

Human-Centered, Purpose-Driven Experiences

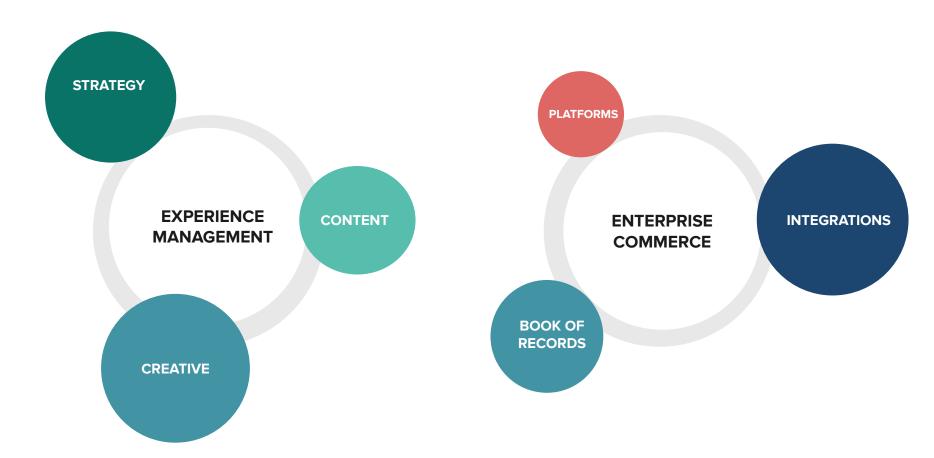
As part of the Tech Mahindra portfolio, we can tap the power of our award-winning XDS network to give our clients global reach, powerful resources and world-class solutions across every sector of technology, design and marketing— empowering our clients with the ability to deliver memorable experiences that span across the digital, physical, convergent and everything in between.

BORN PERIGORD

WE MAKE WEBSITES тя**d**∗рош В!С



XDS Offerings



End Markets Served

High End Retail

Ferragamo Lorna Jane Converse



Luxury

Cartier Montblanc Fossil/Skagen



Jewelry

Sotheby's Alex & Ani





Beauty & Healthcare

Moroccan Oil Mothercare St. Ives Medifast



Travel

Big Bus Tours Singapore Airlines



Auto

Nissan Textron Maxin Semi Harley Davidson



End Markets Served



30 Patents in Manufacturing sector 250+ clients



Wireless Tel<u>ec</u>om

4 of the top 5



Network Communication

7 of the top 10





Electronics & Electrical Equipment

5 of the top 10



Energy & Utilities

6 of the top 10



Pharmaceuticals

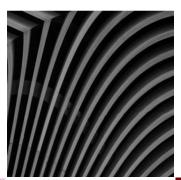
3 of the top 5



End Markets Served

Banking Financial Service & Insurance

200 banks / insurance companies



Aero

Bombardier Pratt & Whitney Bell Helicopter



Hi - Tech

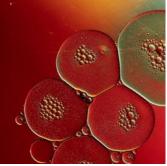
Philips ScanDisk Applied Materials





Health Care

GSK Roche J&J



Mining Chemicals & Utilities

Chevron
Solenis
BASF
Coal India
Thames Water



Consumer Goods

Nomad Foods Nestle Kimberley Clark

Our Work is Global



Internet users have experienced Born's work



















































CORPORATE OVERVIE 2021 / 2022

Our Work is Global



Internet users have experienced Born's work





















MOROCCANOIL.



ETHAN ALLEN













ABInBev



Partners





































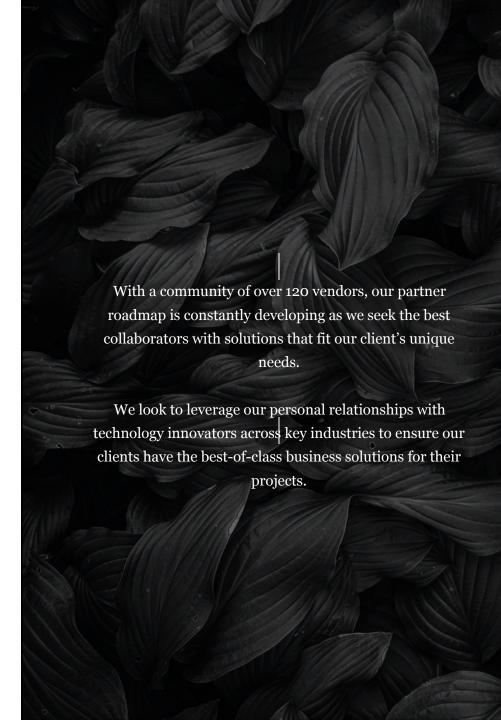




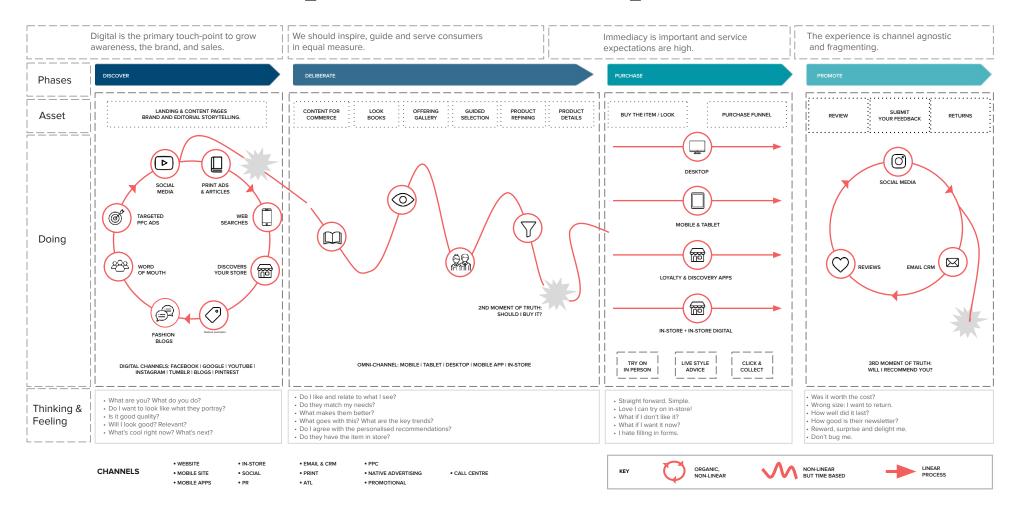




and many more.....



Our Solutions Span Customer Acquisition to Retention





The Stella Framework

WE DELIVER A

CONNECTED WORLD

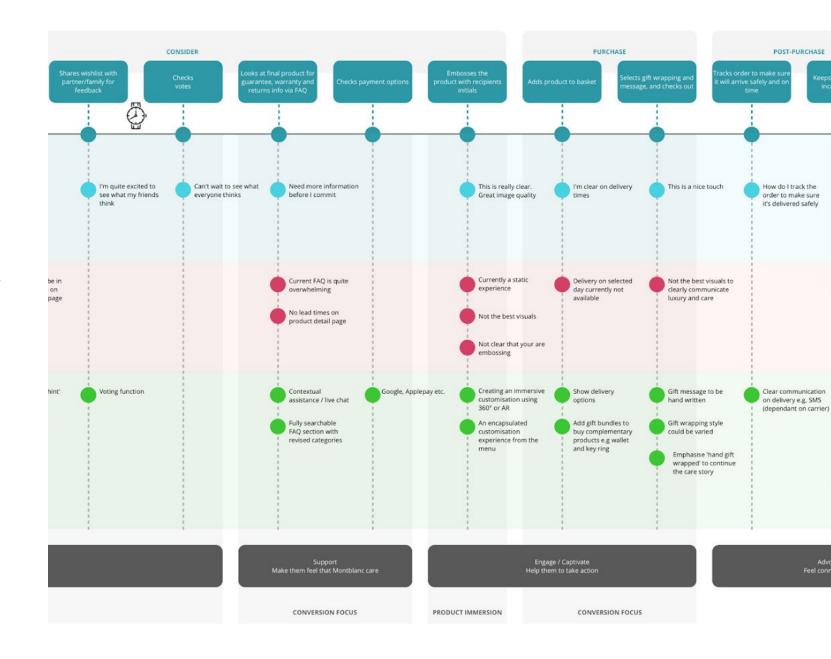




STRATEGY > EXPERIENCE MGMT

Strategy & Experience Management

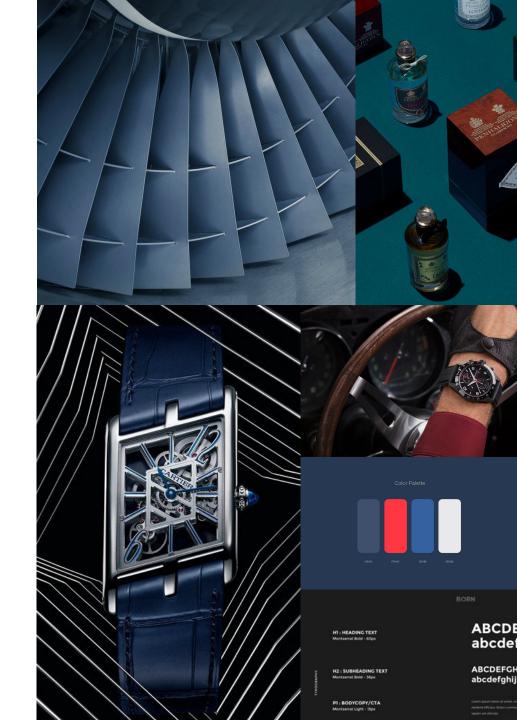
- Advisory services
- Platform selection
- Blueprints, roadmaps
- Audit/baselining
- Experience definition
- Experience mgmt





Creative Design

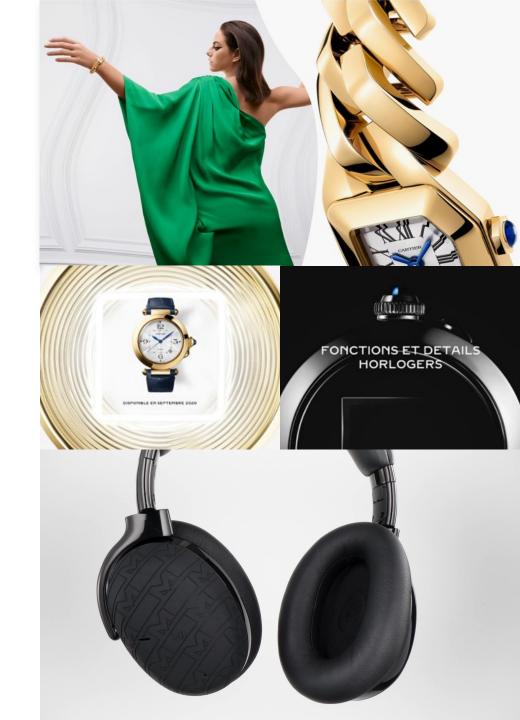
- Brand definition
- UX
- UI
- Persona development
- Journeys
- Innovation
- Across all channels print, web, mobile, voice, packaging, physical





Content Production

- Copy
- Videos
- Photography
- Audio
- CGI
- Macrocontent
- Microcontent
- Social Media
- Owned Media
- Brand expression
- Brand activation

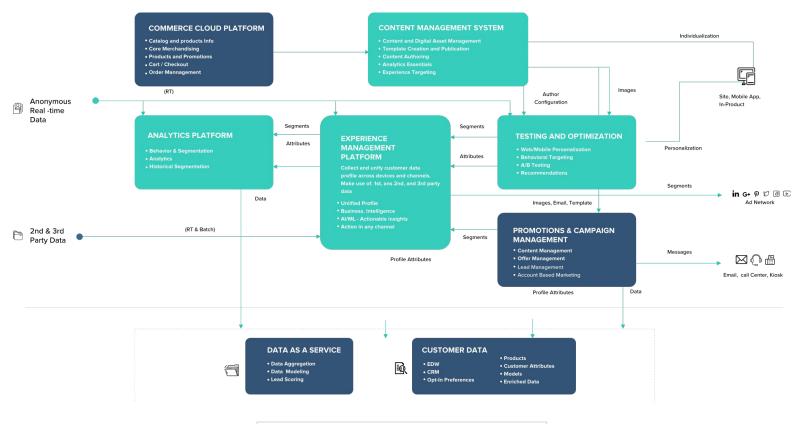


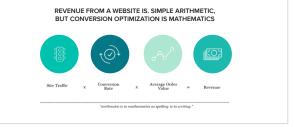
CORPORATE OVERVIEW 2021 / 2022

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Commerce

- B2c
- B2b
- B2b2c
- Marketplaces
- PIM/DAM/CMS
- Various technologies
- Microservices
- Cloud deployments
- Security
- Fulfillment





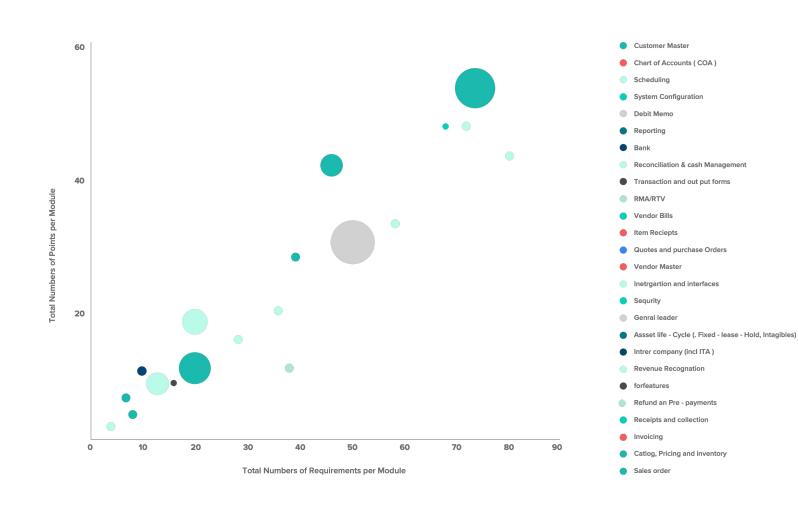
Tech Mahindra XDS

2021 / 2022

16

Enterprise Apps & Data

- Order to cash
- Procure to Pay
- ERP
- HR
- OMS
- CRM
- SRM
- BSS
- OSS
- Industry specific apps
- Data Analytics
- · Books of record



TECHMAHINDRA/XDS HUMAN-CENTERED, PURPOSE-DRIVEN EXPERIENCES



Award Winning





























































Success Stories | Case Studies



Travel and Aviation



Changi Airport Group



ISHOPCHANGI.COM

Location: Singapore **Distribution**: Marketplace

Industry: Travel & Aviation

Changi Airport Group (CAG), the world's leading airport company manages and operates Changi Airport, the world's most awarded airport. Hosting over 70 Mn passengers per year and with 500 brands stretched across across 4 terminals, CAG is on the mission of digitally transforming the e-commerce experience for travelers and locals alike. Changi Airport boasts of a unique customer base, mostly comprised of rushing travelers, and hopes to provide a valuable offline and online experience to them. An omni-channel experience provides the best of both, enhancing the sensory experience in-store, and providing comfort and convenience online. Their aim to implement a Next-Generation Online & Omni-channel Shopping Experience will not only provide flexibility and scalability, but also enhance CAG's position as the dominant market leader.

CHALLENGES

- The unique experience that CAG co-creates with these brands is a treat for those visiting Changi. The challenge before us was to create a similar experience online, and in extension a seamless phygital experience (Physical + Digital).
- The luxury brands that operate within Changi (tenants) are quite demanding and the system will have to be robust, experience-rich and tenant-friendly to get them onboard.
- The stores within the airport operate with a lean inventory across in-store and online purchases.
 This single view across tenants that carry real-time, reliable inventory becomes the central pillar of the transformation.
- Millions of travelers across the globe will be accessing the system and will expect multitude of things including: an intuitive user experience, minimal-clicks to purchase, split-payment in multiple currencies, speedy checkouts (in spite of the extremely high traffic and peak usage patterns), collect at departure /arrival gates, concierge services, flight information, parking/hotels/SG trips bookings and so on. At the heart of this entire transformation, the commerce engine has to be completely flexible, scalable and high on performance.

SOLUTION HIGHLIGHTS

- The "best airport shopping experience" necessitated a rigorous battle between platform principals (SAP, Adobe, Sitecore, Mirakl, Fluent, etc.) across solution layers (Experience, Commerce, Marketplace, OMS, etc.).
- Adobe Experience Manager, Adobe analytics, Adobe Audience Manager and Adobe Target weave together the entire experience for Changi's customers.
- Mirakl acts as the Marketplace platform for tenant management, products upload, tenants reports, tenant order fulfilment etc.
- Fluent Commerce OMS provides the capability for reliable, real-time inventory across stores and warehouses and provides omni-channel order orchestration.
- SAP Commerce stitches all of these solution layers together, and acts as the "heart of iShopChangi" - the robust commerce engine that will support the millions of transactions that flow through the proposed solution.
- SAP Annex Cloud + homegrown loyalty management systems for Rewards Management
- 10+ Solution Options (7 provided by BORN alone) were evaluated -Nuanced and logical
- · 6 months of evaluation and rigorous screening were conducted
- In-Depth tech solution discussions took place
- High end CX/Creative experience were designed
- High Security benchmarks for the Platform principals (for the cloud offerings) and the SIs were set
- Quick Turnaround cycles, active collaboration between platform principals and SIs were drawn





Airbus

AIRBUS

https://www.airbus.com/en

Location: USA Distribution: B2C

Industry: Travel & Aviation

As a leader in the aerospace sector, Airbus designs, manufactures, and delivers aircrafts spanning commercial aircrafts, helicopters, defense, and space.

OVERVIEW

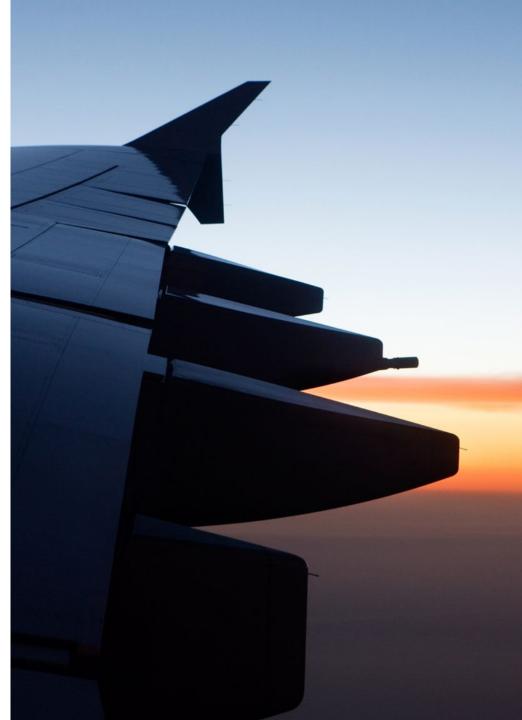
- With Airbus' goal of building the factory of the future, our team laid out a long-term strategy that would shift their business toward seamless integration of digital and physical aspects of their business.
- The key objective is to develop an end-to-end dynamic workflow management system and machine process monitoring solution to improve process efficiency and increase the effectiveness of equipment.
- BORN had to operate with two parallel implementation tracks, one included machine connectivity & analytics solution, and the other was the implementation of a Manufacturing Execution System (MES).

SUMMARY

- BORN conducted a gap-analysis assessment to identify improvement areas and subsequently executed a Proof of Concept (PoC) to help Airbus understand the benefits and features of various solutions and advanced analytics.
- BORN developed a full end-to-end management solution based on intelligent manufacturing and connected machines framework that enables real-time digital recording of process parameters, quality parameters, and operator/inspector information. Airbus' solution enables impactful operational and business decision making in real-time.

RESULTS

The client sat at the center of Airbus' transformation journey. Initiatives such as on-site support to the customers and operators, lean manufacturing training, and regular feedback during the test-phase helped achieve a smooth transition; Increased Airbus' operational efficiency by 20% by transforming the shop floor to a predictive, cognitive manufacturing operation based on dynamic work and tool allocation as per production needs, better process maturity, tracking, and predictive maintenance. In addition, we were able to improve overall quality by 30% with a reduction in rejection rates and





Bell Flight

https://www.bellflight.com/

Location: USA

Industry: Travel & Aviation



Bell Flight is an American aircraft manufacturer of commercial and military helicopters. For more than 85 years, Bell has been reimagining the experience of flight. As a wholly-owned subsidiary of Textron Inc., with nearly one-quarter of Bell's workforce having served, Bell has been helping

OVERVIEW

 Bell Flight reached out to BORN to implement SAP BW on Hana, a high-performance in-memory database that accelerates data-driven, real-time decision-making and actions to improve overall reporting.

the US military achieve their missions.

 The biggest challenge came with delivering the right reporting tools to connect to HANA.

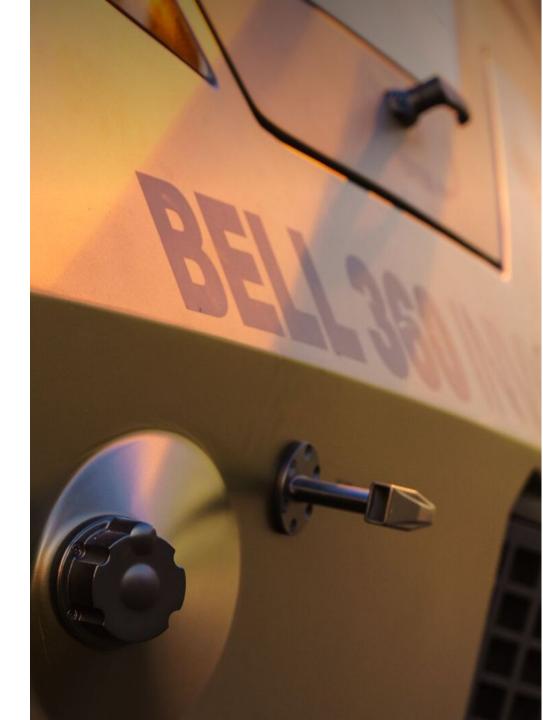
SUMMARY

Distribution: B2C

- BORN successfully implemented SAP BW on Bell Flight's HANA, designing and developing operational reporting on SAP BW 7.40 and SAP HANA.
- BORN also delivered support for SAP BODS and SAP BO Tools, culminating in a resolution for development issues and streamlining the reporting process.

RESULTS

Faster report generation and foster a greater sense of business transparency between the brand and its clients. Overall, BORN accelerated the ease of use and timetables of the site. We increased Bell Flight's report generation by 80%, and doubled business transparency and clarity.





British Airways



https://www.britishairways.com/

Location: London, England Industry: Travel & Aviation

Distribution: B2C

British Airways is the flagship airline of the United Kingdom, based out of London, England. They're a full-service airline with a global network of airports running year-around.

OVERVIEW

- BORN Group's sister company, BIO Agency, was tasked to improve BA's Net Promoter Scores (a client's willingness to recommend their product) and protect their market share.
- The goal is to reimagine how passengers interact with British Airways and ultimately improve their overall experience with the reimagination of the brand's mobile app and digital presence.
- The solution needed to exist as a source of truth for travelers looking to contact British Airways, make adjustments to existing reservations, and more. It was critical that we understood each and every use case to meet travelers at every touchpoint of their journey.

SUMMARY

- We carried out extensive customer research and reimagined BA's service model to identify pain points and make necessary changes and streamline through digitization.
- We were able to reimagine the travel experience with an intuitive digital solution that would make interactions easier and ultimately, increase customer retention.
- After interviewing over 200 customers, we were able to pinpoint customer needs and wants, to create an app that would carry British Airways into the future. The app includes timeline features for the customer's flight plan, real-time travel information, personalized wayfinding, and digital boarding passes.

RESULTS

With this project, British Airways perpetuated their motto of 'To Fly, To Serve,' with a digital solution that would support and empower their customers.



Retail

Jaspal Group



Location: Thailand

Industry: Fashion and Lifestyle

Distribution: B2C

Jaspal Group is a national leader with 16 brands in home and lifestyle products and in the manufacturing and retail of the most popular and dynamic Thai ready-to-wear fashion lines under the JASPAL, CPS CHAPS, CC DOUBLE O, LYN, LYN AROUND, MISTY MYNX and Royal Ivy Regatta labels. Jaspal has over 350 fashion retail stores in Thailand as well as 3 home décor and furnishing stores.

OVERVIEW

- Conduct a creative and technical discovery for the top 3 brands.
- Complete revamp of UX,UI and core functionalities of Brand 1 (CPS CHAPS), a custom creative refresh for Brand 2 (JASPAL) and Brand 3 (CC Double O).
- Current ecommerce site did not have any real time connectivity to their ERP system (AP21).
- UI & UX were not consistent across all pages so only a few customers used their ecommerce website.
- Performance had a huge impact and lot of pages do not load properly on mobile.
- Lot of manual work was done by the business team to update the information on ecommerce site and on ERP for financial purpose.
- Customer database for online and offline was maintained separately so implementing a CRM in future was a big challenge.

SOLUTION

- · Consultative, phase wise approach
- UX & UI revamp to current market trend
- eCommerce cloud upgrade
- Performance and security improvements
- Real time integration to ERP system to make AP21 as their single source of truth
- Additional modules developed on ecommerce platform to reduce the manual intervention
- Unified offline and online customer registrations & transactions
- Reusable ecommerce modules developed to reduce the development time for the future brands



Lorna Jane



LORNAJANE.COM.AU

Location: Australia Distribution: B2C

Industry: Fashion, Retail Revenue: part of LVMH whose revenue is \$35B

Lorna Jane has transformed the fashion sensibility into a world-leading Active wear brand, originating in Brisbane, Australia in 1989. Producing monthly bespoke collections available in more than 150 stores in Australia and the United States, as well as stockists in Europe, Africa and the Middle East, their garments provide each wearer with a distinct sense of energy, vitality and a "take on the world" approach to life.

CUSTOMER BUSINESS OBJECTIVES

 Lorna Jane wants to lead the omni channel race amongst the other active wear brands. They approached BORN to redesign and rebuild their current B2C commerce site using Hybris version 5.7 with latest modules and additional capabilities including ASM (assisted selling module)

BUSINESS VALUE

 Lorna Jane efficiently combines creative, content and commerce together with integration to blogs.

SOLUTION HIGHLIGHT

The B2C Commerce website is being designed and developed for four locales (Australia, USA, Europe and Asia)

- In addition to extending hybris standard capabilities like (cart, checkout, product details, listing page etc.), Lorna Jane has Integrations with FLOW middleware (for ERP Integration), MSFT Dynamics ERP, Duty Tax Calculator, Avalara, Adyen Payment Integration, PayPal, four sixty social curation amongst others.
- Custom hybris components are being developed which pulls in content from a WordPress blog, engaging customers to read and interact with their favorite articles and shop online.



Tata Cliq

CLiQ

TATACLIQ.COM

Location: Mumbai, India **Industry**: Retail, Fashion

Distribution: B2C

Tata Group multinational conglomerate with revenues in excess of US\$110 billion. The company collectively employs over 600,000 people. Each Tata company or enterprise operates independently under the guidance and supervision of its own board of directors and shareholders.

OVERVIEW

- A multi-category curated marketplace, a differentiated ecommerce business to support its strong offline presence in the market.
- Seamless integration between the portal and offline assets (stores, warehouse, supply chain etc) of anchor partners, with initiatives such as click & collect, ship from store, returns • to store, pay in store and so on.del
- Sophisticated design and UX to bring out the essence of Luxury brands.
- Fully integrated omnichannel solution for curated marketplace.
- · Neat Cart checkout design.
- Provides personalized experiences to increase the engagement.

RESULTS

- Close to 1000 brands
- 1 million plus SKUs
- 200% growth week in week in visits, orders
- Already amongst top-15 websites within 8 weeks
- YOY increase in Number of Orders between 175 & 200, Transaction value of 150 & 175 (USD).
- Cart to Conversion at 11%.
- Customer satisfaction score for website of 78% with 15% of repeated customers.
- Increased traction with new users at 63% while return user ratio at 37%.

WHAT THE CLIENT SAID

Tata CLiQ's CEO, Ashutosh Pandey said, "BORN has been a great partner through this ever-evolving journey and have given excellent shape and form to the vision that was Tata CLiQ. The core principles of efficiency, personalization, and joyous discovery experience of brands and the new phygital journey have been delivered through a host of intuitive features across the interface. The initial traction and feedback from customer journeys indicate that we are on the right path in providing a unique experience and we are looking forward to making it even better with real time learnings".



MAP

MAP.CO.ID

Location: Indonesia

Industry: Apparel & Fashion



Distribution: B2C

Mitra Adiperkasa (PT MAP) is an Indonesian retail company with a diversified portfolio that includes department stores, fashion, sports equipment, food & beverages, supermarkets as well as lifestyle products. Mitra Adiperkasa has more than 1900 retail outlets, that contain over 150 brands, in 66 cities across Indonesia. The company is franchise holder of various and numerous well-known global brands such as Starbucks, Burger King, Domino's Pizza, Zara and Nine West.

CHALLENGES

- Unstable website with frequent down times
- High error rates leading to poor navigation experience for the user
- Scalability issues where the server was unable to cope with user load
- Limited revenue fragmented customer experience impacting conversion rates
- Lack of ecommerce strategy/roadmap

SOLUTION HIGHLIGHTS

- BORN built an ecommerce roadmap packed with recommendations around crisp features, hosting solutions, reindexing strategies, CDN to improve overall site performance.
- Re architected various features such as Shop-In shop to reduce server load and increase stickiness.

BUSINESS VALUE

• 0% error on the website with increased revenue and active users in 3 months.



Love, Bonito

Love, Bonito

LOVEBONITO.COM

Location: Singapore **Industry**: Fashion, Retail

Distribution: B2C

Revenue: part of LVMH whose revenue is \$35B

Love, Bonito prides itself on being the largest vertically integrated, Omni-channel women's fashion brand in Singapore today. Founded in 2010 with headquarters in Singapore and country offices in Indonesia and Malaysia, the brand has a retail franchise in Cambodia and e-commerce shipping internationally to countries including Hong Kong, China, Australia, New Zealand, United States, Canada, Japan, Philippines, Vietnam, Thailand and Brunei.

PROBLEM STATEMENT

 Love, Bonito wanted to expand their business to other geographies and due to limitations of Magento Community in providing a world class user experience, decided to upgrade to Magento Cloud - Enterprise Edition. BORN was engaged to evaluate their Magento community website's readiness to be migrated to M2 Cloud EE, and design and deliver this implementation.

THE CHALLENGES

- Performance issues: site crashed often
- Broken functionality impacting user experience
- Absence of coding standards in customized code
- Architecture was not aligned to long term business growth

SCOPE OF SERVICES

- BORN proposed a 3-week technical audit to understand the business roadmap and the code base capability to scale
- Post audit, BORN conducted a creative and technical discovery to redesign and develop the website from scratch on M2Cloud EE.

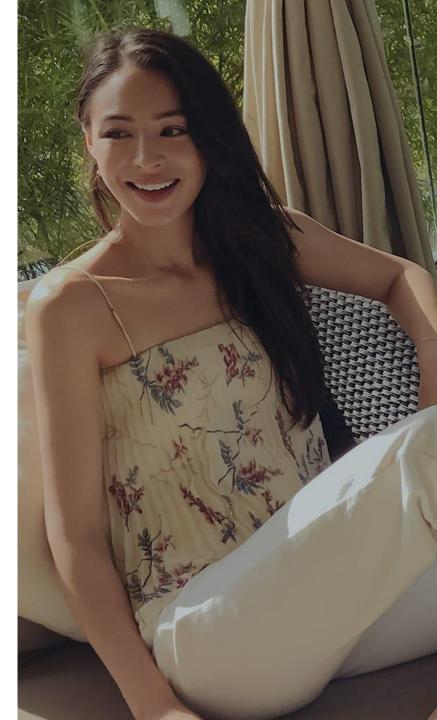
SOLUTION

- BORN worked with Love, Bonito's Marketing team to create a fresh customer experience aligned to the brand's vision and growth plans
- Highlight of the solution was the Omni channel approach where a customer could seamlessly switch their site experience and all transactions between online stores (SG, MY and Worldwide) and offline stores (SG and MY).
- The business gained a holistic view of the customer data towards increasing marketing effectiveness and personalization at scale.









Nestle USA Inc.

SOLUTIONS.STARBUCKS.COM

Location: USA

Industry: Food & Beverages Revenue: \$25 B

Nestle Starbucks approached BORN to deliver an innovative and efficient Commerce and Service Experience for the Starbucks Branded Solutions customer by delivering a best-practice, extensible, global commerce framework leveraging ecommerce platform and other key systems to amplify the growth of the online channel



Nestle-Starbucks wanted to achieve an ability to handle the expected digital channel growth in addition to extract the B2B portal from the Starbucks technical stack. The key focus areas were:

- B2B capabilities with B2C Experience
- Functionality: Perform necessary business tasks while being able to leverage existing Nestle systems
- Ease of Operation: Less development for daily tasks.
 Empowering the business user
- · Faster Time-to-Market
- Born conducted a assessment study that allowed the Nestle-Starbucks stakeholders to determine the best solution for its future digital roadmap:
- ecommerce platform with B2B functionality and in the built-in Page Builder module for content management
- Personalized Customer Experience (1:1) as well as segmentation



Distribution: B2B

- ecommerce platform with B2B functionality coupled with Drupal as the content management system in a side-by-side approach
- SAP CX e-commerce platform (leveraging Nestle Proprietary B2B template library) coupled with Drupal as the content management system in a side-by-side approach
- BORN created a scalable e-commerce platform to meet expected future demand on the ecommerce platform
- Consistent journey for customer across email, SMS, and web
- The solution provided ability to have downloadable training material connected to the purchase
- Ability for page creation and campaign creation to be managed by business users
- BORN also conducted 3 consecutive days of on-site training sessions with Client.



ABInBev

US WEBSITE: WWW.AB-INBEV.COM



Location: New York Industry: CPG

Distribution: B2B Revenue: \$60B+

Anheuser-Busch InBev SA/NV, commonly known as AB InBev, is a multinational drink and brewing company based in Leuven, Belgium AB InBev has a global functional management office in New York City, and regional headquarters in São Paulo, London, St. Louis, Mexico City, Bremen, Johannesburg and others. It has approximately 630 beer brands in 150 countries.

OVERVIEW

- Global beverage leader ABInBev sought a strong e-commerce partner to launch a new B2B sales initiative. Their goals were to:
- Rollout to 40 countries in 3 years Shift a significant volume of sales ordering online
- Redirect sales reps' time from administrative tasks toward upselling and relationship management

CHALLENGES

- Majority of client data stored on backend systems, requiring multiple middleware APIs to provide relevant data to commerce platform.
- Each country had a unique set of stakeholders: integrations teams, business units, backend teams, marketing teams and PMOs.
- Bulk of development geared toward B2B API integrations
- Tight timeline required (2 1/2 month country rollouts)

SOLUTION

- BORN implemented eCommerce platform in 30+ sites that transact over \$1B on line.
- Designed the site architecture to support scalability for multiple countries on a single instance of commerce platform.
- Created a core code base that could address 80% of all global features, thereby reducing the development effort and bringing time to market for each new country down to 6-8 weeks.
- Implemented commerce platform localization for country-specific translations and currency.
- Worked closely with stakeholders to abstract core business logic and translate it into the technical implementation.

RESULTS

- The sites do over \$1B in sales
- Award winning



Mondelez



MONDELEZ.COM

Location: India, US, Singapore Malaysia

Industry: Consumer Packaged Goods

Distribution: B2C

Mondelēz International, Inc. is an American multinational confectionery, food, and beverage company based in Illinois. The company, headquartered near Chicago, manufactures chocolate, cookies, biscuits, gum, confectionery, and powdered beverages. Mondelez International's portfolio includes several billion-dollar brands such as Belvita, Chips Ahoy!, Nabisco, Oreo, Ritz, TUC, Triscuit, LU, Club Social, Barnyand Peek Freans (cookies and crackers); Milka, Côte d'Or, Toblerone, Cadbury, Freia, Marabou, Fry's, Lacta (chocolate), Trident, Dentyne, Chiclets, Halls, Stride (gum and cough drops), Tate's Bake Shop and Tang (powdered beverages).

BUSINESS OBJECTIVE

- Mondelez was facing issues with ability to handle high traffic, friction in user experience leading to cart abandonment and increased bounce rates.
- BORN was engaged to enhance the user experience and migrate to Magento platform from their existing system.

SOLUTION HIGHLIGHTS

Creative Refresh

- With focus on increasing user engagement and reducing friction in user journeys
- Images with human elements, testimonials and blogs
- Reducing number of clicks to place an order
- Seamless personalisation flow with live preview
- · Direct access of checkout from the mini cart
- 3 step checkout, Addition of social login

Migration to Magento platform

- To support higher traffic, Enhanced features like choosing the sleeve design, managing inventory for sleeves and the products separately
- Enabling users to place bulk orders (despite low inventory), enabling the warehouse employees to differentiate between regular and bulk orders to process the order fulfilment effectively
 Magento OMS - Improvised OMS to assist warehouse employees
 Analytics - Design global playbook and dashboard



Hotel & Accommodation



Hotel ICON

Hotel ICON

https://www.hotel-icon.com/

Location: HongKong

Industry: Hotel & Accommodation

Distribution: B2C

Hotel ICON, an upscale hotel in Hong Kong, offers travelers a new look at hospitality by offering luxury comfort and vibrant dining choices.

OVERVIEW

- BORN was approached to re-imagine Hotel ICON's online presence and capture its passion for local culture and contemporary design.
- the goal is to design a fully responsive, multi-language website that showcases the hotel's iconic architecture, designer suites, and celebrated cuisine.

SUMMARY

- BORN took a mobile-first approach in order to create an effective delivery of product, inspiration, and brand content.
- BORN used engaging content and photography to reflect the ambiance and luxurious experience the award-winning hotel offers its guests.

RESULTS

ENHANCING THE BOOKING EXPERIENCE

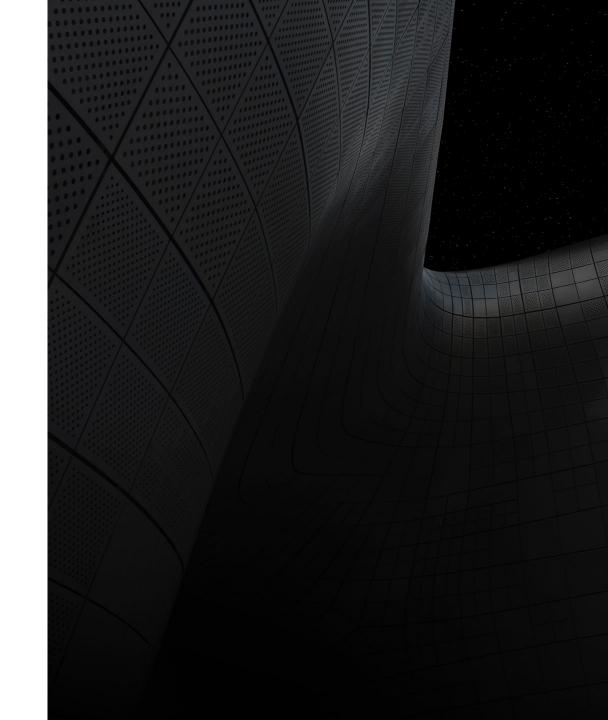
Users were met with a seamless booking experience, allowing them to quickly and easily book their next adventure with the hotel.





Our Commitment to Success

- Top quality and committed team Highly skilled team members with deep expertise in building end to end digital solutions
- One Team, One Goal An unified team that collaborates towards the success of mission
- Transparency in everything we do Continuous and accurate communication of program health and expedited solutions in resolving impediments
- Executive Commitment Our leadership team is fully committed and will be supportive of every effort towards the success of this program



Real Estate / Property Development



Mitsubishi Estate



Location: Tokyo, Japan Industry: Real Estate

Mitsubishi Estate Co., Ltd. is one of the largest real-estate developers in Japan and is involved in property management, architecture research and design. As of 2018, Mitsubishi Estate has the most valuable portfolio in the Japanese real estate industry. The company is headquartered in Tokyo, Japan, and is one of Mitsubishi's core companies.

CHALLENGE

- The Residential Business Planning department is developing new businesses to strengthen their B2C market in addition to their B2B segment
- Mitsubishi Estate is launching a new B2C business with their partner, the biggest advertising company in Japan
- Aggregate partners and affiliates like real-estate service providers, interior solutions providers and other complimentary service providers for customers to choose from on a single platform

SOLUTION OVERVIEW

- Embarked digital transformation journey to build a unified platform with enhanced CX on SAP Commerce Cloud.
- This eCommerce platform will enable consumers to buy a furnished home by choosing from a combination of products (3D modeled homes and interiors) offered by multiple real estate providers and furniture vendors. All with just a few clicks.
- Improve transparency and trust between customer and service provider



Banking & Financial Services

HUMAN-CENTERED, PURPOSE-DRIVEN EXPERIENCES

TECHMAHINDRA/XDS



Scotiabank eHOME



scotiabank.com

Location: Toronto, Canada

Industry: Banking

Distribution: B2C

"The words THANK YOU seem very inadequate because honestly I think my heart might burst with joy. I am immensely grateful for the many, many, many hours you have all spent to create, fix, perfect and deliver our digital mortgage solution."

Janet Boyle - Senior Vice President of Secured Lending, Scotiabank

OVERVIEW

With an ambition to be a digital leader in financial services, Scotiabank wanted to become the first bank in Canada with a fully digitised home ownership experience, from aspiration to application and beyond. The goal was to use digital to empower customers and build foundations for a long-term relationship.

SUMMARY

- Created an original and brand-led digital expression of the Scotiabank identity.
- Defined, designed and delivered "eHOME by Scotiabank" – the complete digitisation of the home ownership experience.
- Technically complex, operating across multiple systems and databases, online, in branch and with external integrations.
- Experientially challenging due to a traditionally conservative customer base and historically functional brand image.

RESULTS

A beautiful, seamless brand experience launching a digital personality for Scotiabank (The illustration style, iconography and design elements we created have been adopted as the template for Scotiabank's holistic digital presence). From days to minutes to complete an application. From weeks to 3 days to approve and fund. A motivated customer base: 90% would use and 95% would recommend. An impressed industry: "Scotiabank's e-home app is officially





Chubb



https://www.chubb.com/us-en/

Location: New Jersey, US Industry: Insurance & Reinsurance

Distribution: B2C

OVERVIEW

Chubb Limited, incorporated in Zurich, Switzerland, is the parent company of Chubb, a global provider of insurance products covering property and casualty, accident and health, reinsurance, and life insurance. Chubb operates in 54 countries and territories and in the Lloyd's insurance market in London and is the world's largest publicly traded property and casualty insurer. Clients of Chubb consist of multinational corporations and local businesses, individuals, and insurers seeking reinsurance coverage.

SUMMARY

- Communicating the value of an intangible service
- The affluent clientele of Chubb is time poor and shrewd in how they spend their money - therefore any communication would need to leverage existing psychographics to capture and keep their attention
- Large organization with multi tiered governance on any design, architectural or customer data uses
- Convert more of the existing 72% single policy customers to multi policy holders
- Better communicate and position the value of Chubb's value proposition as a 'Reassuringly complete' insurer
- Digitally enhance and compliment their relationships with brokers
- Develop a more sophisticated offering which supports self service, introduce D2C, whilst providing brokers with tools to grow and meet demand

RESULTS

Overall experience development for a new 'Expect More' portal site

Delivery of world class experience through Mobile and desktop optimized

Experience design and strategy based on user research

Creative digital articulation

Digital asset sourcing and curation





Northern Arc

http://www.northernarc.com



Location: India Industry: BFSI Distribution: B2C

OVERVIEW

Northern Arc Capital (Formerly known as IFMR Capital) is a Non-Banking Finance Company that provides access to debt for under-banked individuals and businesses in India. Northern Arc Capital works at creating a stable and inclusive financial system in India by providing efficient and reliable access to finance for high quality Originators. Through a combination of Northern Arc capital, products and partnerships, they have created a platform that connects millions of borrowers to mainstream debt investors. They follow a focused approach of underwriting the credit.

SUMMARY

- Pan-India debt portfolio is diversified across 29 states and 540 districts of the country.
- Northern Arc heavily dependent on conventional Excel based sheets in tracking and monitoring data.
- It aims at connecting high quality originators with investors in existing and emerging debt capital markets.
- While moving towards the digital transformation path, Northern Arc aims to create a scalable platform to transition from working on conventional Excel based sheets to an online tool that provides real time information.

RESULTS

- Conducted a digital transformation for the institution and completed Creative Design (UX/UI) work for Northern Arc for the new platform
- · Created a responsive, scalable user portal catering to the internal stakeholders for different modules





Reliant Funding



https://www.reliantfunding.com

Location: San Diego, CA Industry: Financial Services Distribution: B2B

OVERVIEW

Reliant Funding is a short-term financing solution for small business owners. The company has been growing quite aggressively through its innovative funding solutions and has been named to the Inc 5000 list consistently for the last 5 years.

SUMMARY

- SME business owners do not need 'one size fits all' solution. They have unique requirements and the content had to answer their queries
- The funding domain is challenging and content marketers have a narrow lane to tread on with the IRA & banking regulations
- Reliant Funding reached out to BORN for its end to end solution around Creative and Content.

RESULTS

- Redesign of Reliant Funding website
- The number of users engaging with the content published by BORN on the site increased by 90%;
 Engagement, as measured by session duration, improved by 60% for articles written by BORN
- Add on: As part of increasing the reach of Reliant Funding in the online space, BORN has reached out to influencers in the small business finance domain and recorded a series of podcasts





Fincare Bank

fincare
Small Finance Bank

www.fincarebank.com

Location: India
Industry: Financial Services

Distribution: B2B

OVERVIEW

Fincare is a bank focused on SMEs & small entrepreneurs. They are the one of the few banks in India who are focused on building complete digital journeys for their customers. They have a presence across the countries with assets worth \$59 Million. The bank has 300+ branches across India.

SUMMARY

- To position their digital products and open more accounts, based on their marketing objectives.
- The bank had a great offline presence with zero presence on online channels. But 101 accounts was an experimental product and Fincare wanted to test the markets with their 'complete digital' products.
- Reimagine the User journey and refresh Content across channels
- Increase customer engagement

RESULTS

- BORN activated their digital presence on platforms that matter and gave the highest Rol Email, SEO.
- Targeted content was created and amplified on these channels
- Fincare website was re-designed by BORN
- Traffic from Email & other brand touch points automated increased by 150%
- Qualified leads generated through content marketing & smart workflows doubled
- Engagement of the site visitors increased by 30% due to targeted outreach





Target Group



Location: London, UK

Industry: Banking / Financial Services

Distribution: B2B and B2C

The BIO Agency and Target Group have joined forces to develop innovative solutions to disrupt the mortgage market.

OVERVIEW

Target B has collated key insights from stakeholders across the mortgage journey, conducting workshops with customers, brokers, lenders, underwriters and conveyancers. From this we have identified principal themes of innovation to develop an end-to-end white labelled platform, from origination to post completion servicing, focused on making the mortgage experience more manageable, transparent and agile.

SCOPE

- · White Labelled Solution
- One Click Remortgages
- Open Banking Supported DIPs
- Case Timeline
- Simplified Customer Journey
- Broker Dashboard



High Level Assessment

• Summary of Observations





Sovico Group The current experience

Our Analysis

- Site takes a long time to load.
- For easy accessibility, avoid using hamburger menu for desktop, display the various business industry onto L1 navigation.
- Global navigation only appears when user initiates a scroll.
 Users may not know to scroll on first glance, especially when the masthead video is full screen.
- On first glance, most the modules are very big and overlapping, which makes it difficult to focus and digest.



Why BORN?



Tech Mahindra XDS

Thank You!

New York | London | Chennai | Singapore | Tokyo | Toronto | Chicago | San Francisco | Kuala Lumpur | Pune | Nanjing | Bangalore

HUMAN-CENTERED, PURPOSE-DRIVEN EXPERIENCES

TECHMAHINDRA/XDS