

THE *Cathay* CREDIT SYSTEM APP

Team 004 – Big Brain Man

Ching Wai Lok Clement

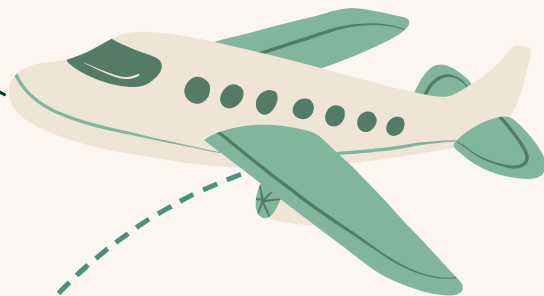
Lam Wai Ming Bella

Lau Wai Wai Andy

Lo Yiu Sum Sam

Tsang Cheuk Lam Stephanie

JOIN NOW



Our Theme:



Travel Experience
- Safety





PROBLEMS IDENTIFIED:



Pre-flight

COMPLEX TRAVEL INSURANCE



In the air

ON TIME PERFORMANCE ISSUES

PASSENGER ON-BOARD BEHAVIOR & SAFETY



Post-flight

LOST LUGGAGE
INSURANCE CLAIMING

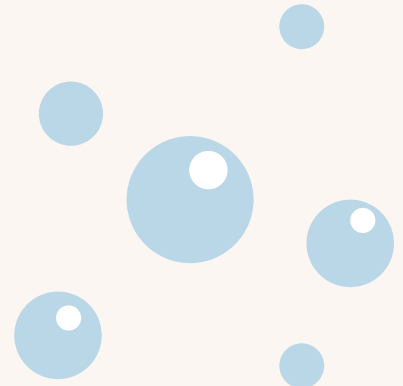




Worry no more!!

Our solution:

"Travel Safety
Bubble"





Credit system

Purpose: Good behaviour to enhance safety

How it works?

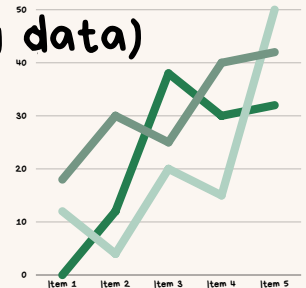
- Record within 2 years
- Points given / deducted for each good behaviour every flight
- Reward system



Business Value

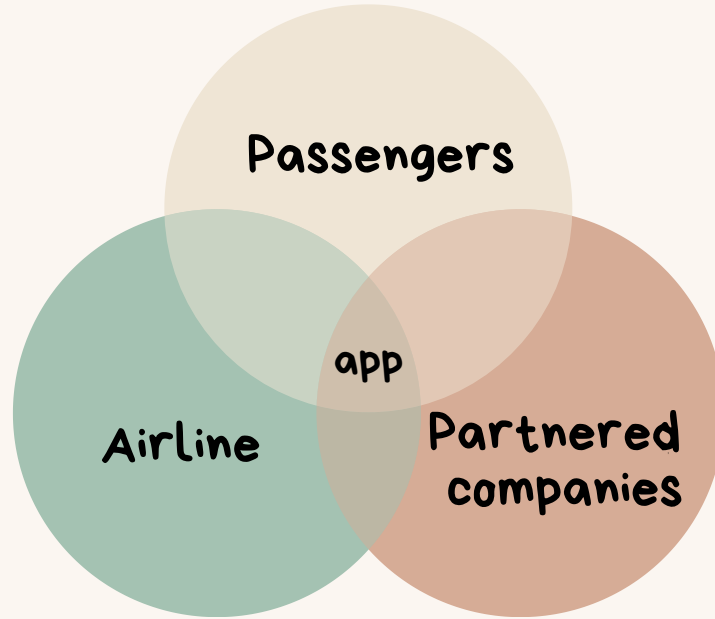


- Customer loyalty, increase travel incentives (Credit system)
- Revenue from collaborating with insurance companies
- Improve OTP
- Cut admin costs (back office workload)
- Source of passenger preferences for data analytics (Big data)





Stakeholders benefited



LET'S HELP CATHY!!

**Cathy, age 20,
first time solo traveller.**

HKG -> LAX



1ST PROBLEM - COMPLEX TRAVEL INSURANCE

- Complex policy terms and jargon
- Limited transparency in policy coverage
- Difficulty in comparing plans across providers
- Unsure about coverage required for the specific trip



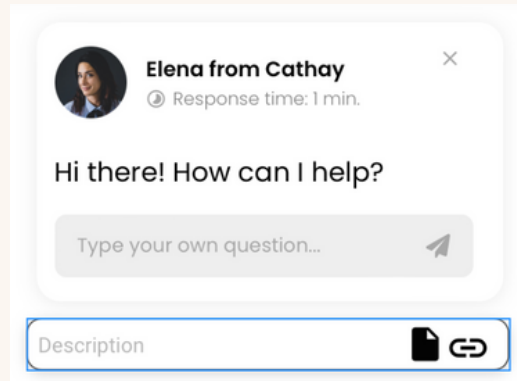


SOLUTION

- Tailor-made insurance plan by AI based on the information given and past statistics
- Gain the credits by purchasing insurance plan under partnership with other company through AI suggestion

Assume 50% passengers purchase from our partners:

(\$300 per person x 150 passengers)
x 150 flights x 30% share
= \$2,025,000 per DAY



2ND PROBLEM - FLIGHT DELAY



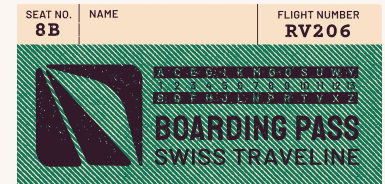
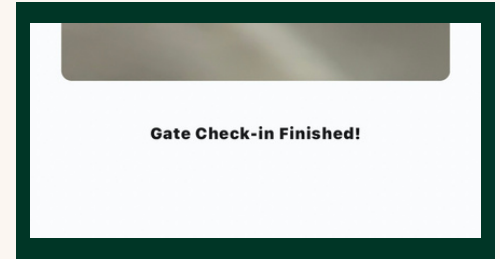
- Late passengers
- People board too slowly
- Take-off time is no longer accurate





SOLUTION

- Passengers can gain credit if they arrive at the gateway 15 minutes before the boarding time
- Incentive ↑ ↑ ↑
- Ensure accurate take-off time (OTP)
- Reduce penalty paid by Cathay (boarding and parking costs at airport gate)



3RD PROBLEM - IN-FLIGHT EXPERIENCE



- Low safety awareness on flight
- Traditional one-way safety demonstration
- Mundane flight experience

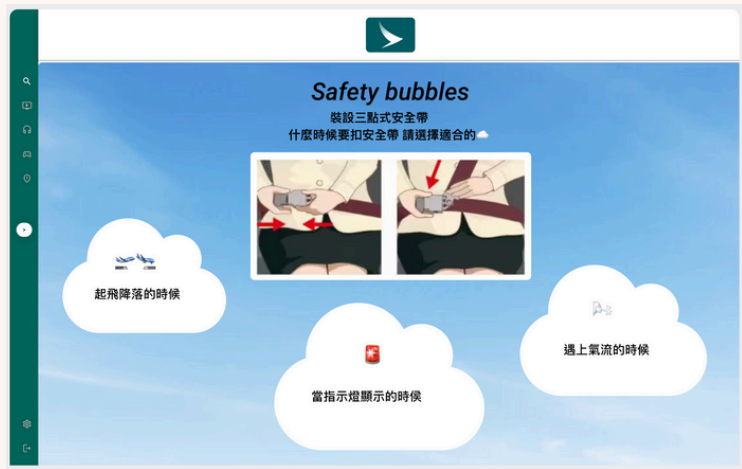
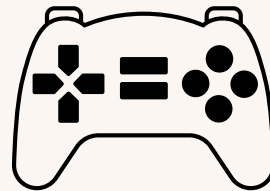
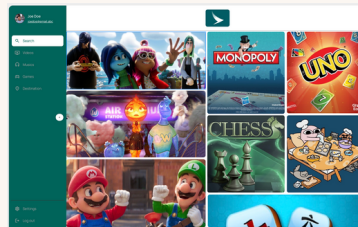




SOLUTION

Safety knowledge: Gamification!!!
Incorporate into IFE

-> Gain credits by answering the questions correctly!



4TH PROBLEM - LOST LUGGAGE

- Errors and miscommunication during the transfer process
- lost in connecting flights
- Unclear whereabouts of luggage upon passenger landing
-> panic :(





SOLUTION

- more check points + in-app tracking



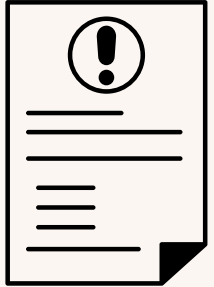
1. Shows which carousel they shd go to for pick-up immediately upon landing
2. Can see the "last seen" status of luggage -> if not boarded, lost, the app will let them know what to do asap
3. streamline workflow of ground staff

Credit system: voluntary luggage tag scanning upon collection, report to system, rewarded with credits



5TH PROBLEM - INSURANCE CLAIMING

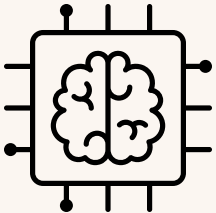
- Complex policy terms and jargon
 - High threshold and strict procedures for claiming
- > Low successful rate of claiming





SOLUTION

- AI assistance - writing insurance claiming request
 - Maximize success rate
 - Protect consumer rights
- Gain credits by using our AI to claim insurance



The screenshot shows a mobile app interface for a 'Tailor-made Insurance Plan'. At the top, there is a navigation bar with a back arrow, a logo, a bell icon, and a menu icon. Below the navigation bar, the title 'Tailor-made Insurance Plan' is displayed. Underneath the title, there is a dropdown menu showing 'Hong Kong - Hong Kong Intl'. Below the dropdown menu is a map of Hong Kong with a red location pin. Below the map, there are two dropdown menus: 'Trip Nature' set to 'Travel' and 'Number of People' set to '11'. Below these dropdown menus is a text input field labeled 'Other concerns:' containing the text 'Skiing but no experience, photo taking with expensive camera'. At the bottom of the form is a blue 'Search' button.



Credit system - Losing credits :/

1. Getting
reported
(+validated by
system)

2. Late
arrival at
boarding
gateway

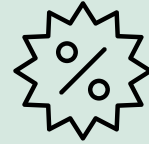
3. other
undesirable
behavior



Credit system - Rewards



- In-app bundle purchasing discounts
- Lounge access
- Increase luggage quota
- Designer boarding pass
- Multiply Asia Miles earning



FUTURE DEVELOPMENT

- Expanding user database on customer preferences (Big Data analytics -> prediction of behavior)
- Expand system to other airlines (Oneworld Alliance) -> source of revenue



Sustainable: can be implemented long-term, generates revenue

SUCCESS !

with her thoughtful,
progressive, can-do spirit
:)
and the Travel Safety
Bubble, Cathy has
successfully arrived
LAX!!



Tech-side implementation: Overall

Backend

Focus:

1. Database query with SQL
2. Cloud hosting (API & database)

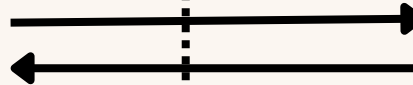
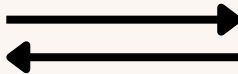
Front-End

Focus:

1. UI/UX design
2. Multimedia elements
3. Layout customization

AWS RDS
(Relational Database Service)

AWS EC2
(Elastic Compute Cloud)

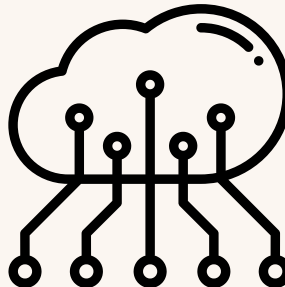


Reason behind

Backend

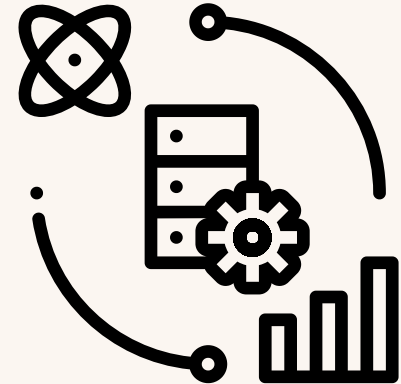
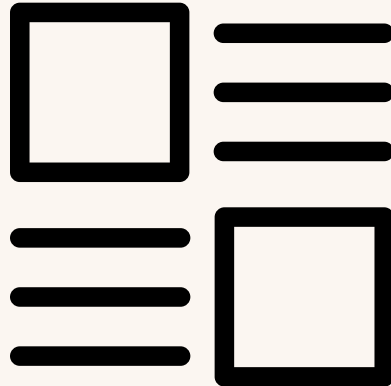
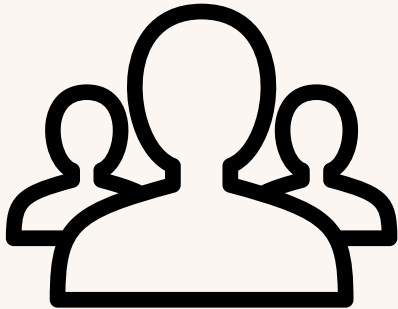
Front-end

- Use of Database Management System (DBMS)
 - Data integrity and security
- Cloud hosting with AWS
 - Cost-effective (easy to scale up)
 - High reliability (e.g. auto backup)
- Ux/UI design with use of multimedia elements
 - Eye-catching
 - Easy-to-follow
- Layout customization
 - Improved User experience
 - Enhanced satisfaction



Future direction of development

- Team / Group up function: Benefits group travel
 - Role assignation (i.e. Leader, OC)
 - Set member's preference and personal needs
- AI training: Optimization of big data



**Thank you,
have a pleasant
journey!!**

