avg. 40% of the new visitors tracking their footprint monthly

95% of new customer

Curious customers are getting onboarded each month and viewing their emissions

Since joined CBA

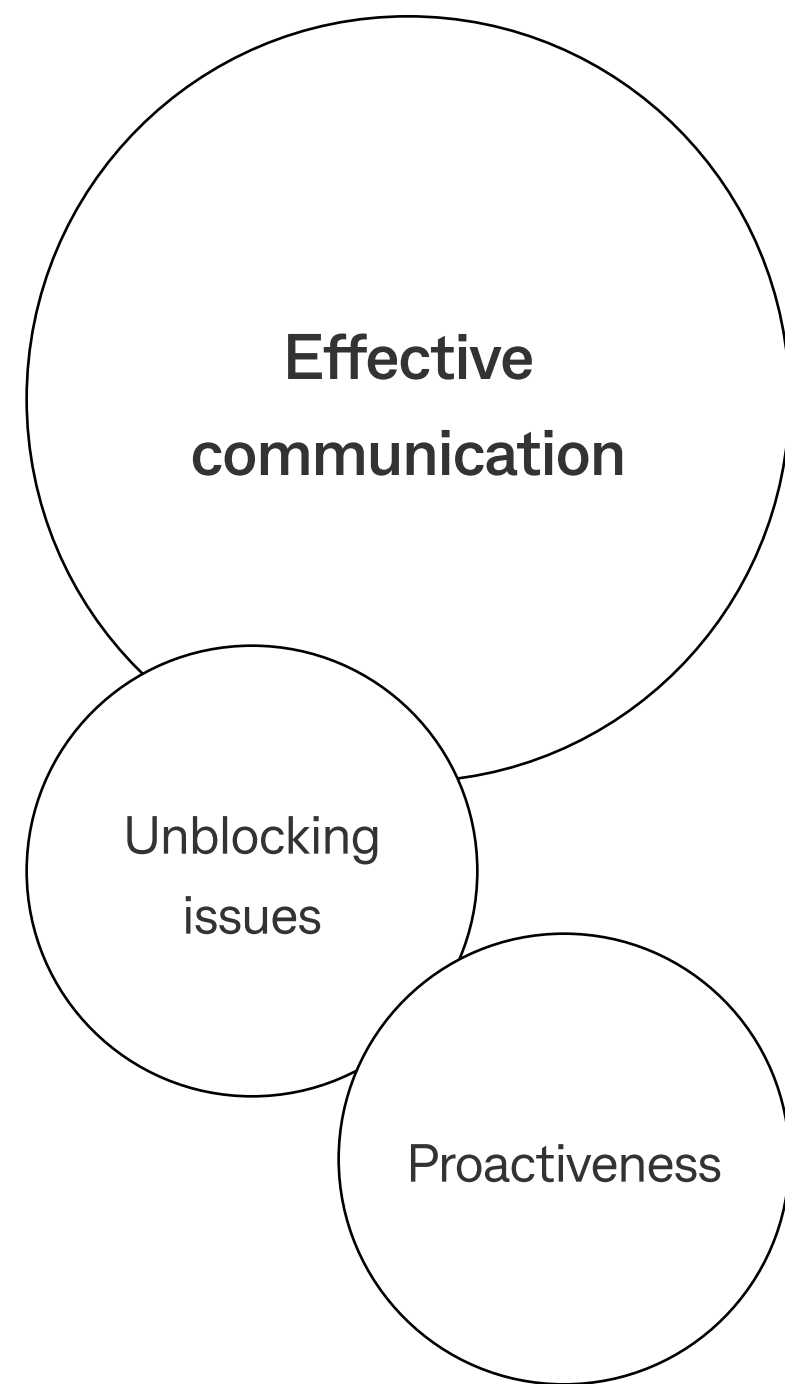
Design projects

- Delivered the end-to-end Carbon tracker experience within the CommBank app as a Product designer
- Delivered Bolt Investing MVP Order management feature
- Currently shaping Investing 2.0 International Holdings and Order management experience
- Created a product vision, goals and objectives for a new Travel Hub project via stakeholder workshops

Other contributions

- Chapter initiative - Q422 Chapter mixer committee
- Mentoring Grads
- Co-host ForYou & Eco-system Huddle, Investing Huddle (Design critique sessions)

Feedback from the squad



... a great help to communicate to the relevant stake holders to gather and document requirements... I really appreciate the conversations Nura is having behind the scenes that clears the path for the engineers.

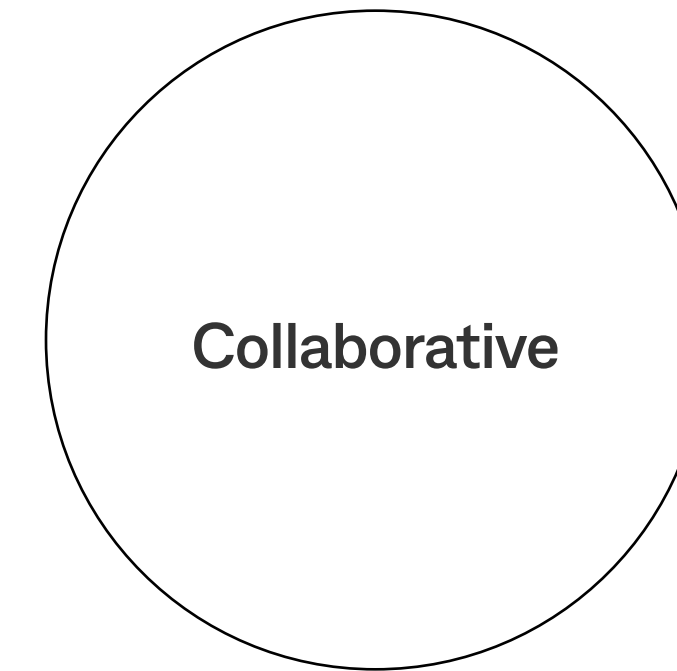
Sascha, Snr Android dev

...Initiative when it comes to reaching out to other teams..

Lawrence, PO

...responses are timely and requirements explained in an easily understandable way.

Craig, Snr iOS dev



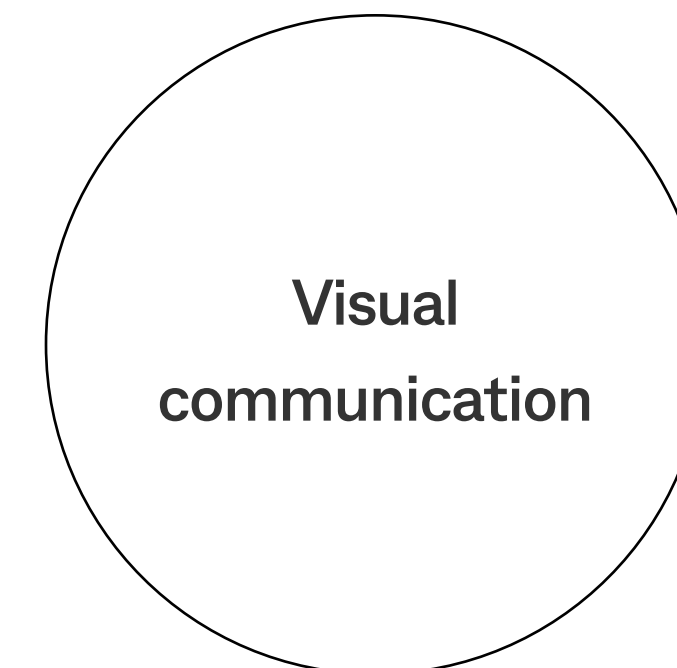
...UI/UX designer and has collaborated with the team effectively...

...Nura is open to feedback and the designs are developed methodically...

Arjun, Snr BackEnd dev

Reviewing the implementation and managing the UI in Figma and copy has also been a great help..

Sascha, Snr Android dev



Her designs in Figma are a great reference and guidelines to help the implementation.

Sascha, Snr Android dev

Nura's work is clear, concise and describe precisely.. Not only provide 'how', but also give us 'Why'

Hong, QA

Thanks for your attention.

Any questions, please reach out.

Nura Lim

hj.nura.lim@gmail.com

[LinkedIn](#)