



THINKING OUTSIDE THE BANK

Traditional and Emerging Banking Culture
in a Modern Context

Takatoshi Nakamura



Takatoshi Nakamura

Head of Design Minna Bank Ltd.

#product-design

#design-org

#beer-lover



A woman in a light-colored trench coat stands in the center of a busy city street at night, looking down at her smartphone. She is wearing earbuds. The street is filled with other people, some of whom are also looking at their phones. In the background, there is a Starbucks logo and a sign that says "TONE". The scene is dimly lit, with the primary light source being the streetlights and the phone's screen. The overall atmosphere is one of a modern, tech-savvy urban environment.

Digital Natives



**Black & White
Color Scheme**



**Simple
User Interface**



**Catchy
Brand Illustration**

Minna = Everyone



THE KUMAMOTO BANK, LTD.



THE BANK OF FUKUOKA, LTD.



THE JUHACHI-SHINWA BANK, LTD.

Our Challenges

Deliver valuable connections
to everyone

Minna Bank



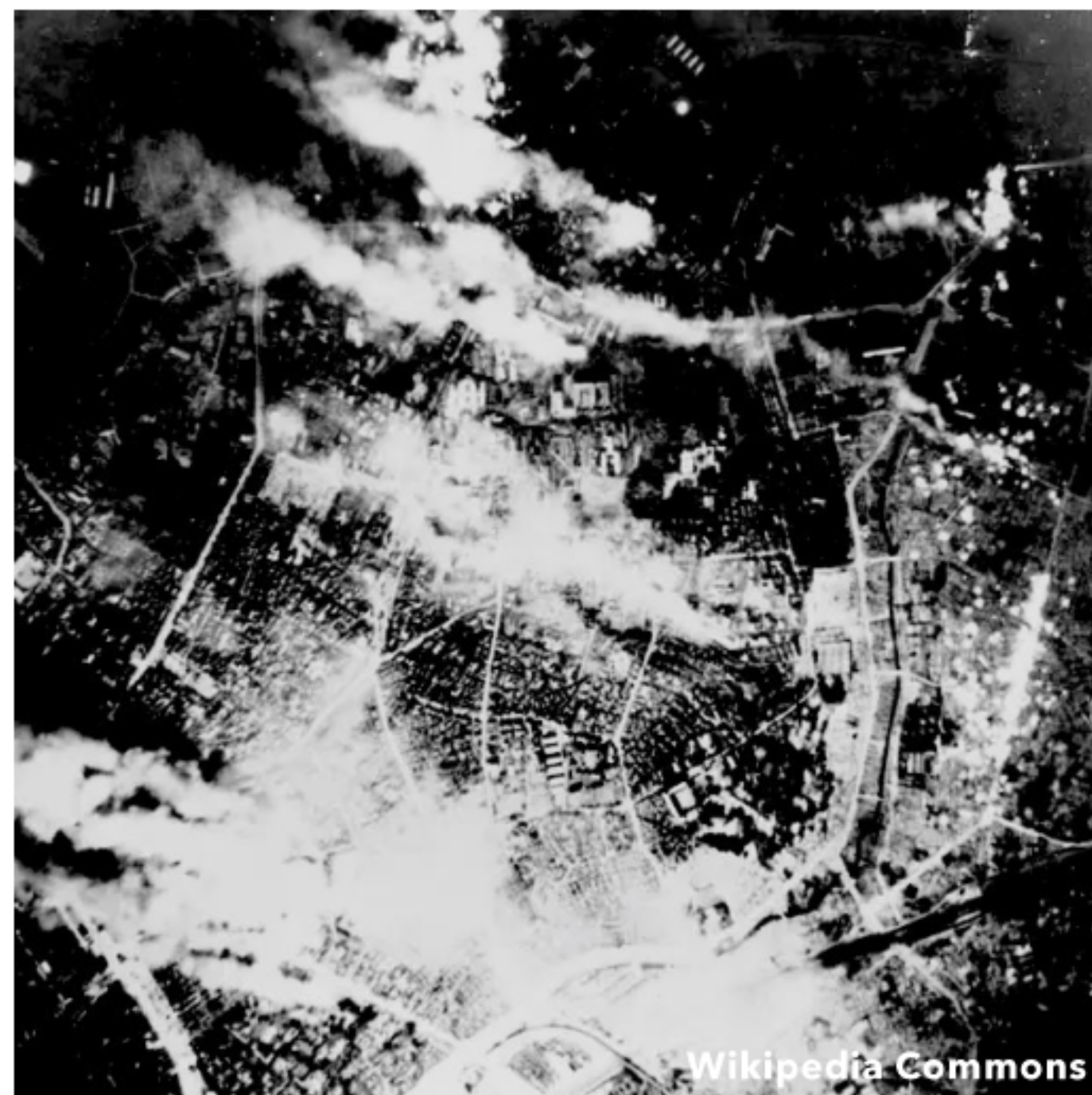


**Originally
Established in 1887**



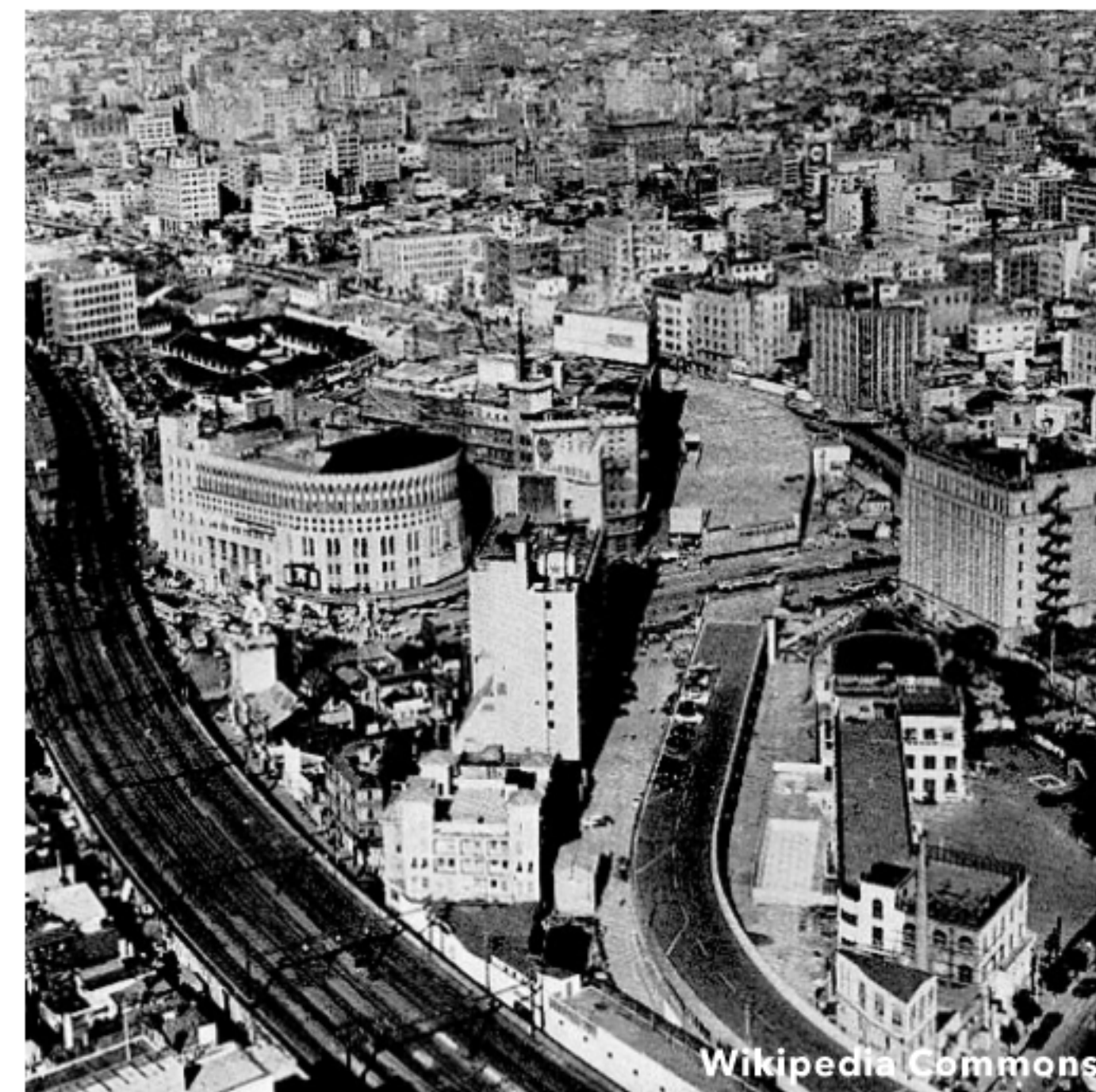
Wikipedia Commons

WW I



Wikipedia Commons

WW II



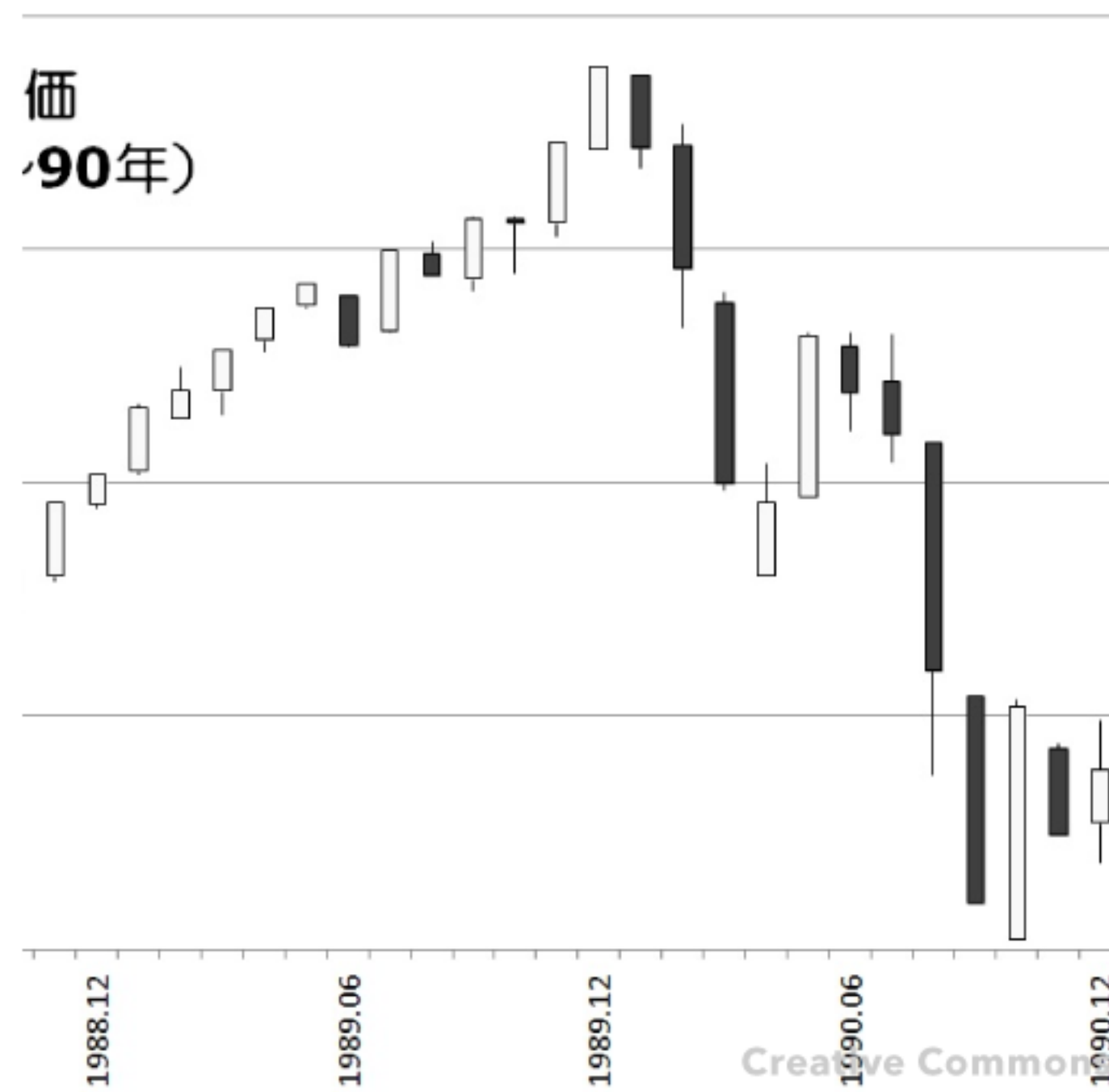
Wikipedia Commons

Rapid Growth

Ups & Downs in Economy



High-Tech Boom



Bubble Bust

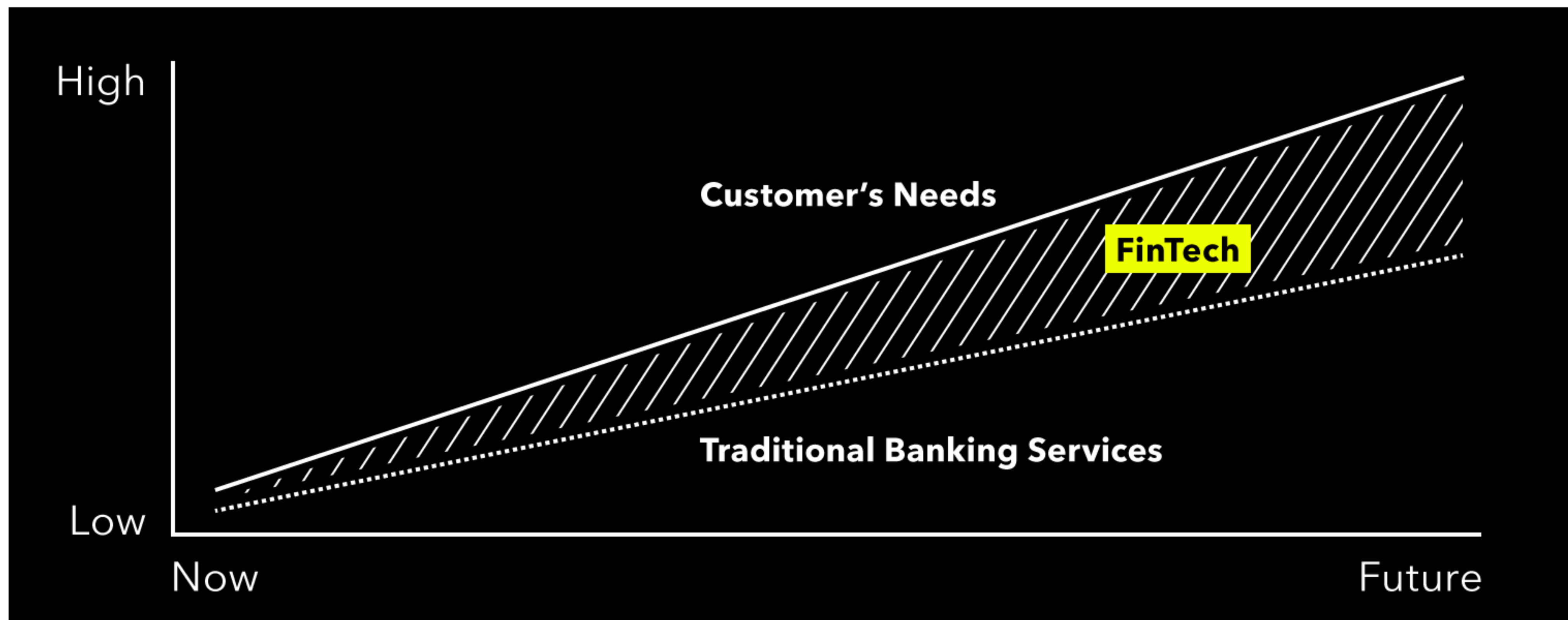


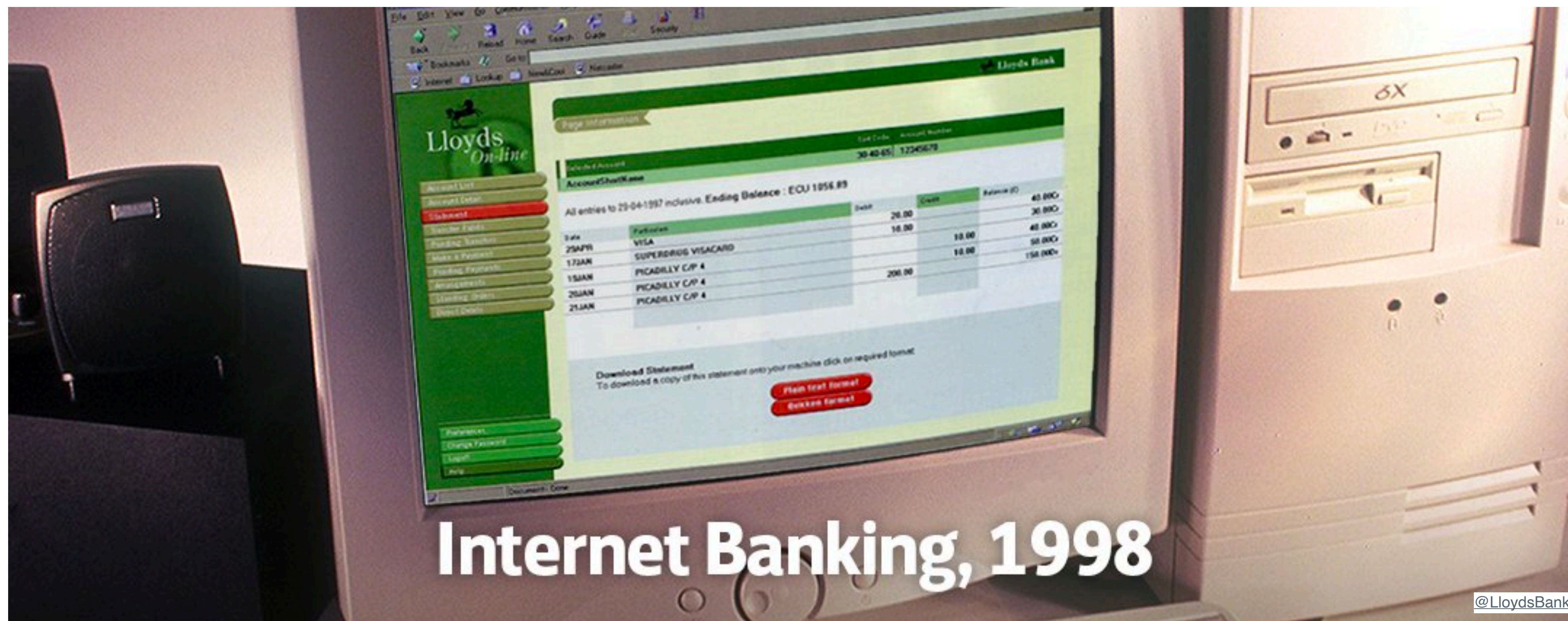
Subprime Crisis

More Ups & Downs in Economy

The image shows the back of a black iPhone, likely an iPhone 11 or 12, with the silver Apple logo centered. The phone is tilted and set against a dark, textured background. At the bottom of the phone, regulatory text is visible, including "Designed by Apple in California. Assembled in China", "Model Number: A2403 FCC ID: BCGA1303B IC ID: 579C-A1303B", and various certification logos like FCC, X, CE, and a circular symbol with the number 0682.

The Game Changer





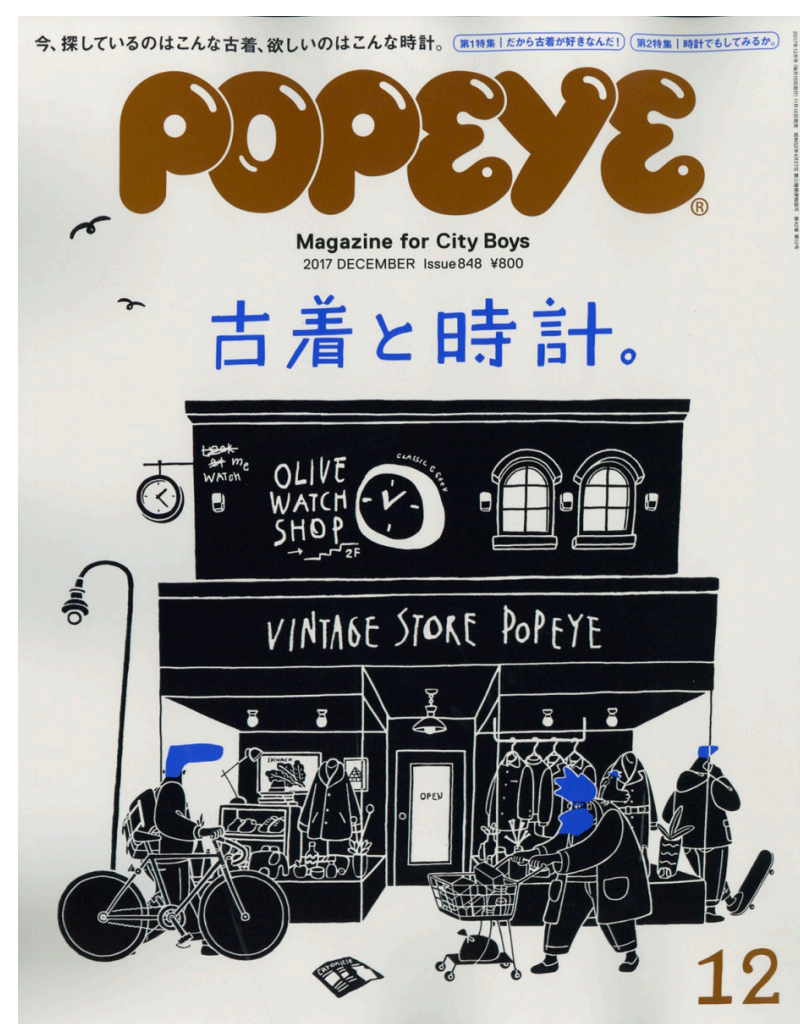
Bank = Life-Line

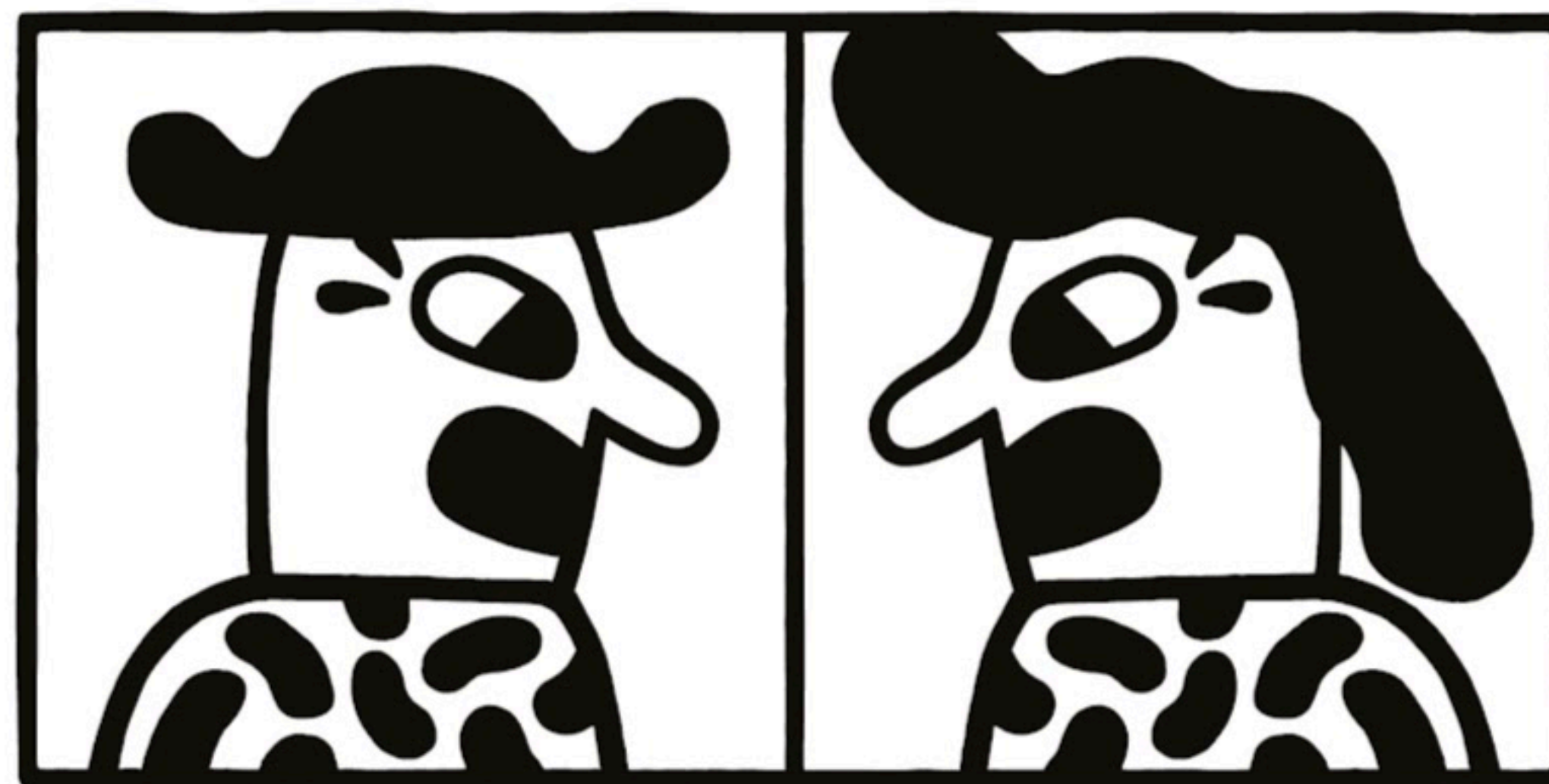
A group of five people are gathered around a wooden table in a dimly lit meeting room. They are looking at several sheets of paper on the table, which contain hand-drawn sketches of a brand's visual identity. The sketches include various characters, icons, and layout designs. One person is pointing at a sketch, while others are looking on with interest. A laptop and a water bottle are also on the table. The overall atmosphere is collaborative and focused.

Our Challenges

Brand Illustration

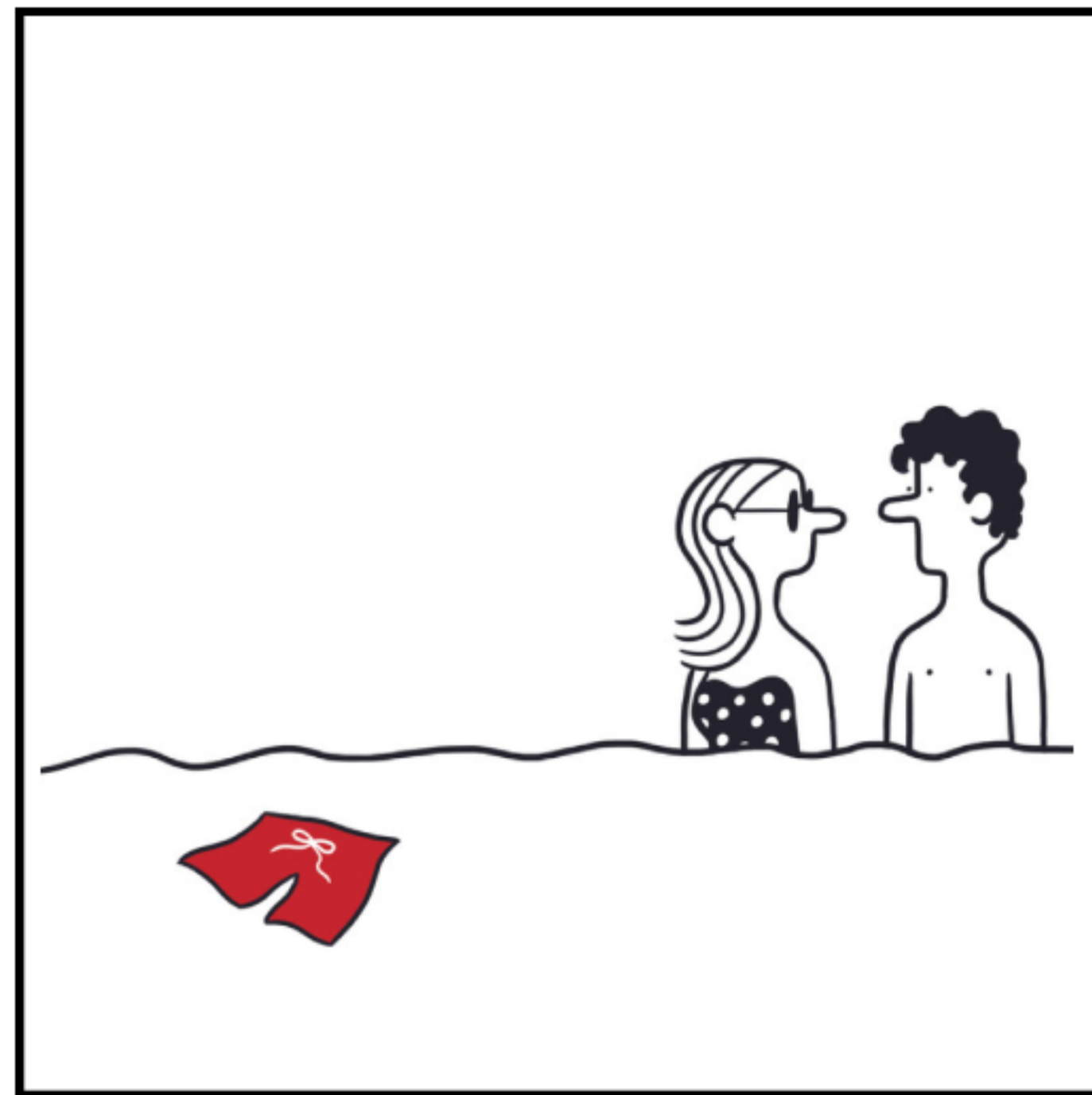






Mikkeller

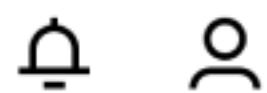




Hiroaki Seto
Illustrator



Wallet



普通預金

¥240,000

COVER

残高を隠す

¥100,000の入金がありました。このお金を貯蓄に
回しませんか？

Wallet



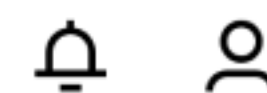
普通預金

¥824,760

残高を隠す

レコードでお金の習慣が見える化、効率的なお金の
使い方を身に付けましょう！

Wallet



普通預金

¥190,760

残高を隠す

お金が貯まらない…。そんなあなたに貯蓄のコツを
お知らせします！



Our Challenges

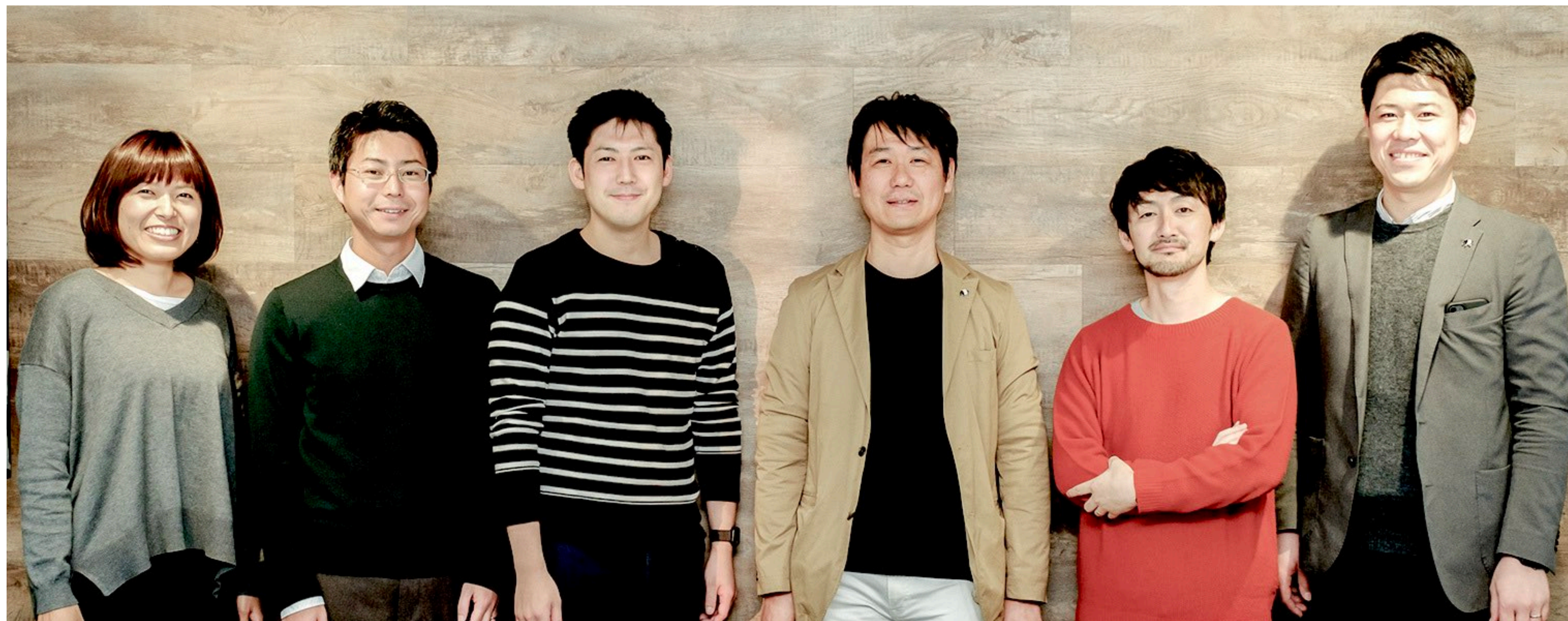
The Bank Culture

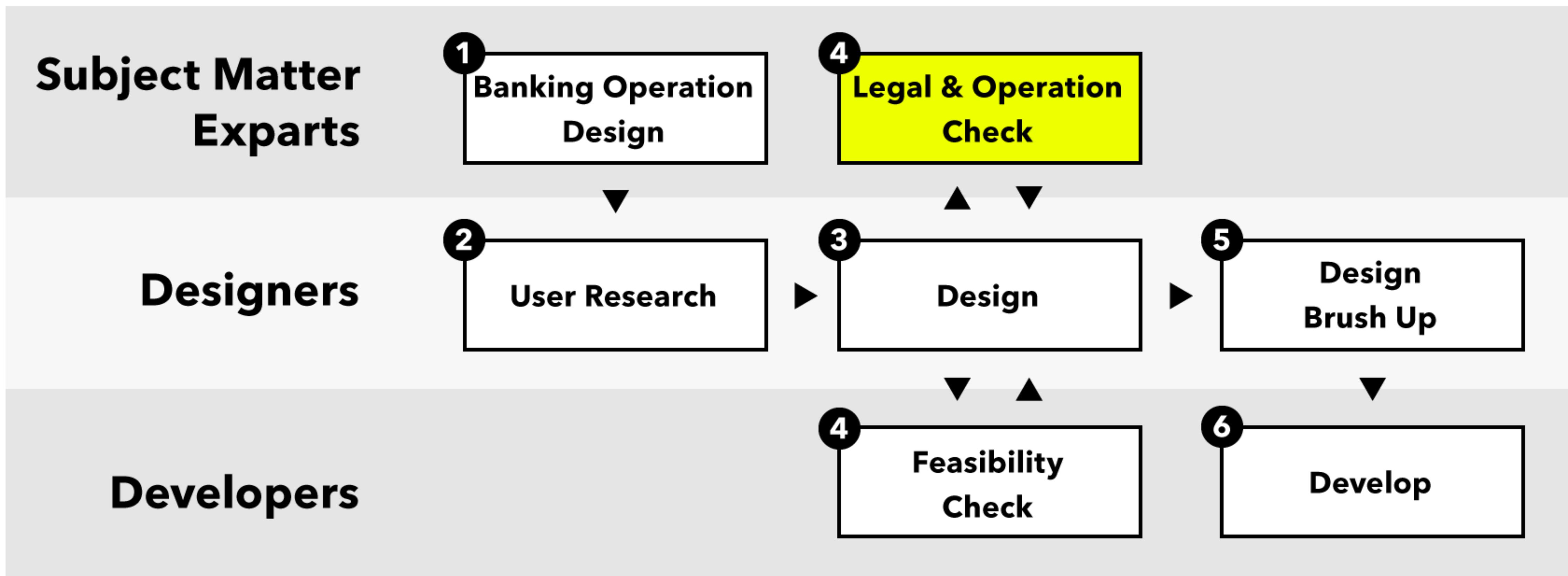
DAIDO



+ **accenture**

+ **People from
Tech Companies**





Teams & Workflow

支払口座

みんなの銀行 トウキョー支店
普通 1234567

振込依頼人名

ニシカワヒカル

 振込取引明細書発行 >

この振込先に新規振込

組戻依頼をする

KUMI-MODOSHI

= 振込を取消す


Request a Bank to Return Money that was Transferred

支払口座

みんなの銀行 トウキョー支店
普通 1234567




振込依頼人名

ニシカワヒカル

 振込取引明細書発行 >

この振込先に新規振込

組戻依頼をする





The Tradition vs The Modern



**Customer
First
Team**

**Change How
The Bank
Should Be**

**Data Driven
Bank**

**Stick to Digital
and Banking**

**Customer Value
Maker**

**Services that
Banks Won't
Do**

**~~Company that~~
Competitive
Enough Against
the World**

**~~Company that~~
Keep Releasing
New Services**

**Bank that
Make People
Happy**

**Bank that
Transform to
Adjust
Rapidly**

**Modern
Tech
Company**

**Care Each
Person's Money**

A Bank or A Tech Company?

We are the Digital Bank

5678 - 9012 - 3456

人
U NISHIKAWA

セキュリティコード

000



YES! YOU DID IT!



とう！目標達成しました！

おめでとうございます！

したね！あなたらしいLOVEにお金を
ください。また新しいボックスを作って、
りや貯蓄を続けてくださいね。

Wallet



普通預金

¥240,000 COVER

残高を隠す

¥100,000の入金がありました。このお金を貯蓄に
回しませんか？



スマートフォンの操作はここで終了です。
ここからはATMの指示に従って操作してくだ
さい。

Banking



普通預金

Wallet

¥240,000

COVER



貯蓄預金

Saving

¥420,000



スポーツカー

¥840,000



ラウンジチェア

¥10,000



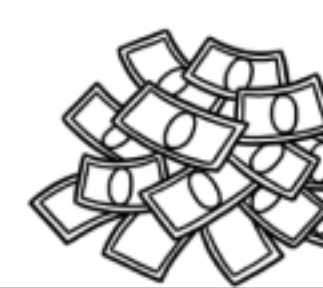
レコードプレイヤー

¥20,000



預金 (3)

¥1,540,000



クレジットカード (2)

¥280,000



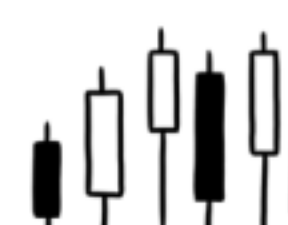
電子マネー (1)

¥11,000



投資 (2)

¥1,420,000



ニシカワ ヒカル

H

PREMIUM COVER

手数料無料残り ATM出金2回 他行宛振込3回

振込手数料無料回数は、振込資金引落時に減算されます。



みんなの銀行

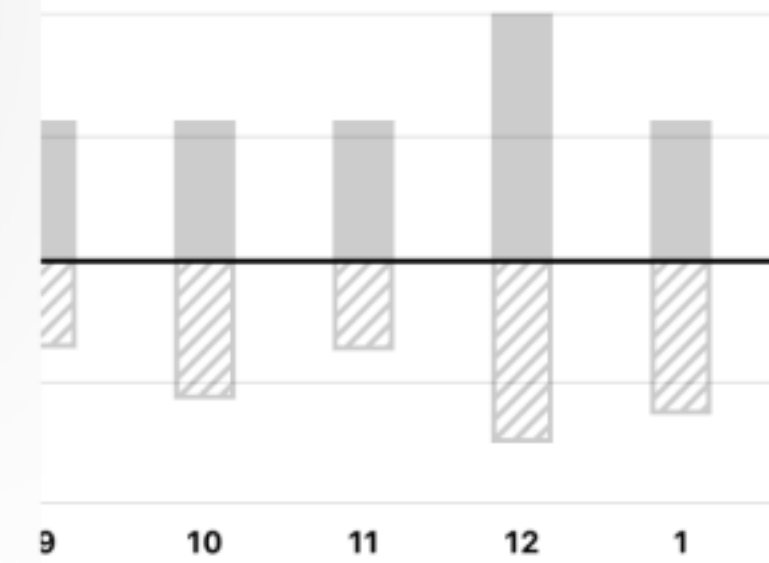
ハーバーブリッジ支店 普通 1234567

¥240,000

最終取得：2020.2.9 13:00

収入 ¥342,400

支出 ¥2



取引明細

2020.2.25 - 3.24



Branch Names



Tower Bridge



Ponte Vecchio



Golden Gate Bridge



Pont Neuf



Harbour Bridge



Brooklyn Bridge



Rainbow Bridge

Branch Names



London



Florence



San Francisco



Paris

Rejected by FSA



Sydney



New York



Tokyo

Branch Names



Debit Card



カード名義人

TAKASHI MINNANO

カード番号

1234 - 5678 - 9012 - 3456

有効期限

10/30

セキュリティコード

000

 カード情報を隠す





Rainbow Bridge



Pont Neuf



Tower Bridge



Ponte Vecchio



Golden Gate Bridge



Harbour Bridge



Brooklyn Bridge

III Minna Bank



Designers = Problem Solvers

執念

shu-nen

Obsession



We Keep Facing Issues.

THANK YOU!

ご静聴ありがとうございました!