



BACKGROUND

Sun Life Malaysia is a relatively new player, having only ventured into Malaysia in August 2013. We offer a comprehensive range of life insurance and Takaful products and services to Malaysians across the country and are focused on helping clients achieve lifetime financial security.

Our brand attributes are based on bringing positivity and optimism to the lives of Malaysians – we aim to build a relationship that they can relate to and that goes beyond the “process” of purchasing our products and services.

More importantly, we want to be seen as a “value provider” that creates valuable and lasting engagement, instead of just a service provider.

OBJECTIVES

Many surveys and reports have concluded that Malaysians generally do not save enough for their future. According to the Employees Provident Fund (EPF), one in three Malaysians does not have a savings account; 90% of rural households have zero savings, while in urban households, 86% do not have savings. That's pretty scary.

There are always excuses and reasons for why Malaysians cannot save:

So, is saving really that difficult? There is this classic Malay proverb: “*Sikit-sikit, lama-lama jadi bukit*” which means, “even little grains of sand, over time, will build a mighty mountain.”

With this in mind, Sun Life Malaysia conceptualised a three-in-one mobile app that helps Malaysians track small expenses so they can watch their savings grow, and to make it even more useful, we added key features that can also help them save time, and maybe even their lives in times of need!

STRATEGY

Most financial tracker apps in the market only come with the functionality of tracking expenses and without the ability of e-filing receipts for future reference. Similarly, these apps also do not alert users when they overspend which means they do not actually help in financial planning and budgeting.

With nearly four million apps available across mobile stores, smartphone users are starting to become more selective. After all, who would want to download apps that will only take up storage space in their phones?