

maybank2u.com

M2U 2.0 Info Kit

Exclusive Preview

The Maybank2u.com revamp marks a major step for Maybank into the internet age. Realising that they needed a new way of doing things, Maybank adopted a new approach to Maybank2u.com. This new mindset, known as M2U 2.0, is aimed at putting the customer firmly in the driving seat of their internet banking experience.

Objective of revamp

Maybank2u.com last had its major revamp 7 years ago. Through the years, it has maintained its technical platform and creative – look & feel, except for some minor cosmetic changes. With customer centricity in mind, a vital revamping initiative called M2U 2.0 was introduced to improve both the technical and creative aspects of the website. The approach of customer engagement is the underlying theme for M2U 2.0 where our users helped us in determining what the site represents.

Overview of major new changes

While the most obvious change in M2U 2.0 is its design, perhaps the most *important* change is the shift of focus from the business to the user.

Maybank2u.com functions great as a business vehicle that features a multitude of products from Maybank's different divisions. However, as a consumer banking portal, it falls short and users find themselves with a disorganised website. Basically, Maybank2u.com was a victim of its own success. The more popular it became, the more cluttered it grew.

With the M2U 2.0 philosophy, the banking portal has undergone a drastic change of focus from business to the user. This change in mindset now influences all the new improvements to Maybank2u.com.

Improved organisation and navigation

Maybank along with their web agency AGENDA catalogued all 3,000+ pages on Maybank2u.com, consolidated and reorganised them into groups that were more intuitive based on usability tests conducted with Maybank2u.com customers.

AGENDA designed page templates specifically for the different types of content across the portal, which more effectively highlighted the site content and assisted users in learning about Maybank's products, finding a product or to conduct internet banking transactions.

Together, these improvements make it easier for users to locate information and use M2U 2.0.

More relevant information and products

Maybank made the decision to build M2U 2.0 on top of a next-generation content management platform. With it, M2U 2.0 is now smarter and can now deliver targeted messages and offers to the right person at the right time.

This contextual page content can be seen with M2U 2.0's new filters. For example, M2U 2.0 can filter and show the most appropriate financial products based on the specified user criteria. This feature in turn helps to de-clutter the website because the content is not shouting to get the user's attention anymore, but instead is up close and personal and only about products the user is interested in.

A platform for the future

With the all-new, all-you M2U 2.0, Maybank now has an internet banking portal built using modern code on a next-generation platform. The chosen platform is scalable and opens the door for Web 2.0 style features to be implemented on the portal.

Armed with a new mindset, modern website templates, content management platform and streamlined internal processes, M2U 2.0 now paves the way for richer interactive content, online support and even mobile banking in the future.

Watch out for more innovations and improvements coming to M2U 2.0!

The team behind the revamp

Ahmad Shareza Abdul Rahman

Head, Virtual Banking (Vice President)
Malayan Banking Berhad

Currently head of new division Virtual Banking, Shareza is responsible for developing new e-service initiatives and other e-Business products and services. Part of a combined team of 400, the division is responsible for the Maybank Group Customer Care as well as expanding internet and mobile banking services and products.

Maybank was the first bank in Malaysia to introduce internet banking in 2000 with Maybank2u.com which started as a service offering basic on line banking transactions. Under Shareza's stewardship, this has been expanded and improved to become a primary banking experience now called M2U. It is now the largest internet banking site in Malaysia with nearly a million active users and 600 payee corporations completing 25 million transactions worth 3 billion ringgit a month. In short, M2U has become synonymous with mobile banking in Malaysia.

As head of the division, Shareza has taken Virtual Banking one step further, energising his team to produce innovative lifestyle products. Responsible for several firsts, in 2006 M2U Mobile was launched extending the internet banking experience to mobile phone users. Maybank was the first bank in Malaysia to offer this additional service allowing customers

access to account details via GPRS and 3G phones. There are already over 100,000 users and the number is growing.

March 2007 saw the launch of myzone, Asia's first internet banking account for teenagers. A notoriously difficult target group to reach, myzone has already chalked up over 30,000 registered accounts.

His transformation of M2U into a digital lifestyle brand, has seen the development of new products in partnerships with other well known brands. This includes the launch of M2U Movies a collaboration with Golden Screen Cinemas offering Malaysia's first online movie payment service, M Money with telco provider Maxis to offer a mobile wallet service enabling consumers to spend and send money from their mobiles and Air Asia Direct Debit, Malaysia's first online debit ticketing service for airlines to name a few.

Most recently, in partnership with Microsoft's MSN Messenger Service, Agent M was launched, offering customers the M2U experience beyond the virtual banking situation.

With a focus on meeting customer needs, the Virtual Banking division helped contribute to Maybank winning this year's Malaysia's Most Valuable Brand award, a major strategic branding initiative by the Association of Accredited Advertising Agents. Whilst at Maybank, Shareza has been invited to speak internally and externally at international conferences such as the Mobile Payment Conference 2007 held in Bangkok.

Prior to joining Maybank, Shareza was part of Reuter's virtual team overseeing Malaysia and Brunei. His time with the media company gave him insight into the huge potential of new media to grow revenue working on key projects such as providing SMS news headlines and world cup results to telcos, all firsts for the Malaysian market.

He is a graduate of Purdue University, Indiana USA where he graduated with a BSc in Management.

Maybank eChannels Department

The eChannels team manages Maybank2u.com and its products and services from product design to development and management as well as business development and Cyber Security & Operations. These include business analysis, product innovation, marketing and content management. The team is led by Abdul Razak Mohd Nordin.

Building a site for everyone

Some things in life are pretty certain: good food during Raya, roads with potholes, and finding a Maybank branch/ATM in almost every city or kampung. With M2U 2.0, Maybank wanted to provide that same level of **accessibility** and **functionality** to Malaysians of all ages and backgrounds.

In designing the new site, Maybank employed two very safe bets to achieve those goals: one, via **usability testing** and two, by adhering to the **industry's best practices** as defined by the World Wide Web Consortium (<http://www.w3.org>).

Usability testing

Usability (<http://www.usability.gov/basics/whatusa.html>) refers to how well people can learn to use a website to find what they want in an easy, efficient manner.

For M2U's revamp, Maybank and their web agency AGENDA invested in more than **350 hours of usability testing** over three months, talking to different Malaysians and observing how they organised content, interacted with the initial site structure on paper and navigated through online prototypes to complete given tasks.

Each time someone found a stumbling block, it was back to the drawing board. New ideas were then **retested** and refined. At the end of the day, the team had a pretty solid idea of what worked and what didn't in terms of structure and navigation. By making sure people could first find their way around the site, Maybank prioritised decisions about **usability over design** like colour and fonts, which—let's be honest—are subjective.

Adhering to Web standards

M2U 2.0's website templates were built following web design best practices and Web standards as much as possible. The site uses semantic code, meaning that the underlying HTML markup is logical to human and machine visitors alike.

Building M2U 2.0 according to Web standards yields numerous benefits:

- **Works on multiple platforms and standards-compliant browsers**

Whether you're using a PC, Mac or Linux, don't worry—the site will render correctly across platforms when using standards compliant browsers like IE7, Firefox, Safari, or Opera.

- **Search engine-friendly**

Following Web standards gives M2U **greater visibility in Web searches**, enabling search bots to access and evaluate page information easier.

Modern CSS Based Web Design

Once the team had a workable structure and page templates, the next step involved is adding on the skin. These design elements are contained in the **style sheet (CSS)** document. Separating design from content allows overall changes to the looks of the site to be made in a snap. Considering the size of Maybank2u.com (extra large, thank you), changing one line

of code in the style sheet is much more efficient than having to tweak the HTML codes on every single page. It also helps in achieving a consistent look and feel throughout the site.

A more noticeable benefit to users is that when used in conjunction with CSS, HTML codes become much more compact, meaning that **pages load quicker**. Zippy internet banking, anyone?

To learn more about Web standards in general, check out:

The Business Benefits of Web Standards

(http://developer.mozilla.org/en/docs/The_Business_Benefits_of_Web_Standards)

The Web Standards Project (<http://www.webstandards.org/learn/faq/#content-main>)