



This document presents a speculative concept for a brand identity transformation for the entity known as O'mari. The strategy, concepts, and designs presented herein are purely for illustrative and educational purposes to showcase the Zarura Brand Operating System.

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from the Creators

This project represents a meticulous process of research, strategy, design, and refinement, ensuring that every element resonates with the market's values and aspirations.

This case study is the **third** in a series of four concept projects designed to showcase the power and versatility of our Zarura Brand Operating System (BOS). Each study tackles a distinct strategic challenge:

1. **Symbols of Hope** – Reframing a national identity from its heritage to its horizon.
2. **Eat n' Lick** – Building emotional velocity in a competitive fast-food market.
3. **Omari** – Aligning institutional credibility with challenger ambition.
4. **Chicken Inn** – Modernising a national icon to defend its dominance.

We hope this work sparks meaningful dialogue and demonstrates what is possible when deep strategic thinking meets bold creativity.

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The Fintech Challenger's Dilemma

In a market of giants, survival isn't enough. A challenger brand must define itself — or risk being defined by others.

O'mari, a fintech platform in Zimbabwe backed by the century-strong heritage of Old Mutual, faced exactly that choice. Despite its institutional backing, the brand was adrift in a '**sea of sameness**', indistinguishable from EcoCash's market dominance and InnBucks' nimble disruption. Its voice lacked clarity. Its name lacked consistency. Its visual identity lacked emotional pull in one of Africa's most dynamic and demanding economic landscapes.

What was needed went far beyond a cosmetic refresh. This was a reinvention from the inside out. Guided by the Zarura Brand Operating System (BOS), our framework for building scalable brands, we rebuilt O'mari across every dimension: Discovery, Verbal, Visual, and Sensory.

At the heart of this transformation is a simple but powerful philosophy born from its heritage and market reality: **Pragmatic Optimism** — the convergence of stability and agility. Omari is anchored in trust yet relentlessly relevant, a Dynamic Caregiver for a dynamic world.

Pragmatic Optimism: core principle guiding the O'mari rebrand.

Part I: Brand Discovery

Who is Old Mutual?

For more than a century, Old Mutual has been a cornerstone of financial life in Zimbabwe. Its name carries the weight of trust, prudence, and permanence. Generations have looked to it as a custodian of stability — a brand that stood firm through wars, recessions, and reforms.

But legacy can be double-edged. The same heritage that reassures older customers often makes Old Mutual appear slow, corporate, and distant in a world that now runs on mobile screens. For many Zimbabweans, especially those who came of age in the mobile-first economy, Old Mutual is respected — but not always relevant.

This was the challenge: how could a brand born in the paper-and-ledger era stay vital in the swipe-and-tap era?



Part I: Brand Discovery

Made in Africa for Africans

In 2018, Old Mutual initiated one of the most significant identity shifts in its 173-year history. Following its primary listing on the Johannesburg Stock Exchange, the organisation launched a bold repositioning anchored in a single idea:

Africa’s resourcefulness, vibrancy, and seize-the-day mentality, what they called “Made in Africa for Africans.”

This was more than a brand refresh. It was a deliberate break from the institution’s historic “Green Giant” posture: respected, but distant — toward a more human, culturally attuned, customer-led identity.

In Old Mutual’s own words, the goal was to move from being a financial institution to becoming a partner, a coach, a guide: someone close enough to understand people’s daily realities, and practical enough to help them take meaningful steps toward progress.

Their leadership described it as a “**brave balancing act**”: continuity of trust on one side, and a fresh, youthful energy on the other. A Pan-African brand with deep roots, and a modern, human voice.

They reinforced this shift visually, too: keeping their core green but introducing pinks, oranges, yellows, and cultural patterning: colours of optimism designed to speak to a new generation shaped by creativity, mobility, and technology.

Old Mutual’s repositioning was a public declaration: heritage alone was no longer enough; relevance now required relatability, accessibility, and emotional warmth.

Part I: Brand Discovery

Why This Matters for Omari

When we began the Omari rebrand, we were not consciously referencing this **'Made in Africa for Africans'** history — yet our Discovery led us to the very same conclusion:

Old Mutual needed an agile, human-centred extension of itself.

A brand that could hold the weight of trust, but move with the speed and soul of youth culture.

A digital-first partner that feels lived-in, local, and empathetic.

Only later did we uncover how closely this aligns with Old Mutual's strategic trajectory dating back to 2018.

This connection is profound.

It substantiates the core of our approach:

- The shift from O'mari to Omari (institution → person).
- The embracing of warmth, imperfection, authenticity in the visual identity.
- The grounding of the brand in Caregiver energy, not corporate posture.
- The colour accents that deliberately break from cold financial tones.
- The focus on practicality, calm confidence, and everyday empowerment.

Simply put:

Omari is the natural next chapter of a story Old Mutual began writing years ago.

Part I: Brand Discovery

The Strategic Need for Omari

To bridge the gap between its legacy trust and the demands of a hyper-digital market, Old Mutual needed more than a new product line. It needed an agile arm. A brand built to solve for agility and speed. Enter, O'mari.

O'mari was designed to be a fintech challenger — agile where Old Mutual was methodical, digital-first where Old Mutual was analogue. Its mission was to move at the pace of Zimbabwe's economy: fast, fluid, and overwhelmingly mobile.

Three forces shaped its birth:

1. **The Mobile-First Economy** – In Zimbabwe, the phone has replaced the branch as the centre of financial life. O'mari was meant to feel native to this ecosystem, not adapted from it.
2. **The Remittance Pool** – Zimbabwe receives billions in diaspora remittances each year. Old Mutual, bound by legacy systems, was under-participating in this flow. O'mari was designed to tap into that channel with products built for cross-border simplicity.
3. **The Agility Gap** – EcoCash and InnBucks were outpacing incumbents with rapid rollouts and consumer-friendly features. Old Mutual needed an entity that could experiment, iterate, and win back share without being constrained by its own bureaucracy.

O'mari became the bridge: extending Old Mutual's trust into spaces where the institution itself was too heavy to move.

Part I:

Brand Discovery

The Zimbabwean Crucible: A Market Forged in Volatility

To understand the O'mari user is to understand what it means to adapt: again and again.

Zimbabwe's economy has never been still. In 2024, growth slowed to 2%, held back by El Niño-induced drought, weaker global commodity prices, and persistent instability. This is an environment that teaches people to think ahead, to plan for uncertainty, and to seek out tools they can truly trust.

The memory of loss runs deep. The banking crisis of 2004. The hyperinflation of 2008 that erased savings overnight. These moments didn't just disrupt lives — they reshaped the way people see money itself. Today, transparency and reliability are not brand promises; they are survival requirements.

Even with the introduction of the Zimbabwe Gold (ZiG) in April 2024, trust is measured in US dollars. By December, 83% of the country's broad money supply was held in Foreign Currency Accounts. A secure USD wallet isn't a feature, it's a lifeline.

At the same time, cash is scarce. The government's push for a "cashless society" has made mobile money as essential as running water or electricity. In this space, loyalty is fluid; users move to whatever works best, fastest, and most consistently.

With the economy expected to rebound to 6% growth in 2025, the opportunity is more than financial. A brand that can offer stability, clarity, and control is not just delivering a service — it's restoring a sense of agency in people's everyday lives.

Part I: Brand Discovery

The Zimbabwean Crucible: A Market Forged in Volatility

This understanding confirmed the:

Caregiver

as O'mari's primary archetype, a brand built to offer stability in the midst of uncertainty.

Creator

as O'mari's secondary — reflecting Omari's role in providing the tools that empower Zimbabweans to not just navigate their circumstances, but to actively build and shape a more prosperous future.

A Sea of Sameness: The Competitive Arena

Zimbabwe's mobile money market is a space of sharp contrasts, and relentless competition.

EcoCash, the first mover, dominates with over 8 million registered users and deep roots in the national fabric.

InnBucks, the agile disruptor, has grown to roughly 3 million users by solving a clear, everyday problem.

O'mari, despite gaining 1.3 million users since its 2023 launch, remains a distant third. This gap is more than a statistic, it reflects market share, mindshare, and momentum. For O'mari's leadership, it is both the steepest challenge and the clearest opportunity.

EcoCash

8 million Users

Innbucks

3 million Users

O'mari

1 million Users

In a market crowded with loud, promotional, and functionally interchangeable messaging, distinction is not just about being seen — it's about being remembered.

A Sea of Sameness: The Competitive Arena

The sameness runs so deep that you could swap competitor logos on their ads and few would notice. The words, the offers, the tone, virtually interchangeable.

That is the mark of a category, not a brand.

CHAKA-CHAYA
neEcoCash Promotion

CONGRATS TO THIS WEEK'S WINNERS! WEEK THREE

SOLAR KITS		COWS	
LIONA	MATANGAMB 7822***15	WONDER	MTARA 7738***22
NYASHA PRO	MHAKA 7850***72	RESINA	BANDA 7740***51
GAS STOVES		TICHARWA L	MUDZIMURE 7777***22
SCHOLASTIC	MAKAURE 7732***16	ASSAN AUTH	KANGOMBA 7833***20
HLALANI	NCUBE 7747***99	MEMORY	MAPINDA 7861***00
JOSHUA	NYOWANI 7758***77		
ESINART	MUGARI 7848***24		
INNOCENT	MASEKESA 7865***55		

To see more winners visit: <https://www.ecocash.co.zw/ecocash-chakachaya-promotion>

DIAL *151#

EcoCash

Credit: EcoCash

EXCITING NEWS, REGISTER & MAKE Health4U PAYMENT VIA THE INNBUCKS USSD CODE

***569#**

1. Dial *569#
2. Enter Pin
3. Select option 5- Bill Payments
4. Select option 2- Register with a biller
5. Select option 1- Health4U
6. Select marital status
7. Select 1 to proceed
8. Welcome to H4U

BONVIE In Partnership with **InnBucks**

For your well-being
Get your health covered TODAY.

Credit: InnBucks

O'mari
HOT DEALS
BLACK FRIDAY

amazon facebook Ads takealot
NETFLIX Spotify SHEIN Adobe
DStv Apple MUSIC iELTS LIQUID
X Google Ads inDrive AVON
Tupperware Alibaba.com GreySpar

Shop online with the O'mari VISA card from any of these stores and more this Black Friday!

Dial *707#

Promotion Valid till 6 December 2024. T's & C's apply

Credit: O'mari

ONE MONEY
The Convenient Move

TROLLEY DASH
Christmas Promotion

TRANSACTION & WIN!

Participate in the Festive Season by transacting a minimum of **USD\$20 or ZWG equivalence** via OneMoney for a Chance to WIN!

- USD\$1000** 1st Prize Shopping vouchers x5 winners.
- USD\$300** 2nd Prize Shopping vouchers x10 weekly.
- USD\$50** 3rd Prize Shopping vouchers x23 weekly.
- USD\$50** 23x Instant Weekly Winners.

OK OK

To Enter: Cash In • Send Money • Pay Bills • Pay Merchant • Buy Airtime/Data • ZIPIT • Swipe

Promotion runs from: 18 November - 27 December 2024. Terms and conditions apply.

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Credit: OneMoney

O'mari
Mahala
USD WALLET BUNDLES

PAY US\$1
Cash Out
FREE

Dial *707#

- Select Option 5 O'mari Mahala Bundles
- Select Option 1 Self
- Confirm Purchase.

Up To US\$500 Per Bundle

Dial *707#

2% and 3rd party charges apply on Send Money transactions. T's and C's Apply. Monthly Bundles are valid for 30 days from purchase. Purchase as many bundles as needed. Offer ends January 31, 2025.

SWITCH TO SAVE

Credit: O'mari

iJoy afta Joy

WIN OVER US\$350 000
IN PRIZES

ECOCASH & WIN
Transact US\$20 or more per month!

Cash In Send Money Make payments Buy Airtime Receive from the Diaspora

EcoCash **ECONET** Wireless

Credit: EcoCash

A Sea of Sameness: The Competitive Arena

This "**sea of sameness**" revealed the true strategic white space. No player was unequivocally owning the position of a *holistic, trustworthy financial partner*.

This became O'mari's territory: a brand drawing on Old Mutual's century of heritage to deliver modern, human-centric financial tools—anchored in enduring trust.

Its new identity breaks free from the visual noise of the category, signalling clarity and distinction from the first glance.



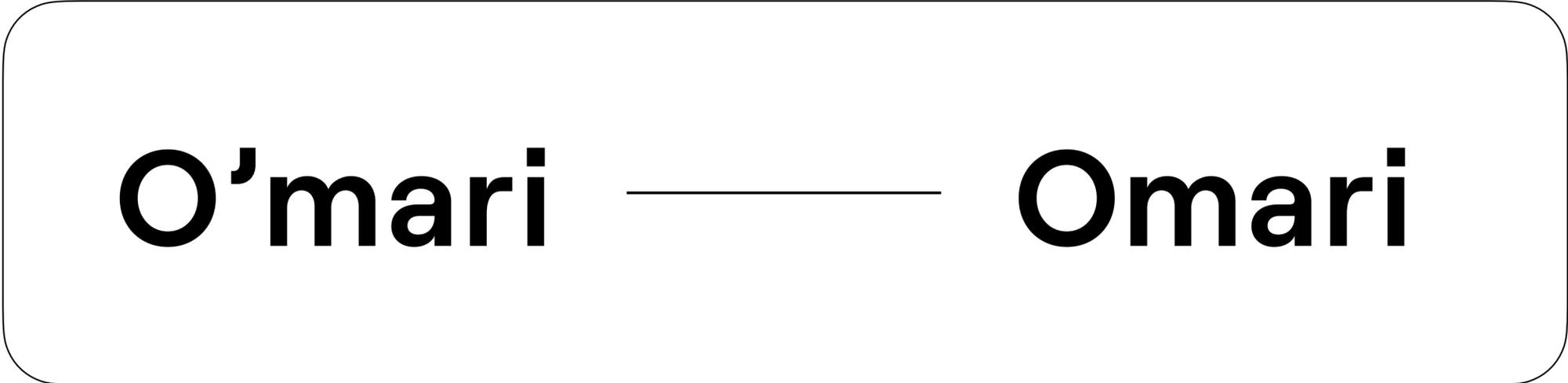
Verbal Identity

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Part II: Verbal Identity

Forging a Language of Trust

In a low-trust environment, words carry weight. In the Verbal Identity phase of the Zarura BOS, we shape a language that is simple, clear, and consistent. For Omari, this meant removing friction, speaking with confidence and warmth, without unnecessary complexity.



O'mari ————— Omari

From O'mari to Omari: The Power of Simplicity

The apostrophe in “O'mari” seemed small, but its impact was wide. It created inconsistencies across platforms—from social handles to app store listings and SEO schema. Special characters complicate search, disrupt URLs, and hinder share-ability.

Dropping the apostrophe was a deliberate move toward digital fluency. It made the name easier to type, search, and say. More importantly, it ensured absolute consistency across every touchpoint — strengthening recall and making the brand feel effortless and intuitive.

Part II: Verbal Identity

Architecting a Cohesive Product Ecosystem

Product names like “O’mari SchoolCare” were functional but lacked emotional pull. We evolved the naming architecture to be benefit-led—creating a system that is intuitive, scalable, and aspirational.

Old Architecture	New Architecture	Strategic Benefit
O’mari Wallet	Omari Wallet	Cleaner and more immediate
O’mari SchoolCare	Omari EduCare	Shifts from feature to core aspiration
O’mari FoodCare	Omari Basket	More evocative and tangible
O’mari HomeCare	Omari Living	Broader, modern, lifestyle-oriented

This "Omari + Benefit" framework creates a cohesive portfolio that customers can instantly understand. It provides a clear template for future product expansion (e.g., Omari Business, Omari Invest) and reinforces the brand's purpose: to be a partner in achieving a better life.

Part II: Verbal Identity

Architecting a Cohesive
Product Ecosystem

Business

EduCare

Omari Wallet

Basket

Living

Part II: Verbal Identity

A Language of Quiet
Confidence

A great tagline captures the heart of a brand. Our discovery revealed a simple truth: Omari helps users do more.

From this, the brand promise emerged:

Do more, with Omari.

It offers a quiet antidote to the constraints of a challenging economy — reframing financial services as tools for empowerment and steady progress.

To embody this promise, we crafted a messaging system grounded in quiet confidence and pragmatism. The language is simple, clear, and warm. Never flashy or boastful. It speaks with the steady voice of a trusted partner, shaping a tone that is distinct and reassuring.

TONE OF VOICE

70%

Caregiver

30%

CREATOR

Send and receive for free with **Omari Mahala**.

Simply dial *707#

Zesa tokens? Easy. Done.

More ways to manage your daily needs.

Live life on the more side.

Do more of what truly matters.

Money that moves with you. **Omari Business**.



Visual Identity

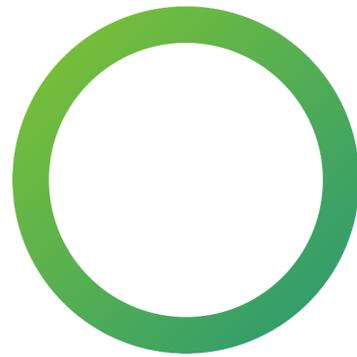
21

Part III: Visual Identity

Designing for Human Connection

A logo is more than a mark, it's the first touchpoint for how a brand shows up in the world.

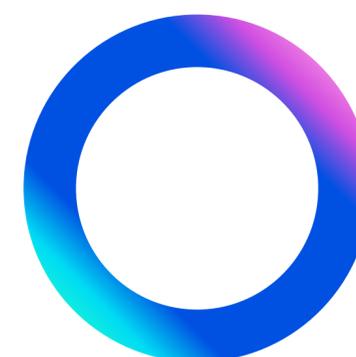
O'mari's original logo lacked distinction. It echoed the graphic motifs of CBZ and Payoneer so closely that, as a silhouette, the marks were nearly indistinguishable. In fact, its form was almost identical to Payoneer — and even Meta AI — making it feel like a derivative rather than a leader. Without a unique visual voice, the identity felt generic, lost in the crowd rather than defining it.



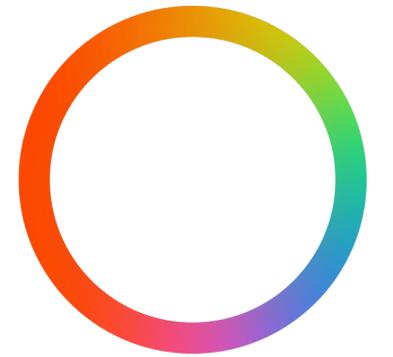
O'mari



CBZ



Meta Ai



Payoneer

For Omari, we needed a symbol that was not just ownable, but deeply human. Something that could visually express the brand's core aspiration as: *a trusted partner navigating life's unpredictability.*

Part III: Visual Identity

The Silent Launch: A Step Forward, Yet Still Holding Back

Omari recently introduced a silent visual update. The refresh tidies up the wordmark and adopts a significantly heavier, thicker circle.

But adding weight is not the same as adding character.

While the thicker line improves visibility, it fails to solve the core identity crisis. The mark remains a perfect, static loop — strikingly similar to Meta AI, and Payoneer but simply bolder.

This update confuses cleanliness with distinctiveness. The brand has retreated into a 'default tech' aesthetic: clean, compliant, and completely interchangeable. It is easier to see, but no easier to remember.

The Omari logo is displayed in a large, green, sans-serif font. The letter 'O' is a thick, solid circle, while the letters 'mari' are in a lowercase, rounded font.

Part III: Visual Identity

The co-branding challenge with MedOrange

The refreshed Omari circular logo still creates a critical problem when partnered with MedOrange.

Both logos share nearly identical forms, perfect circles with central voids. When placed side by side on materials, uniforms, and displays, the similarity is problematic. Users won't distinguish brands at a glance, weakening both identities.

More strategically, this similarity makes the mark legally and commercially un-ownable.

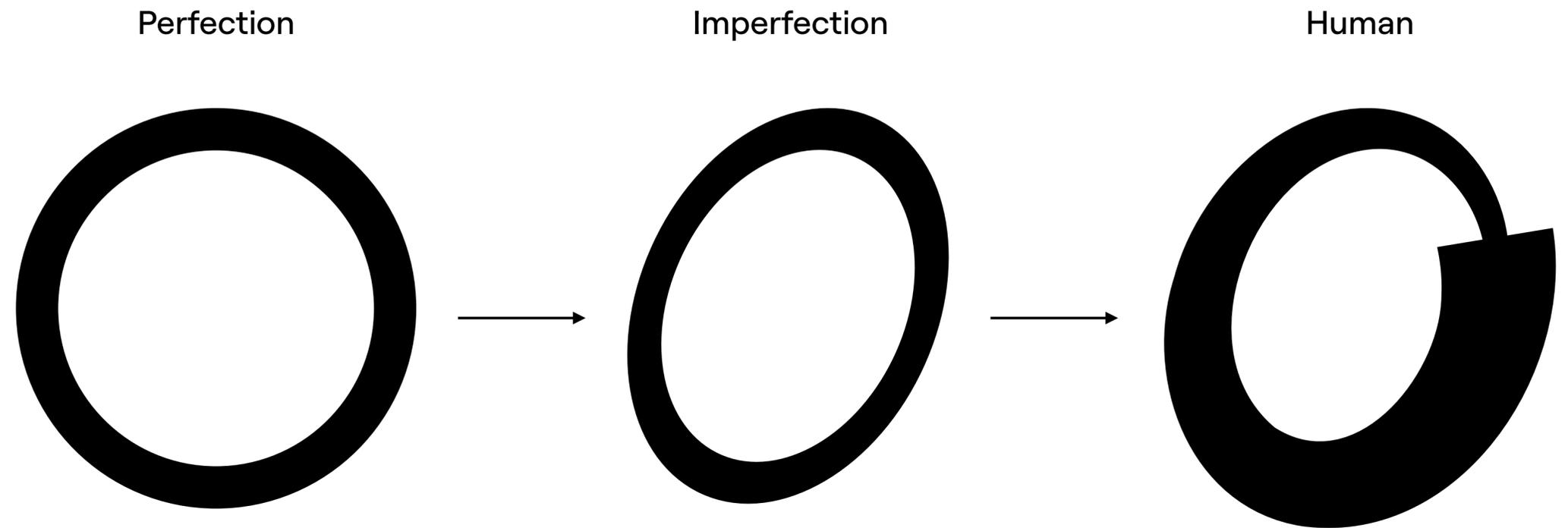
A logo indistinguishable from competitors can't be trademarked strongly or defended. Every marketing dollar is spent building equity for a generic visual category, not for Omari. This is a massive opportunity cost.

Our proposed solution seeks to solve this, whilst creating instant visual separation from MedOrange and others.



Part III: Visual Identity

The Imperfect, Human Circle: A Symbol for Real Life



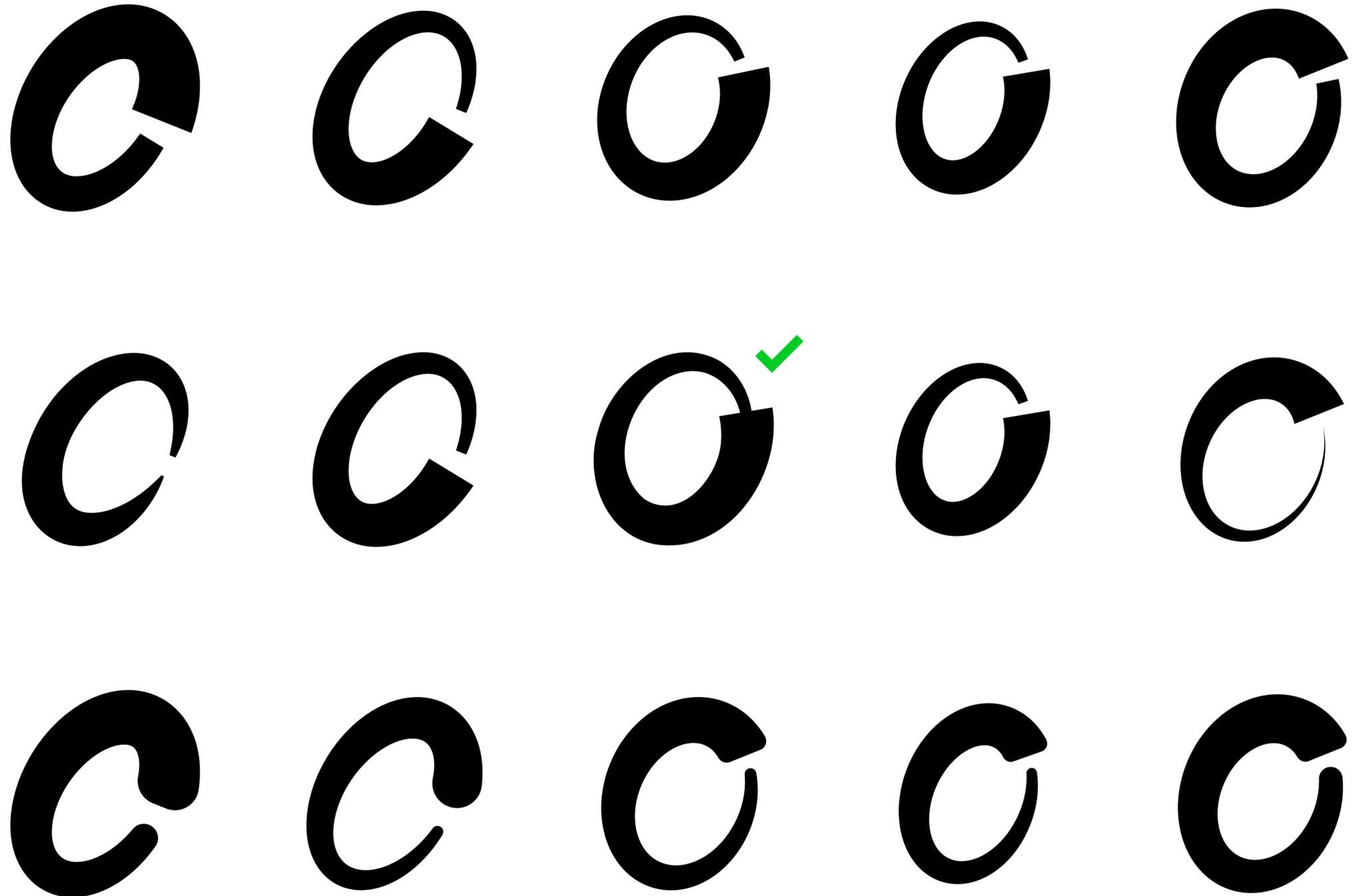
Where the old logo was a perfect, sterile circle, our new mark embraces imperfection — an organic, human circle in motion.

Life isn't a perfect circle. It moves, shifts, adapts. This mark embodies that truth, signalling empathy, flexibility, and understanding.

In a market defined by flux, this symbol transforms the logo from a cold corporate badge into a statement of purpose — showing that Omari stands with its users through every twist and turn.

Part III: Visual Identity

Exploration: **Exploration: The Quest for a More Human Circle.**



Part III: Visual Identity

A Palette of Possibility

To break free from the “sea of sameness,” we deliberately stepped away from the predictable blues and reds so common in finance.

Omari’s original logo was already green, but we chose to lift its vibrancy, making it more lively and dynamic. This refreshed green connects to the familiar language of growth and prosperity while speaking directly to the modern digital landscape.

Complementing this are Peach and Magenta accents — warm, friendly tones that make the brand feel accessible, innovative, and aspirational.

A touch of Purple adds sophistication, linking Omari to wisdom and ambition.

These tonal decisions echo Old Mutual’s own shift toward warmth and cultural resonance, yet give Omari a palette distinctly its own.

The Omari palette creates a visual language that is optimistic and emotionally rich — anchoring an identity that is both trustworthy and contemporary, the perfect reflection of a brand that helps you “Do more.”

Part III: Visual Identity

Primary Palette

Omari Green 100

Omari Green 200

Omari Green 300

Omari Green Accent

Omari Green 500

Omari Green 600

Part III: Visual Identity

Secondary Palette

Omari Magenta Light

Omari Magenta

Omari Magenta Dark

Omari Peach Light

Omari Peach

Omari Peach Dark

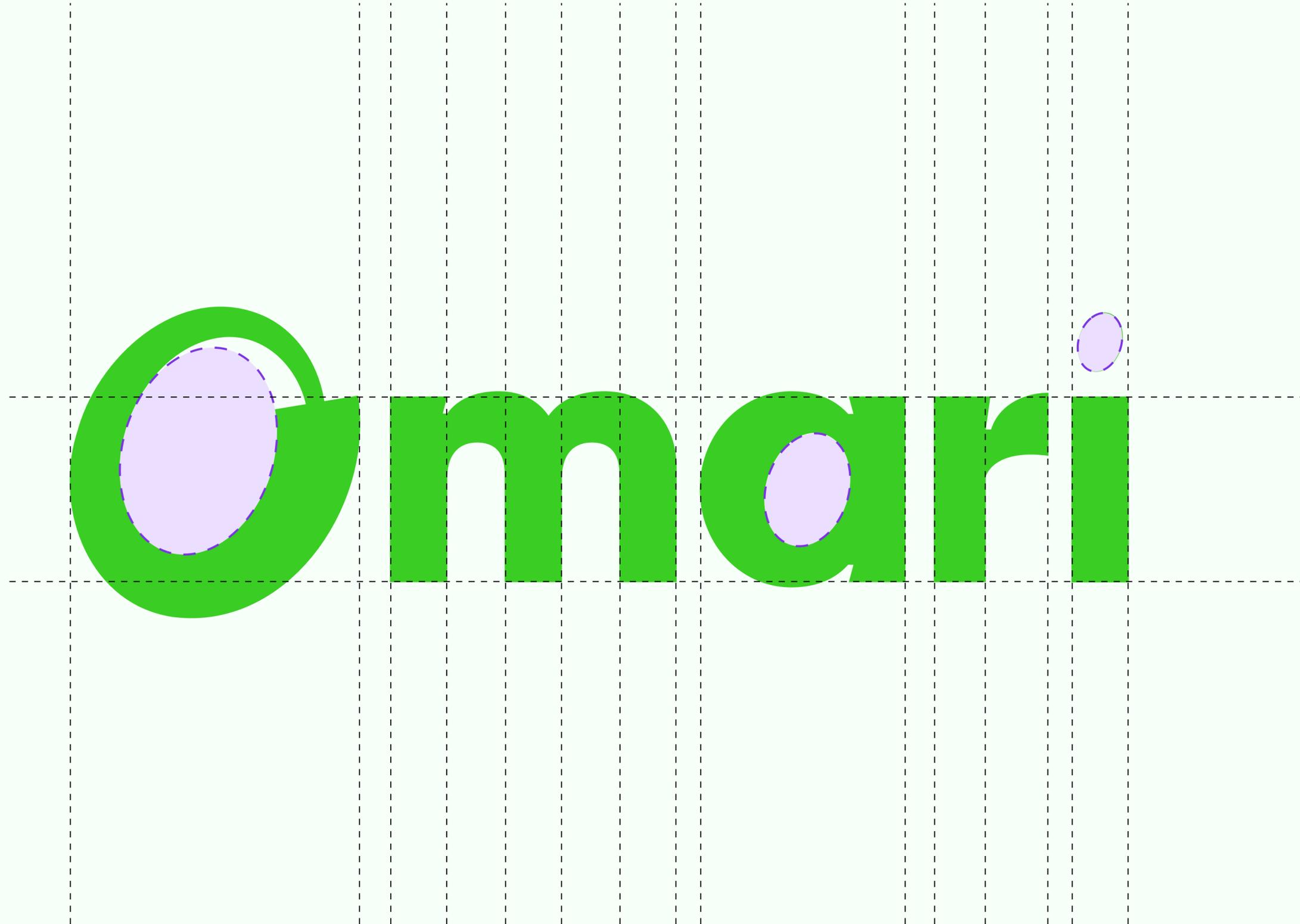
Omari Purple Light

Omari Purple

Omari Purple Dark

Part III: Visual Identity

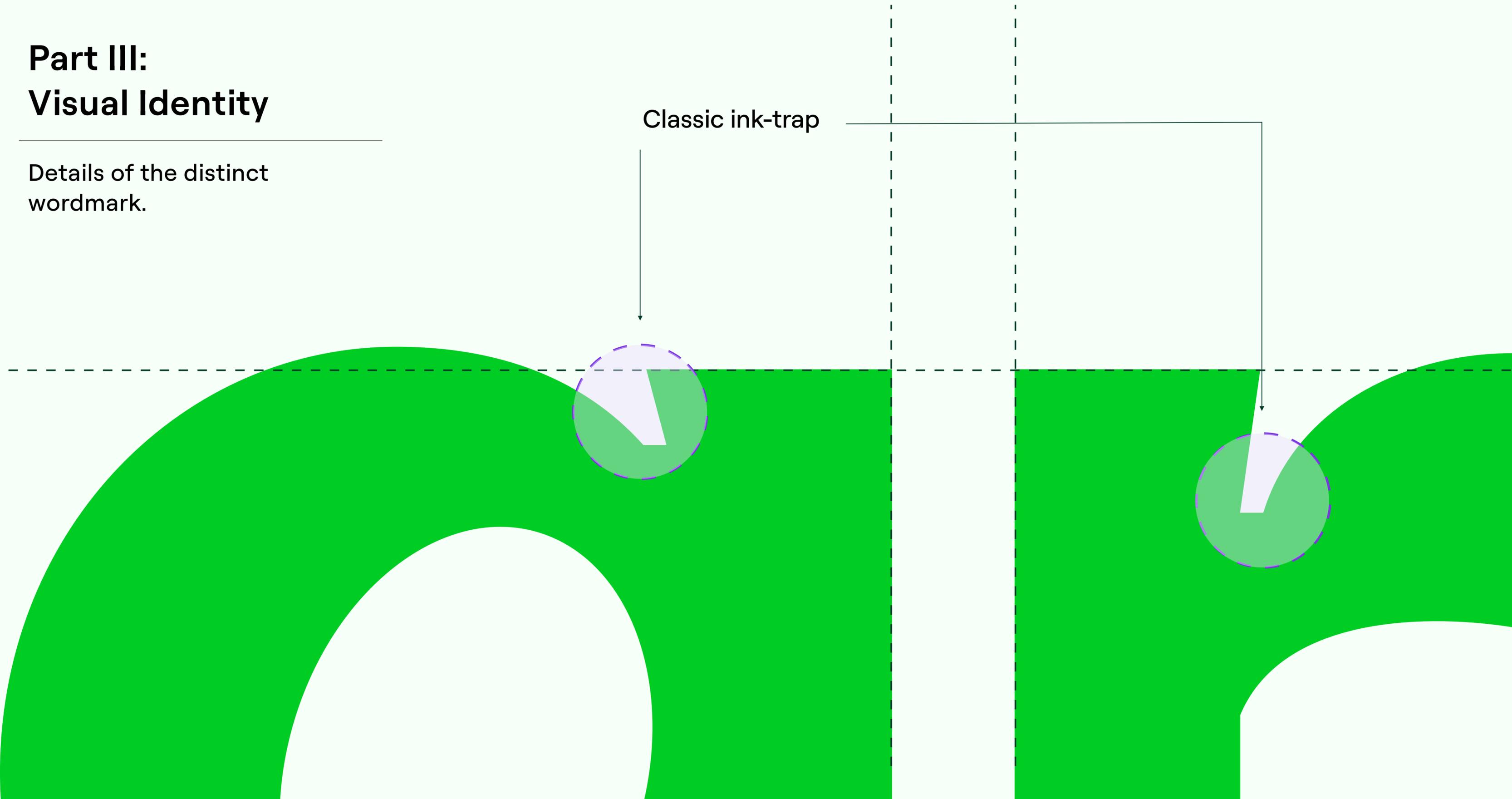
The human circle's continuity.



Part III: Visual Identity

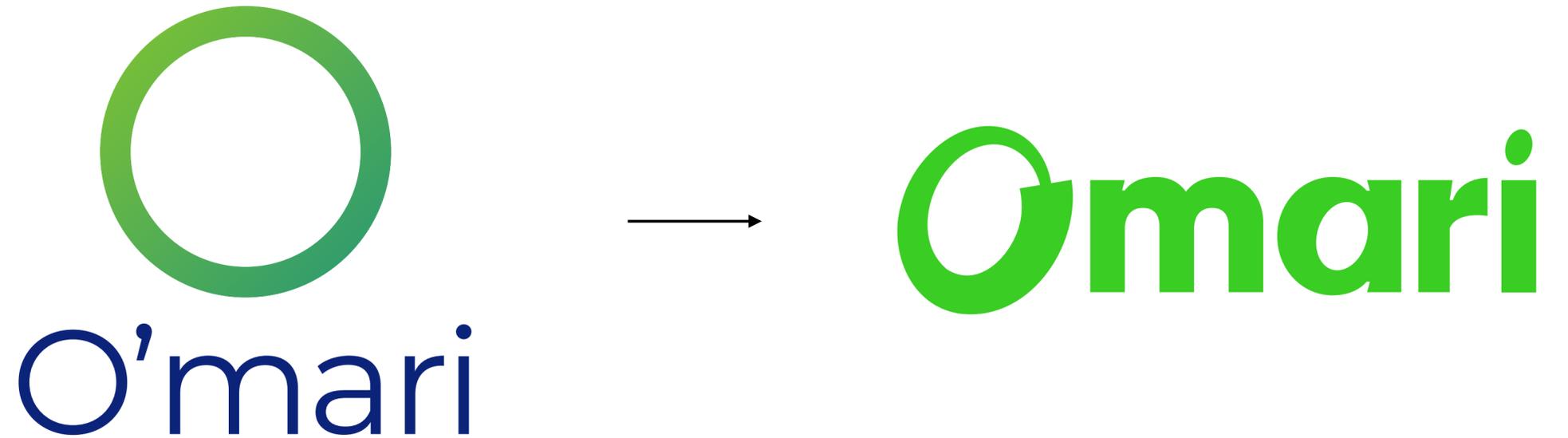
Details of the distinct
wordmark.

Classic ink-trap



Part III: Visual Identity

Before & After



Part III: Visual Identity

Parent Lockup



Part III: Visual Identity

Against Competition

EcoCash

 **InnBucks**

 **mukuru**

Omari

Part III: Visual Identity

Scaling the logo



256px



128px



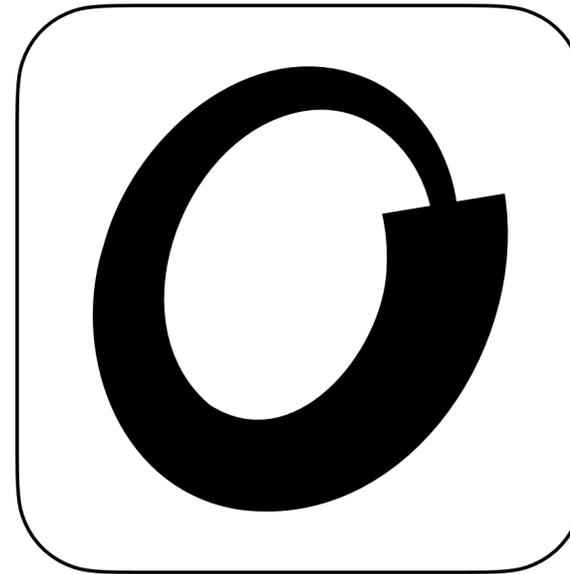
64px



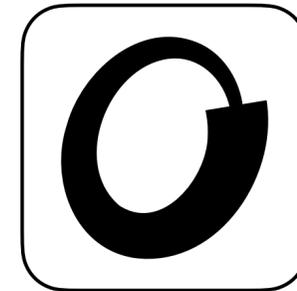
32px

Part III: Visual Identity

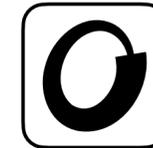
Silhouette scaling the logo



256px



128px



64px



32px

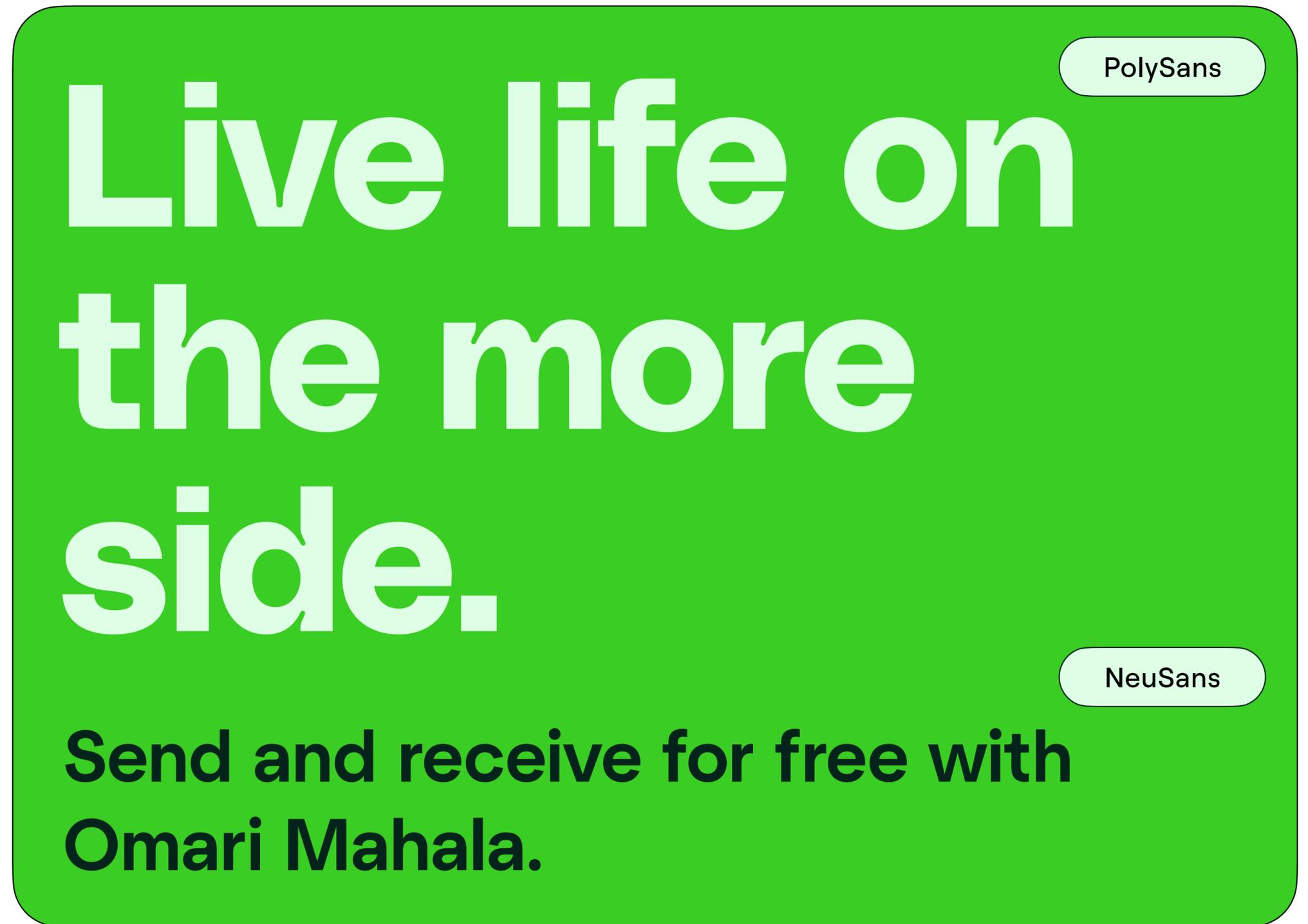
Part III: Visual Identity

Typography: A Voice of Modern Craftsmanship

A brand's voice extends beyond words — it lives in its typography.

For Omari, we chose **PolySans** and **NeuSans** to strike the perfect balance between modern clarity and approachable warmth.

Together, these typefaces form a typographic system that feels confident, clear, and unmistakably Omari—reinforcing the brand's dual personality as both a reliable financial partner and an empathetic caregiver.



Part III: Visual Identity

PolySans: Headline Typeface

As Omari's primary headline typeface, **PolySans** draws inspiration from mid-century neo-grotesque classics. Its subtle, soft-edge inktraps are a typographic detail rooted in traditional print craftsmanship that enhances clarity.

This same attention to detail is reflected in the custom-designed Omari wordmark, creating a cohesive and proprietary visual voice across the brand.

By embracing this nod to craftsmanship, Omari gains a distinctive touch of precision and care, transforming a functional element into a unique stylistic signature.

Aa Bb Cc Dd Ee Ff Gg

Hh Ii Jj Kk Ll Mm Nn

Oo Pp Qq Rr Ss Tt Uu

Vv Ww Xx Yy Zz

1234567890!?\$@%

Neutral

Median

Bulky

Part III: Visual Identity

NeuSans: Body Typeface

For body copy, **NeuSans** offers a harmonious balance of geometric precision and organic fluidity. Its gentle curves and subtle weight variations add warmth and approachability, helping financial information feel less intimidating and more human.

At the same time, its clean, clear structure guarantees maximum readability—a crucial element for building trust and communicating with clarity.

Aa Bb Cc Dd Ee Ff Gg

Hh Ii Jj Kk Ll Mm Nn

Oo Pp Qq Rr Ss Tt Uu

Vv Ww Xx Yy Zz

1234567890!?\$@%

Regular

Medium

Bold

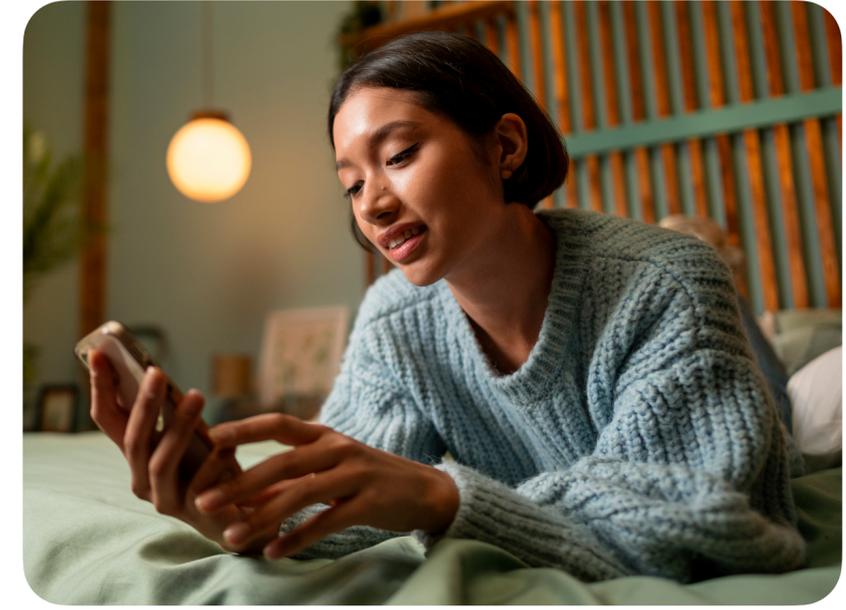
Part III: Visual Identity

Photography: **Capturing Authentic Moments**

Omari's photography marks a deliberate break from generic stock imagery. Instead, it tells authentic stories—capturing genuine moments in the lives of Zimbabweans with natural light, warm tones, and dynamic energy.

This approach reinforces the empathetic Caregiver archetype at Omari's core. It grounds the brand firmly within the community it serves.

Through this visual language of authenticity, Omari builds trust not by telling, but by showing—demonstrating how it empowers people to achieve the “more” they aspire to.



Images credit:
Designed by Freepik
<https://freepik.com>

Part III: Visual Identity

Illustrations: A Dynamic Language of Clarity

To reinforce Omari's dynamic brand personality, we introduced a distinctive illustration style.

Omari speaks to both sophisticated business clients and everyday consumers, and illustrations provide the flexibility to bridge this divide. They simplify complex financial ideas, making them accessible and clear without losing sophistication or nuance.

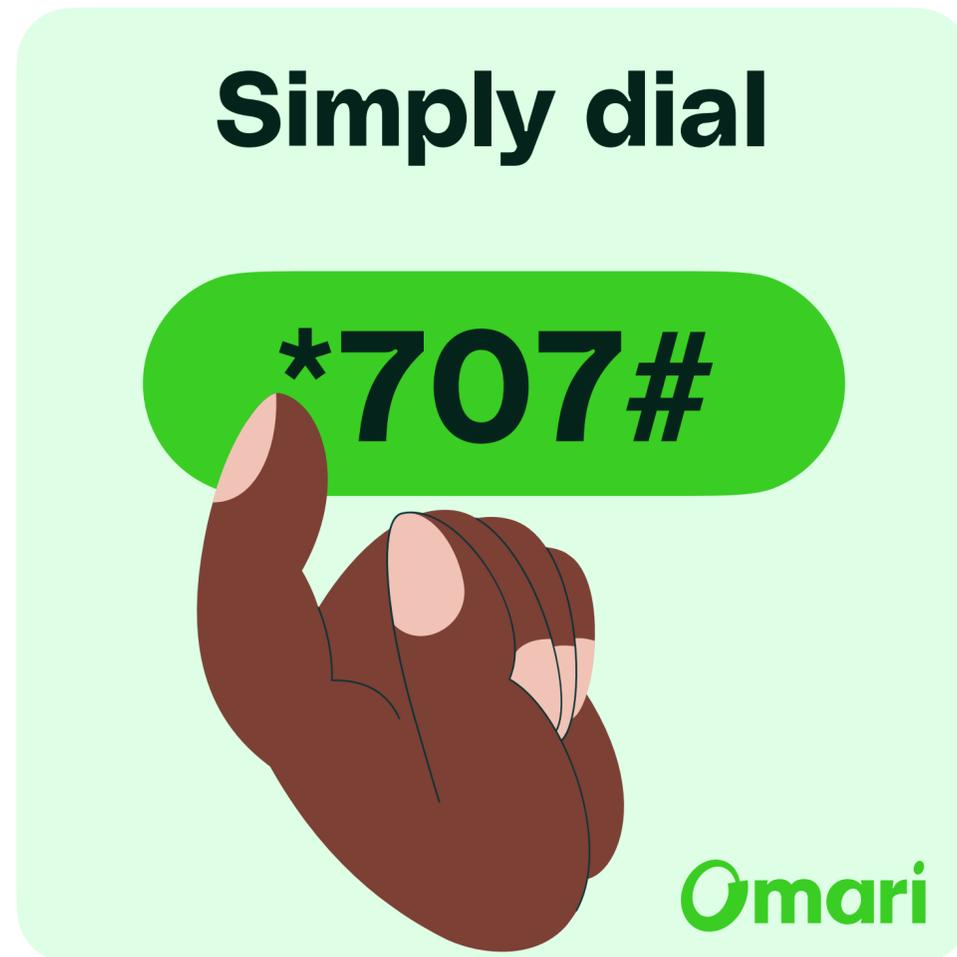


Part III: Visual Identity

Illustrations: A Dynamic Language of Clarity

This sense of dynamism also lives in the logo's versatility. It sits comfortably alongside illustrations and overlays images across diverse contexts. From professional business communications to emotionally charged consumer moments.

Together, these elements create a human-centered visual language that is consistent yet flexible, helping Omari be both relatable and authoritative — wherever and however it shows up.



Images credit:
Designed by Freepik
<https://freepik.com>



Sensory Identity

42

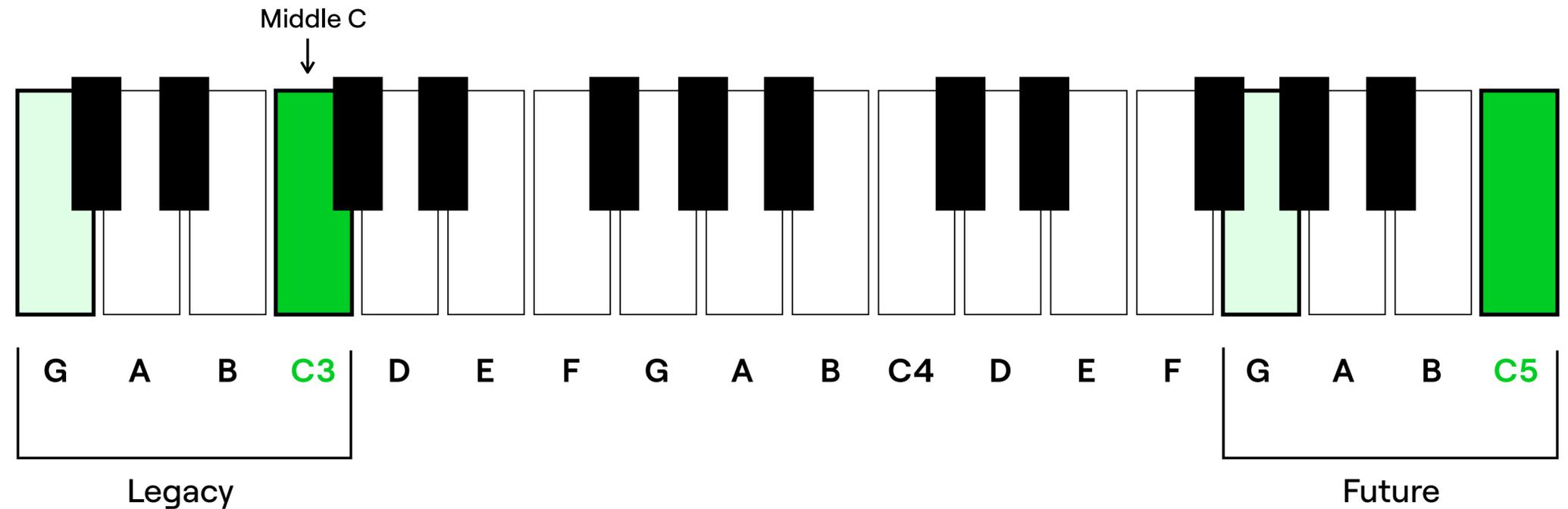
Part IV: Sensory Identity

The Sound & Feel of a Modern Brand

Sensory Identity, how a brand sounds and moves, is essential to building subconscious trust and crafting a seamless user experience.

A sonic logo is an “auditory handshake,” offering immediate reassurance in high-stakes moments like financial transactions.

Global leaders like Mastercard have shown how a distinct, pleasant sound at the point of payment can ease consumer anxiety and build a lasting association with reliability and safety.



For Omari, we created “Future Legacy”, a four-note sonic motif (**G4—C5, G2—C3**) that tells a story in sound.

It opens with a confident, higher sequence reflecting the brand’s innovative spirit, then resolves to a stable, lower tone that anchors Omari to its Old Mutual heritage.

This rising-and-falling cadence balances confidence with stability — making it the perfect audio signature. Used throughout the app and at payment moments, it becomes a consistent, functional cue that builds trust through sound.

Part IV: Sensory Identity

The Sound & Feel of a Modern
Brand

To experience the full sensory identity of Omari, from its motion behaviours to its unique sonic signature:

**Click to view the brand in
motion on YouTube**



Unified System

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Part V: Unified System

Bringing the Brand to Life

A brand strategy is only as strong as its execution.

The final phase is applying the new identity consistently across every touchpoint—crafting a unified, immersive brand world.

The Omari system is designed for flexibility and scalability, making it instantly recognizable whether on a mobile screen, billboard, or retail storefront.

This cohesive application ensures Omari's presence is clear, confident, and compelling wherever customers encounter it.





Do more.

omari

Reception

Omari

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OLDMUTUAL
Omari

#DoMoreOmari

*707#

#DoMoreOmari

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**USD
Cash In
Cash Out
Point**

Register today *707#

The logo for Omari, featuring a stylized 'O' with a circular cutout on the left side, followed by the lowercase letters 'mari' in a sans-serif font.

Omari

HEADQUARTERS

Live life on the
more side.



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WED

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Omari

Calendar

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Camera

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Messages



Omari

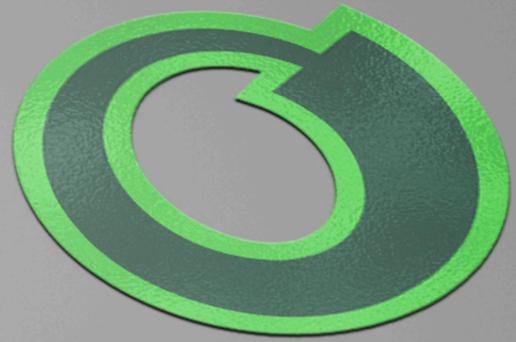
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Omari

Arthur

Managing Director
Old Mutual Zimbabwe

Omari



Lillian

Marketing Executive
Old Mutual Zimbabwe

Omari



Mirirai

Group Digital Adoption Manager
Old Mutual Zimbabwe

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lillian.mbayiwa@omari.co.zw
077 123 4567

Lillian Mbayiwa
Marketing, Public Affairs &
Sustainability Executive

Omari

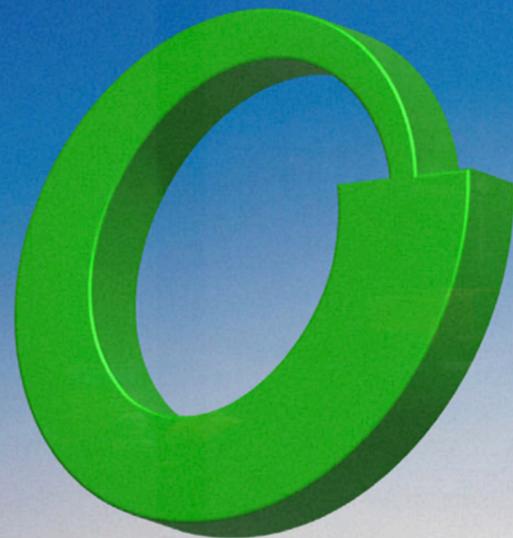
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A photograph of two young children playing in a park at sunset. The child in the foreground is seen in profile, looking up and clapping. The child in the background is also clapping and smiling. The scene is bathed in warm, golden light from the setting sun, creating a bokeh effect in the background. The word "Omari" is overlaid in a large, bright green font across the center of the image.

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Addressing Key Questions: Our Strategic Approach

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1. Strategic Assumptions: Trust

Our Strategic Approach

Challenge:

Does Omari genuinely inherit Old Mutual's trust, or is that connection unproven?

Our Response:

Old Mutual's 2018 repositioning marked a clear ambition: to become a more relatable, hands-on financial partner: 'Made in Africa for Africans.' That shift signalled a move away from distant institutionalism toward practical, everyday support.

Omari is the digital-era extension of that journey. Its identity makes the heritage link explicit, translating Old Mutual's long-standing trust into a modern, mobile-first context.

Mitigation:

A brand equity audit will quantify existing associations, but the strategic advantage is clear: Omari is not borrowing trust — it is carrying forward a trajectory Old Mutual itself initiated.

2. Understanding the User Base

Our Strategic Approach

Challenge:

Who are Omari's 1.3 million users—active, dormant, or purely price-sensitive?

Our Response:

The existing user base is broad but under-segmented. The updated brand system draws from Old Mutual's customer-led philosophy — balancing reassurance for transactional users with aspiration for growth-minded ones. This duality creates room for both stability and stretch. It respects where users are today while signaling a path toward higher-value usage.

Mitigation:

Conduct segmentation research to map behavioural clusters. Use these insights to guide targeted messaging across the product ecosystem: from daily utility to Omari Business and future financial services.

3. The Logo: Human vs. Broken

Our Strategic Approach

Challenge:

Could an imperfect circle be misinterpreted as broken or insecure?

Our Response:

Old Mutual's 'Made in Africa for Africans' repositioning embraced warmth, cultural expression, and a move away from rigid institutional iconography. The imperfect circle is an evolution of that impulse. It reflects real life — adaptive, resilient, human.

In a market where perfect geometry often signals aloof corporate distance, the organic circle communicates empathy and lived experience. This is not a departure from Old Mutual's philosophy; it is its digital-era refinement.

Mitigation:

Test the logo in the context of the competitive landscape. We are confident its unique, human quality will make it more memorable and differentiated when compared to the rigid marks of competitors.

4. The Palette: Stability vs. Immaturity

Our Strategic Approach

Challenge:

Do vibrant peach and magenta accents risk appearing unserious for finance?

Our Response:

Old Mutual's repositioning introduced brighter accents and culturally rooted vibrancy as a deliberate break from legacy stiffness. The Omari palette builds on this foundation. The greens and purples anchor the brand in financial credibility, while the warmer accents communicate accessibility, energy, and youth relevance — priorities Old Mutual has publicly championed.

This balance prevents the identity from drifting into conservative sameness while retaining the dignity expected of a financial brand.

Mitigation:

Define palette usage by context: anchor tones for institutional applications; accent tones for digital, lifestyle, and youth-focused touchpoints.

5. User Validation & Research

Our Strategic Approach

Challenge:

How will this creative vision be validated before launch?

Our Response:

Research is a tool for refinement, not consensus. Old Mutual's own repositioning emphasised progressive evolution, not abrupt change. Our approach mirrors that: lead with a clear strategic intent, then validate user comprehension — ensuring the brand feels human, supportive, and trustworthy. Testing focuses on meaning, clarity, and emotional tone rather than aesthetic preference.

Mitigation:

Conduct moderated sessions centred around questions like:

“What does this brand feel like?”

“What does it help you do?”

This ensures true strategic alignment without diluting the identity.

6. The Cost of Reinvention

Our Strategic Approach

Challenge:

How do we justify investment in a full brand overhaul?

Our Response:

Old Mutual's repositioning underscored the need for customer-led experiences across Africa. Omari becomes the operational expression of that commitment in the digital economy. Our rollout model is phased — digital-first for immediate impact, followed by targeted physical touchpoints. This ensures cost discipline while proving ROI through measurable lifts in usage, recall, and sentiment.

Mitigation:

Set KPIs centred on monthly active users, transaction depth, and cross-product adoption. The objective: deepen value from the existing 1.3M users while unlocking new, higher-margin segments.

7. Internal Alignment with Old Mutual

Our Strategic Approach

Challenge:

Will this bold identity face resistance from the parent company?

Our Response:

The identity is not a departure — it is a continuation. Old Mutual’s own repositioning signalled a desire to become more human, relevant, and culturally resonant. Omari extends this ambition into the mobile-first era. It carries forward the parent brand’s philosophy of practical support and proximity, but with the agility required for fintech. In this light, Omari strengthens — not competes with — Old Mutual’s long-term relevance.

Mitigation:

Hold cross-functional workshops to demonstrate strategic continuity. Highlight how Omari operationalises Old Mutual’s stated intent: empowering Africans with tools for everyday financial progress.



Conclusion

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A Blueprint for Growth

The Conclusion

The transformation from O'mari to Omari is more than a rebrand — it's a strategic repositioning.

Using the Zarura Brand Operating System, we moved from diagnosis to delivery, turning a product trapped in an identity crisis into a challenger brand ready to lead.

Rooted in deep market insight, our creative work built a brand that speaks a language of trust, designs for human connection, and offers sensory reassurance. The result is a cohesive brand system — distinct, memorable, and a powerful engine for growth.

Today, Omari is equipped with the strategic and creative tools to cut through the noise, connect emotionally with its audience, and genuinely help Zimbabweans do more. It stands as a living example of **Pragmatic Optimism** — stability and agility working in harmony — proving that a brand can care deeply, move decisively, and thrive in a world that never stands still.

John Murinye
Principal Consultant
Zarura Creative

john@zarura.co.zw

