



**Twimbit**  
**CX Banking App**  
**Benchmarks 2023**  
**Malaysia**



# Disclaimer

The information in this report is provided on an as-is basis. This document is produced by Twimbit per date of research and writing (June-September 2023) and is subject to change. It has been prepared solely for information purposes over a limited period to provide a perspective on the market. All the data is derived and estimated by Twimbit analysts via primary interviews and publicly available information. Projected information, analyses and conclusions contained in this report should not be construed to guarantee future performance or results.

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top 8 banks







# Section 01

## Growth opportunities for App-based banking in Malaysia

Malaysia has over **29 Mn** smart phone users

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**Over 30 Mn** internet users in Malaysia

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The average time a user spends on the internet is  
**8.1 hours** per day

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In 2022, Malaysian users downloaded  
over **1.25 Bn** apps

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Malaysia to achieve a digital economy valued at  
**USD 70 Bn** by 2030

Source: Statista, Datareportal, Bank Negara Malaysia, twimbit analysis,

Over **15 Mn** digital payment users

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**1.7 Bn** E-wallet transactions done in 2022

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**Over 1.7 Bn** mobile banking transactions

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Malaysia is the world's **5th** fastest growing  
real-time payments market, with **1.4 Bn** real-  
time payment transactions in 2022

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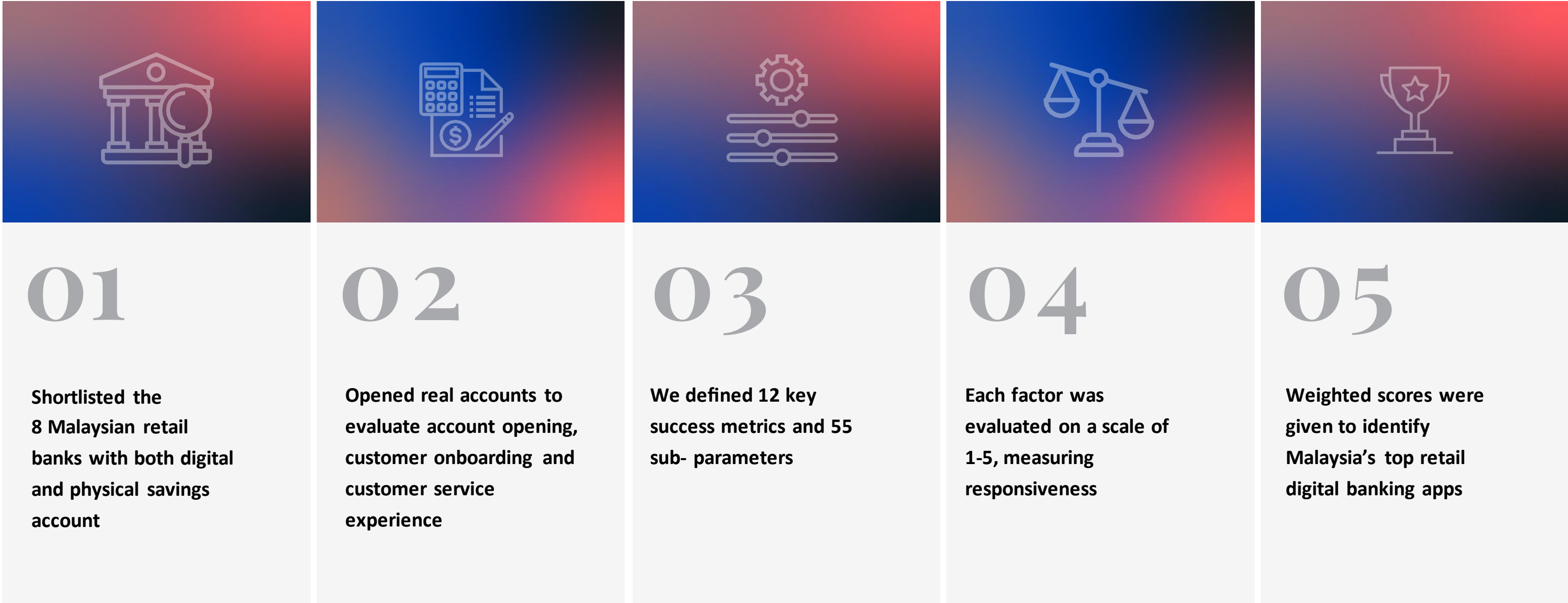
Transaction value in the neobanking market to  
reach **USD 18 Bn** in 2023

# Section 02

## Twimbit App CX framework

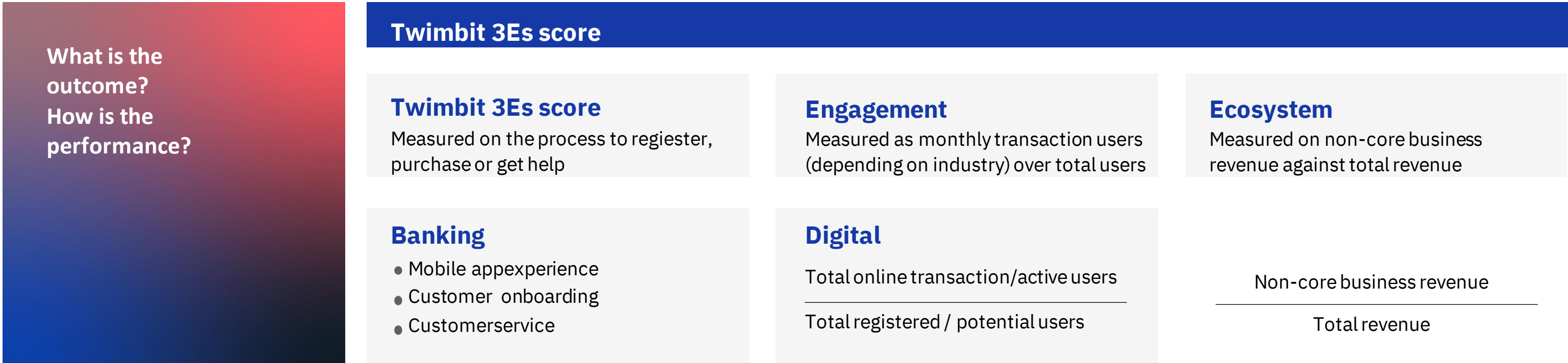


# Twimbit CX research methodology

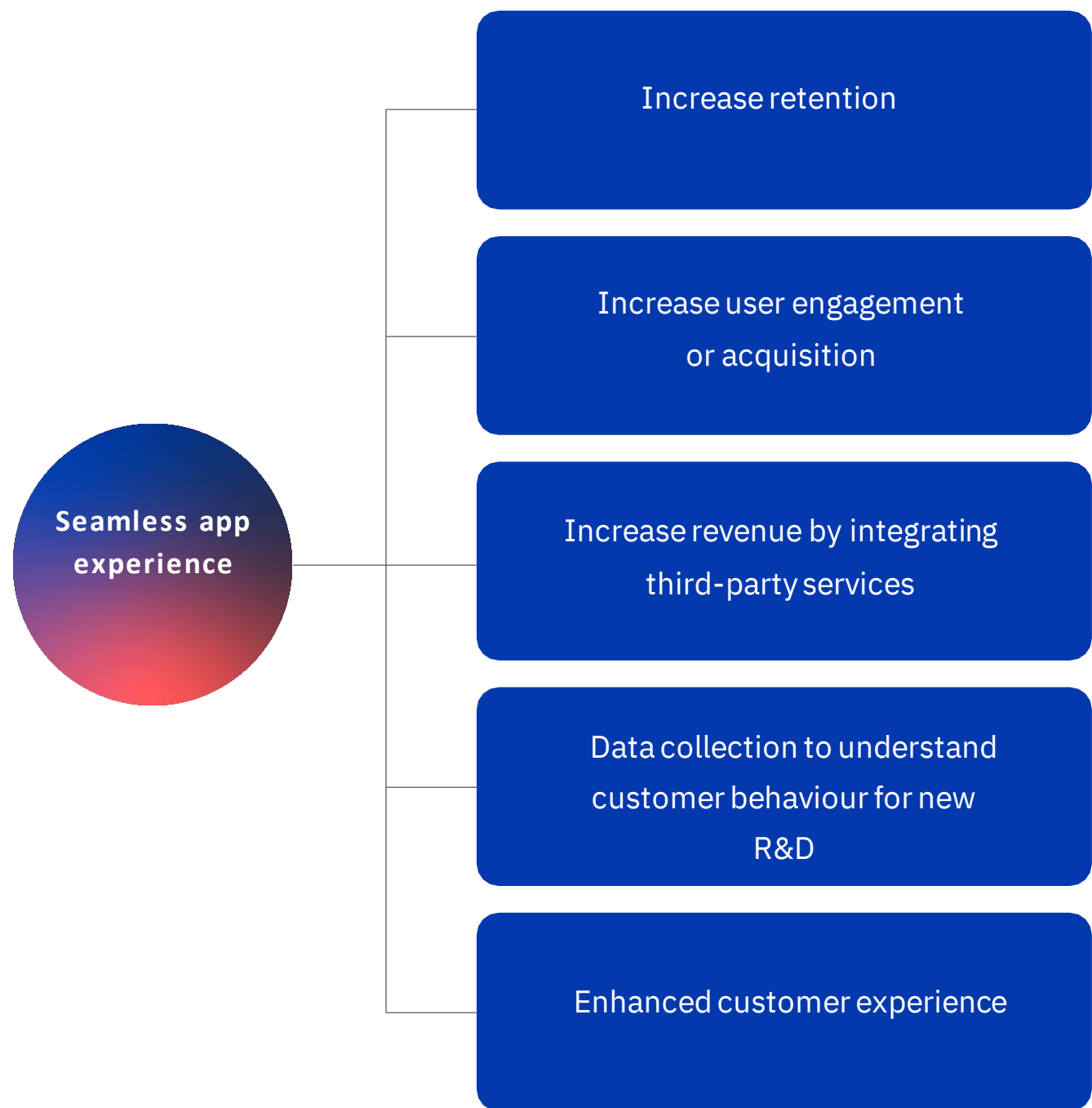


Limitation and challenges: Twimbit's primary objective is to recognize the leading retail digital banking apps. However, our team of analysts has observed that only limited banks in Malaysia provide end-to-end digital account opening processes. In light of this, our approach is to prioritise banks offering digital account opening procedures, while also considering a select number of major banks that still rely solely on physical processes.

# Twimbit 3Es framework assesses the performance of a digital business by evaluating its efficiency, engagement, and ecosystem.







## App orchestrates embedded experiences

Continuously optimizing the app experience can enhance user engagement, strengthen customer relationships, and ultimately boost revenue

### Digital Efficiency Value

Measure the success of efforts to boost efficiencies in account opening, purchasing products via digital channels, performing transactions, interacting with the bank digitally, and closing the account.



# Section 03

## The Digital Experience (TDEX) score of Malaysia's top 8 banks

# Top 8 banks to ace digital app experience in Malaysia



# Twimbit TDEX score

## A diagnostic framework to evaluate the digital experience of a company

### Mobile app experience

- Mobile application availability and capabilities
- App activation convenience
- App security and privacy

### Customer onboarding experience

- Discovery journey
- Clarity of products or services
- Ease of account opening
- Activation convenience
- Debit card application

### Customer service experience

- Customer support channels
- Time taken to response to query
- Self-service potential: FAQs
- Self-service potential: IVR



# How digital banking apps are performing?

Mobile app experience	CIMB	Alliance	Hong Leong	Rize	Maybank	Ambank	BeU	Bank Islam
Mobile application availability and capabilities	4.17	3.89	4.17	4.17	5.00	5.00	4.17	4.44
App activation convenience	3.33	2.33	2.00	2.67	2.67	2.67	3.00	2.67
App security and privacy	4.17	3.33	2.08	5.00	2.08	3.33	4.17	3.33
Customer onboarding experience	CIMB	Alliance	Hong Leong	Rize	Maybank	Ambank	BeU	Bank Islam
Discovery journey	3.91	3.91	3.13	3.75	3.13	3.59	3.28	3.59
Clarity of products or services	3.65	3.28	4.40	3.00	5.00	4.67	2.83	2.78
Ease of account opening	3.88	3.58	1.17	3.12	0.94	3.73	3.42	1.02
Activation convenience	3.50	2.50	1.50	3.00	1.75	2.00	2.50	1.75
Debit card application	4.25	3.56	4.75	4.00	4.44	3.06	3.06	4.75
Customer service experience	CIMB	Alliance	Hong Leong	Rize	Maybank	Ambank	BeU	Bank Islam
Customer support channels	3.50	4.00	5.00	3.00	4.00	3.00	3.00	3.50
Time taken to response to query	3.45	2.50	3.20	2.20	0.85	1.25	2.20	3.25
Self-service potential: FAQs	4.38	2.70	4.58	2.28	2.91	2.29	2.70	2.29
Self-service potential: IVR	4.50	5.00	3.00	2.50	5.00	3.00	2.50	3.50



## Mobile app experience

# Mobile application availability and capabilities

Mobile app experience	CIMB	Alliance	Hong Leong	Rize	Maybank	Ambank	BeU	Bank Islam
Mobile application availability and capabilities	4.17	3.89	4.17	4.17	5.00	5.00	4.17	4.44

Area of improvement								
Evaluating criteria	CIMB	Alliance	Hong Leong	Rize	Maybank	Ambank	BeU	Bank Islam
Availability of App	A separate app from the bank's mobile banking app	✓	A separate app from the bank's mobile banking app	A separate app from the bank's mobile banking app	✓	✓	A separate neobank app from traditional bank app	✓
Ease of locating app on Play store/App store	✓	✓	✓	✓	✓	✓	✓	✓
App loading time	✓	Slow	✓	✓	✓	✓	✓	Moderate

# Learning for CIMB and Hong Leong Bank from Alliance Bank

## CIMB

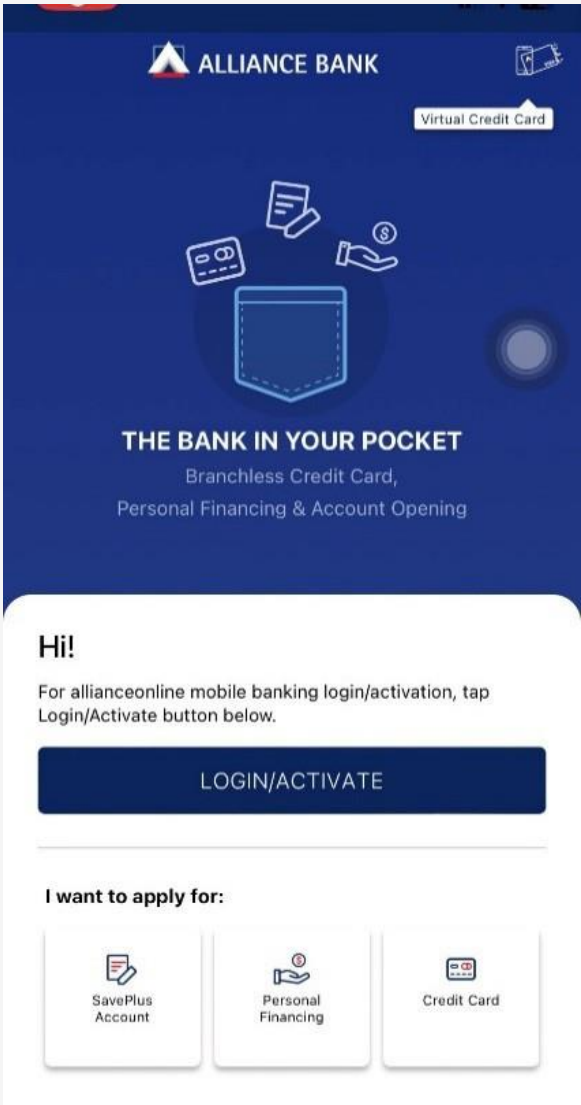


## Hong Leong Bank



## Example: Alliance Bank

All-in-one app:  
Both for account registration  
and mobile banking



Both CIMB and Hong Leong Bank require customers to download an additional app to register for a bank account (CIMB Apply & Apply@HLB app)



# App activation convenience

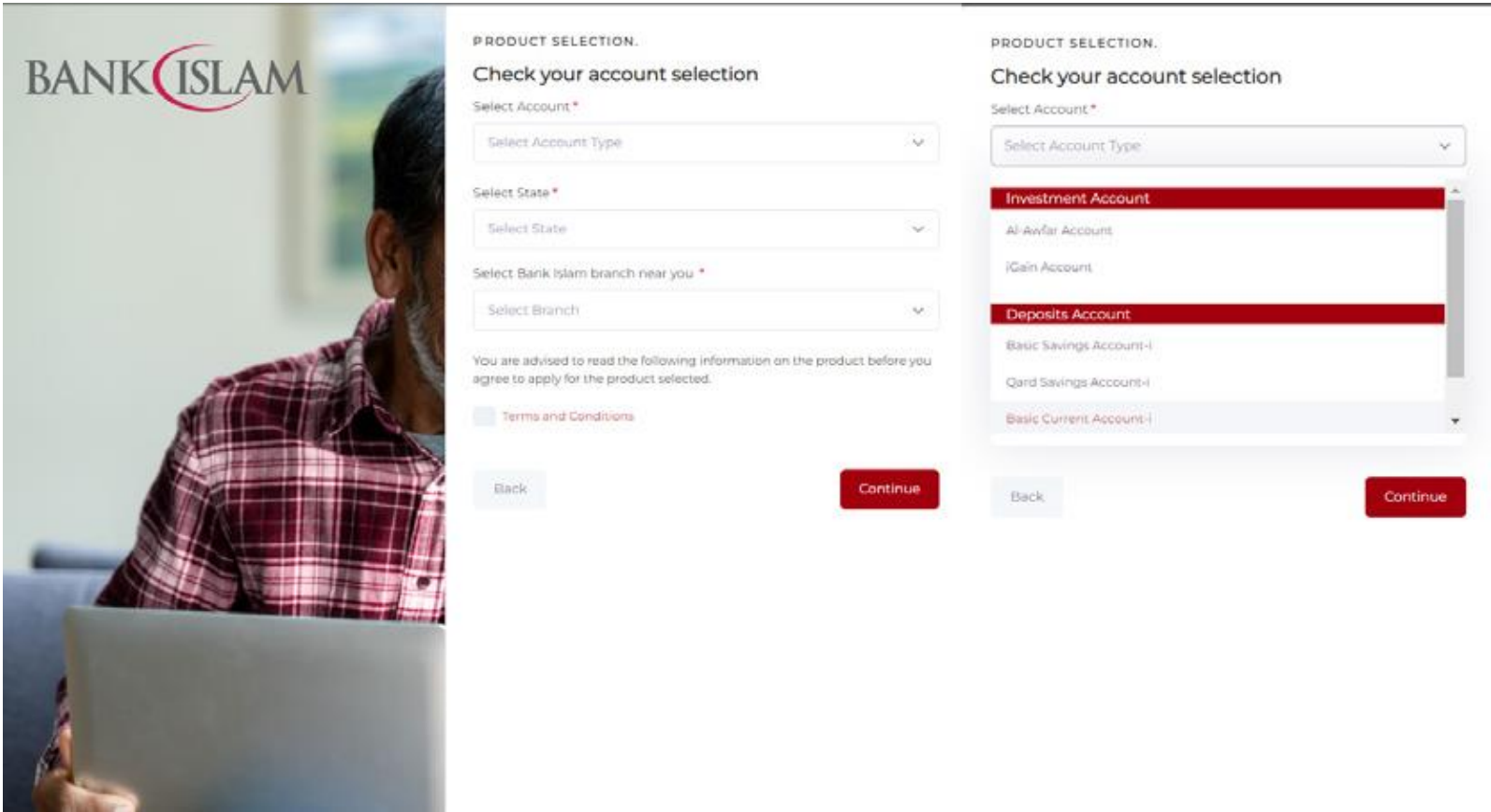
Mobile app experience	CIMB	Alliance	Hong Leong	Rize	Maybank	Ambank	BeU	Bank Islam
App activation convenience	3.33	2.33	2.00	2.67	2.67	2.67	3.00	2.67

## Area of improvement

Evaluating criteria	CIMB	Alliance	Hong Leong	Rize	Maybank	Ambank	BeU	Bank Islam
Efficiency of banking app activation (first screen CTA menu)	No language selection, unable to apply for other services	No information about account before registration, no language selection	No information about account before registration, no language selection, unable to apply for other services	No language change option, unable to apply for other services	No language selection, unable to apply for other services, no permissions	No information about account before registration, no language selection, unable to apply for other services	No information about account before registration, no language selection, unable to apply for other services	No information about account before registration, no language selection, unable to apply for other services
Numbers of steps taken to register/sign up on App	<6 steps	<8 steps	<8 steps	>8 steps	<6 steps	<6 steps	<6 steps	✓
Time taken to register/sign up on App	✓	<1 hour	<1 hour	<5 mins	<1 hour	<1 hour	✓	<1 hour

# Learning for Bank Islam from CIMB

## Bank Islam




The image shows a screenshot of the Bank Islam website's account selection page. On the left, there is a photo of a man in a red and white checkered shirt looking at a laptop. The main content area is titled 'PRODUCT SELECTION. Check your account selection'. It features three dropdown menus: 'Select Account \*', 'Select State \*', and 'Select Bank Islam branch near you \*'. Below these, there is a link to 'Terms and Conditions' and two buttons: 'Back' and 'Continue'. The 'Continue' button is highlighted in red. The right side of the image shows a list of account types under the heading 'Investment Account' and 'Deposits Account'. The 'Investment Account' list includes 'Al-Awfar Account' and 'iGain Account'. The 'Deposits Account' list includes 'Basic Savings Account-i', 'Qard Savings Account-i', and 'Basic Current Account-i'.

Only provides the different types of Investment and Deposit Accounts.  
There are no elaborations for each account type

## Example: CIMB

CIMB provides a clear description of features, benefits, eligibility, requirements and profit rates before account opening

### Features & Benefits



#### Perks On Octopoints

- Points Galore**  
Level up your transactions and invite family and friends to earn OctoPoints!
- Instant Rewards**  
Redeem your instant e-Vouchers using OctoPoints with your CIMB Clicks app.
- Goodbye Annual Fee**  
Annual fees waived, cause we care.

### Eligibility

- Individuals aged 18 years and above
- Malaysian citizen with MyKad only
- Joint, minor trust and minor account not allowed
- Each customer can only apply for one (1) OctoSavers Account-i


Protected by PIDM up to RM250,000 for [check details](#) For more PIDM details

**Apply Now**

### Requirements

- MyKad
- Minimum initial deposit of RM20 via FPX transfer from your other bank account
- CIMB Clicks registration

### Profit Rates



Profit is calculated daily and credited monthly. Based on Shariah concept of Tawarruq.

- First RM3,000 (0.00% profit rates p.a)
- Thereafter RM3,000 (0.30% profit rates p.a)

### Fees & Charges

- OctoSavers Account-i, [click here](#)

**Apply Now**

# Learning for Bank Islam from Hong Leong Bank

## Bank Islam



On the first screen after opening the app, there is only a CTA to sign up/sign-in (this step is unclear here), can only select a language after signing up.

## Example: Hong Leong Bank

First-time users can immediately select their preferred language upon sign-up



# Learning for CIMB and Bank Islam from Alliance Bank

## CIMB



New CIMB users can only apply for its OctoSavers account on the CIMB Apply app

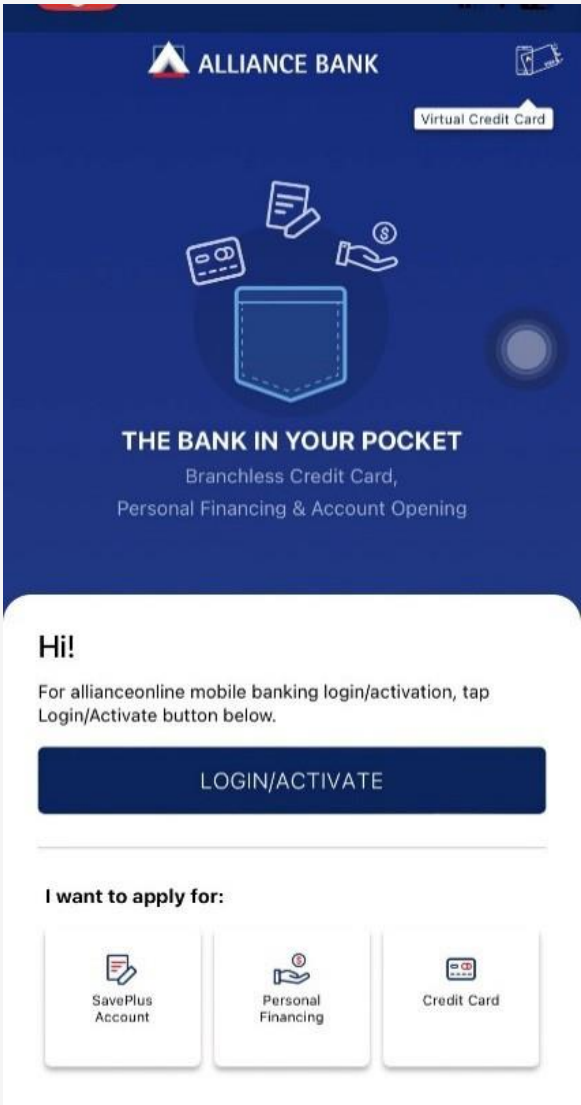
## Bank Islam



Users can directly apply for a Bank Islam account on the app.

## Example: Alliance Bank

Users can also apply for personal financing and credit card services within the same app





# App security and privacy

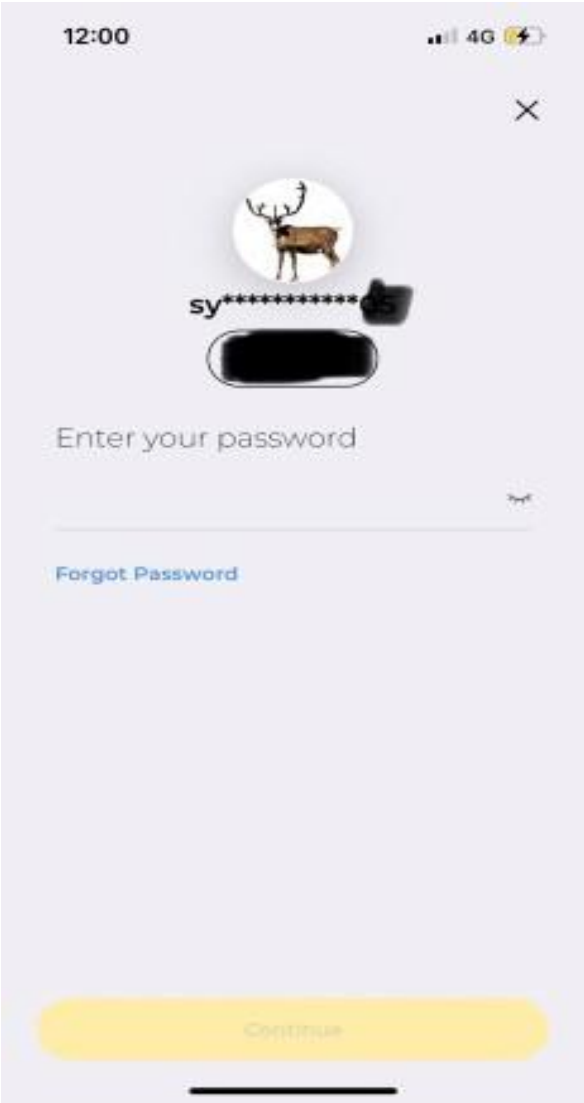
Mobile app experience	CIMB	Alliance	Hong Leong	Rize	Maybank	Ambank	BeU	Bank Islam
App security and privacy	4.17	3.33	2.08	5.00	2.08	3.33	4.17	3.33

## Area of improvement

Evaluating criteria	CIMB	Alliance	Hong Leong	Rize	Maybank	Ambank	BeU	Bank Islam
Type of authentication asked during the journey	PIN-based sign up not available	OTP and PIN-based sign up not available	OTP and PIN-based sign up not available	✓	OTP and PIN-based sign up not available	OTP and PIN-based sign up not available	OTP based sign up not available	OTP and PIN-based sign up not available
Ease of authentication	✓	✓	After the account opening process	✓	✓	✓	✓	✓

# Learning for Maybank and Hong Leong Bank from BeU

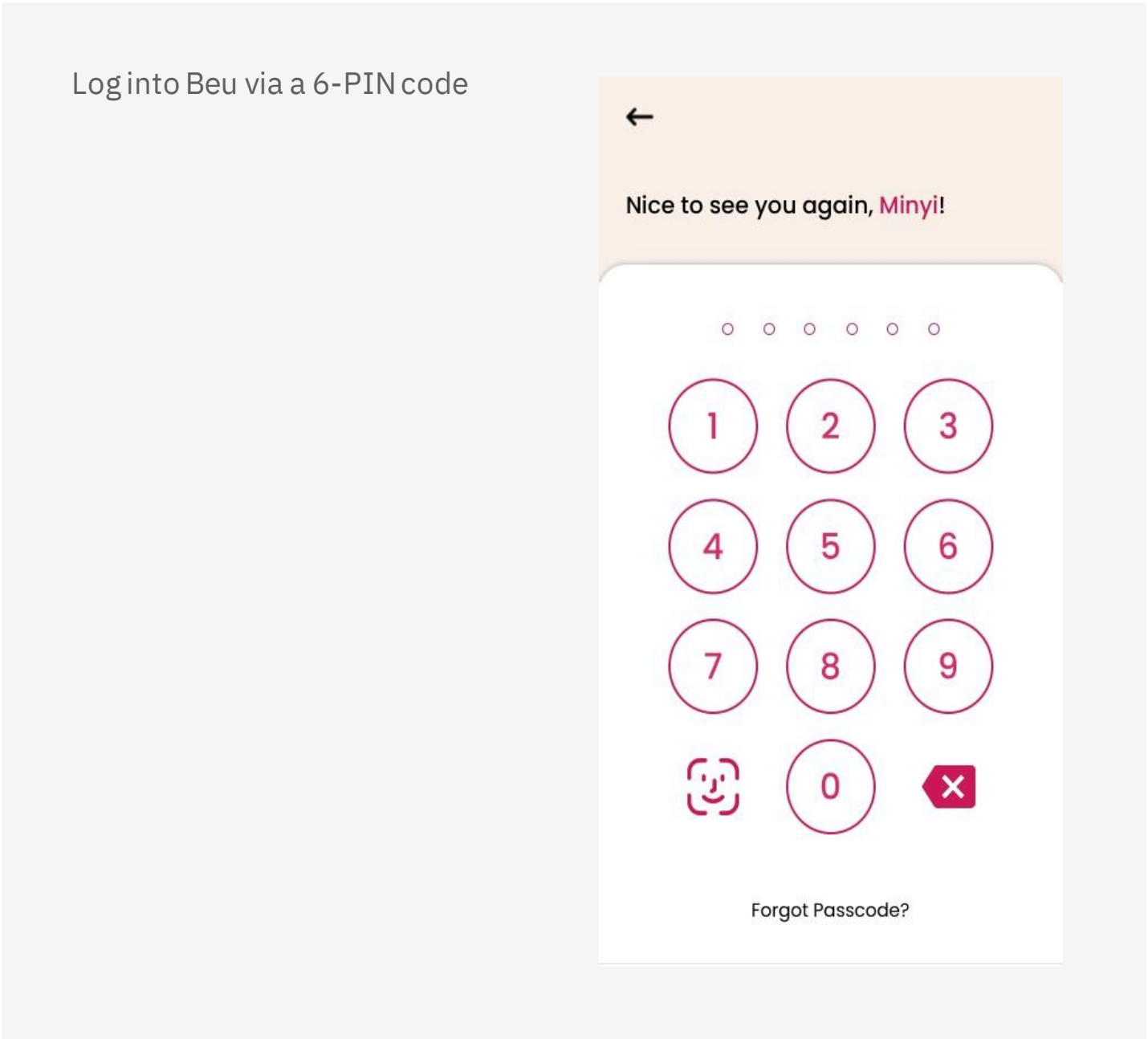
Maybank



Hong Leong Bank



Example: BeU



Log into Maybank and HLB via password or biometric verification

# Bank to ace “Mobile app experience” - BeU

## #1 Start Page/ Opening screen



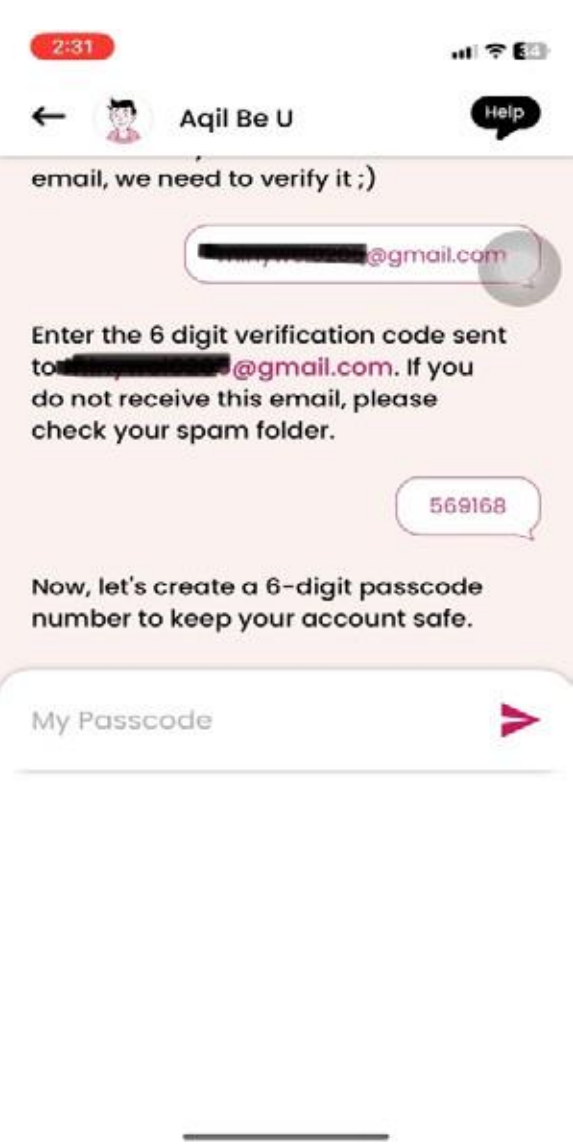
Minimalistic and easy-to-digest interface makes logging in or signing up a seamless process

## #2 Getting started



Intuitive and natural guide to retrieve customer information

## #3 Set MPIN



Setting up app passcode during the account opening process





## Customer onboarding experience



# Discovery journey

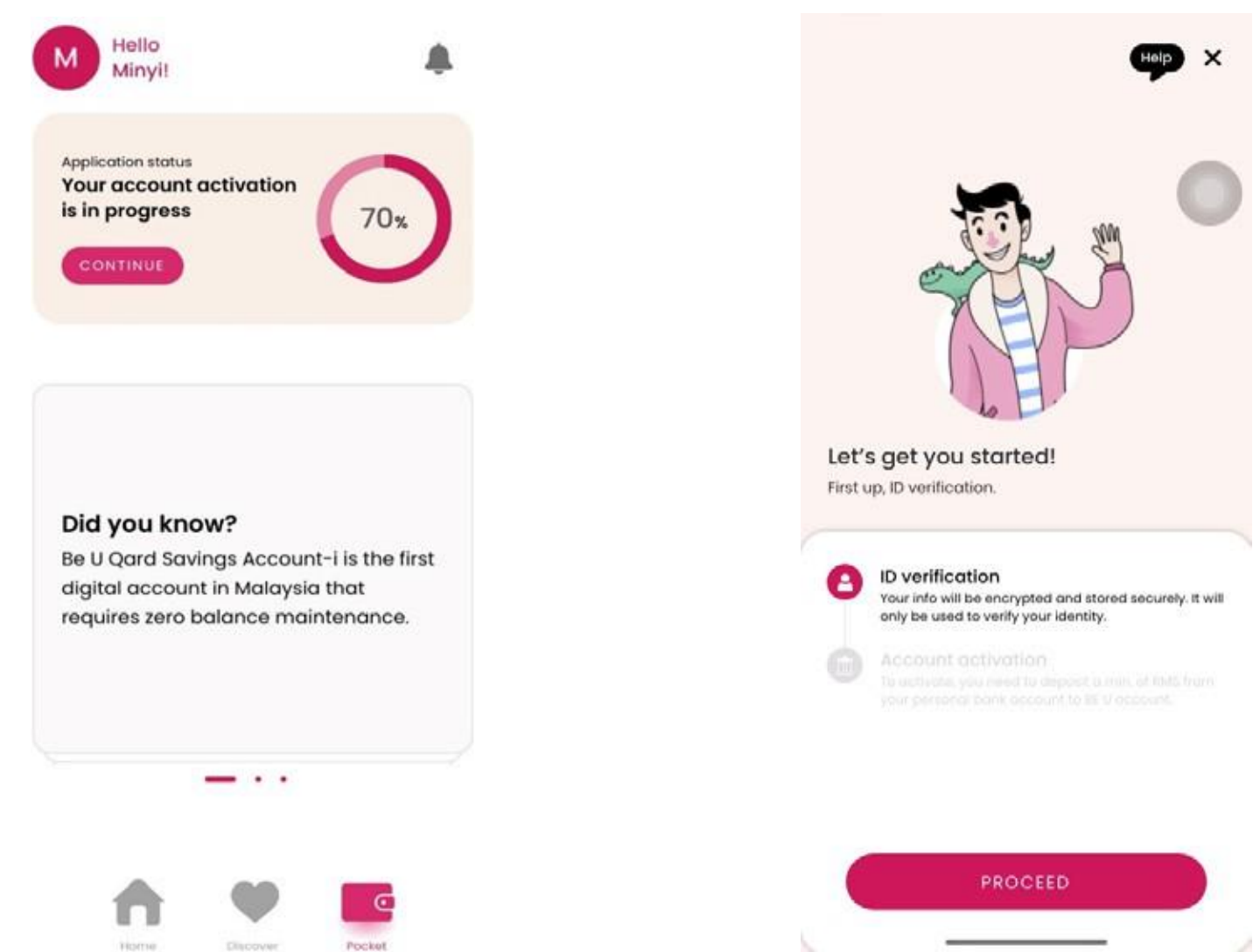
Customer onboarding experience	CIMB	Alliance	Hong Leong	Rize	Maybank	Ambank	BeU	Bank Islam
Discovery journey	3.91	3.91	3.13	3.75	3.13	3.59	3.28	3.59

Area of improvement

Evaluating criteria	CIMB	Alliance	Hong Leong	Rize	Maybank	Ambank	BeU	Bank Islam
Ease of browsing information (web)	Inconsistent color palette, typography and visual style	Clean but oversize white space , inconsistent color palette	No navigation guide	No navigation guide	No navigation guide	No navigation guide, inconsistent visual style	No navigation guide, website with oversize white space	No navigation guide
Ease of browsing information (mobile app)	✓	Minimal or no visual cues/images	Not available on the app	✓	Not available on the app	Not available on the app	No navigation guide on app	Not available on the app

# Learning for BeU from CIMB and Alliance

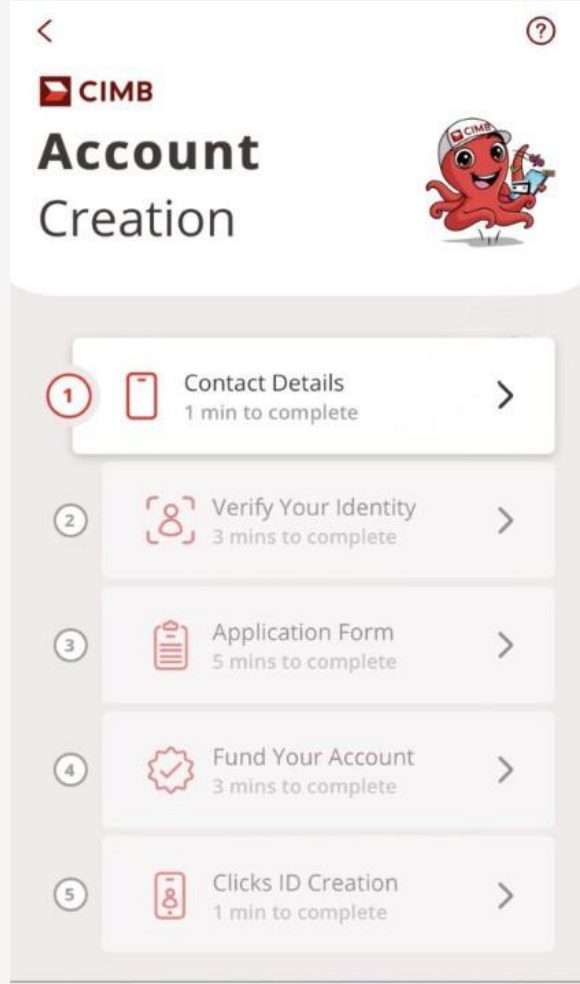
## BeU



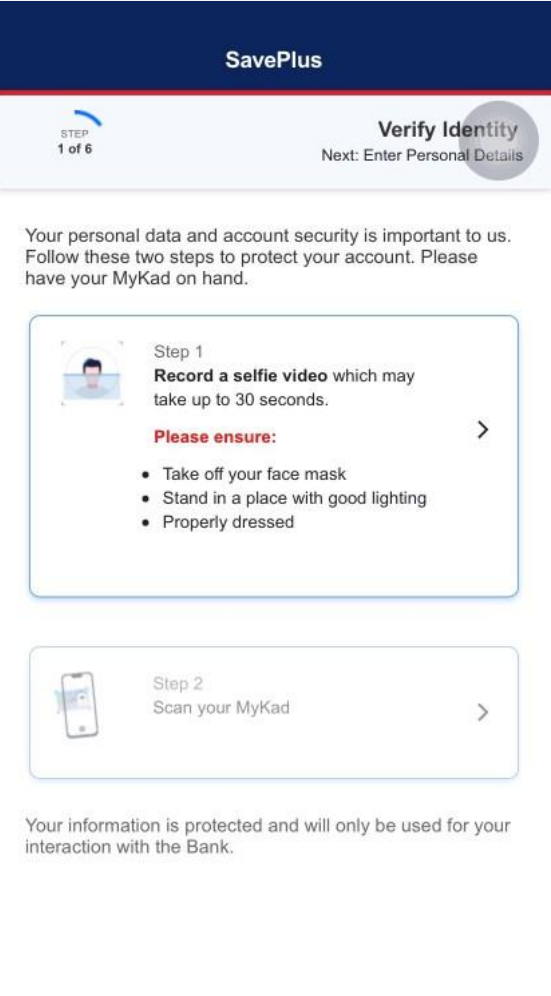
Progress bar available, however does not illustrate a clear overview of the whole journey

## Example: CIMB and Alliance

A quick overview of all steps needed



An indication of where users are at (Step 1 of 6)



# Clarity of products or services

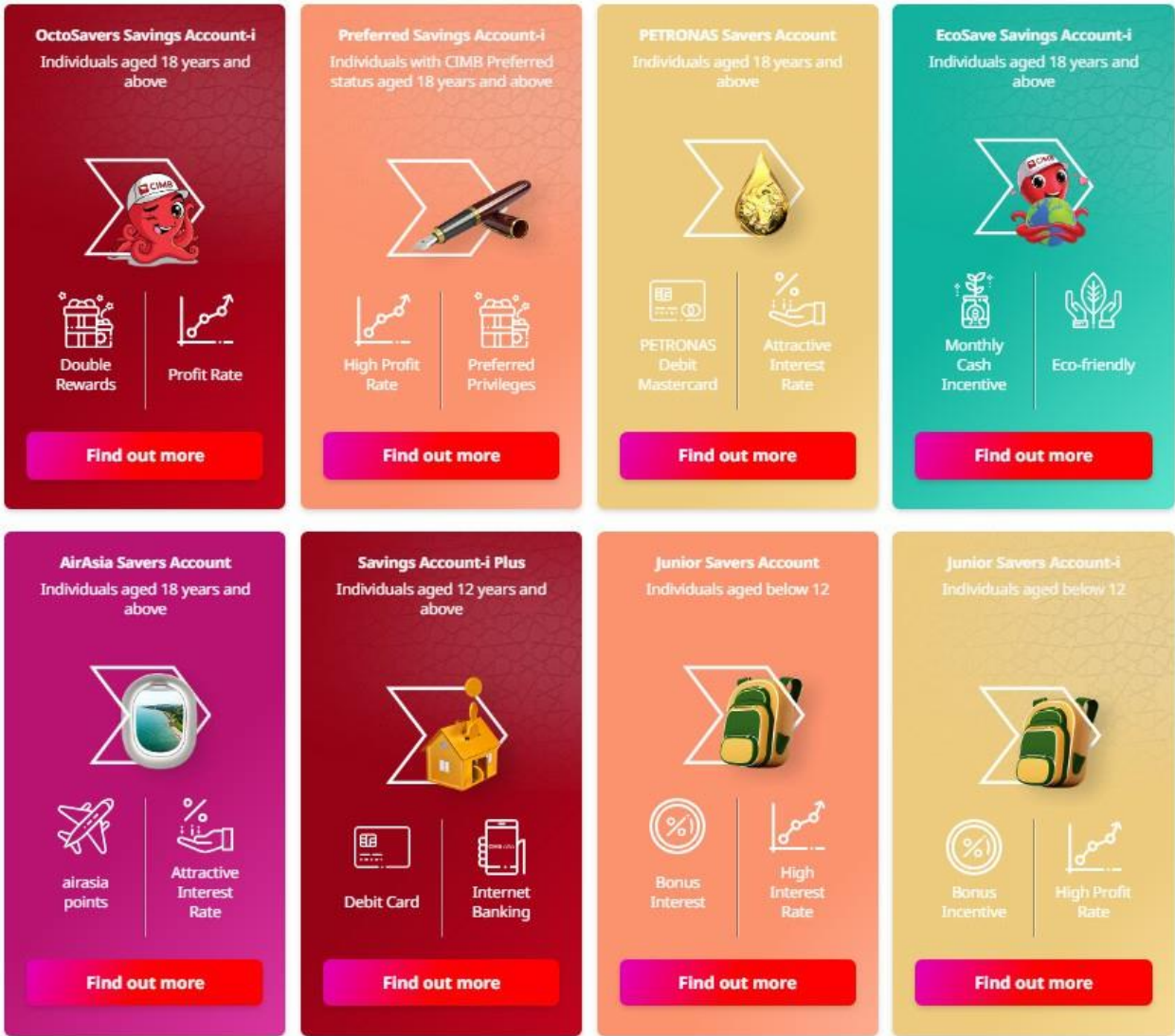
Customer onboarding experience	CIMB	Alliance	Hong Leong	Rize	Maybank	Ambank	BeU	Bank Islam
Clarity of products or services	3.65	3.28	4.40	3.00	5.00	4.67	2.83	2.63

## Area of improvement

Evaluating criteria	CIMB	Alliance	Hong Leong	Rize	Maybank	Ambank	BeU	Bank Islam
Information about saving account (steps, document requirement, min. balance, discount and offer, fees and charges)	No information about discounts and offers	No information about discounts and offers, min. balance, fees and charges)	No information about steps, discounts and offers	✓	✓	No information about steps	No information about steps, discounts and offers	No information about discounts and offers, eligibility, fee and charges
Information about other banking products (description, CTA to apply)	No information about other banking products	No information about other banking products	✓	No product comparison (only one product available)	✓	✓	✓	No information about other banking products
Product comparison and clarity (website)	Not able to customize comparison, description only highlight key features	Not able to customize comparison, description only highlight key features	Not able to customize comparison	No product comparison (only one product available)	✓	Not able to customize comparison	No product comparison (only one product available)	Not able to customize comparison, description only highlight key features
Time spent on understanding the products	3 – 4 minutes	3 – 4 minutes	✓	✓	✓	✓	✓	5 minutes

# Learning for CIMB from Maybank

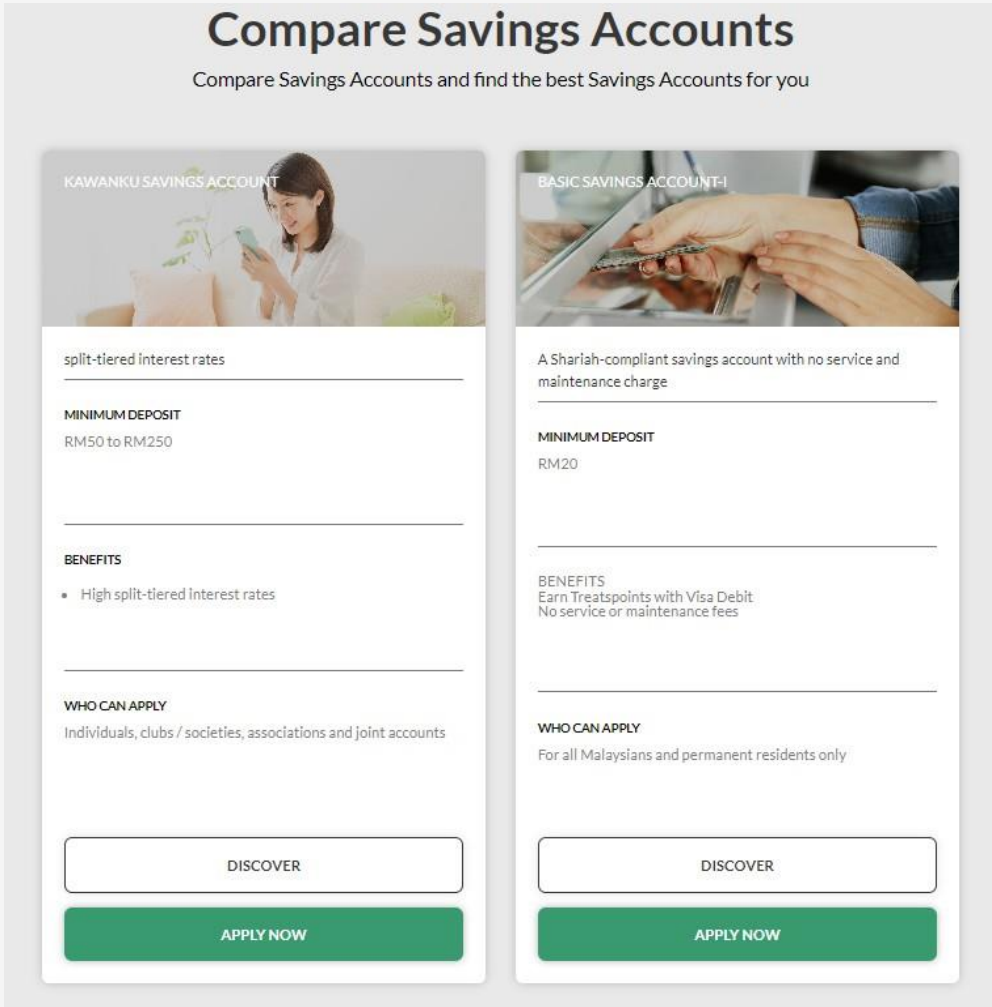
## CIMB



Key features are highlighted for easy visibility. However, users are unable to customise the products they want to compare.

## Example: Maybank

Users can choose products they want to compare; with detailed description of each product



# Ease of account opening

Customer onboarding experience	CIMB	Alliance	Hong Leong	Rize	Maybank	Ambank	BeU	Bank Islam
Ease of account opening	3.88	3.58	1.17	3.12	0.94	3.73	3.42	1.02

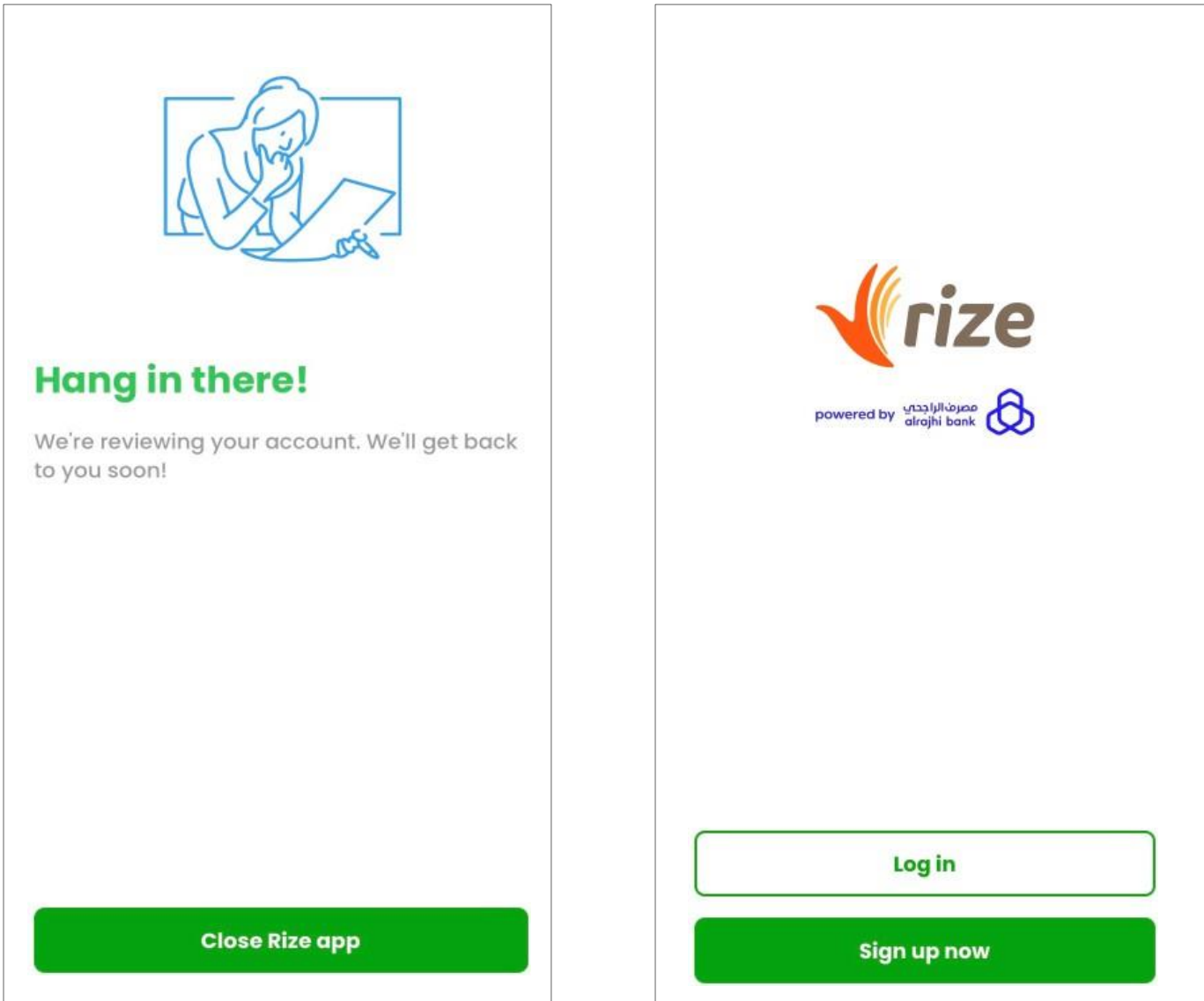
Area of improvement

Evaluating criteria	CIMB	Alliance	Hong Leong	Rize	Maybank	Ambank	BeU	Bank Islam
Document requirement	IC + personal + professional details	IC + personal + professional details + extra step by bank	IC + personal + professional details + extra step by bank	IC + personal + professional details	IC + personal + professional details + extra step by bank	IC + personal + professional details + extra step by bank	IC + personal + professional details	IC + personal + professional details + extra step by bank
In-depth information of document verification	>12 steps	>12 steps	< 5 steps	>12 steps	< 5 steps	>12 steps	< 9 steps	< 5 steps
Auto-fill	✓	✓	Not available, done at the physical branch	✓	Not available, done at the physical branch	✓	✓	Not available, done at the physical branch
Auto-save information	✓	✓	Not available, done at the physical branch	No auto-save	Not available, done at the physical branch	✓	No auto-save	Not available, done at the physical branch
Ease of doing KYC	✓	✓	KYC done at physical branch	✓	KYC done at physical branch	✓	✓	KYC done at physical branch
No. of steps involved in verification process (KYC + document verification)	✓	4-5 steps	4-5 steps	✓	4-5 steps	✓	✓	6-7 steps



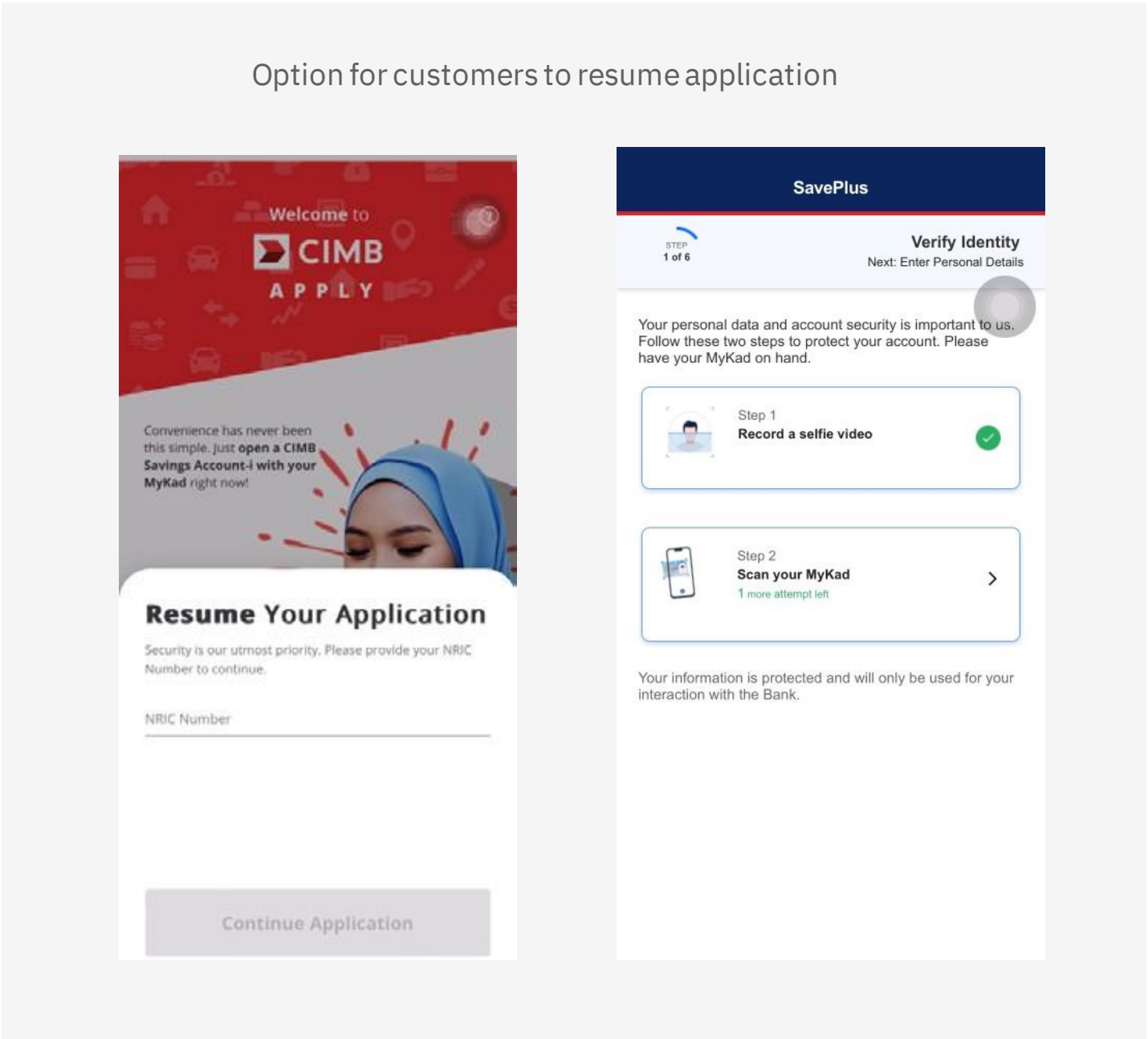
# Learning for Rize from CIMB and Alliance

## Rize



Left the app when account review is in progress;  
was required to restart the whole process when return to the app

## Example: CIMB and Alliance



# Activation convenience

Customer onboarding experience	CIMB	Alliance	Hong Leong	Rize	Maybank	Ambank	BeU	Bank Islam
Activation convenience	3.50	2.50	1.50	3.00	1.75	2.00	2.50	1.75

## Area of improvement

Evaluating criteria	CIMB	Alliance	Hong Leong	Rize	Maybank	Ambank	BeU	Bank Islam
Number of steps taken to activate bank a/c (total steps)	10-12 steps	>12 steps	10-12 steps	>12 steps	10-12 steps	>12 steps	>12 steps	10-12 steps
Speed of account approval/ Time taken to activate bank account i.e. accepting/making payments, bank transfers etc.	✓	Under 6 hours	Under 6 hours	✓	✓	Under 12 hours	Under 6 hours	✓

# Debit card application

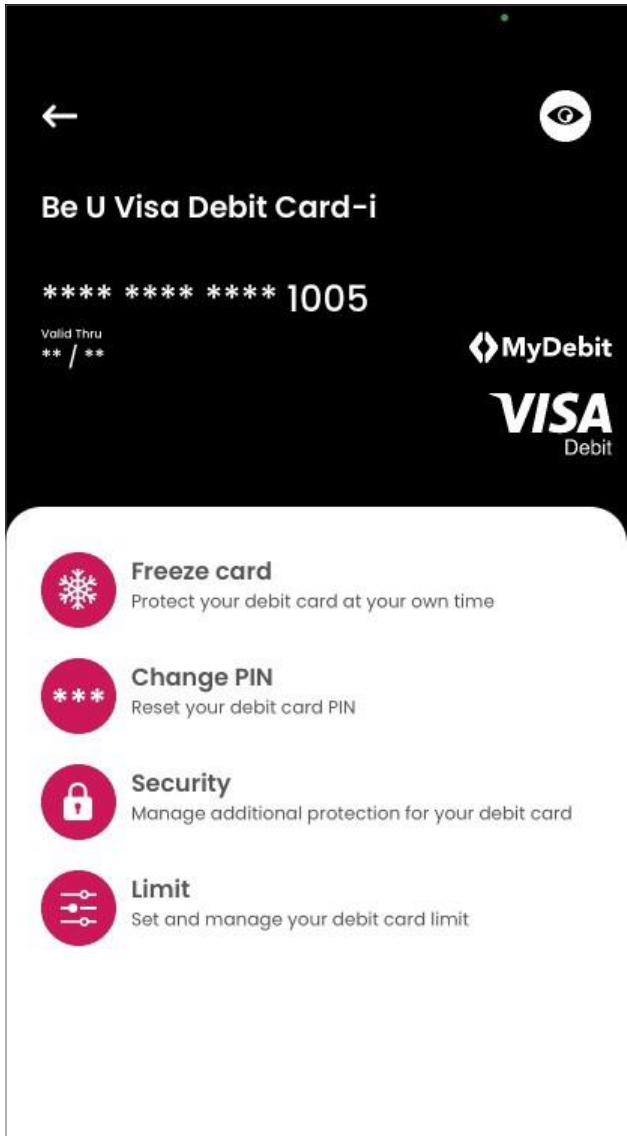
Customer onboarding experience	CIMB	Alliance	Hong Leong	Rize	Maybank	Ambank	BeU	Bank Islam
Debit card application	4.25	3.56	4.75	4.00	4.44	2.56	3.06	4.75

## Area of improvement

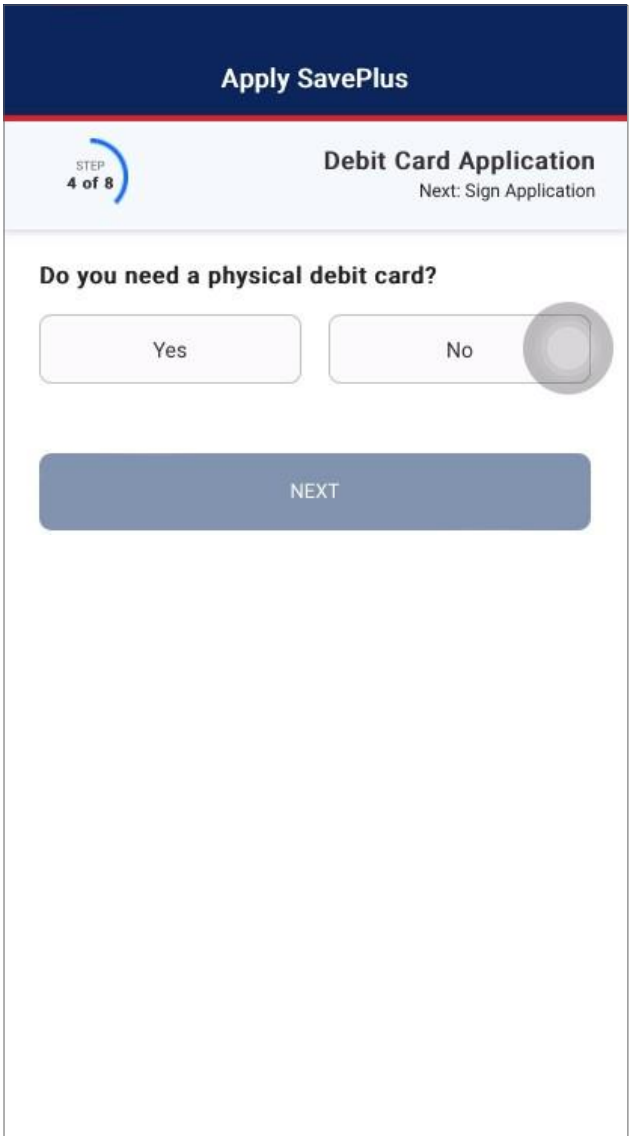
Evaluating criteria	CIMB	Alliance	Hong Leong	Rize	Maybank	Ambank	BeU	Bank Islam
Debit card option	✓	✓	✓	✓	✓	✓	✓	✓
Ease of applying for debit card	Debit card application is mandatory	✓	Debit card application is mandatory	Debit card application is an extra, distinct step with no clear CTA	Debit card application is mandatory	Debit card application is mandatory	Debit card application is an extra, distinct step	Debit card application is mandatory
Steps taken to activate physical debit card	5-6 steps	5-6 steps	✓	✓	✓	7-8 steps	5-6 steps	✓

# Learning for Malaysian banks from Axis bank (India)

All banks in Malaysia do not offer virtual cards



Able to change physical debit card settings on app; but no virtual card option



No virtual card option, but customers can still perform transactions without needing a physical card for some

Example: Axis Bank (India)

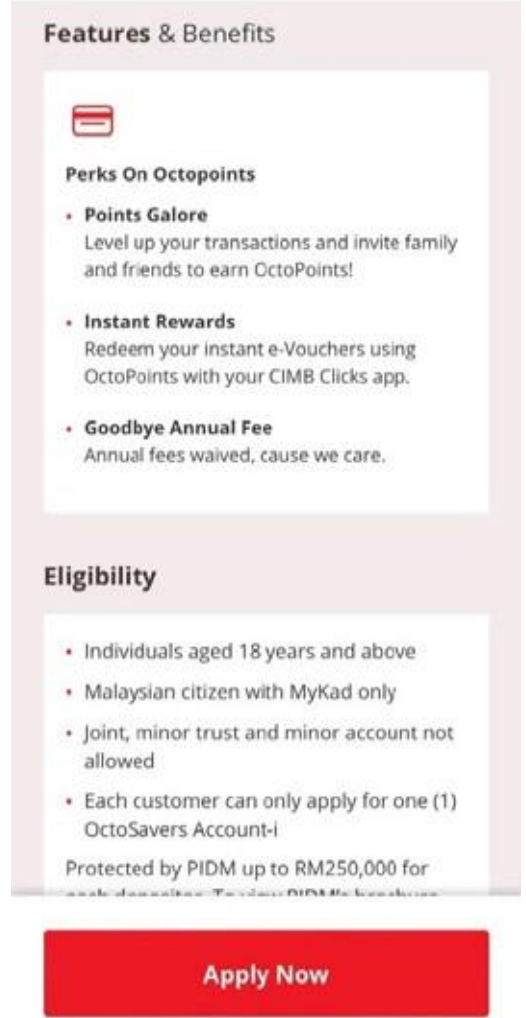


# Bank to ace “Customer onboarding experience” – CIMB Bank

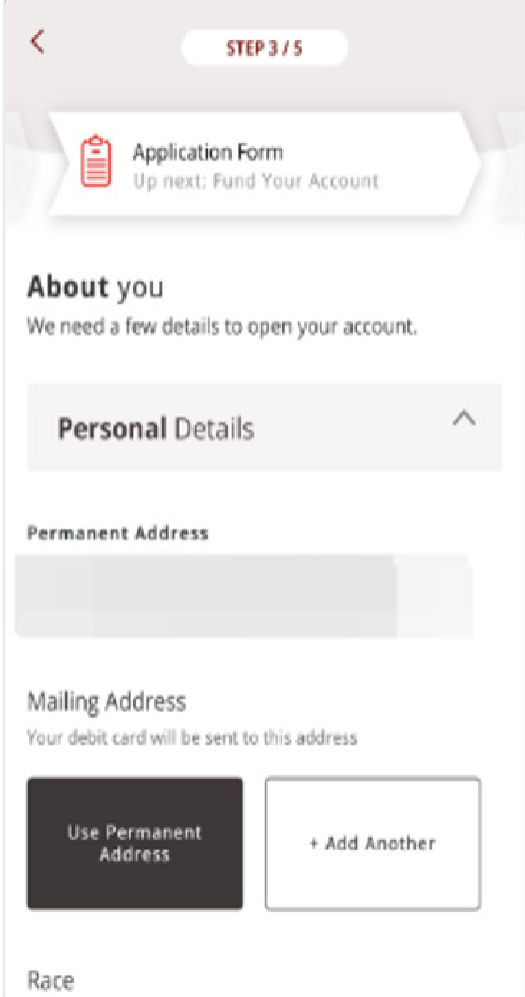
## #1 Open a digital savings account



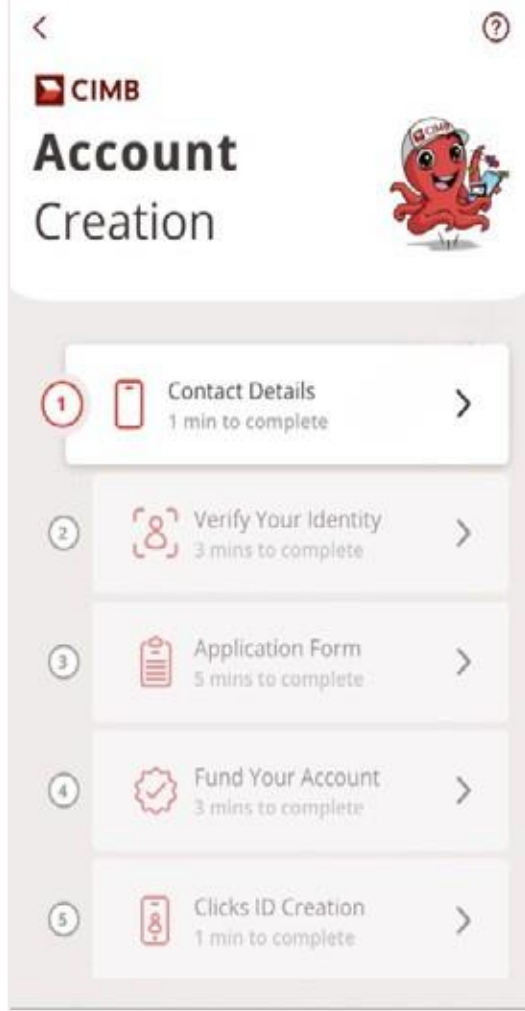
## #2 Information about type of saving account



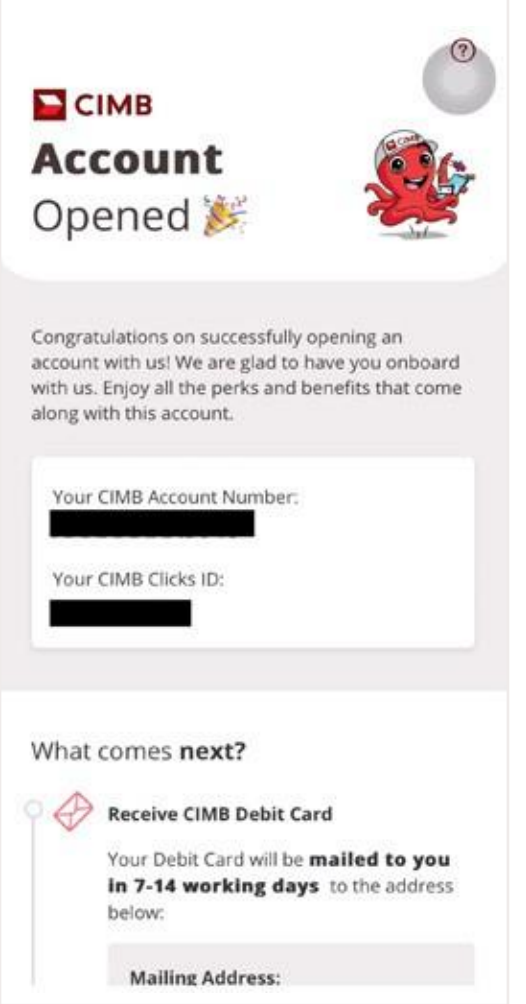
## #3 Account opening process



## #4 Overview of steps needed



## #5 Account opened







## Customer service experience

# Customer support channels

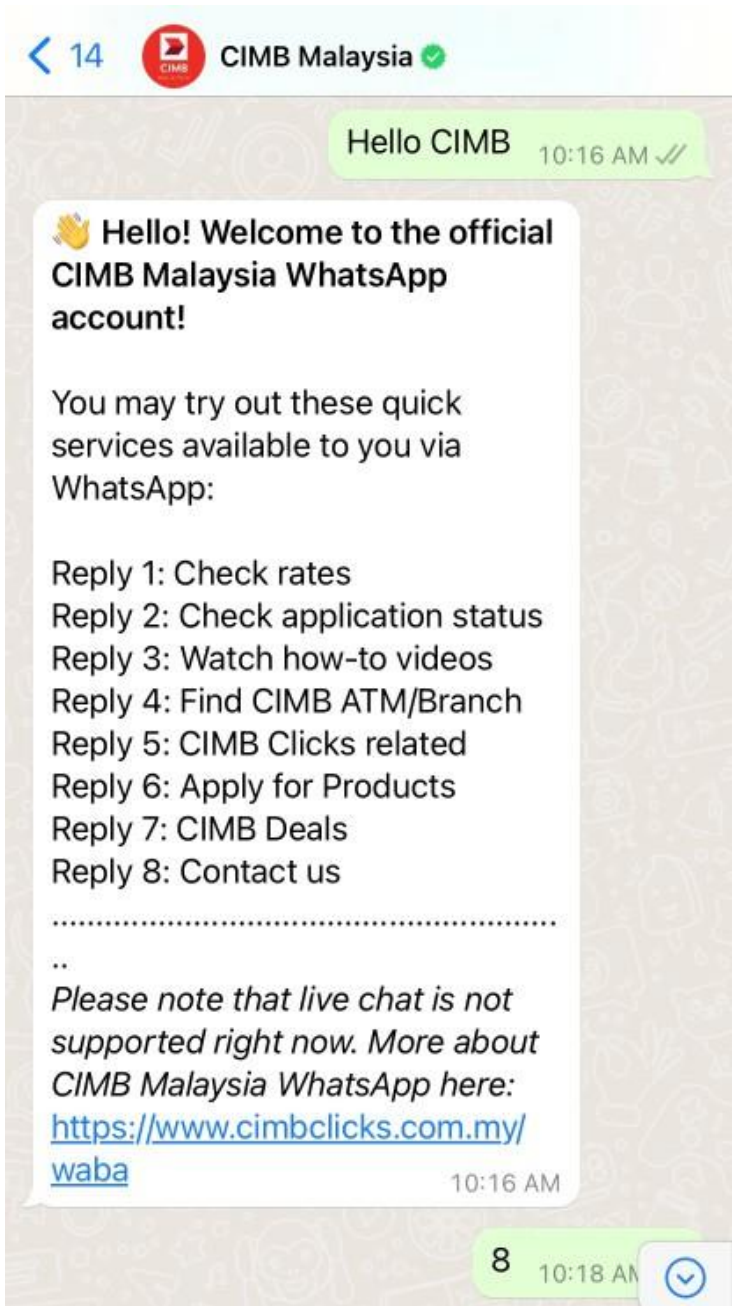
Customer service experience	CIMB	Alliance	Hong Leong	Rize	Maybank	Ambank	BeU	Bank Islam
Customer support channels	3.50	4.00	5.00	3.00	4.00	3.00	3.00	3.50

Area of improvement

Evaluating criteria	CIMB	Alliance	Hong Leong	Rize	Maybank	Ambank	BeU	Bank Islam
Email, Hotline, Live-chat on app or website (real human interaction), Social media platform, Conversational AI	No live-chat, chatbot only supports categorized response	No conversational AI feature	✓	No live-chat and conversational AI features	No conversational AI features	No live-chat and conversational AI features	No live-chat and conversational AI features	No conversational AI features, limited presence on social media platform

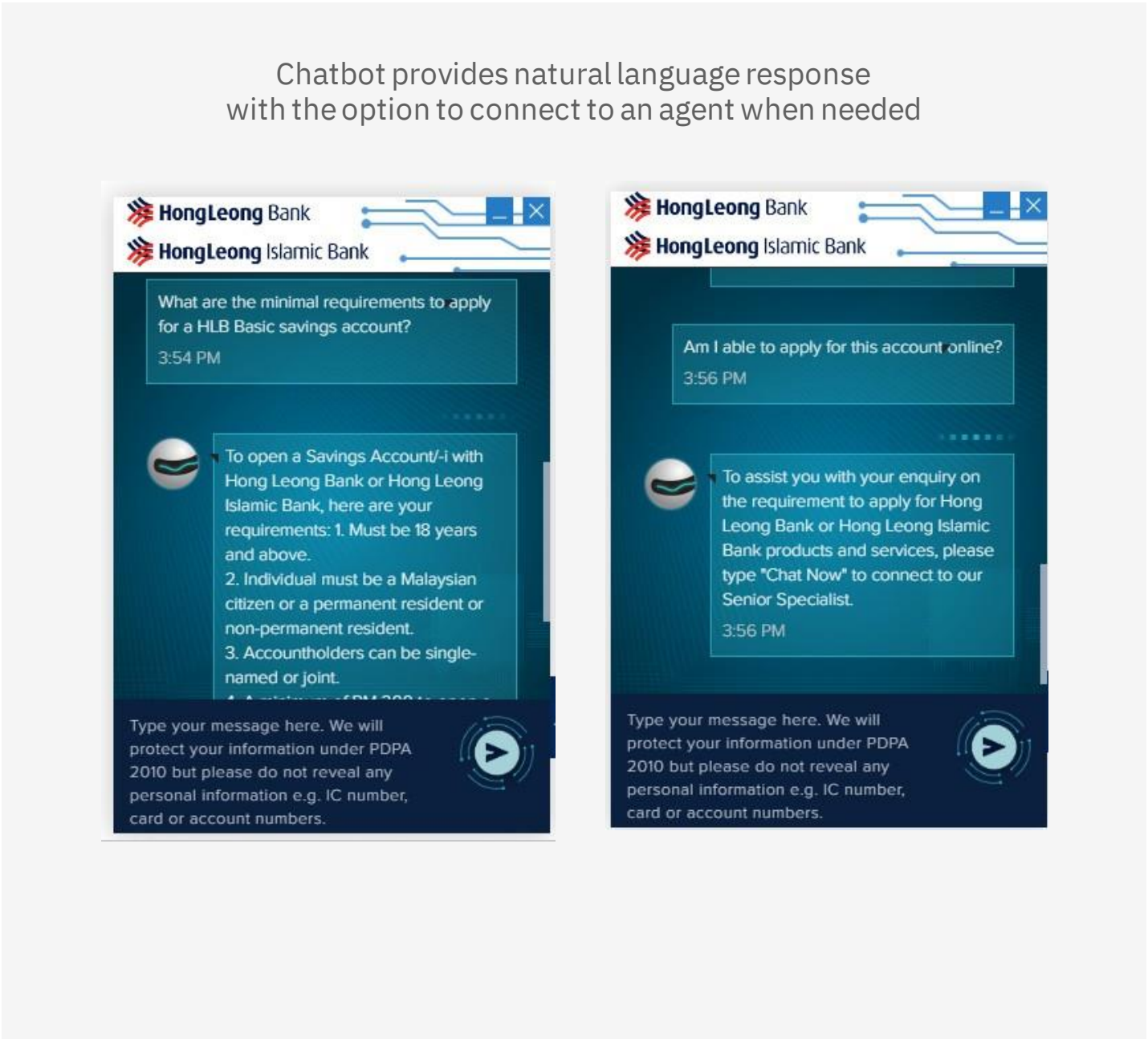
# Learning for CIMB from Hong Leong Bank

## CIMB



CIMB’s Whatsapp chatbot provides categorised responses, reducing without allowing customers to connect to live agent

## Example: Hong Leong Bank



# Time taken to respond to query

Customer service experience	CIMB	Alliance	Hong Leong	Rize	Maybank	Ambank	BeU	Bank Islam
Time taken to response to query	3.45	2.50	3.20	2.20	0.85	1.25	2.20	3.25

## Area of improvement

Evaluating criteria	CIMB	Alliance	Hong Leong	Rize	Maybank	Ambank	BeU	Bank Islam
Email	More than 36 hours	Within 36 hours	More than 36 hours	✓	No response	More than 36 hours	✓	More than 36 hours
Hotline	✓	✓	Within 3 minutes	✓	No one picks up	Within 5 minutes	✓	✓
Social media platform	✓	No reply	15 minutes	More than 30 minutes	More than 30 minutes	5 minutes	More than 30 minutes	✓
Conversational AI	Chatbot not able to refer connect to live agent	No chatbot	✓	No chatbot	No chatbot/hard to locate on app or website	No chatbot	No chatbot	No chatbot



# Self-service potential - FAQs

Customer service experience	CIMB	Alliance	Hong Leong	Rize	Maybank	Ambank	BeU	Bank Islam
Self-service potential: FAQs	4.38	2.70	4.58	2.28	2.91	2.29	2.70	2.29

Area of improvement								
Evaluating criteria	CIMB	Alliance	Hong Leong	Rize	Maybank	Ambank	BeU	Bank Islam
Clarity of FAQs	✓	✓	✓	✓	✓	✓	✓	✓
Answer clarity (Visual aids and cues)	Limited visual cues	Limited number of answer contains visual aids	Limited visual aids	No visual aids only wordings	No visual aids only wordings	No visual aids only wordings	Limited visual aids only wordings	No visual aids only wordings
Customer support CTA available on FAQs site	✓	No customer support CTA on FAQ site	✓	No customer support CTA on FAQ site	No customer support CTA on FAQ site	No customer support CTA on FAQ site	No customer support CTA on FAQ site	No customer support CTA on FAQ site



# Learning for Rize and Bank Islam from Hong Leong Bank

## Rize and Bank Islam

FAQs	
General (Applications, Devices, Requirements)	
What is Rize?	⌵
What is the difference between Rize and alibaba bank Malaysia's smartphone banking app (alibaba24seven)?	⌵
How can I open a Rize account?	⌵
Can I open a Rize account in any alibaba bank Malaysia's branch?	⌵
What happens after I have successfully submitted my account opening application?	⌵
Do I need to walk into a branch for physical verification after my application?	⌵
Can I re-apply or onboard again if my application was not successful on the first application?	⌵
What is the minimum smartphone operating software version required to use Rize?	⌵
Can I open an account with Rize if I am not Malaysian?	⌵
I do not have an existing bank account in my name in Malaysia. Can I open a Rize account?	⌵
What can I do with the Rize app?	⌵
Can I access Rize when travelling overseas?	⌵

Frequently Asked Questions (F.A.Qs)	
General Login Biometric Login – Quick Touch Transaction Signing Transaction	
Q1. What is Quick Touch?	⌵
Quick Touch is a form of biometric authentication using fingerprint for speedy access to your account summary.	
Q2. How do I activate Quick Touch?	⌵
You can activate Quick Touch during first time login or at Quick Menu Settings > Quick Touch. You can also deactivate Quick Touch through Quick Menu Settings.	
Q3. Which device supports Quick Touch?	⌵
1. iOS device version 10.0 and above. 2. Android device version 5 and above. Devices must have built-in fingerprint authentication capability.	

## Example: Hong Leong Bank

1

Access the Tracker

Select "Access My Application" > "Track My Application" on our Hong Leong Bank homepage OR Visit [www.hlb.com.my/etracker](http://www.hlb.com.my/etracker) > Key in your NRIC or Passport No. > Select "Proceed"

Example:

NRIC

901206015612

OR

Passport

A000000000

Check your application status

Please key in your NRIC or Passport Number (for New Malaysians) to get started.

A000000000

Proceed

Check your application status

Please key in your NRIC or Passport Number (for New Malaysians) to get started.

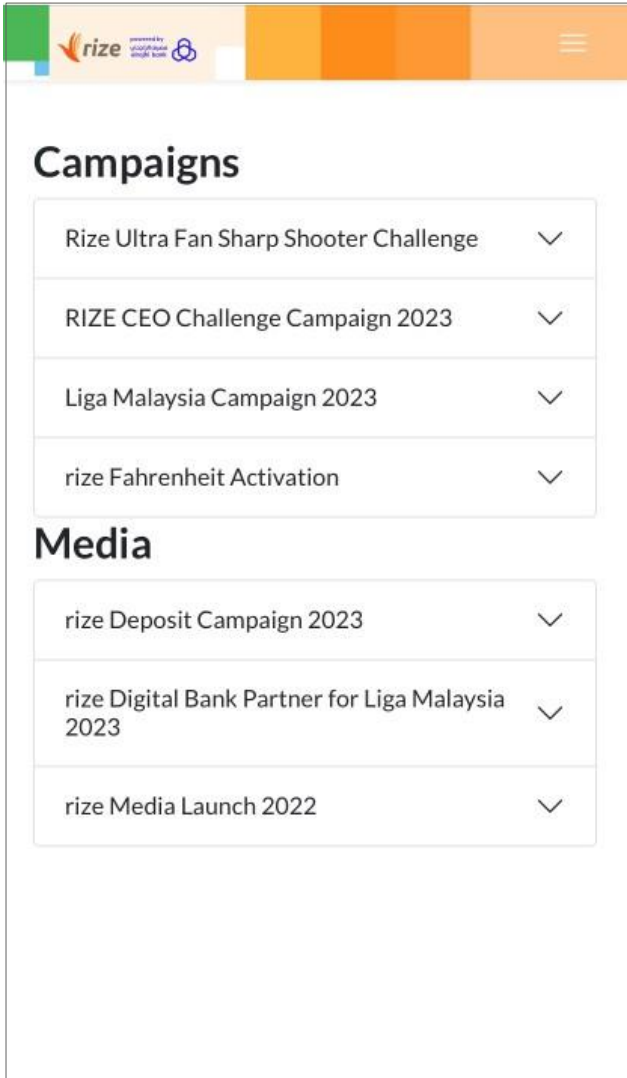
A000000000

Proceed

Both Rize and Bank islam do not include visual cues in their FAQ sections

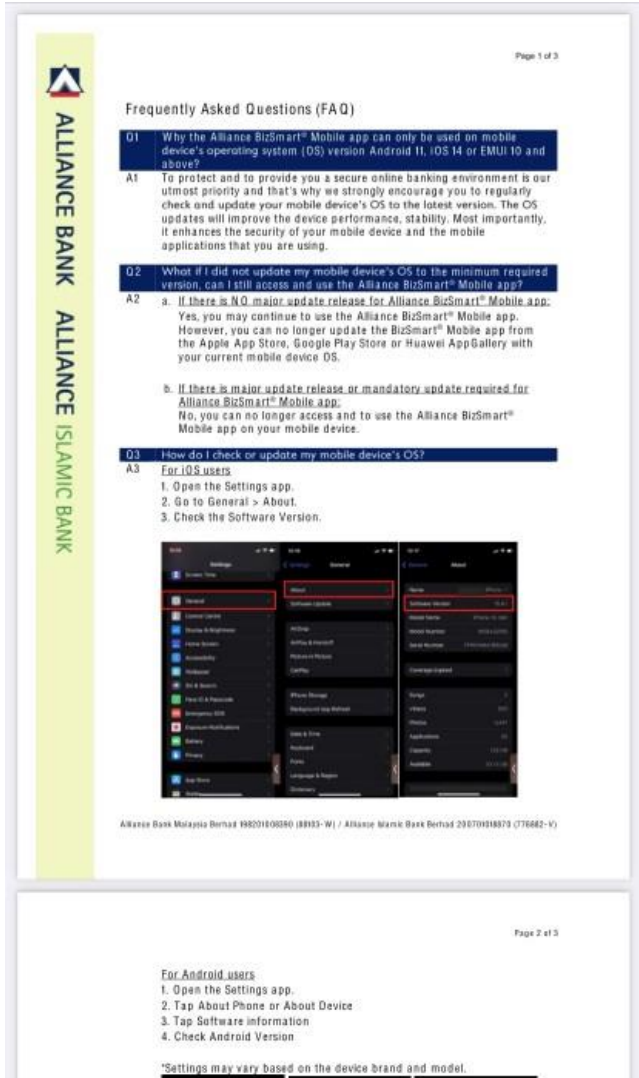
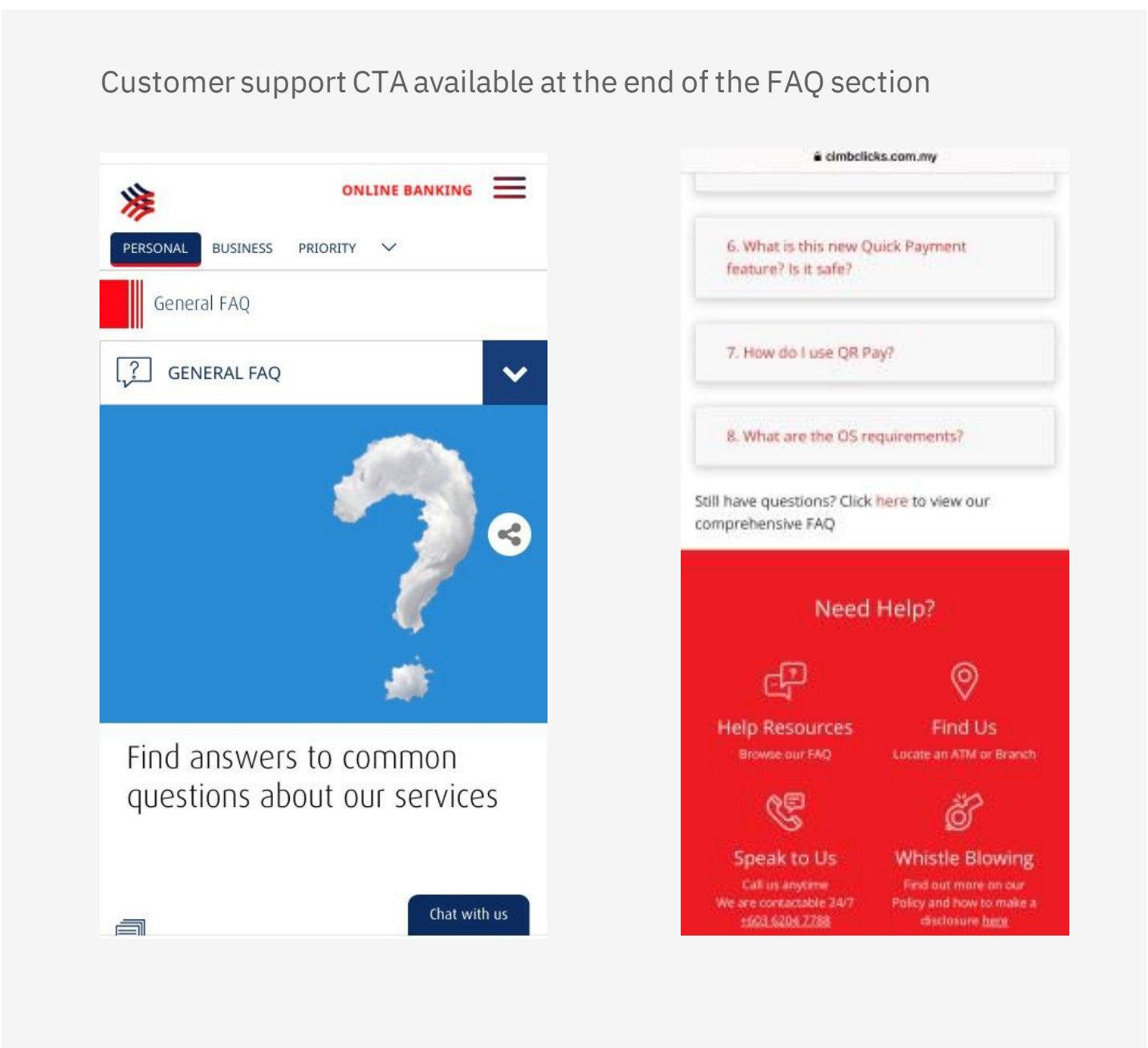
# Learning for Rize and Alliance from Hong Leong Bank and CIMB

## Rize and Alliance



No clear CTA after the FAQ section

## Example: Hong Leong Bank and CIMB



FAQ is showing as a PDF file, with no clickable CTAs

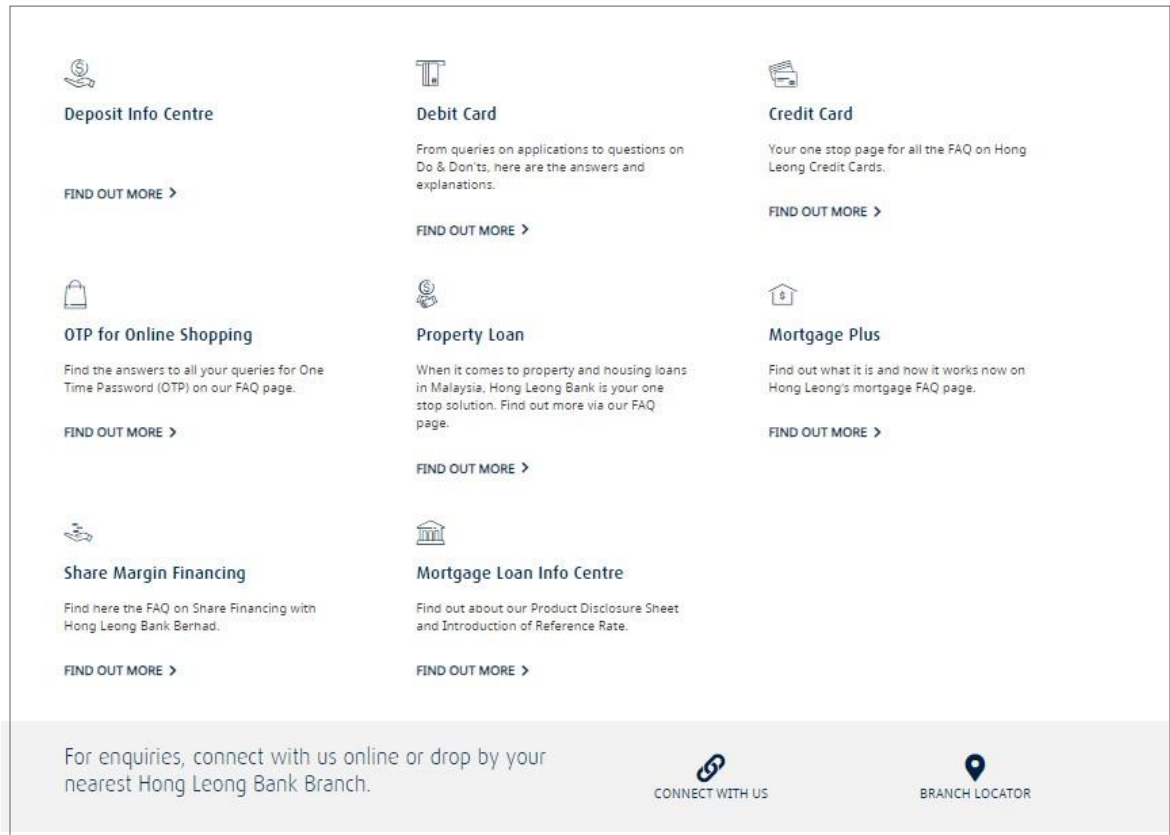
# Self-service potential - IVR

Customer service experience	CIMB	Alliance	Hong Leong	Rize	Maybank	Ambank	BeU	Bank Islam
Self-service potential: IVR	4.50	5.00	3.00	2.50	5.00	3.00	2.50	3.50

## Area of improvement

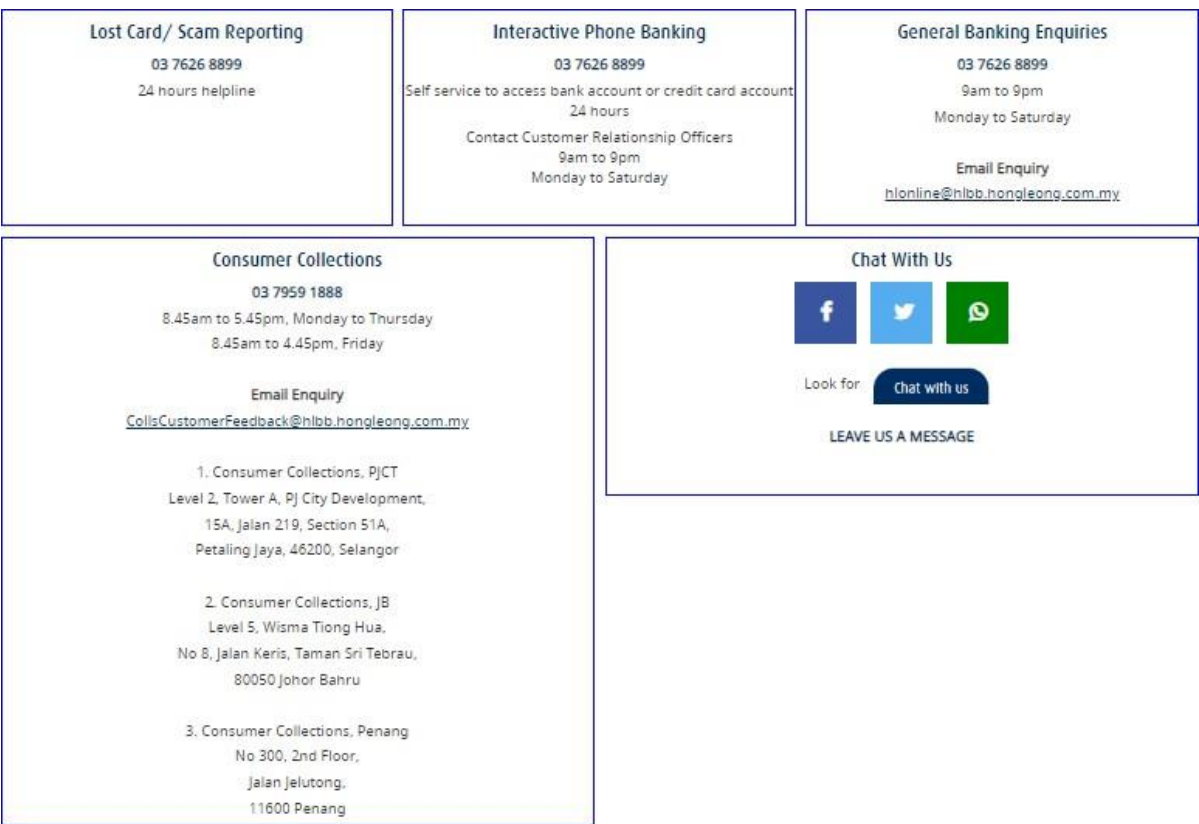
Evaluating criteria	CIMB	Alliance	Hong Leong	Rize	Maybank	Ambank	BeU	Bank Islam
Basic functions available such as balance check, account information, e-statement	✓	✓	✓	No basic functions	✓	✓	No basic functions	✓
Advertisement of public announcement	Public announcement	✓	Long advertisement and public announcement	✓	✓	Long advertisement and public announcement	✓	Limited advertisement and announcement

# Bank to ace “Customer service experience”- Hong Leong Bank

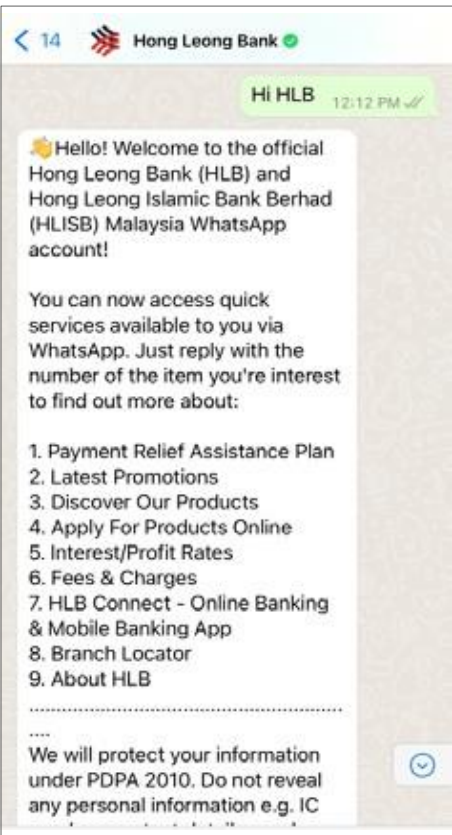


Categorized FAQ section

Clear customer support CTAs



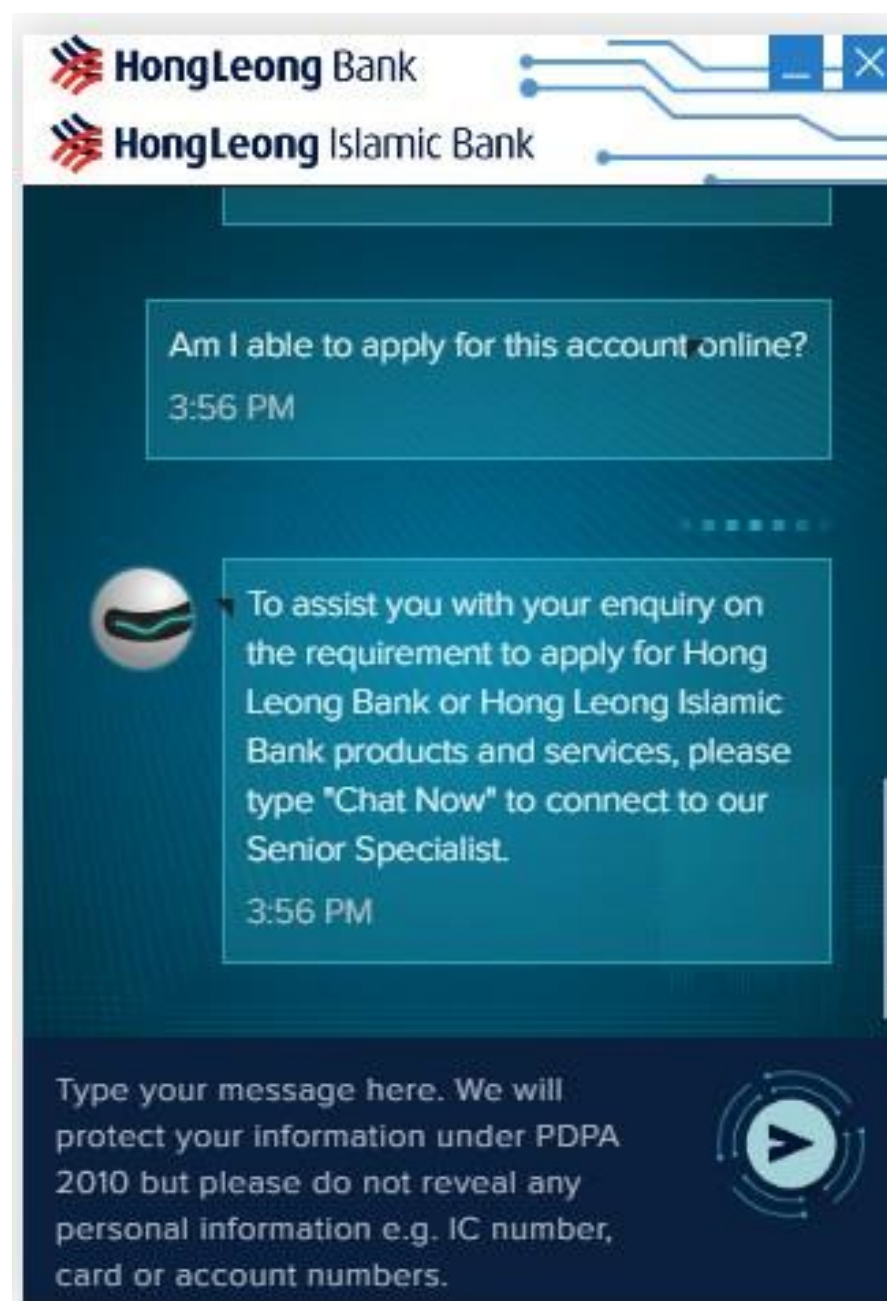
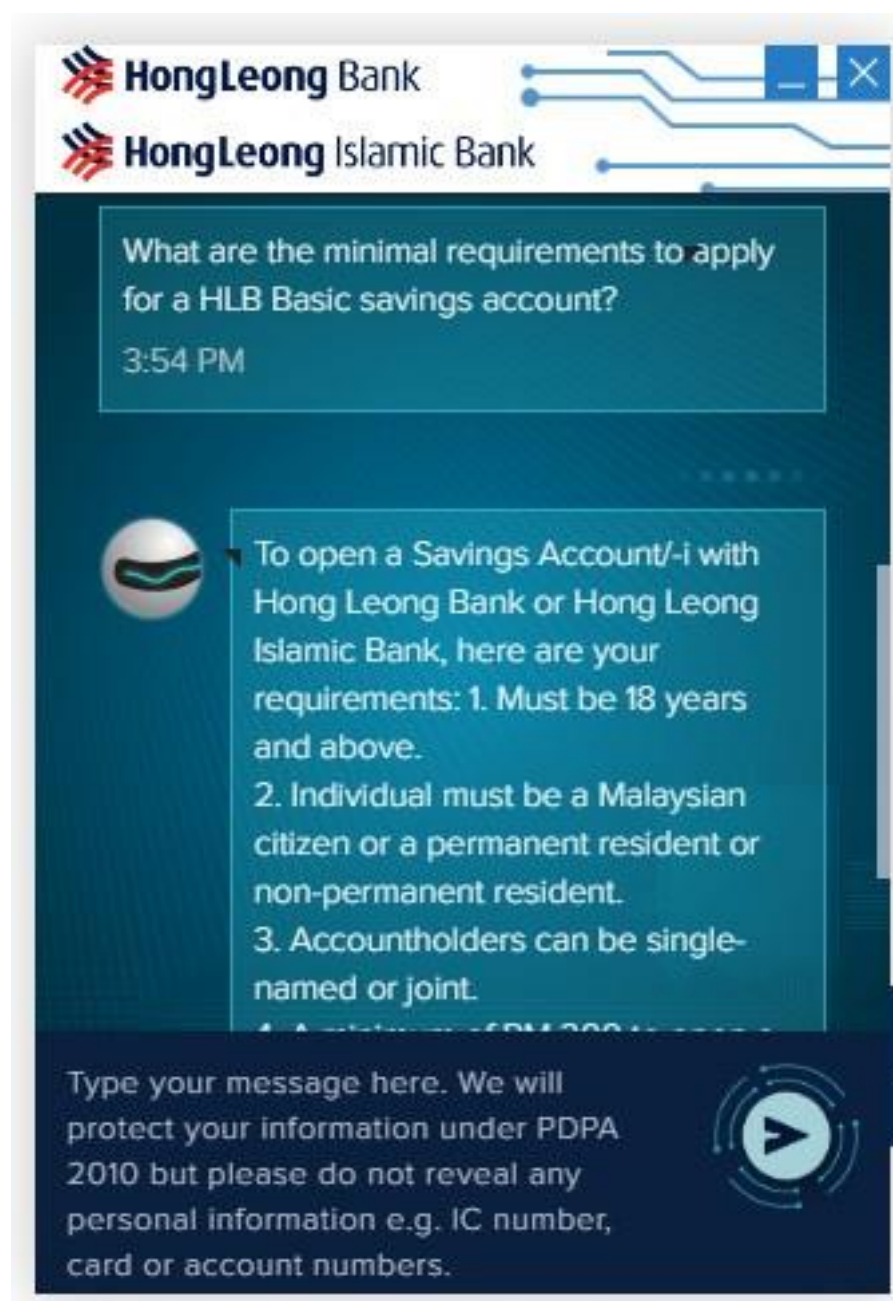
Multiple customer support channels



Whatsapp chatbot with categorized services to assist



# Bank to ace “Customer service experience”- Hong Leong Bank



Bot with natural language response and able to connect to a live agent when needed



# Section 04

## Analyst recommendations



# Deep dive into TDEX score for CIMB Bank



TDEX score	3.97
Mobile app	4.17
Customer onboarding	3.84
Customer service	3.96



# Improvements for CIMB Bank

## 01 Mobile app experience

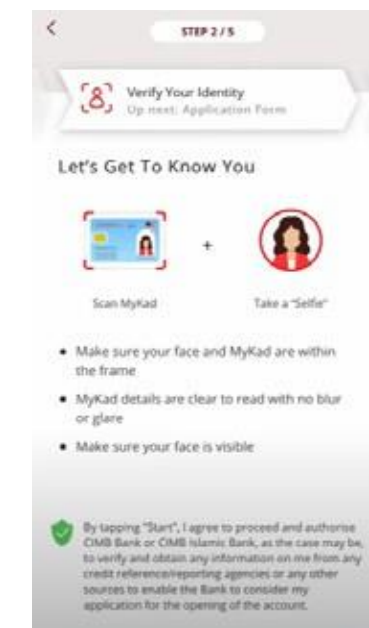
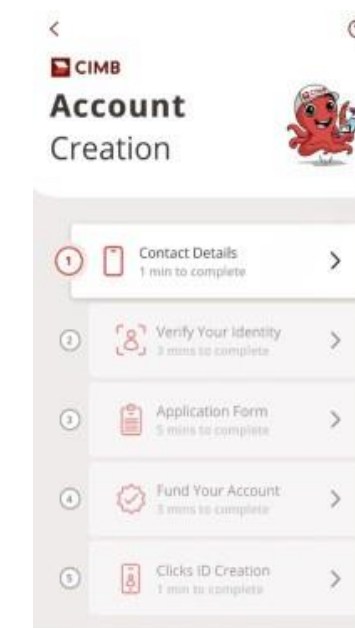
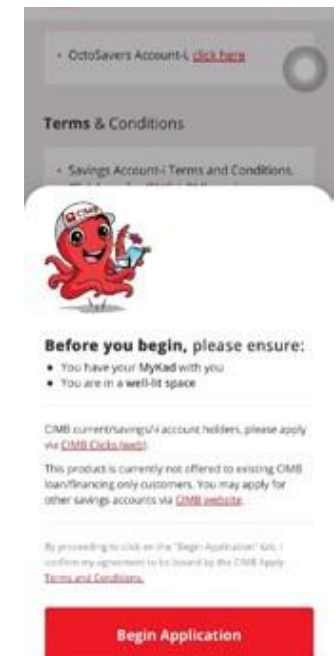
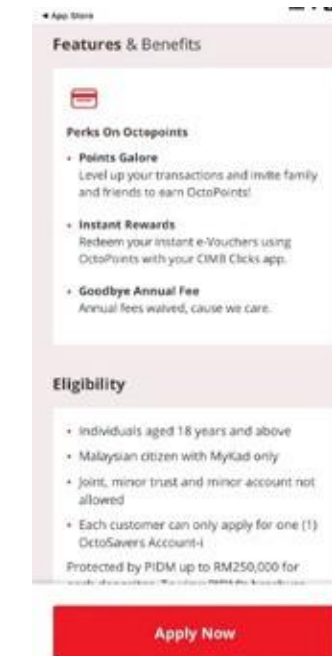
- Provide multiple language option to access the app
- Offer options for customers to apply for other services on the app
- Provide PIN-based sign up as one of the authentication methods
- Improve app efficiency and speed of the user interface

## 02 Customer onboarding experience

- Improve website brand identity with a more consistent language style, typography, and visual style
- Provide information on other added app benefits and products
- Offer options for users to customize product comparison on the website with simple and clear description
- Provide virtual card option
- Present options for users to choose a preferred date and time for card delivery
- Provide accurate delivery status tracker

## 03 Customer service experience

- Introduce conversational AI features with the ability to connect with a live agent when needed
- Improve email response time
- Integrate visual cues for FAQs for easy browsing
- Personalized IVR functions based on customer phone number and past IVR behaviour
- Provide features for AI-enabled speech recognition





# Deep dive into TDEX score for Alliance Bank



TDEX score	3.37
Mobile app	3.18
Customer onboarding	3.37
Customer service	3.55





# Improvements for Alliance Bank

## 01 Mobile app experience

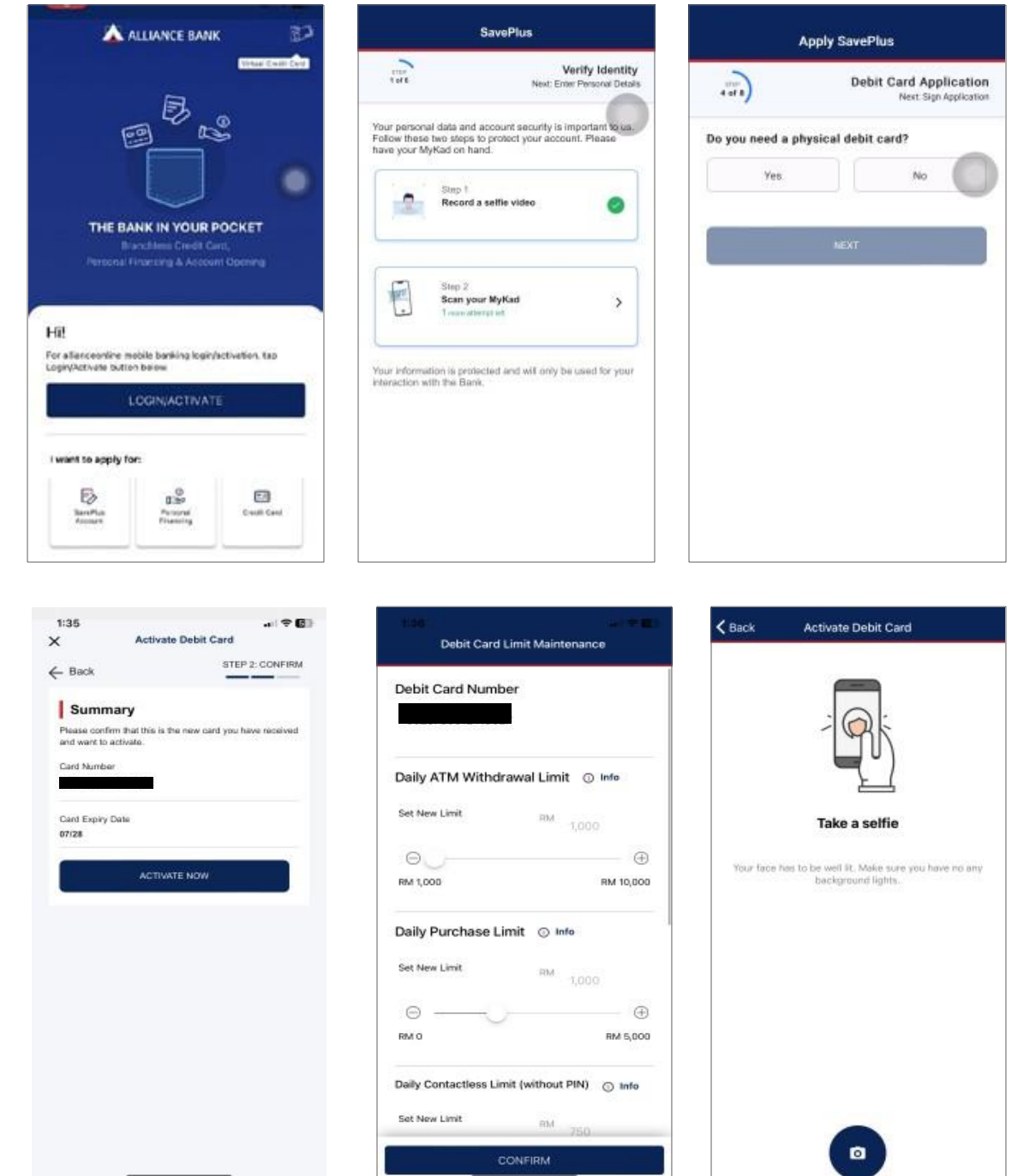
- Provide initial description of products and steps required before asking users to register for products on app
- Provide multiple language option on the app
- Introduce the PIN-based sign up feature
- Improve app efficiency (app is glitchy, especially when transitioning from one step to the other)

## 02 Customer onboarding experience

- Improve the visual style of the website
- Provide visual cues and aids on app to make the experience fun
- Provide information such as product highlights, other added benefits and products on the app
- Allow customers to compare between products/services easily on the web
- Provide instantly-activated virtual cards
- Enable Face ID or biometric identification as a log-in method
- Provide users the option to choose preferred date and time for card delivery
- Provide accurate delivery status tracker

## 03 Customer service experience

- Live-chat availability is quite hidden in the app – make clear indications for users to locate it
- easier Introduce conversational AI features, with the ability to connect with a live agent when needed
- Improve email and social media platform response time
- Include a general FAQ section to answer common inquiries
- Provide customer support CTA on FAQs site
- Enable personalized IVR functions based on customer phone number and past IVR behaviour
- Provide features for AI-enabled speech recognition



# Deep dive into TDEX score for Hong Leong Bank



TDEX score	3.25
Mobile app	2.75
Customer onboarding	2.99
Customer service	3.95



# Improvements for Hong Leong Bank

## 01 Overall experience

- Revamp the entire account opening process to a fully digital format.  
- Despite Apply@HLB, digital account opening was inaccessible

## 02 Mobile app experience

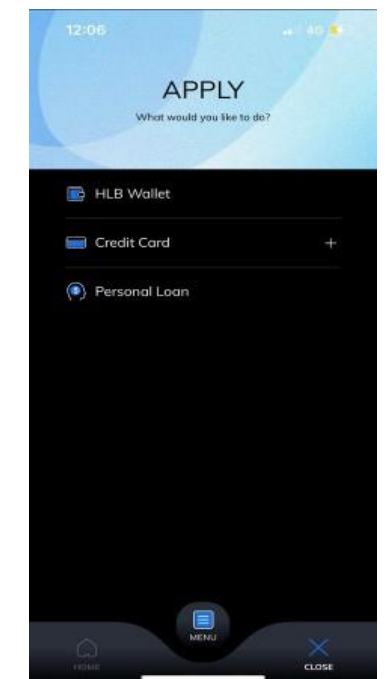
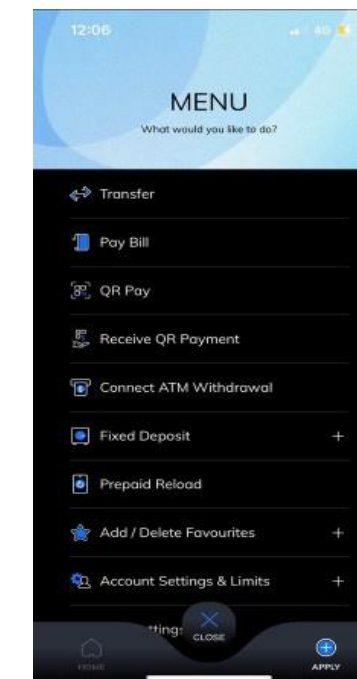
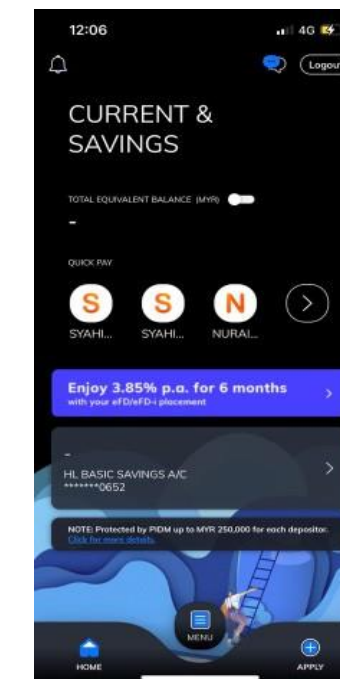
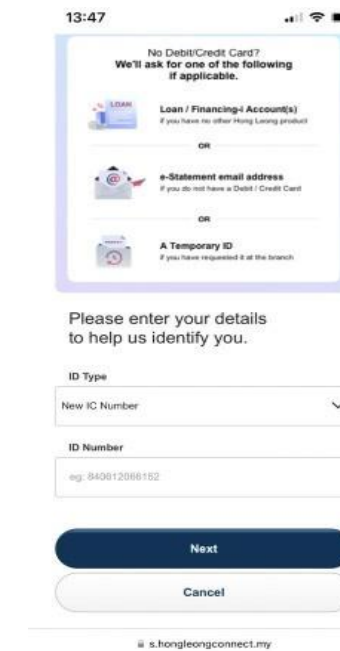
- Integrate PIN-based sign-up.
- Incorporate multiple language options in the app.

## 03 Customer onboarding experience

- Present account information before registration and allow users to apply for additional services.
- Enhance customer onboarding with a navigation guide.
- Provide comprehensive information on bank services, including major discounts and offerings.
- Enable easy product comparison on both web and app platforms.
- Offer details on fees and charges associated with bank accounts.
- Facilitate online/app-based application and verification processes. Provide instantly-activated virtual cards.

## 04 Customer service experience

- Introduce voice assistant in helpline numbers
- Improve chatbot to integrate natural language response
- Improve email response time (only the hotline and social media responses were prompt)





# Deep dive into TDEX score for Rize Bank



TDEX score	3.22
Mobile app	3.95
Customer onboarding	3.37
Customer service	2.50



# Improvements for Rize Bank

## 01 Mobile app experience

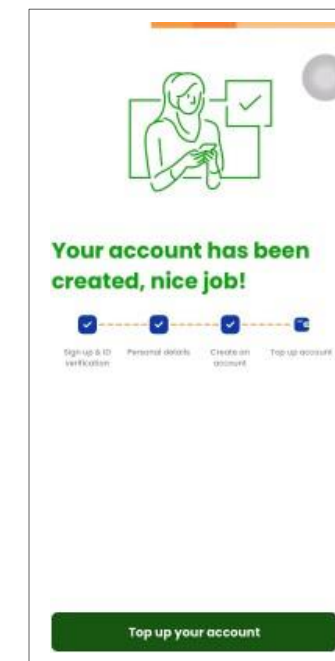
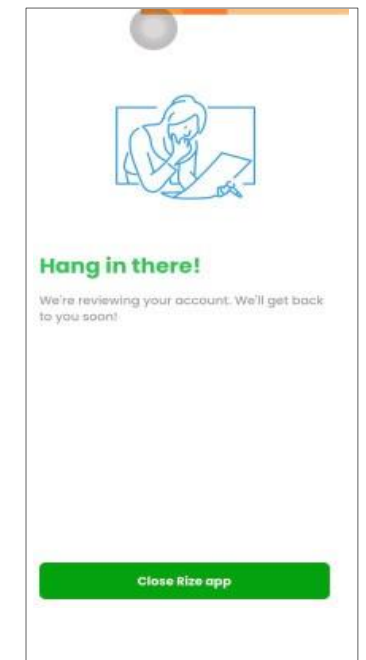
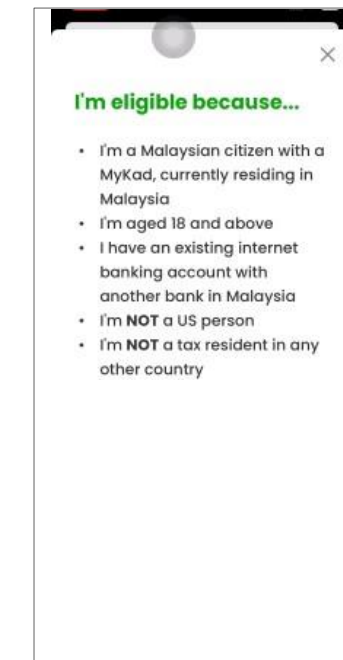
- Provide multiple language option on the app

## 02 Customer onboarding experience

- Provide a navigation guide
- Implement autosave features on app
- Provide instantly-activated virtual cards.
- Embed physical debit card application step within the account application process with a clear
- CTA Provide option to choose preferred date and time for card delivery
- Enable accurate delivery status tracker

## 03 Customer service experience

- Introduce conversational AI features, with the ability to connect with a live agent when needed
- Improve social media platform response time
- Incorporate visual aids into FAQ section for easy understanding
- Provide customer support CTA on FAQs site
- Facilitate basic IVR functions (balance check, account information, etc.)
- Personalize IVR functions based on customer phone number and past IVR behaviour
- Offer features for AI-enabled speech recognition

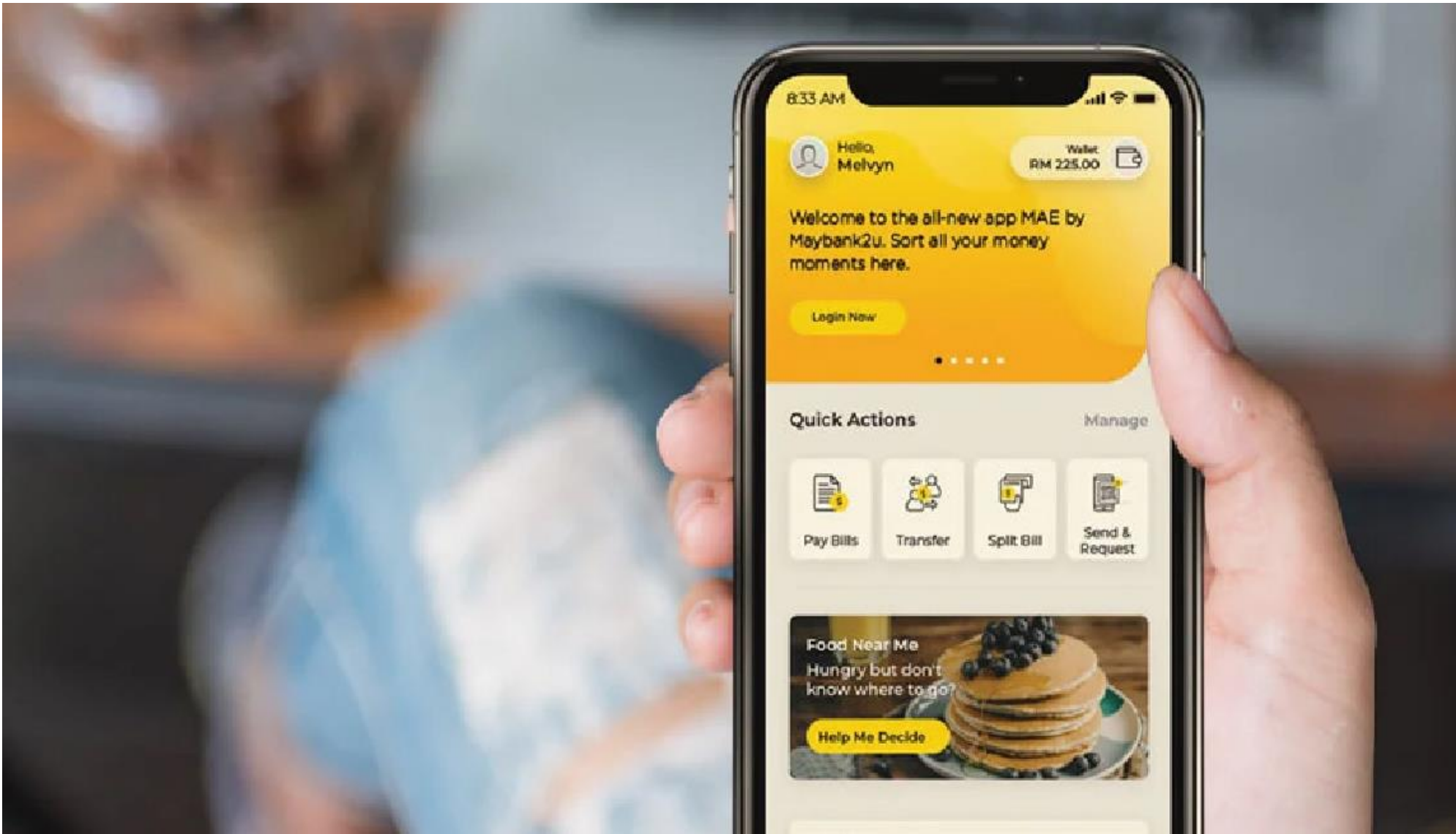




# Deep dive into TDEX score for MayBank



TDEX score	3.15
Mobile app	3.25
Customer onboarding	3.05
Customer service	3.19



# Improvements for Maybank

## 01 Overall experience

- Digitise the end-to-end account opening process

## 02 Mobile app experience

- Integrate multiple language options on the app.
- Enhance user experience by providing account information before registration, language selection, and the ability to apply for various services

## 03 Customer onboarding experience

- Implement a website navigation guide.
- Ensure comprehensive information on bank services is accessible through the app.
- Offer options for users to apply for additional services and highlight major discounts associated with bank accounts.
- Enable easy comparison of products on both the web and app.
- Present clear details on fees and charges associated with bank accounts.
- Facilitate a user-friendly product/service comparison on the web.
- Streamline the application and verification process to be conducted online or through the app.
- Provide instantly-activated virtual cards.

## 04 Customer service experience

- Enhance customer support response times across all channels to address prolonged wait times or non-responsiveness.
- Optimize hotline accessibility, considering the frequent busyness, despite the availability of the IVR function.

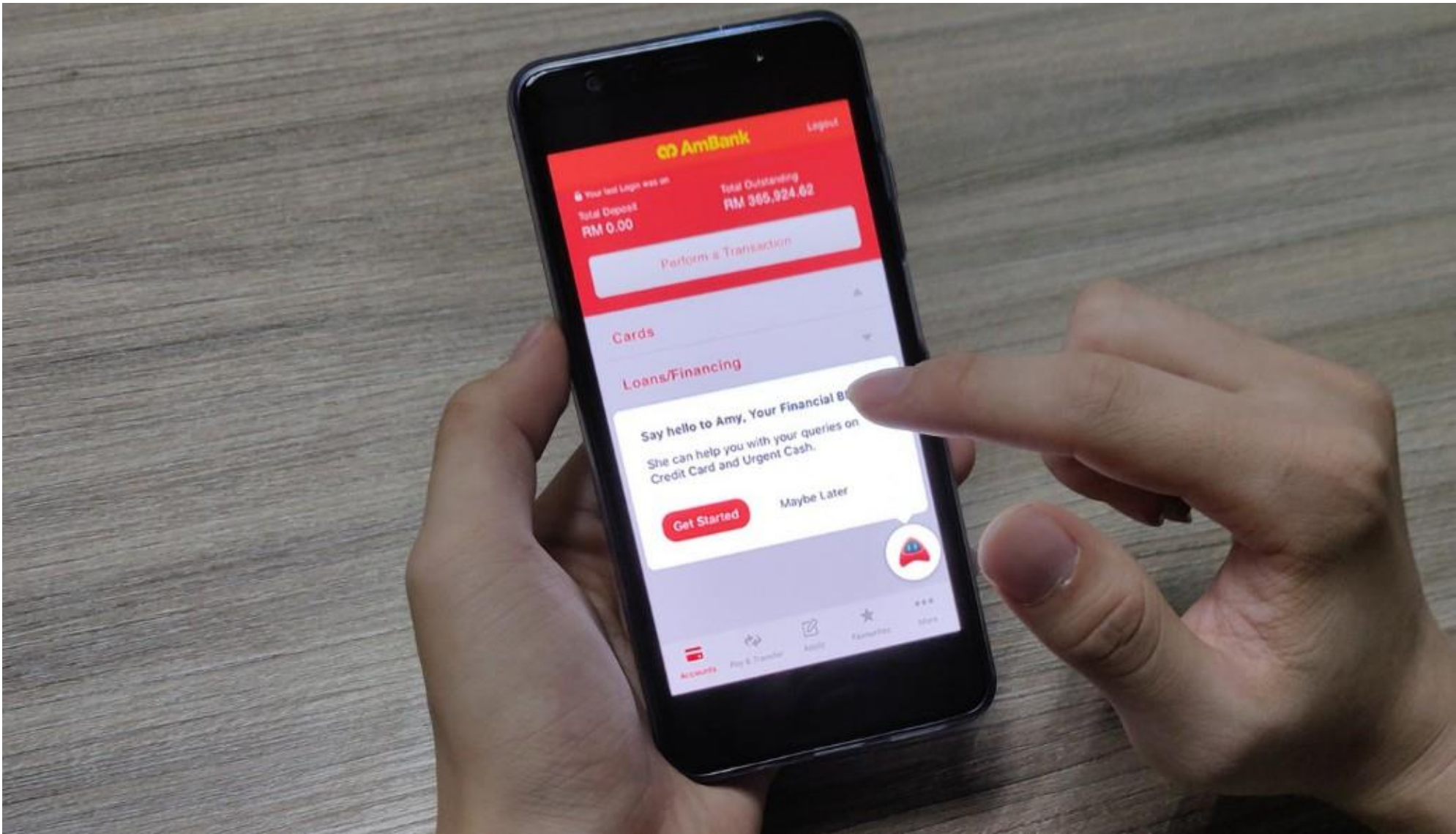
The screenshot shows the 'Applying for Zest-i' form on the Maybank2u website. The form is titled 'Tell Us About Yourself' and includes fields for 'Title' (a dropdown menu with 'Please Select'), 'Name' (a text input field with 'Name (as per ID)' as a placeholder), and 'ID Type' (a dropdown menu with 'Please Select'). A green progress bar at the bottom indicates 30% completion. A green 'SAVE & NEXT' button is located at the bottom right. The top of the page has a yellow header with the 'Maybank2u' logo and a 'CLOSE' button.



# Deep dive into TDEX score for AmBank



TDEX score	3.13
Mobile app	3.67
Customer onboarding	3.41
Customer service	2.39





# Improvements for AmBank

## 01 Mobile app experience

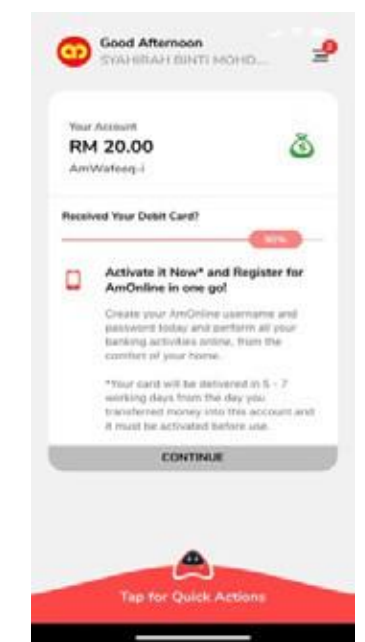
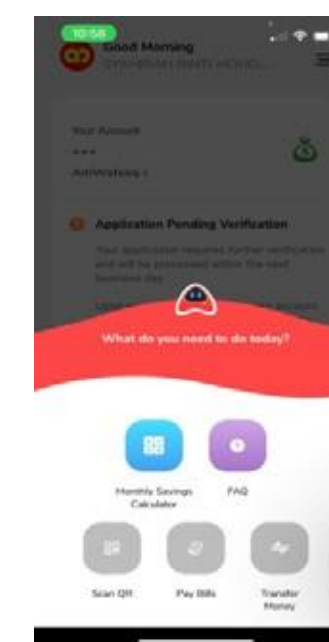
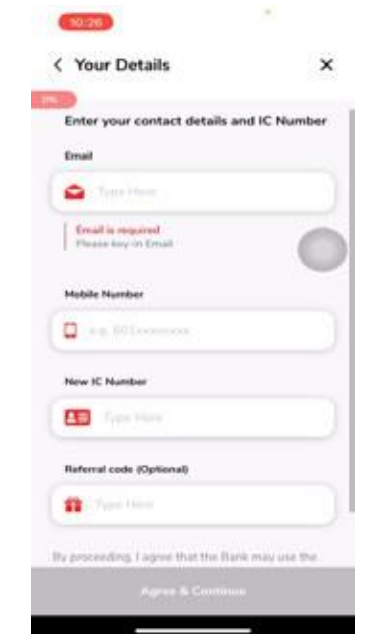
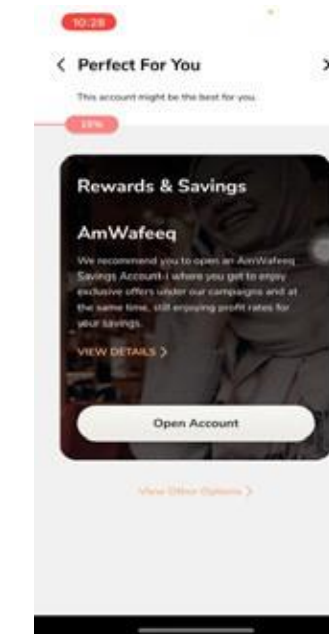
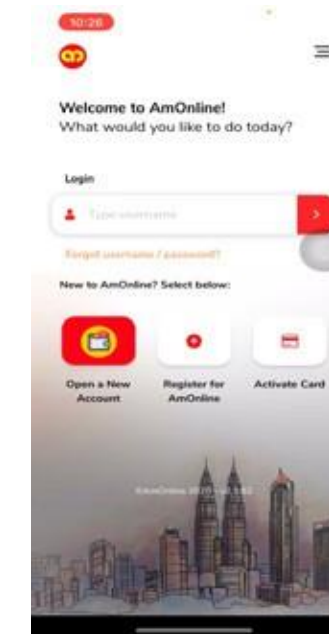
- Introduce the PIN-based sign-up feature
- Provide multiple language option on the app

## 02 Customer onboarding experience

- Provide a navigation guide
- Improve the visual style of the website
- Provide information such as the steps taken to apply/open a bank account
- Allow customers to compare between products/services easily on the web
- Provide instantly-activated virtual cards.

## 03 Customer service experience

- Provide live chat option on the app and website
- Introduce conversational AI features
- Improve email response time (only the hotline and social media responses were prompt)
- Provide customer support CTA on FAQ site



# Deep dive into TDEX score for BeU Bank



TDEX score	3.07
Mobile app	3.78
Customer onboarding	3.02
Customer service	2.60





# Improvements for BeU Bank

## 01 Mobile app experience

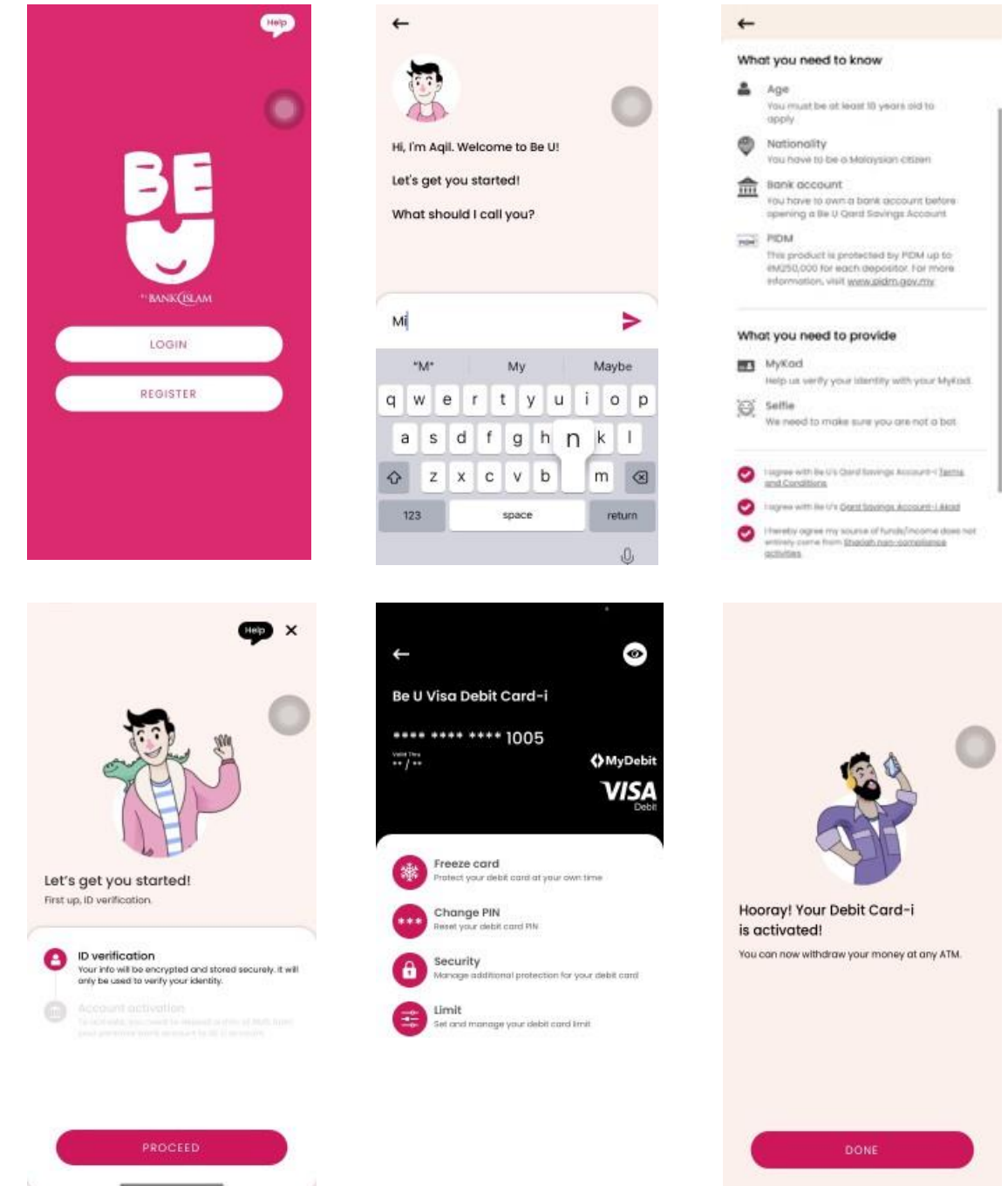
- Provide multiple language option on the app

## 02 Customer onboarding experience

- Provide a navigation guide
- Improve the visual style of the website
- Provide more information such as savings account's added benefits
- Allow instant account activation and account approval
- Provide instantly-activated virtual cards.
- Embed physical debit card application step within the account application process
- Provide option to choose preferred date and time for card delivery

## 03 Customer service experience

- Introduce conversational AI features, with the ability to connect with a live agent when needed
- Improve social media platform response time
- Incorporate visual aids into FAQ section for easy understanding
- Provide customer support CTA on FAQ site
- Provide basic IVR functions
- Personalise IVR functions based on customer phone number and past IVR behaviour
- Provide features for AI-enabled speech recognition



# Deep dive into TDEX score for Bank Islam



TDEX score	3.06
Mobile app	3.48
Customer onboarding	2.78
Customer service	3.14





# Improvements for Bank Islam

## 01 Overall experience

- Digitise end-to-end account opening process
  - Bank Islam claims online account opening but our analyst faced branch verification without clear communication on issues.

## 02 Mobile app experience

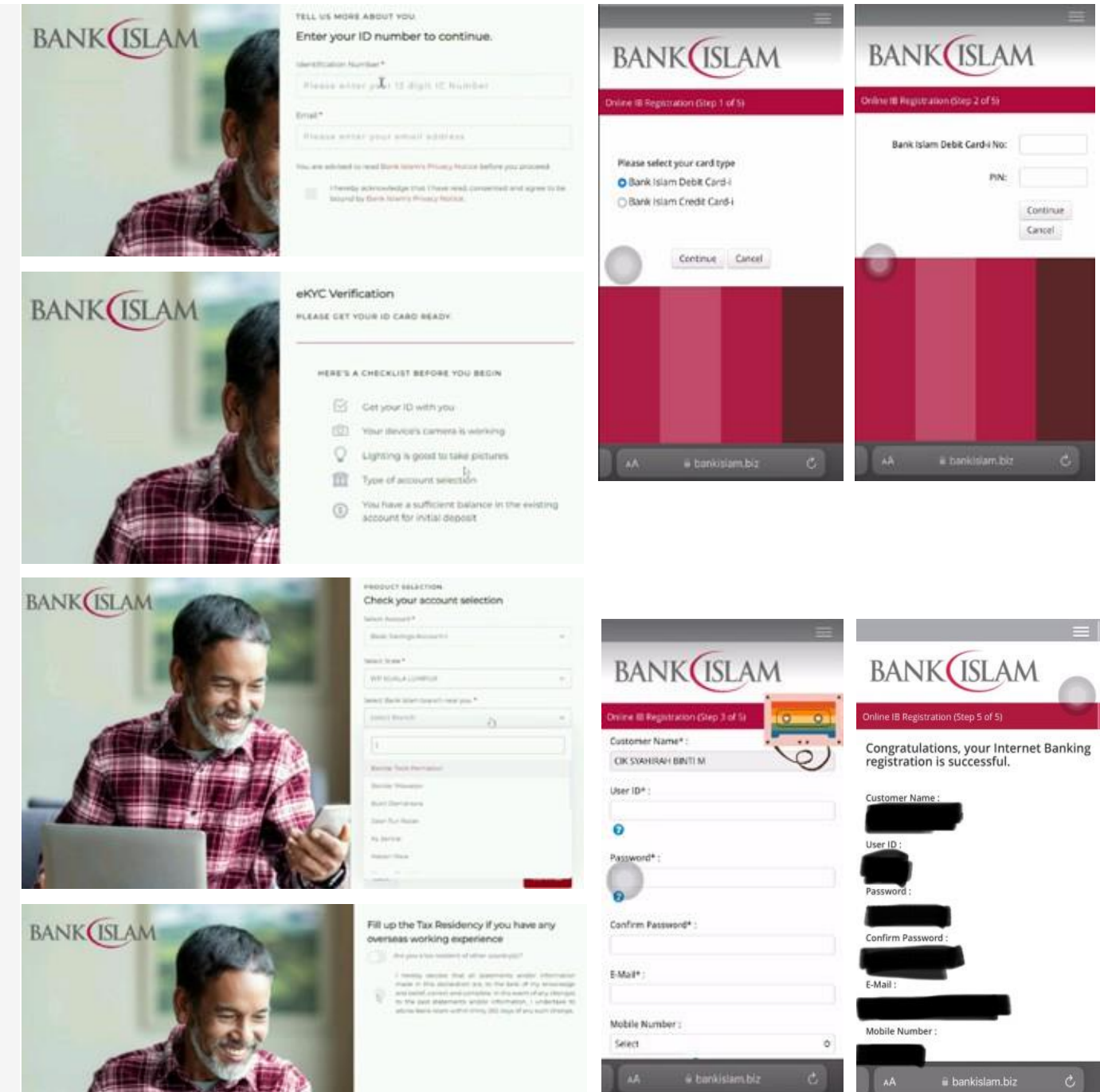
- Shift from a hybrid process to full app application, eliminating redirection to a browser.
- Improve the Bank Islam app's slower load time compared to competitors. Provide account information before account registration.
- Introduce multiple language options.
- Enable in-app application for additional services.
- Implement PIN and OTP-based sign-up for enhanced security.

## 03 Customer onboarding experience

- Implement a navigation guide for both web and mobile app experiences. Ensure all comprehensive banking product information is available on both platforms.
- Introduce a customizable product comparison feature, simplifying the understanding and comparison of products.
- Provide clear step-by-step instructions for activation process
- Provide instantly-activated virtual cards.

## 04 Customer service experience

- Optimize response times in Customer Service and consider expanding social media presence for alternate channels.
- Integrate conversational AI features for enhanced customer support.





# Section 05

Best practices from peer region





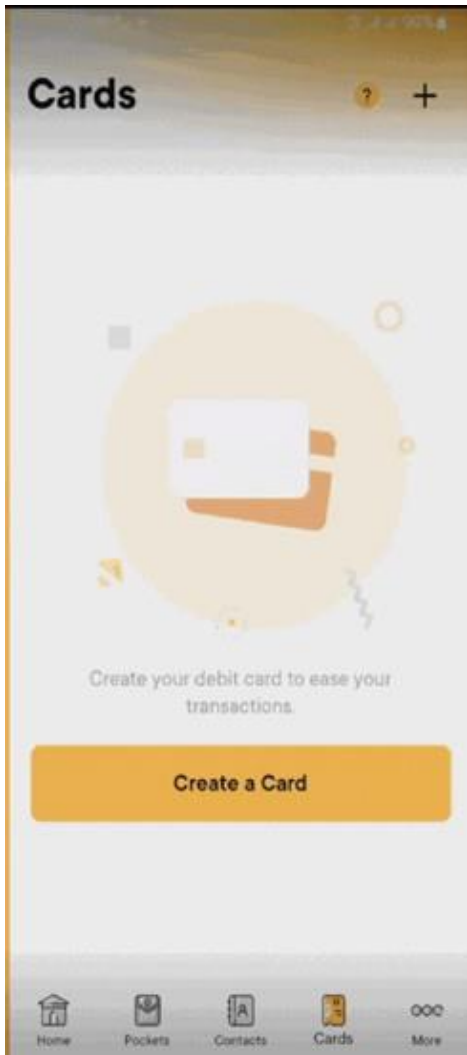
Case study01

## Indonesia's best digital banking app

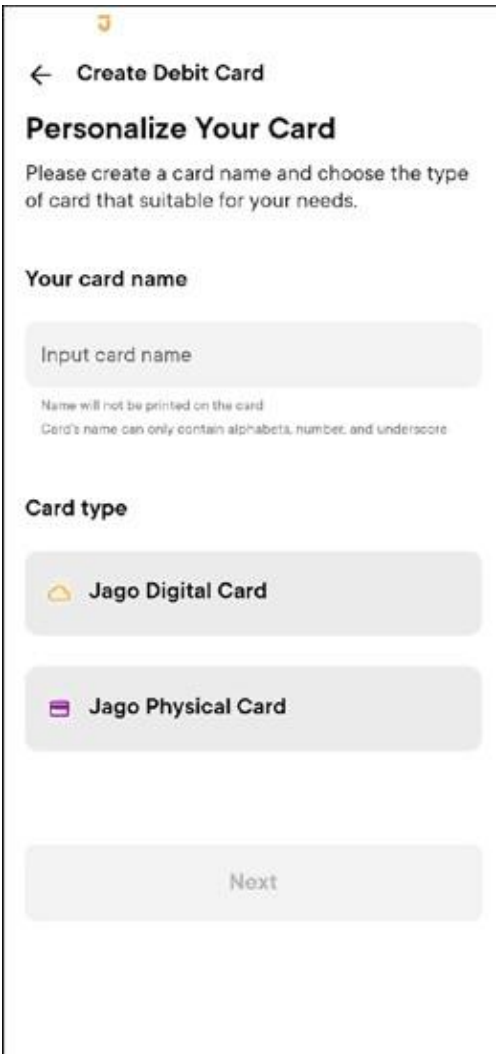




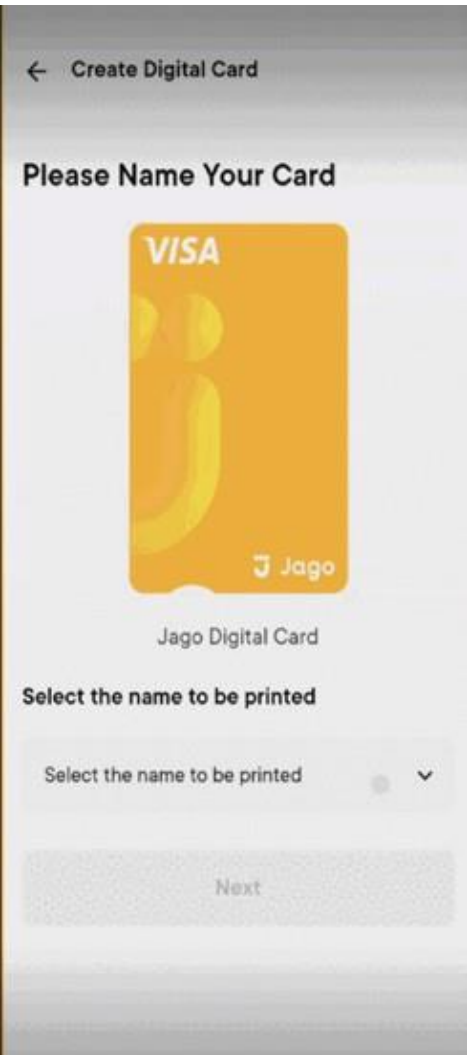
# Bank to ace "Digital banking app experience" – Jago Bank



Create a customised debit card



Personalize your card – name, type



Virtual card name selection without need of manually entering name



Card details and services



Instantly activated debit card

# Bank to ace "Digital banking app experience" - Jago Bank

## Set PIN



**01**  
Consistent colour palette

**01**  
Asked during a/c opening process



## Activate fingerprint



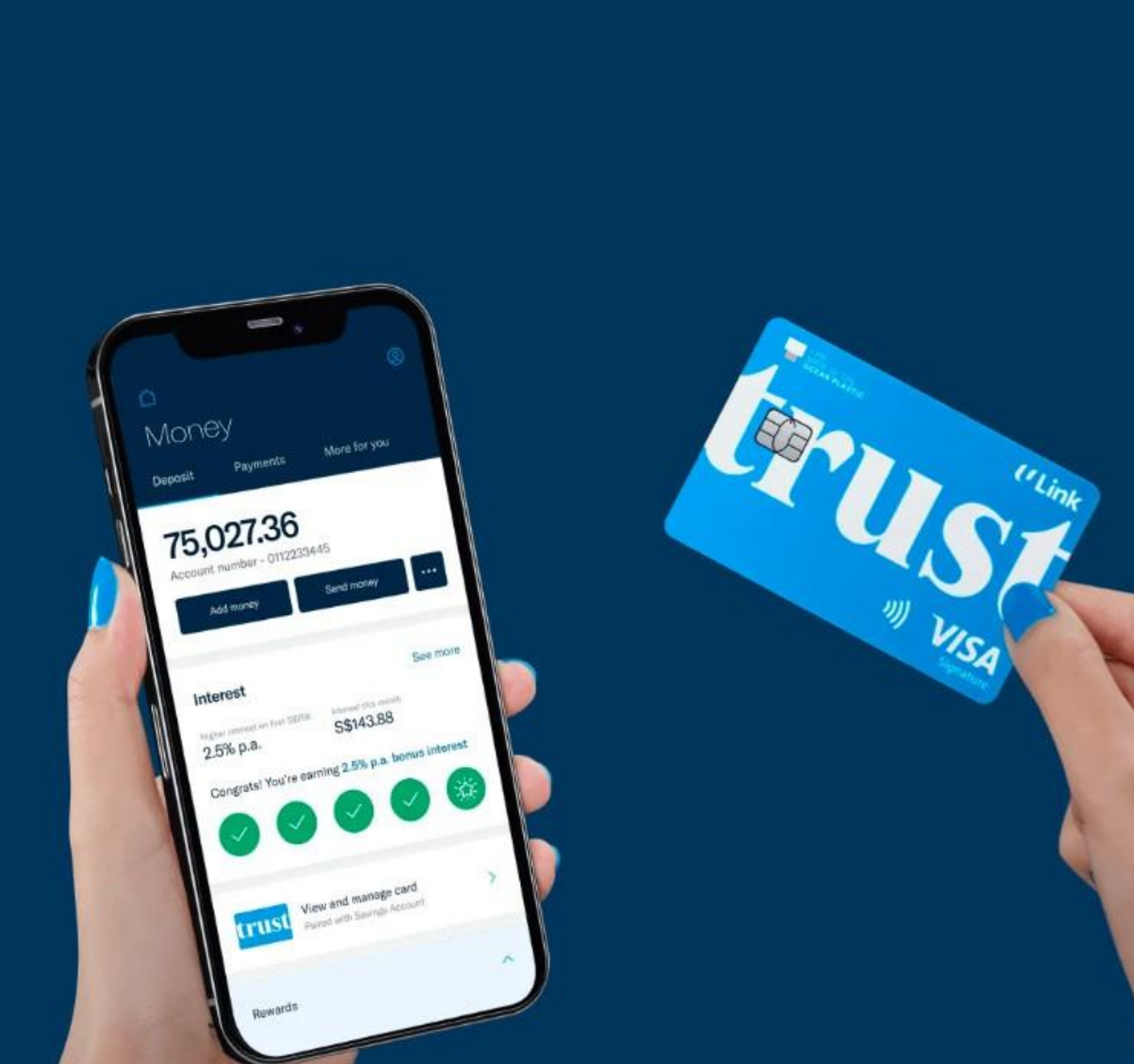
**01**  
Set up biometric verification (optional)



## Jago instant a/c activation



**01**  
Clean, neat with optimum white space



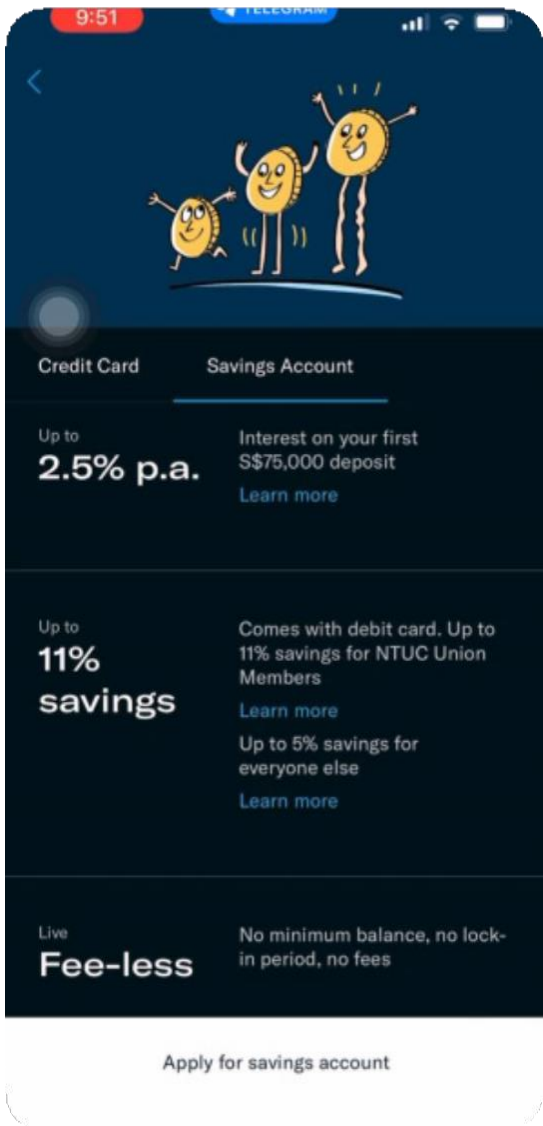
## Case study 02

# Singapore's best digital banking app



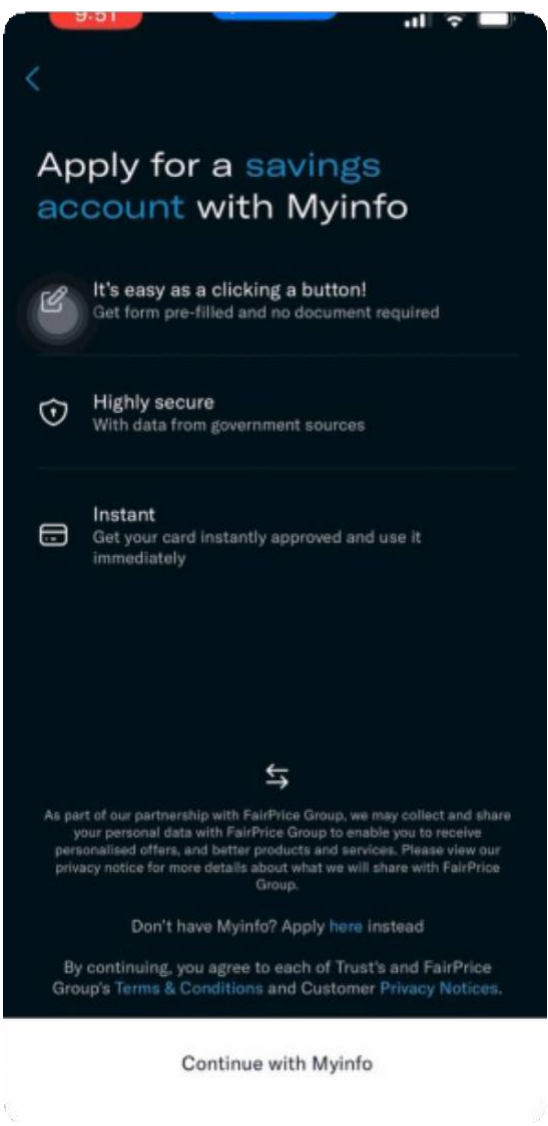
# Bank to ace “Customer onboarding experience”- Trust Bank

## #1 Open savings account



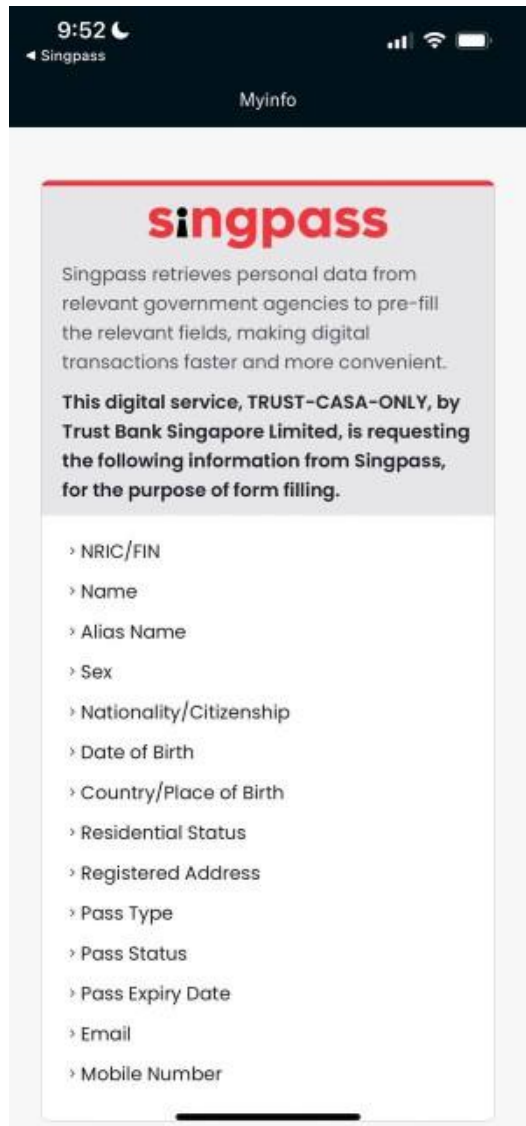
- 01** Clarity of other banking products
- 02** This page shows comprehensive information about the savings account
- 03** Clear CTA to apply for an account

## #2 KYC with Singpass



- Option to apply for Myinfo
- 01** Information about document requirement and debit card
- 02** Using Singpass to retrieve personal information

## #3 Singpass information

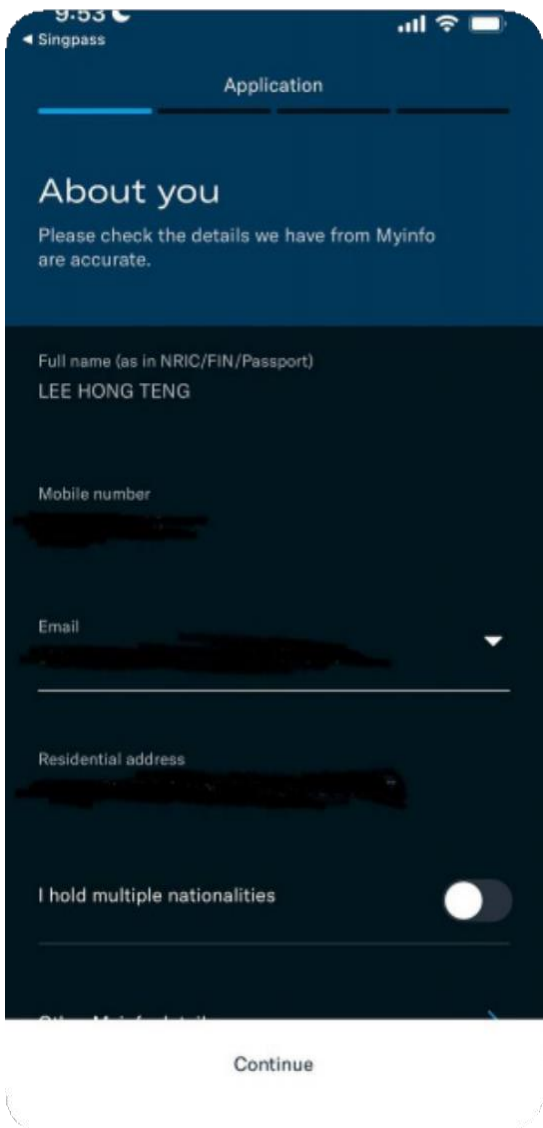


- 01** Information auto-fetched



# Bank to ace “Customer onboarding experience”- Trust Bank

## #4 Steps to start account

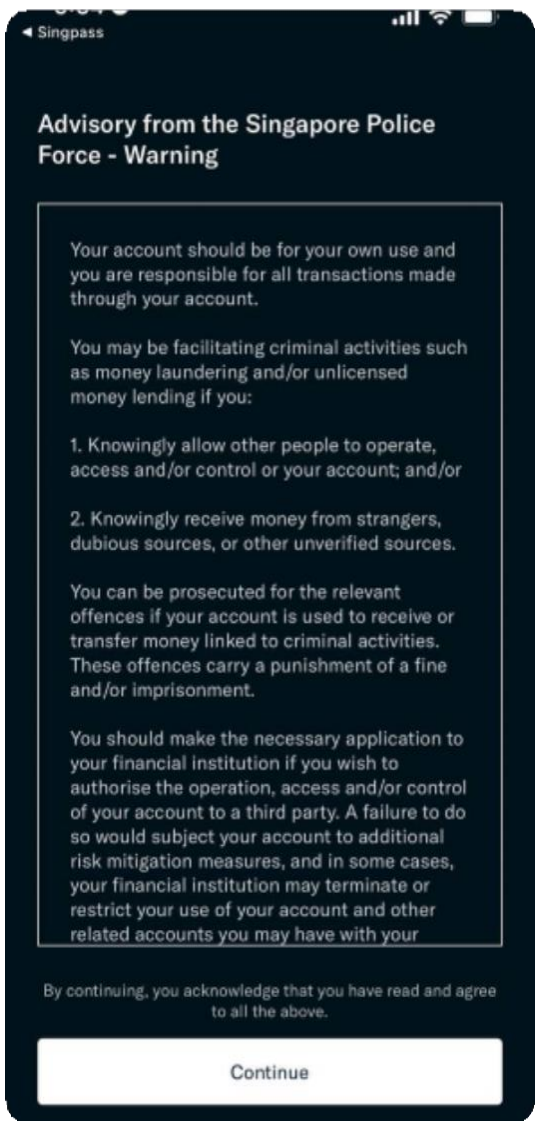


**01**  
Number of steps to sign up

**02**  
Personal information auto filled

**03**  
Clear CTA to apply for an account

## #5 Advisory

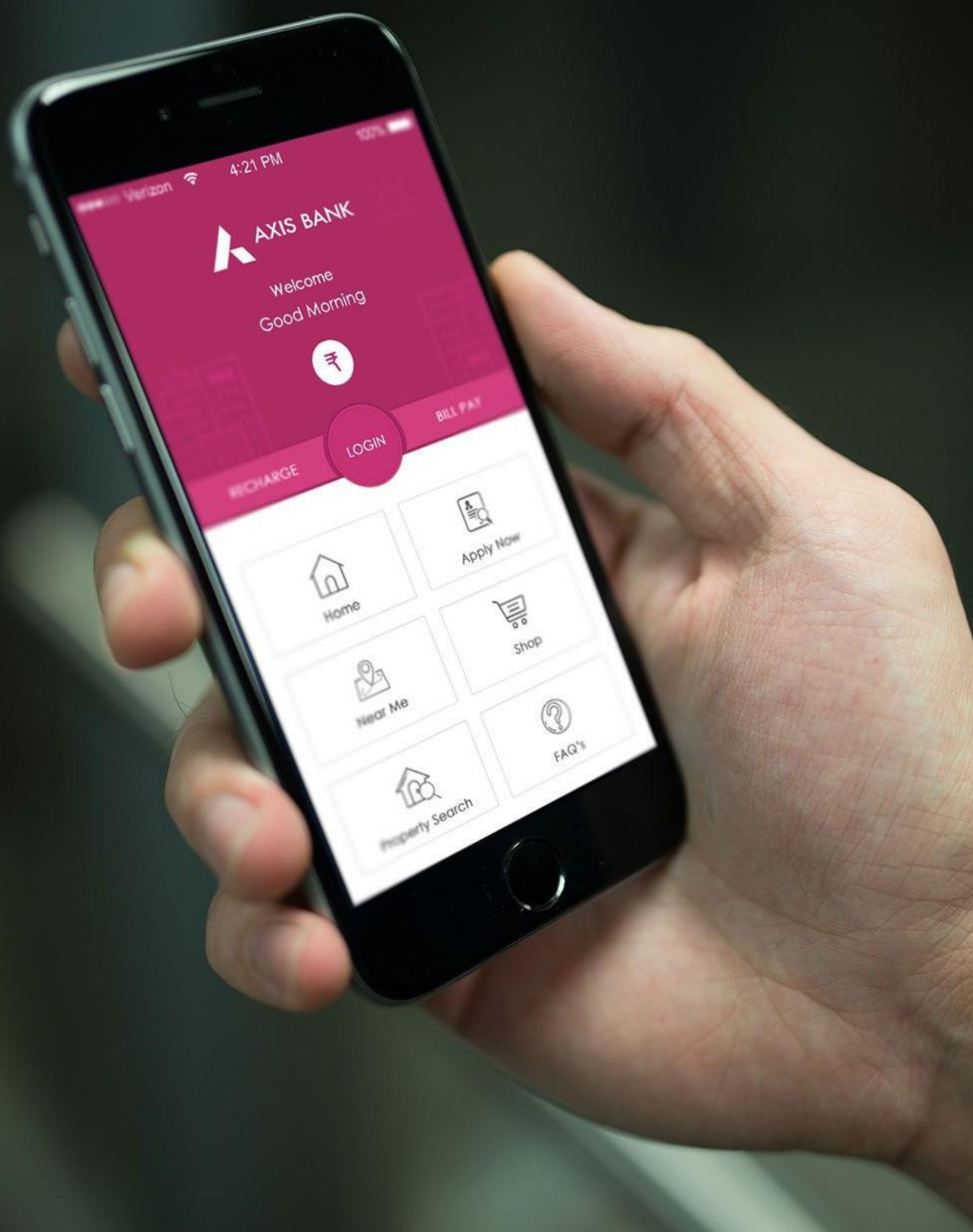


**01**  
CTA to continue

## #6 Virtual card



**01**  
Instantly activated a/c with ready to use virtual card

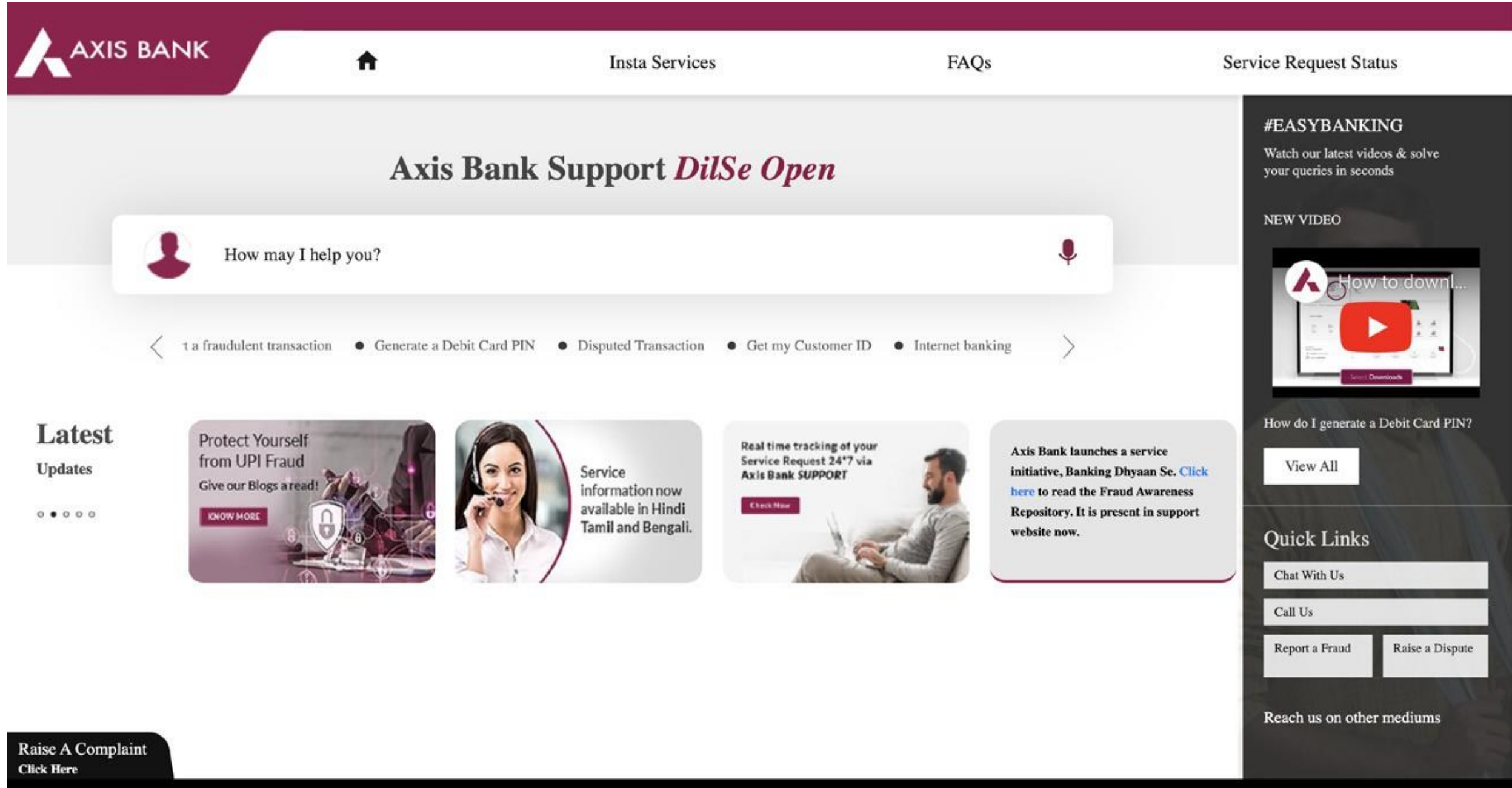


Case study 03

## India's best digital banking app



# Bank to ace “Customer service experience”- Axis Bank



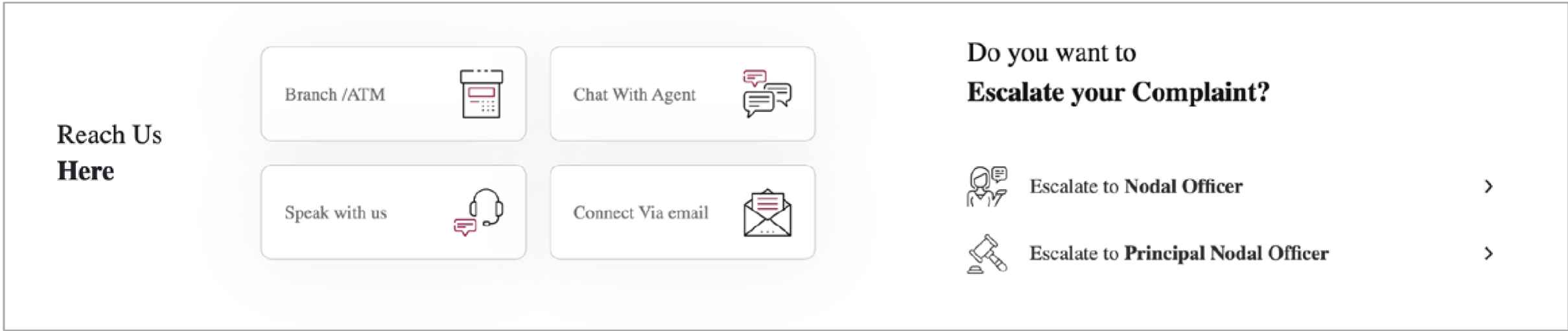
**01**  
Section-wise support services

**02**  
Video assistance to solve queries instantly

**03**  
Visual cues and aids



# Bank to ace “Customer service experience”- Axis Bank



Multiple customer support channels

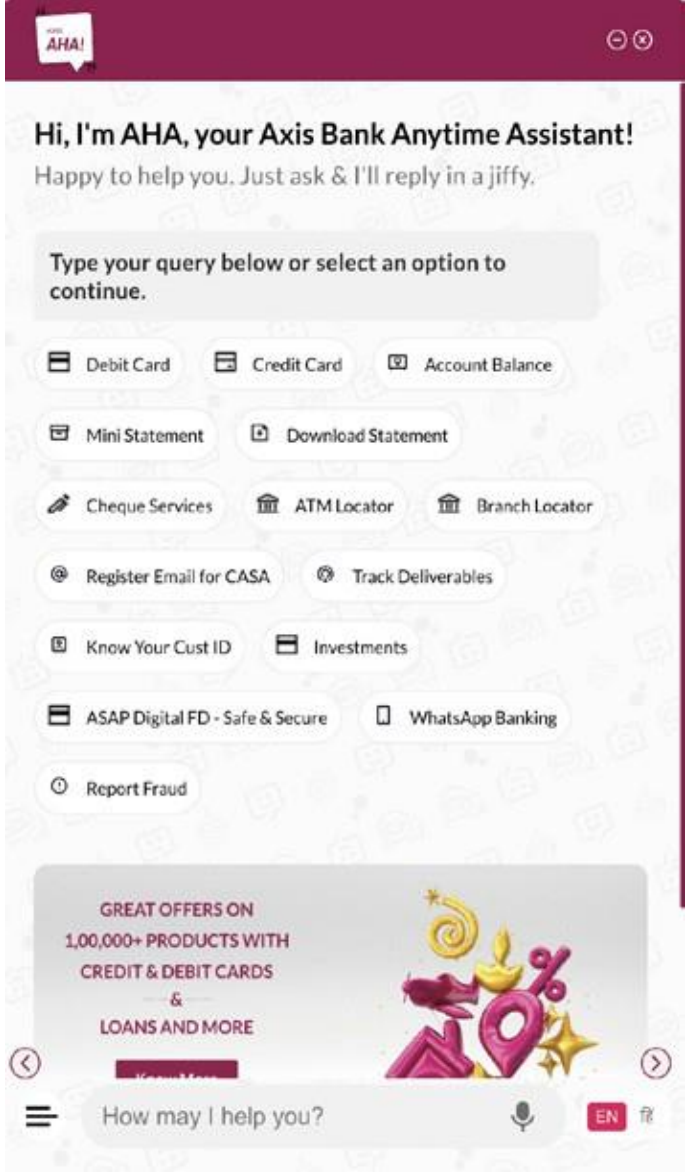


Ease of choosing query options from dropdown list

Chat with customer support agent



Clear CTA to sign-up for Whatsapp banking



AHA! AI-chatbot with categorized services to assist





We help build and grow  
**purpose-driven businesses**

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[reachus@twimbit.com](mailto:reachus@twimbit.com)

[www.twimbit.co  
m](http://www.twimbit.com)