

**MONTEPIO**EXPERIENCE

# The MONTEPIOEXPERIENCE team:

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Projecto de Investigação | Research Project:  
PTDC/AUR/70607/2006



Desenvolvido por | Hosted by:



**FACULDADE DE ARQUITECTURA**  
UNIVERSIDADE TÉCNICA DE LISBOA

Financiado por | Financed by:

**FCT** Fundação para a Ciência e a Tecnologia

MINISTÉRIO DA CIÊNCIA, TECNOLOGIA E ENSINO SUPERIOR

Parceiros | Partners:



Apoio à realização do Seminário | Support:





# **THE STRATEGIC DESIGN PROJECT**





**STRATEGY**

**Organization**  
**Transversal Layer**  
**Way-of-thinking**  
**Guidelines**

**DESIGN**

**Gravitational**  
**Added Value Generator**  
**Fresh Thinking**  
**Innovation**



## **The Case - MONTEPIO**





# Montepio

Valores que crescem consigo.



**A Brand with 2 alias. A unique institution in the Portuguese Market.**

**CAIXA ECONÓMICA  
MONTEPIO GERAL**

**Financial Institution**

**170 Years**

**Full Banking Service**

**Owned by a Mutualist  
Association**

**ASSOCIAÇÃO MUTUALISTA  
MONTEPIO GERAL**

**Pursues the values of  
Reciprocity and Solidarity**

**Prudent and Safe**

**Democratic**

**Owned by the more of 400.000  
Mutualistic Associates**

# MONTEPIO vs STRATEGIC DESIGN

## LATENCIES

- a) **Product centered Communication Design**
- b) **Associates positive discrimination**
- c) **Affluent/Premium segment without specific Design**

## PROPOSAL / PROMISE

- a) **Design & Communication centered in the user banking experience**
- b) **The segment (Cliente type) centers our action;**
- c) **Mutualism inspires and boosts creativity;**

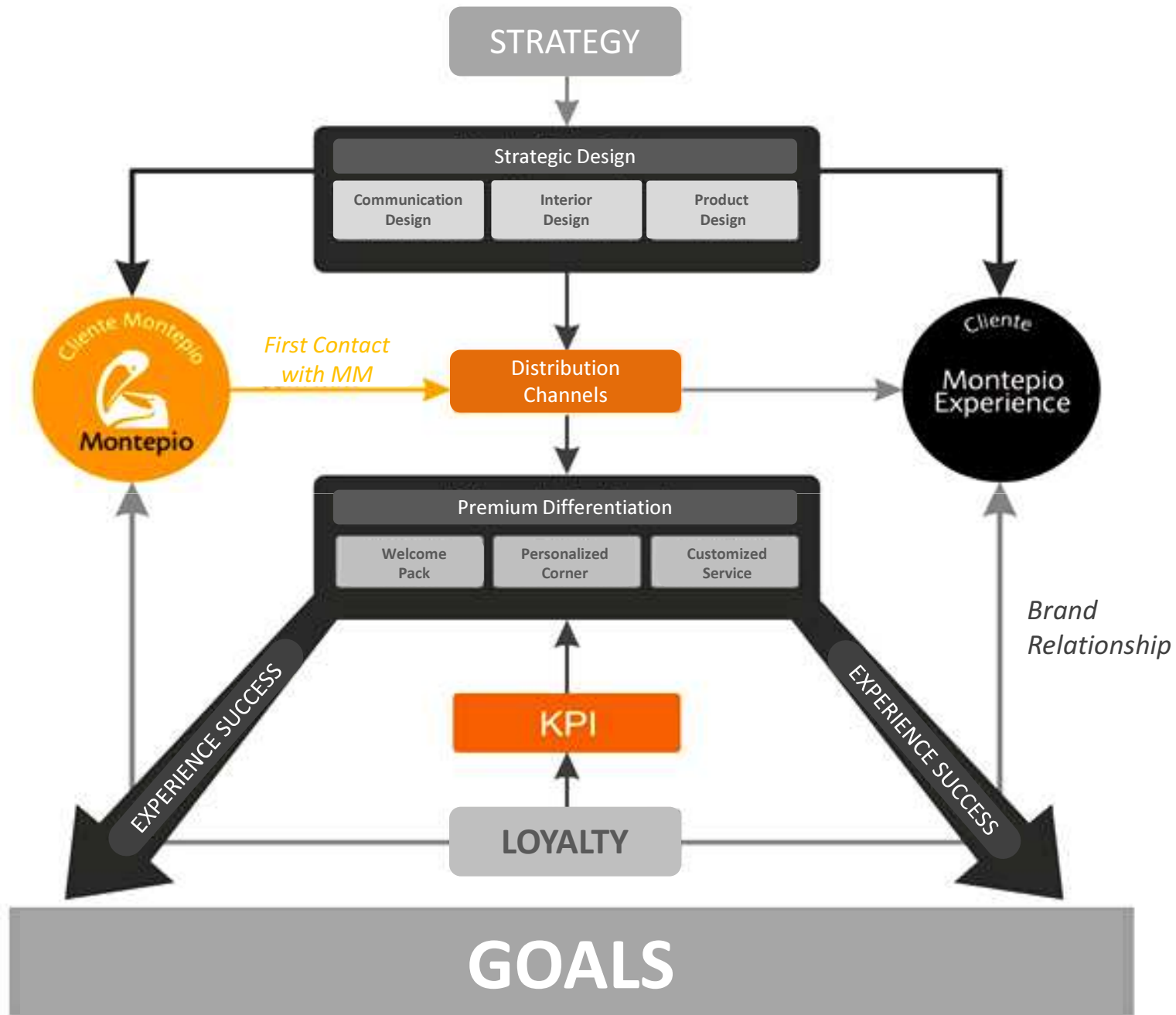


# MONTEPIOEXPERIENCE

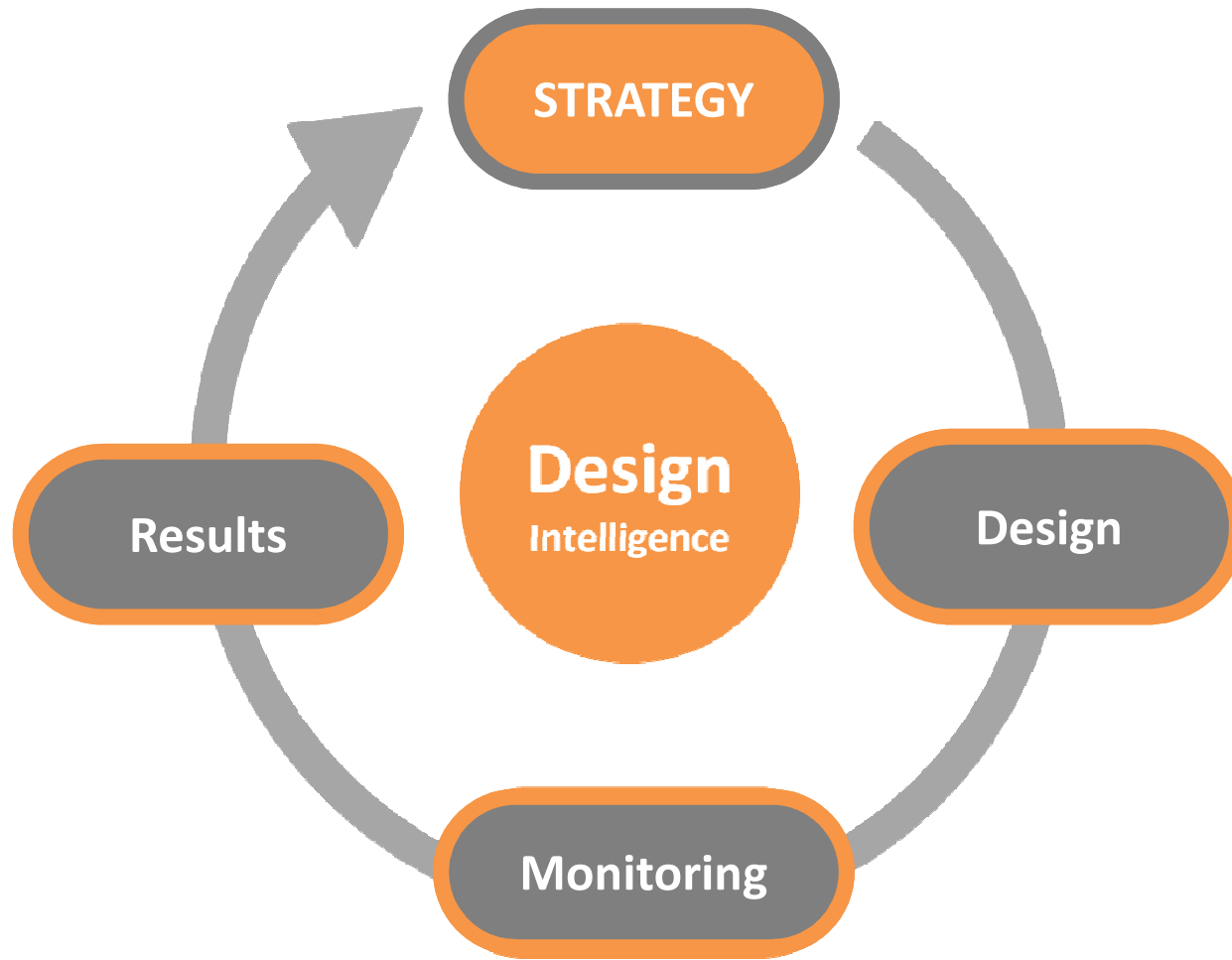
IT'S THE WAY THE TEAM DEFINES THE OVERALL  
STRATEGIC DESIGN PROJECT

IT IS THE PROJECT EXPERIENCE, THE PATH, THE  
PROCESS, AND THE RESULTS.





# MEASURING IS MANDATORY



# EXPERIENCE DESIGN

## ex·pe·ri·ence

[ik-speer-ee-uhns]

noun, verb, -enced, -enc-ing.

### —noun

1. a particular instance of personally encountering or undergoing something: My encounter with the bear in the woods was a frightening experience.
2. the process or fact of personally observing, encountering, or undergoing something: business experience.
3. the observing, encountering, or undergoing of things generally as they occur in the course of time: to learn from experience; the range of human experience.
4. knowledge or practical wisdom gained from what one has observed, encountered, or undergone: a man of experience.
5. Philosophy . the totality of the cognitions given by perception; all that is perceived, understood, and remembered.

### —verb (used with object)

6. to have experience of; meet with; undergo; feel: to experience nausea.
7. to learn by experience.

### —Idiom

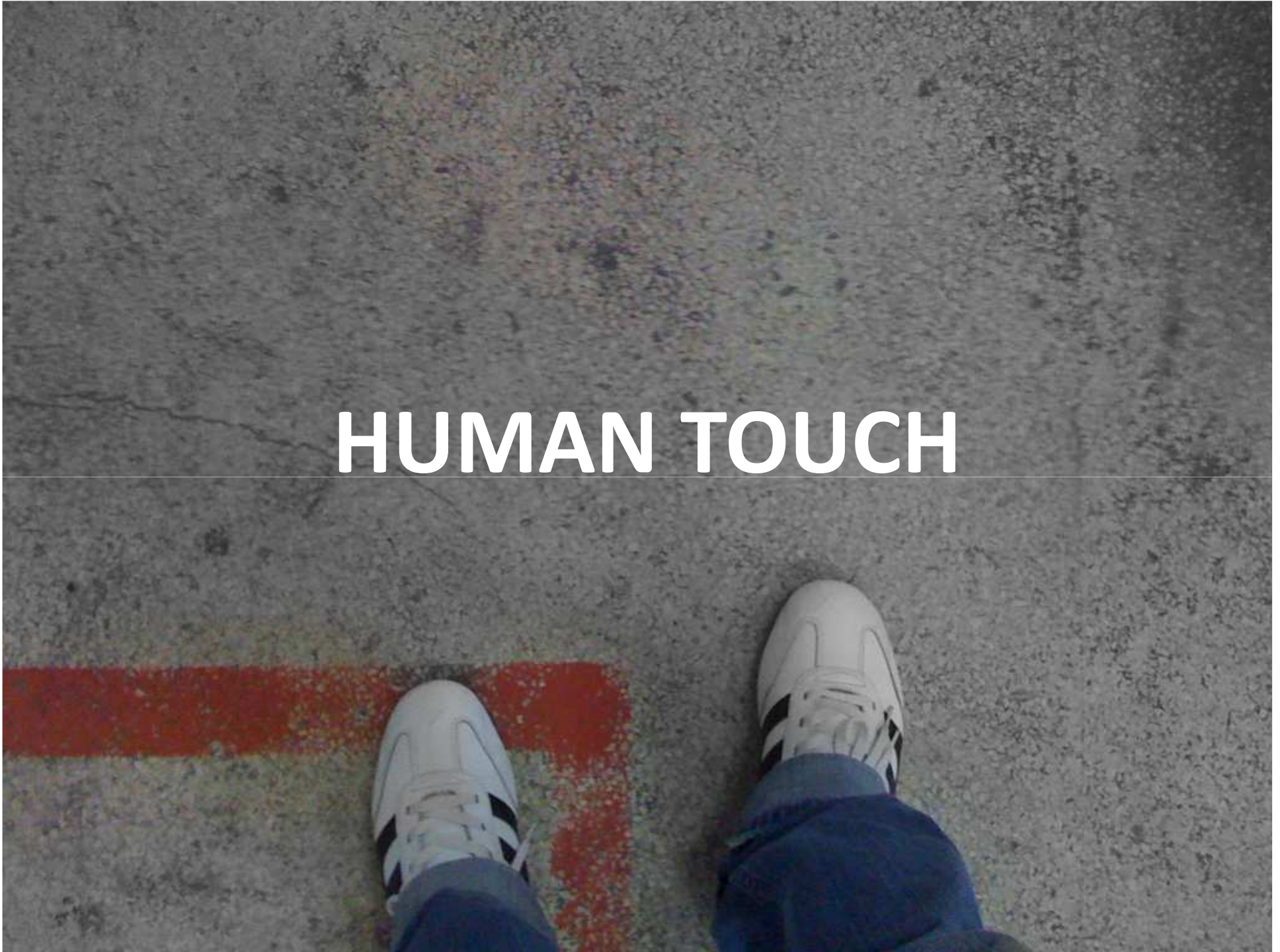
8. experience religion, to undergo a spiritual conversion by which one gains or regains faith in god.

In <http://dictionary.reference.com/browse/Experience?fromRef=true> [accessed in 18.01.2011]

## 3 STAGES

**ATTRACTION**  
**INVOLVEMENT**  
**CONCLUSION**

# HUMAN TOUCH





**The “i’s” dimension..**



# THE MONTEPIO BRAND IS:

## Montepio is MORE:

Friendly  
Responsible  
Trusty  
Kind  
Protective

## Montepio is LESS

Sensual  
Magic  
Passionate  
Emotive  
Adventurous

## A MUTUALIST IS:

### In a racional dimension, being a Mutualist is:

Concerning about the future

Assuring the financial security of the loved-ones and family.

Subscribing Mutual plans of increased value and safety.

### In the Passional dimension, being a Mutualist is:

Being Informed, due to the specific democratic aspect of the Montepio.

Caring about others, contributing to the mutual Fund

Being Different, "owning the Bank"

**What is the Customer profile we aim to impact?**

**SEGMENT: AFFLUENT/PREMIUM**

**Urban**  
**Sophisticated**  
**Responsible**  
**Confident**  
**Charming**



## And... What do we ALL want?

**To be happy, in our way and style, fulfilling our dreams, aspirations and expectations,  
losing our fears, anxieties and frustrations.**

**Happiness, within our own parameters**

**Be specific, unique, tag our world**

**Realize that our path is unique**

**Realize that we are unique.**

*Or...*

**Realize that we are unique.**

**Realize that our path is unique**

**Be specific, unique, tag our world**

**Happiness, within our own parameters**

**To be happy, in our way and style, fulfilling our dreams, aspirations and expectations,  
losing our fears, anxieties and frustrations.**

And just like that, we are the brand, all of us, within our uniqueness..

In consequence, experiencing the Montepio must be specific,  
unique, emotional, inspiring, marking.

And then the **MONTEPIOEXPERIENCE** becomes

**MONTEPIOMARCA**



# INTEGRATIVE DIFFERENTIATION



**1. UNIQUENESS WITHIN A GROUP**

**2. POSITIVE DISCRIMINATION WITHIN THE  
ESTABLISHED VALUES**

**3. SEVERAL LEVELS WITHIN THE SAME STRUCTURE  
WITH SPECIFIC DESIGN**

**A DIFFERENT (NOT BETTER) SERVICE THAT PROMOTES CUSTOMER  
(AND MUTUALIST) ENGAGEMENT AND LOYALTY.**

**DESIGN AS DISTINCTION AND EXPRESSION OF AN EXISTING REALITY.  
DESIGN AS A WAY OF HONESTY.**

BRANDING

1.  
Realize that our  
brand is unique

2.  
We are the  
Brand, all of us,  
within our  
uniqueness

3.  
The Montepio  
Experience must  
be unique and  
inspiring

4.  
A brand that  
marks a path, a  
sand print, a  
ship's trail.

5.  
Unique and  
global, not  
pretentious



A word matrix centered on the word "MINE". The word "MINE" is the largest and most prominent. Surrounding it are various other words in different sizes and orientations, creating a dynamic composition. The words include: "ADVENTURE" (large, top-left), "REMARKABLE" (large, top-right), "STRONG" (medium, left), "DIFFERENT" (large, right), "UNIQUE" (medium, top-right), "CONFIDENT" (small, top-right), "RISK" (small, left), "HONEST" (small, top-left), "CLASSIC" (small, left), "OPEN" (medium, right), "EXCLUSIVE" (medium, bottom-left), "INTEGRATED" (small, bottom-right), "SIGNATURE" (large, bottom-left), "VALUE" (small, bottom-left), "CONTINUOUS" (large, bottom-right), and "URBAN" (medium, bottom-right).

ADVENTURE

REMARKABLE

CONFIDENT

UNIQUE

DIFFERENT

RISK

STRONG

HONEST

CLASSIC

**MINE**

OPEN

EXCLUSIVE

INTEGRATED

SIGNATURE

VALUE

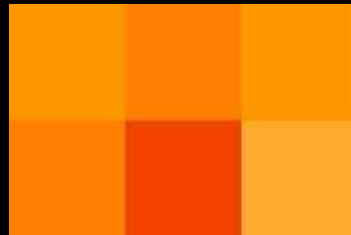
CONTINUOUS

URBAN

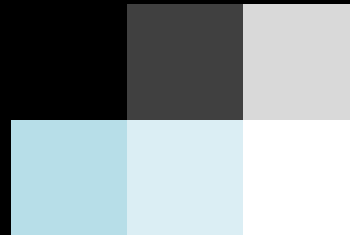
# MONTEPIOEXPERIENCE



[ Montepio Brand heritage ]



# IMAGE MATRIX



[ MONTEPIOMARCA ]

# GRAPHIC & COMMUNICATION DESIGN

Montepio *M*arca

A large, stylized, black cursive signature that resembles the letters 'MM' followed by a long, sweeping flourish that ends in a small hook. The signature is positioned above the text 'a sua vida.'

a sua vida.



M

a sua vida.



Montepio *M*arca

Acreditamos que cada cliente do Montepio é único, insubstituível, e que deixa marca. O Montepio quer fazer parte, e contribuir com soluções específicas para si e para a sua família, tão exclusivas como você. Pergunte-nos como o poderemos ajudar, teremos todo o gosto em surpreendê-lo. Afinal, é a sua vida.

LINHA MONTEPIOMARCA | 707 888 888

[WWW.MONTEPIOMARCA.PT](http://WWW.MONTEPIOMARCA.PT)

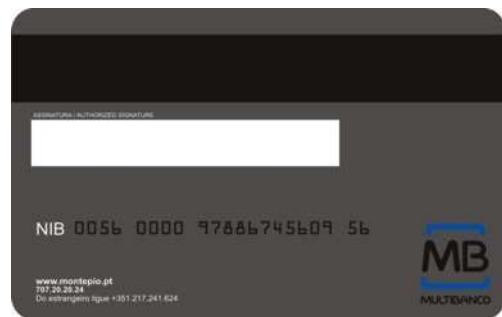
# PRODUCT DESIGN



[ Debit Card – Electron ]



[ Credit Card – Visa ]



[ Check Account Booklet ]



# MONTEPIOEXPERIENCE

# WELCOME PACK



**INTERIOR DESIGN / ARCHITECTURE**

**MONTEPIOMARCA**

















ONE DESIGN APPROACH OF MANY POSSIBLE.  
THE FUTURE.

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