# CDM

### Sample of Work Example:

Fernando Pabon

Cohort 13

Colombia

Generalist

## Method of Submission:

This applicant uploaded documents directly into the SFU Graduate Admission Application Portal.

60

### Location of Materials:

See Sample of Work Summary and documents below.







# Work Sample Summary Luis Pabon

These five pieces in my portfolio are some of the main projects I have been involved with since I started my professional career, and they define why my career has been focused on digital media in the business world.

My formation on digital media projects at Experian's Midatacredito is shown on some of my portfolio submissions, specifically, in Personal Finance Managers (PFM's). What I enjoy about PFM is that it has given me a way to connect my business knowledge with my creative side, by requiring a clear view of user experience design, web design and overall marketing, which can only be done if the product/service really solves some of the needs the clients may have. In addition, some projects such as the SMS warnings and the social responsibility project have given me tools on how to manage deadlines and how to use problem-solving skills to deliver the best possible results. Midatacredito also helped me to understand how to deliver digital projects with the help of different software designing methodologies, such as the waterfall conception which required design, development, delivery and maintenance.

Furthermore, with the entrepreneurship project I worked with (Porfin.co) I have managed to include gamification into PFM's, as I believe gamification is the best example on how to turn something that may be found "boring" such as personal finances, and turn it into something interesting and engaging. Having participated in this project required me to learn more about web design, UX design and adobe designing tools, while delivering ideas such as user flow and engagement in order to provide the best possible products.

Finally, my experiences at Banco de Bogota have expanded on how digital products meet with the financial sector, and how new developments help to solve issues that have arisen in the business and that client begin to ask for products specifically designed for their needs. Also, the publicity stunt projects such as "entendamos juntos al mundo" have given me tools to understand publicity stunts video editing, scripts and design according to post-test research.

All of my experiences have required me to use teamwork and problem-solving abilities as much as possible, as I have understood that projects must evolve as different challenges are met in order to deliver User-centered developments that satisfy customer needs. Hopefully, the CDM can help me develop these soft skills to further my education and professional formation.



Centre for Digit at Integrity



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LA CASA DE SUS SUEÑOS:

PRIMERO EN UN VIDEOJUEGO

My reel and more information about this project is available at <a href="https://fpabon456.wixsite.com/luispabon">https://fpabon456.wixsite.com/luispabon</a>

# **Project explanation**

This page was an own personal project, derived from my formation in Experian's midatacredito. It was realized from an idea of entrepreneurship I had developed when working at Experian, and from an important associate who had knowledge on startup investment (Metrix), who motivated me into following this path and believed in the idea which had to be developed into a final product.

# **Project workflow**

As only the idea existed, I needed to put in use a startup methodology to develop it. With the help from my associate, we chose to use "design thinking" which required to prototype having innovation and user-centered focus instead of product-focus. As the project evolved, we developed the product on each of the design stages (Empathizing, Defining, Ideating, Prototyping, Testing).

Design thinking showed me the way in which the project could be developed, as the idea evolved into a gamification platform for money management. In this way, Porfin.co would become something similar to an RPG-PFM, that followed the path of a user who need to manage his/her money more wisely, as this would imply that user would create a character who accomplishes quests and goals in the "videogame"; meanwhile money management quests such as spending according to the budget in real life are fulfilled. This was concluded as we learnt more about the audience with market research and defined some key concepts.

The project would be financially sustainable as it offered a money management guide, digital currency and premium subscription services. This platform would be user-friendly (most people know the idea of quests-rewards in videogames), rewards that would be obtained when certain objectives are met, which in turn, allows users to make a better use of their financial resources..

## **Challenges met**

The most difficult challenges were met when we had to develop the website. We decided to use WordPress, and I had to develop skills on my basic knowledge of Adobe designing tools for the visual imagery of the website. Also, there was trouble synchronizing this business with Payulatam, which is the main platform for managing transactions for wordpress here in Colombia. I had to search different wordpress plugins and YouTube tutorials that allowed me to connect transactions such as woocommerce with payulatam. At the end, the website could manage successful transactions.

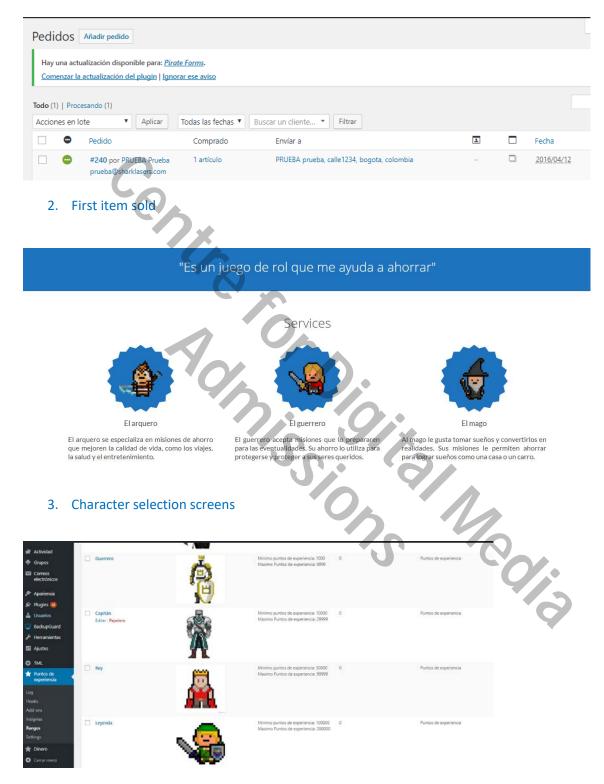
Finally, this project is on standby basis as financial resources were scarce, and I had to make the choice of gaining more experience for the moment; centre for Digital Media Application Luis Pabon meanwhile, I would gain more skills and have more financial stability for its development and marketing. Hopefully, my experience at the CDM will allow me to deliver more on this idea.

# How this project was useful for my formation

This project gave me and understanding of project management, entrepreneurship, UX design and my first approach to website design which required a more complex development. It also gave me a more specialized understanding of Adobe tools (illustrator, photoshop and Premiere).



#### 1. How porfin.co worked



4. Character Upgrade screens



5. Premium upgrade screens (in space)





810

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#### redesign **Midatacredito's** and implementation of mobile credit score warnings

My reel and more information about this project is available at https://fpabon456.wixsite.com/luispabon

# **Project explanation**

I was part of the marketing/product team of "Midatacredito", Experian's Personal Finance Manager (similar to MINT or Quicken in Canada). A study performed by a consulting firm showed that (i) the website for Midatacredito required a complete visual re-edition and (ii) prices needed to be reviewed, both changes in order to deliver a better product value which would in turn drive more revenue. Also, some digital products on the website were not being used while there were needs for different products for credit-score clients. Specifically, there was a need for clients to be warned of movements on their credit score in a quicker way. For this project, I was a project manager with continuous support from my boss.

### **Project workflow**

As part of the team in Midatacredito we decided it was best to divide our tasks into two main approaches: First, a new front end design for the website and its products (in the web and mobile), which provided a better showcase of Midatacredito's website tools for personal finance management, and second, a new development in SMS warnings for credit score fluctuations.

For the first approach (website redesign) I had to select a team of creative designers from our publicity agency, technology developers from Experian, and our product marketing team from Midatacredito. This allowed us to have specialized teams for each of the website redesigns, and we acted as

a connector between the development and the creative teams, which required multiple meetings and support in web development.

For the second approach of this project, the SMS project had to warn people about movements on their credit score without the need to consult the website. We decided to use some of the insights of "agile" software development which required us to find solutions and to evolve through the collaborative effort of self-organizing cross-functional teams. For this team, we decided that we needed a technology specialist, a mobile SMS company representative to guide us in the mobile development tools, and myself, the project manager from Experian. We also needed additional help from legal, technological and marketing associates, but the three of us were the core of the project.

# **Challenges met**

Some issues came up in the SMS project as there was a limit on the number of characters that could be included in the SMS warnings, which needed to show credit scores fluctuations. This was fixed by negotiating a link to connect to our platform if the client needed to know more detailed information. Also, in development we had trouble in connecting the credit score database from Experian to the database of our mobile partners; we finally decided to have a different approach by connecting our data from Midatacredito's webpage with the mobile companies instead of Experian's main database. This required being adaptable and having a rapid response to change.

#### How this project was useful for mv formation

This was the first time in my career that I had to manage a project which had to deliver actual solutions to real world problems. It gave me formation on web development, UX design and quick accurate decision making. I can safely say that we delivered all of the needs that appeared on the external consulting, and understood that a digital project is better if it assumes a culture of continuous self-improvement.

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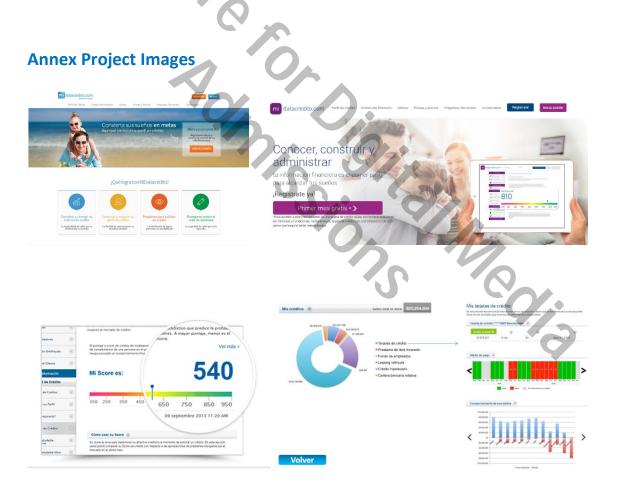
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Nueva huella de consulta en tu historia de credito

Nueva obligación o cuenta a tu nombre
Cambio en el nombre asociado con tu ce

Cédula registrada como 'Fallecido'
Inactiveción de una Alerta al sistema fil

1. Transformation of the website screenshots



# Banco de Bogotá's Customer Experience Project

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My reel and more information about this project is available at <a href="https://fpabon456.wixsite.com/luispabon">https://fpabon456.wixsite.com/luispabon</a>

# **Project explanation**

This is one of the biggest projects for Banco de Bogotá in its 148 years of history, and I am currently working on it. As a Market Researcher at Banco de Bogotá, I had seen and participated in different market research studies that showed that the bank was getting behind in technology advancements. Specifically, it took a significant amount of time for a person to open a new savings account, or to actually receive a physical credit card. It also took lot of paperwork to manage international transactions and product opening and closure. Finally, many bank services required the presence in a physical office, or in a website that required a lot of clicks which caused confusion among the clients. This was also a problem because the studies showed that other Colombian competitors were getting ahead in technology, and some clients were therefore leaving the bank.

In addition, the bank's culture was very "reactive", and in order to become acquainted with the new digital developments it had to prepare and invest a great deal of time in becoming a "digital bank". It also required a significant investment, as the bank calculates it would need invest to a significant amount in this project during the next 5 years, as it will require, among other things, to adapt offices, to effectuate multiple studies, and investments in communications and multiple digital developments.

# **Project workflow**

As a specialized team of market researchers, my team and I were asked to provide insights on previous studies that showed what kind of digital developments should have priority. I was specifically asked to coordinate a "client's experience" project which required to use a standardized satisfaction

average for each and every one of our products, services and channels, both the "digital ones" and the old ones.

We had meetings with some of the most important marketing agencies in Colombia which could manage a project of this magnitude, and we decided that the NPS standard, which follows a question of "would you recommend this product/channel/service", was going to measure monthly each of the bank's main products/services/channels. This meant we would measure over 15,000 monthly interviews with clients, and we needed to develop a digital platform to ensure an accurate management of this information.

# **Challenges met**

As there were many interviews to be made with clients, we faced a problem: so much insight needed to be measured with an automatic and intuitive platform which could convert a lot of information into meaningful statistics. I was in charge of selecting the best platform our team could use according to our needs, and worked with the area of Technology Development in order to coordinate matters such as the optimum flow of information and statistics reports.

As this information managing platform was built, I was also asked to provide internal results of our NPS results for each of our products/services/channels, in order to communicate to the bank what we were doing well and what could be improved. This required our team to coordinate a whole "client experience" website development with the advertising agencies and development offices; this required UX design abilities to deliver a responsive, intuitive website to communicate our NPS results.

# How this project was useful for my formation

I am currently working on this project, and I can safely say I am glad of the different challenges it has given to me. It has required me to have problem solving abilities and abilities to work well with teams that have different types of approaches to projects (IT and Design). I also learned how to provide the best and a more client-centered experience with a digital product.



# Banco PROMESA DE MARCA

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**Brand Promise** 2.

Banco de Bogotá



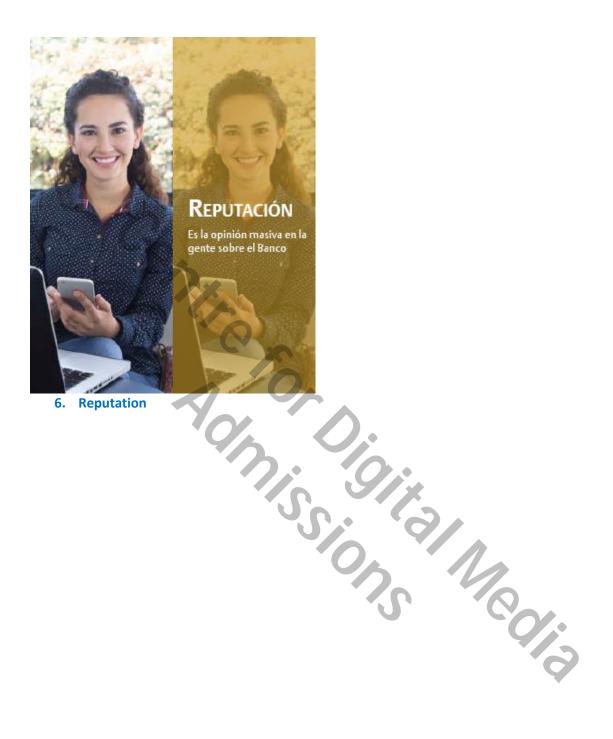
### **NTERACCIONES**

Es el momento en el que el cliente se relaciona con el Banco y contrasta lo que vive con la expectativa que le ha generado la marca

3. Brand Interactions



5. Opinions





# Banco de Bogotá's "Let's understand the world"

My reel and more information about this project is available at <a href="https://fpabon456.wixsite.com/luispabon">https://fpabon456.wixsite.com/luispabon</a>

# **Project explanation**

As a market researcher at Banco de Bogota, the team I work with coordinates the different market research needs that each client has with his/her own product/service. Additionally, we are in charge of marketing indicators, such as brand awareness and recognition. This specific project was needed to boost the bank's recognition as the most international bank in Colombia (as it has offices in Panama, Nassau, Miami, New York and a full-service affiliate in all Central American countries). Specifically, this project required to launch a publicity stunt on different media (TV, radio and social networks), and my team was assigned to review the publicity piece's results (post-test) in the clients awareness and thoughts, in order to design new pieces for a second launch of publicity stunts.

### **Project Workflow**

The publicity stunts were called "Entendamos juntos al mundo" or "Let's understand the world", which had different reels such as "why is it that China's economy of China grows so fast", "why petroleum prices are going down" or "what is Colombia's credit rating". This made use of an opportunity we saw given the low knowledge that most of the country's population has with respect to the external factors that affect Colombia's economy. A/B testing would be needed for this project as the first two publicity stunts were launched as a "pilot" to evaluate Key Performance Indicators ("KPI") to understand the performance indicators for each publicity stunt. A partner and I were chosen to understand the best format to show this information, and to evaluate performance of the different ideas that each stunt managed (such as the copy, duration of the video, the visual communication, the overall message and the brand image in the publicity stunt).

# **Challenges met**

As the first publicity stunts were launched, I had to evaluate their performance by doing marketing research, both in focus groups to evaluate qualitative results and in website forms to evaluate quantitative results. As we found out which were the main incentives, we participated in meetings with the video developing agency, and were in charge of providing the best insight for the next round of this project. This was a challenge as I needed to provide insight on the new scripts written, and had to learn some video-editing to work alongside the design agency in order to deliver a new commercial that took the insights from the market research.

# How this project was useful for my formation

This experience gave me more formation in video production (previously I had only worked freelance for university thesis), and made use of my market research and problem solving skills to deliver the best publicity stunt possible by having a clear script and video workflow. Our communication team won an Effie award for the publicity stunt by showing how Colombians live within the world, and I'm glad of taking a part in it.

#### **Annex Project Images**





# Social Responsibility Initiative on **Midatacredito**

My reel and more information about this project is available at https://fpabon456.wixsite.com/luispabon

**Centre for Digital Media Application** Luis Pabon

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## **Project explanation**

The final project I took part of when working in "midatacredito" was a digital social responsibility initiative supported by Experian British executives. It consisted on providing a significant investment on social responsibility in a project which benefited some of the countries on which Experian has subsidiaries, such as Peru, Colombia and Brazil. The winner would be whoever provided the best idea, its implementation and its finances.

# **Project workflow**

Our team in Experian Colombia saw this as an opportunity to help Colombians who lack any kind of credit management information registered in Colombia's databases to have at least a minimum kind of registered information that would allow them to gain access to the possibility of microcredits. Experian is one of the only two companies in Colombia that has access to this information, which is crucial for banks in the country. The project took inspiration on the Bharatiya Mahila Bank (also known as Women's Bank) which had emphasis on funding for skills developments and a slight concession on loan rates to women for microcredits. In turn, Experian would exponentially gain by having more Colombians registered in the platform, which translates to more information useful for Experian's clients.

I was in charge managing the presentation of the project so we developed a "pilot" application in our website with Experian's IT department and the advertising agency. This tool offered a free way to register information on

Experian's database, which was shown on Midatacredito's website and would gather simple information provided by the people. This also took advantage of new credit lending innovations, such as social network information, number of children and level of education which gave insights as to whether the person may be a fit candidate for credit lending, and in any case, meant more possibilities for them than having no information registered at financial institutions. Our team was asked to show the project to Experian's executives in Britain, to discuss the viability of the project. I can happily say we won the sponsorship as one of Experian's most innovative digital innovations.

# **Challenges met**

Some of the biggest challenges were met in the design and development of the tool, as we had to make sure that people would use it and understand its benefits. We did not know how to help Colombians that do not have information on our database, and we had to encourage them to register in our platform. As we tested different possibilities, we decided to incorporate a "waterfall" methodology for its development (requisites, design, implementation, verification and maintenance).

When designing the idea for the tool, we decided that the best approach would be to use a platform that could register the people's information online, specifically in Experian's own database which is the main platform in Colombia where people may see their credit score. For the implementation, this required for software to be developed that could gather information from Colombians who did not have any registered credit score. We also faced a challenge as the pilot testing proved that clients were not used to registering their information online at Experian's webpage, partly due to fear of the security of their information. As we tested different possibilities, I suggested using Midatacredito's page instead, as an online tool and as the 'face' of Experian that was more recognizable to organic clients. This helped us to boost the number of registered clients for the pilot testing of this development.

# How this project was useful for my formation

This project gave me the tools to assume project management issues and quick problem solving. It also helped me to further develop my English skills (as the project was in English and had to be presented to British executives). Finally, it gave me insight on how to work well with teams that helped me to understand how digital developments may impact people's lives.

al developments may