

A Concept, Editorial Case Study

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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 three concept projects designed to showcase the power and versatility of our Zarura Brand Operating System (BOS). Each study tackles a distinct strategic challenge:

- National Narrative & Cultural Visioning: Symbols of Hope Reframing a national identity from its heritage to its horizon.
- 2. Consumer & Lifestyle Brand Acceleration: Eat n' Lick Building emotional velocity in a competitive fast-food market.
- 3. Corporate & Financial Brand Transformation: O'mari → Omari A full-spectrum rebrand for a fintech challenger, which you are about to explore.

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

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Introduction

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

The Problem Old Mutual Sought to Solve

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

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.



Credit: EcoCash



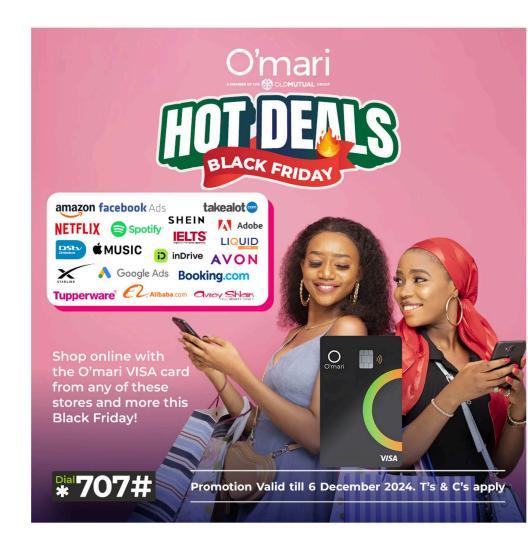
Credit: OneMoney



Credit: InnBucks



Credit: O'mari



Credit: O'mari



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.

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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
Oʻmari Wallet	Omari Wallet	Cleaner and more immediate
Oʻmari 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

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.

CREATOR

Money that moves with you. Omari Business.

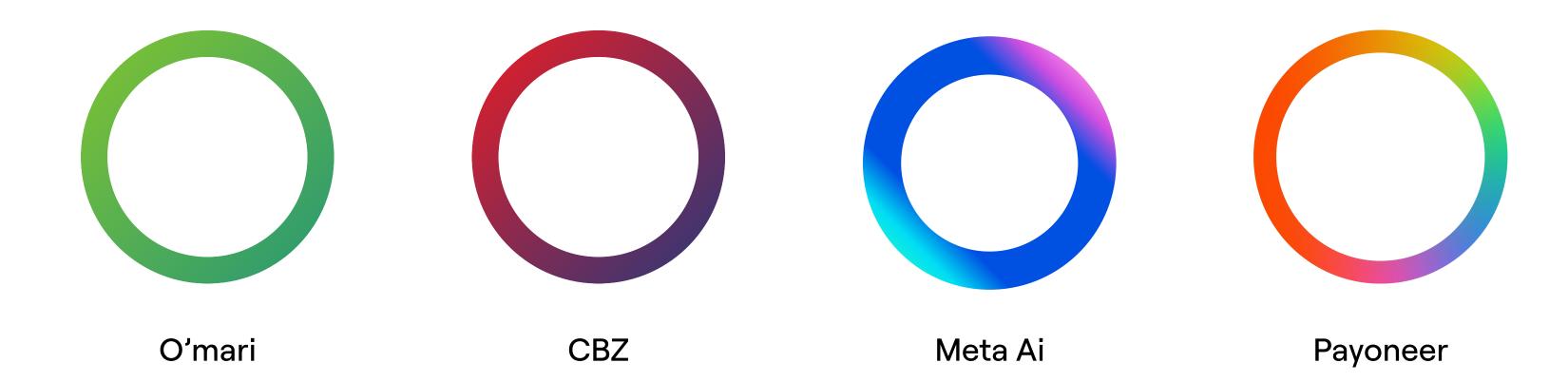
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Part III: Visual Identity

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.

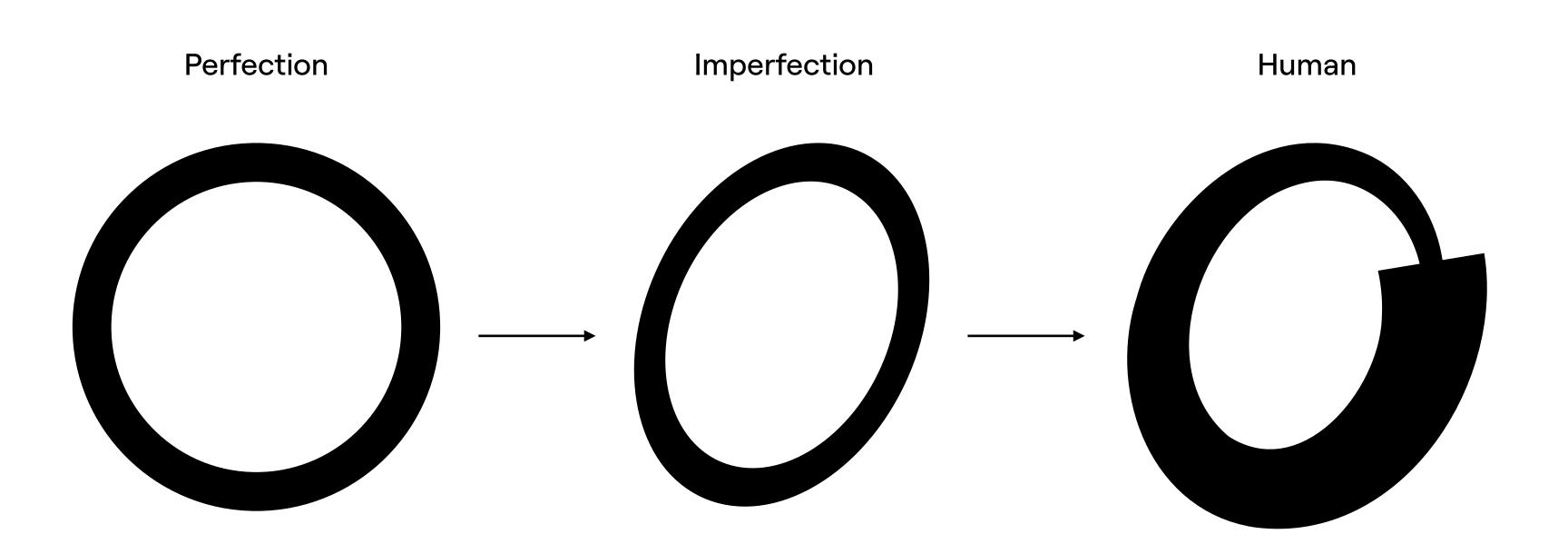
O'mari's original logo lacked distinction. It echoed the graphic motifs of CBZ and Payoneer so closely that, as a silhouette, the marks were nearly indistinguishable. In fact, its form was almost identical to Payoneer — and even Meta AI — making it feel like a derivative rather than a leader. Without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



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 Imperfect, Human Circle: A Symbol for Real Life



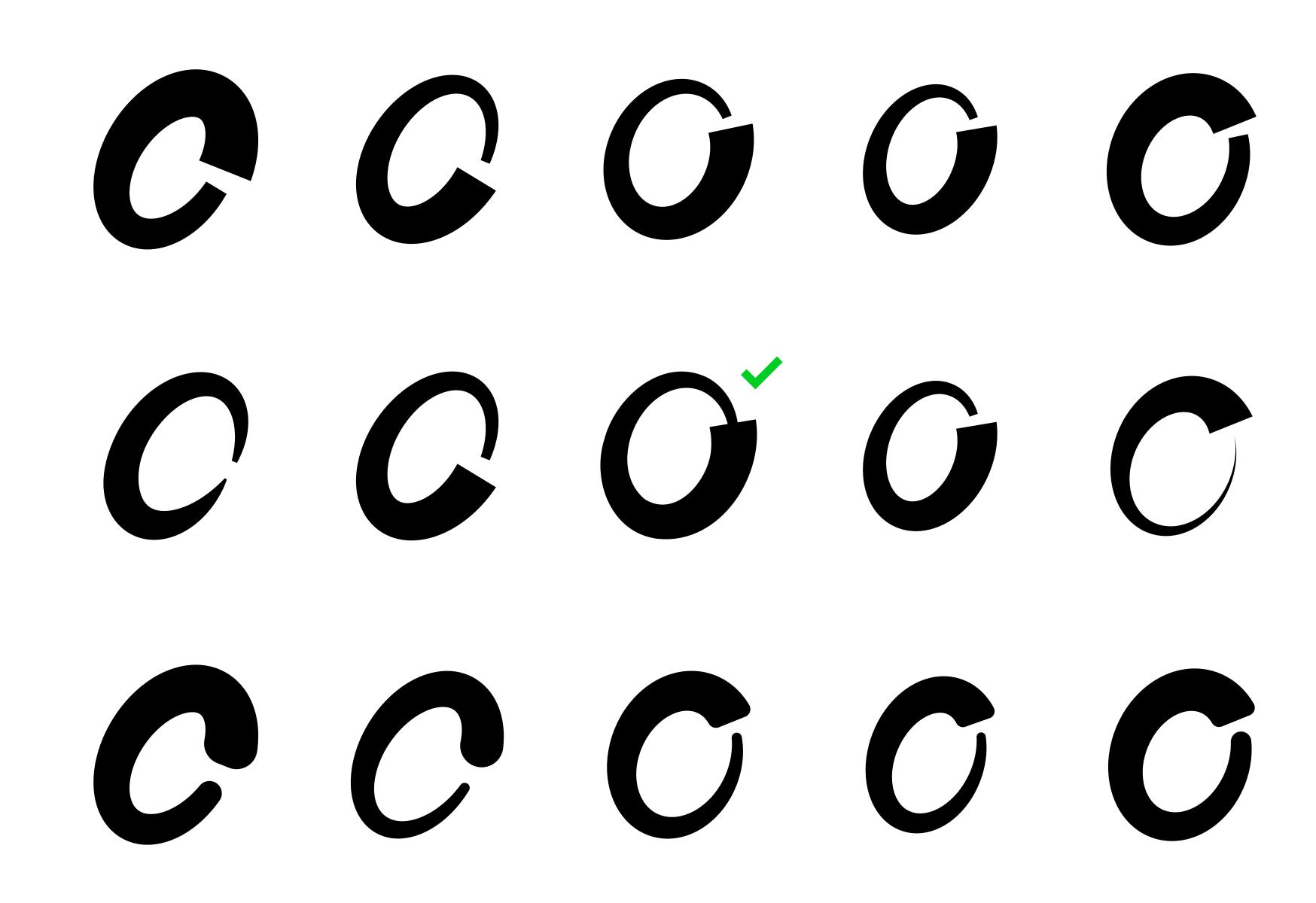
Where the old logo was a perfect, sterile circle, our new mark embraces imperfection — an organic, human circle in motion.

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.

Together, this 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."

Primary Palette

Omari Green 100

Omari Green 200

Omari Green 300

Omari Green Accent

Omari Green 500

Omari Green 600

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Part III: Visual Identity

Secondary Palette

Omari Magenta Light

Omari Magenta

Omari Magenta Dark

Omari Peach Light

Omari Peach

Omari Peach Dark

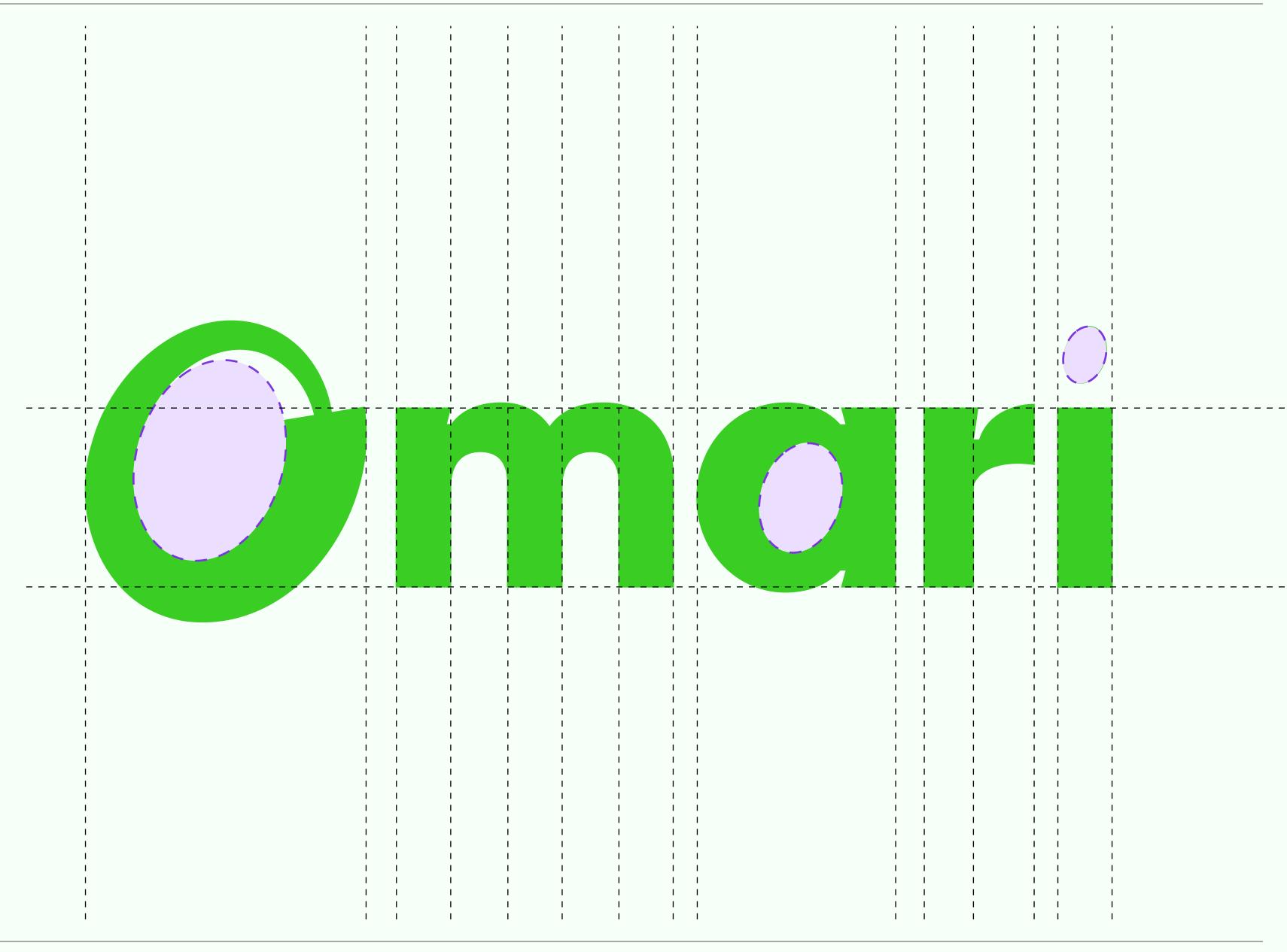
Omari Purple Light

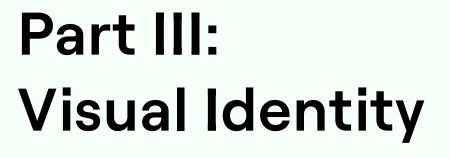
Omari Purple

Omari Purple Dark

Part III: Visual Identity

The human circle's continuity.



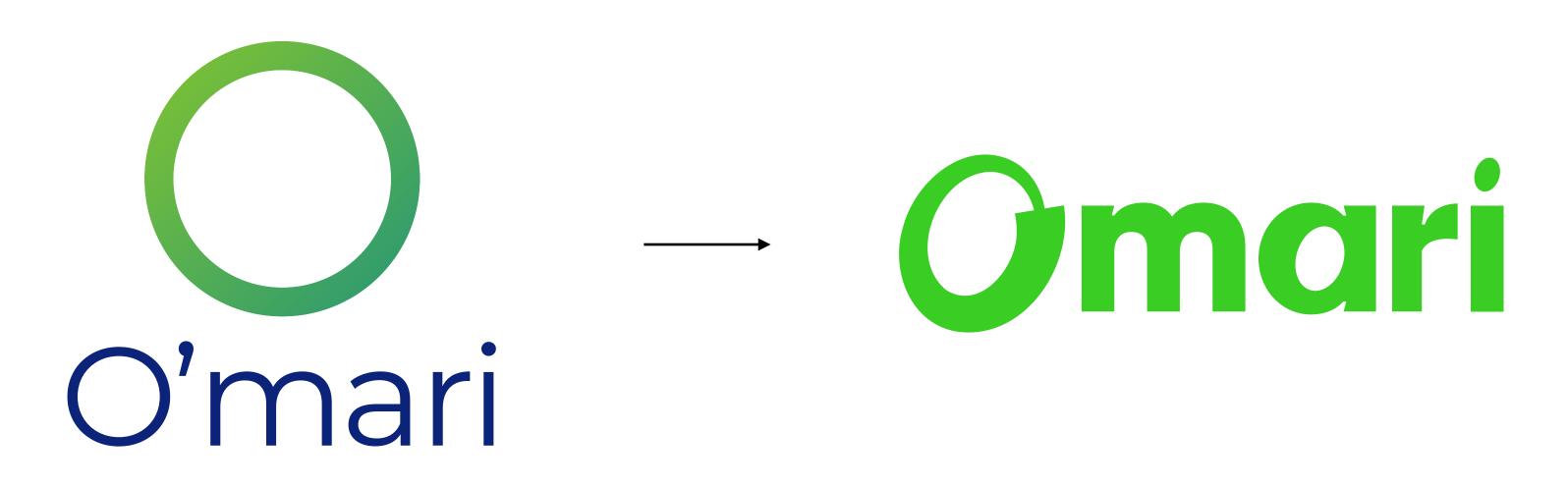


Classic ink-trap

Details of the distinct wordmark.

Part III: Visual Identity

Before & After



Part III: Visual Identity

Parent Lockup



Part III: Visual Identity

Against Competition



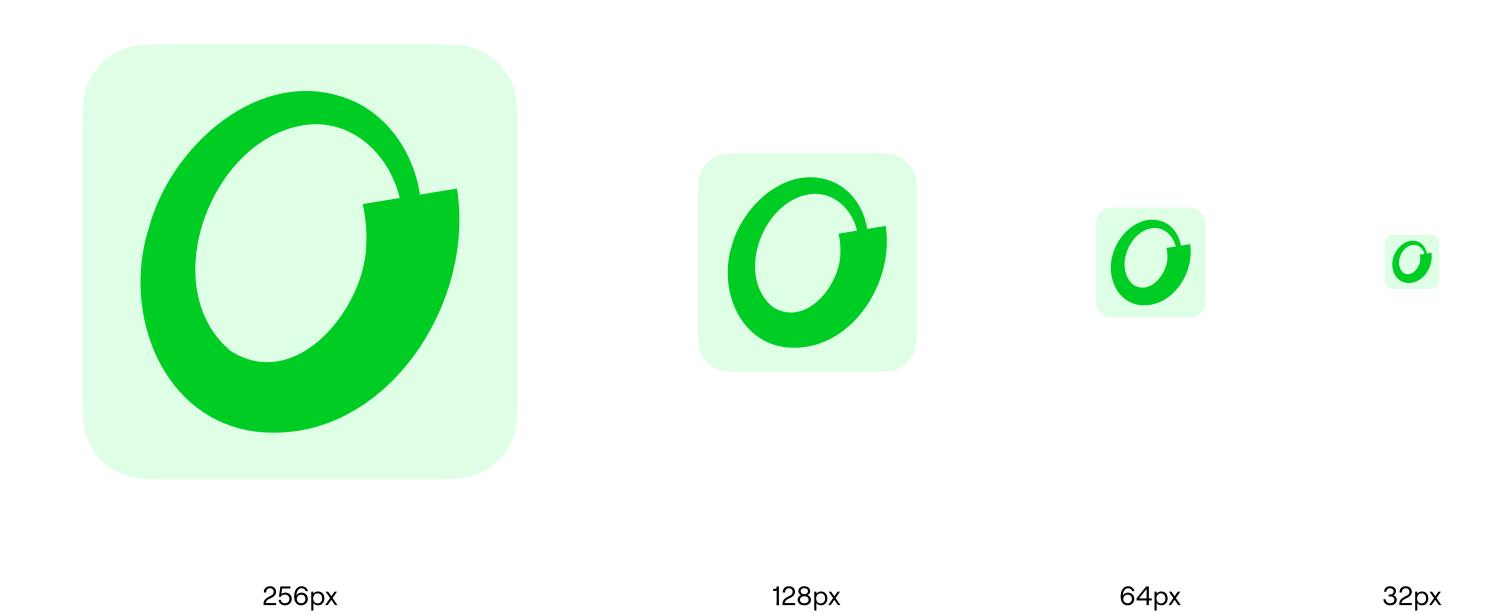






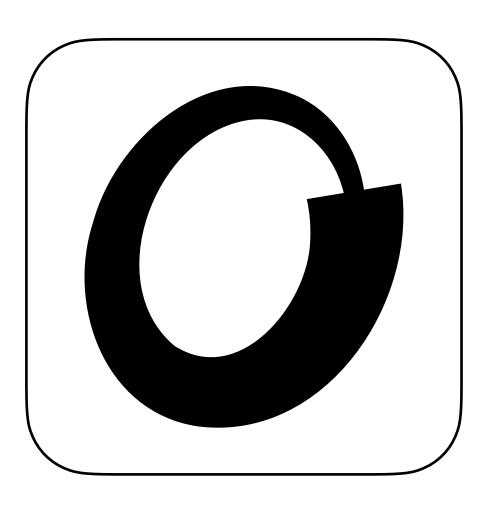
Part III: Visual Identity

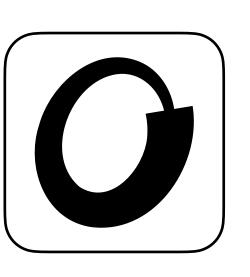
Scaling the logo

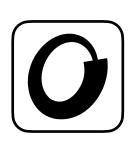


Part III: Visual Identity

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.

Live life on the more

NeuSans

PolySans

Send and receive for free with Omari Mahala.

Part III: Visual Identity

PolySans:

Headline Typeface

As Omari's primary headline typeface,

PolySans draws inspiration from midcentury 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 li Jj Kk Ll Mm Nn Oo Pp Qq Rr Ss Tt Uu VVWXXYYZZ 1234567890!?\$@%

Neutral

Median

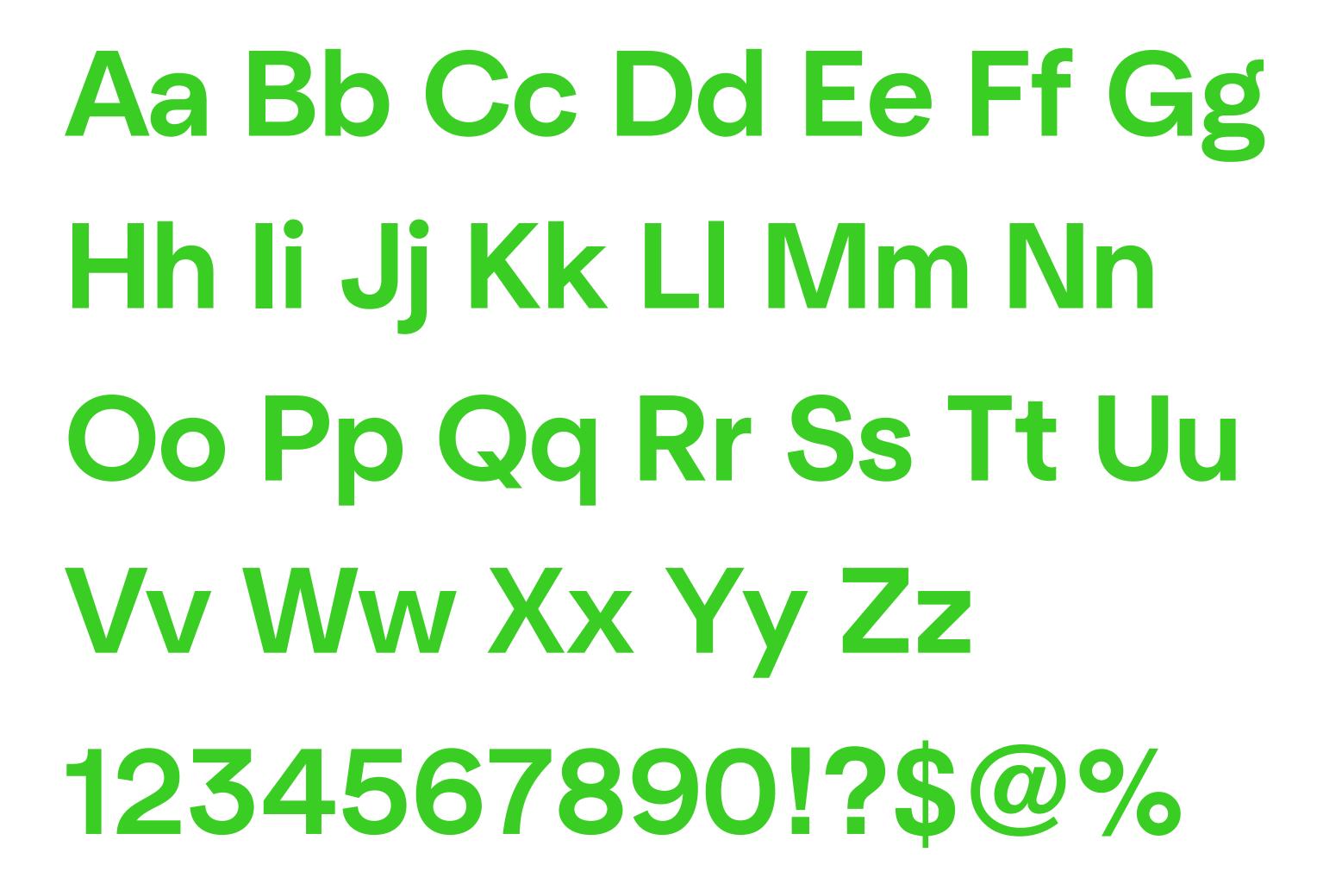
Bulky

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.



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.

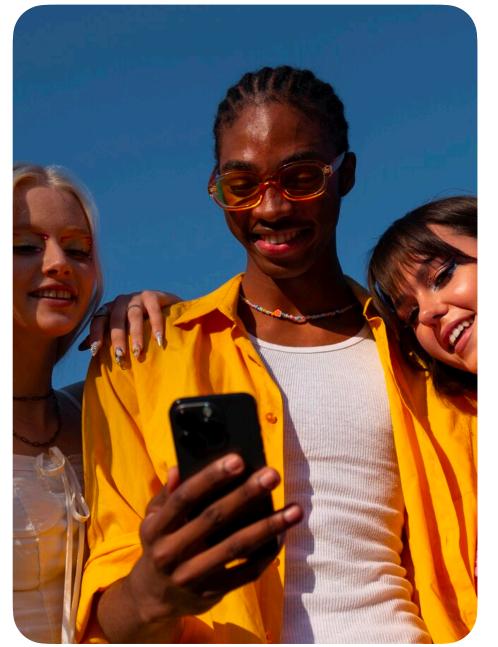
Through this visual language of authenticity, Omari builds trust not by telling, but by showing—demonstrating how it empowers people to achieve the "more" they aspire to.











Images credit:
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https://freepik.com

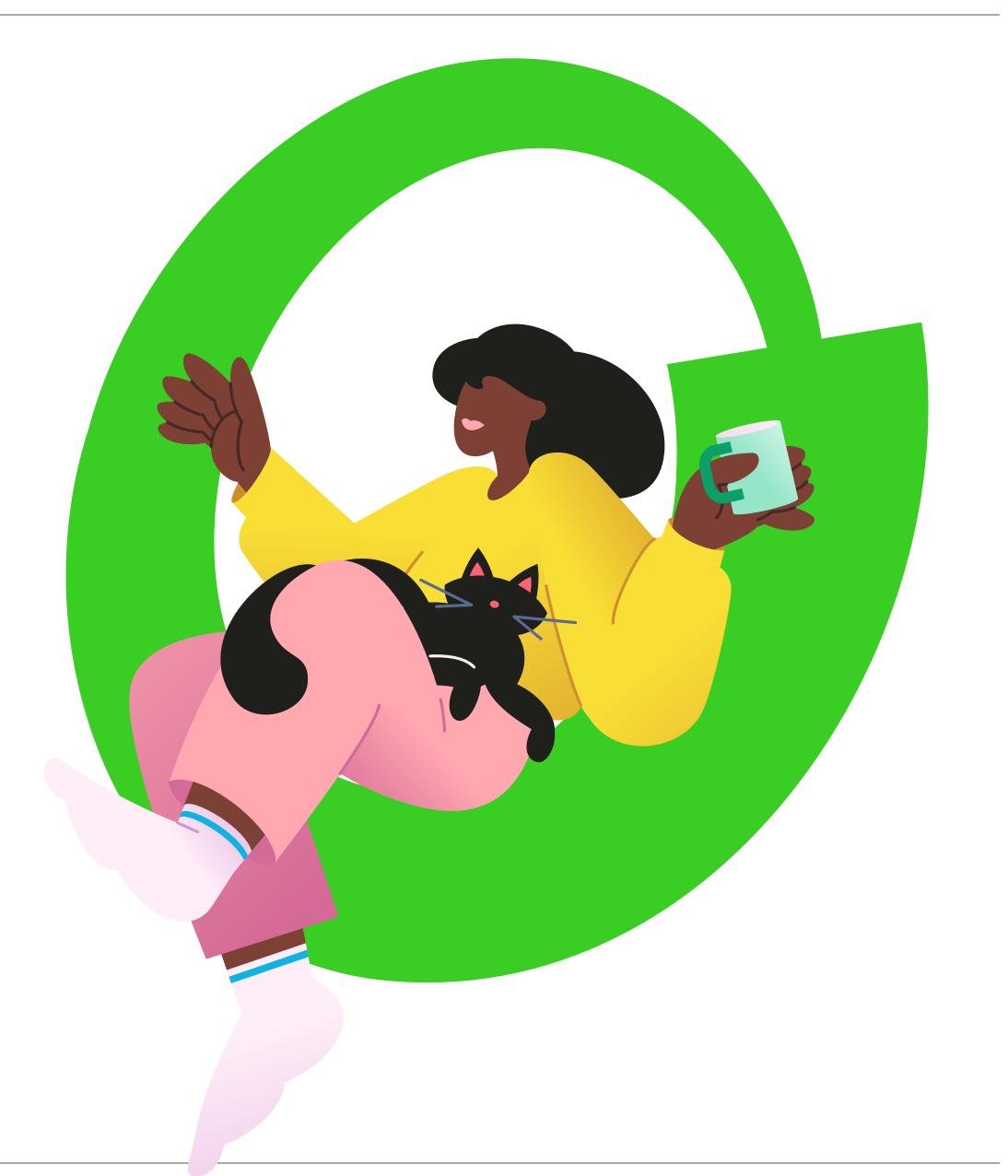
Visual Identity

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.



Visual Identity

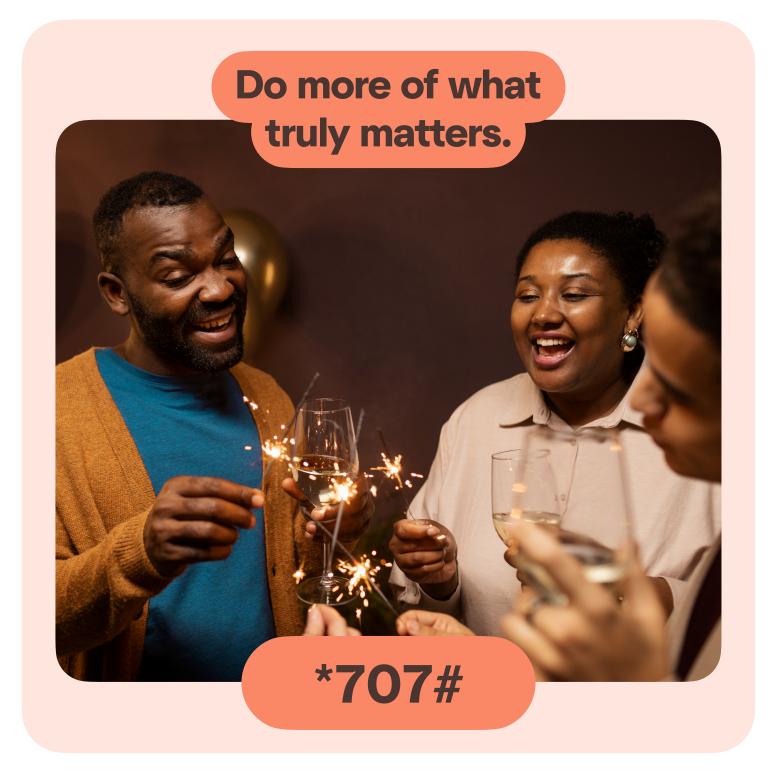
Part III: Visual Identity

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.





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Sensory Identity

Sensory Identity 40

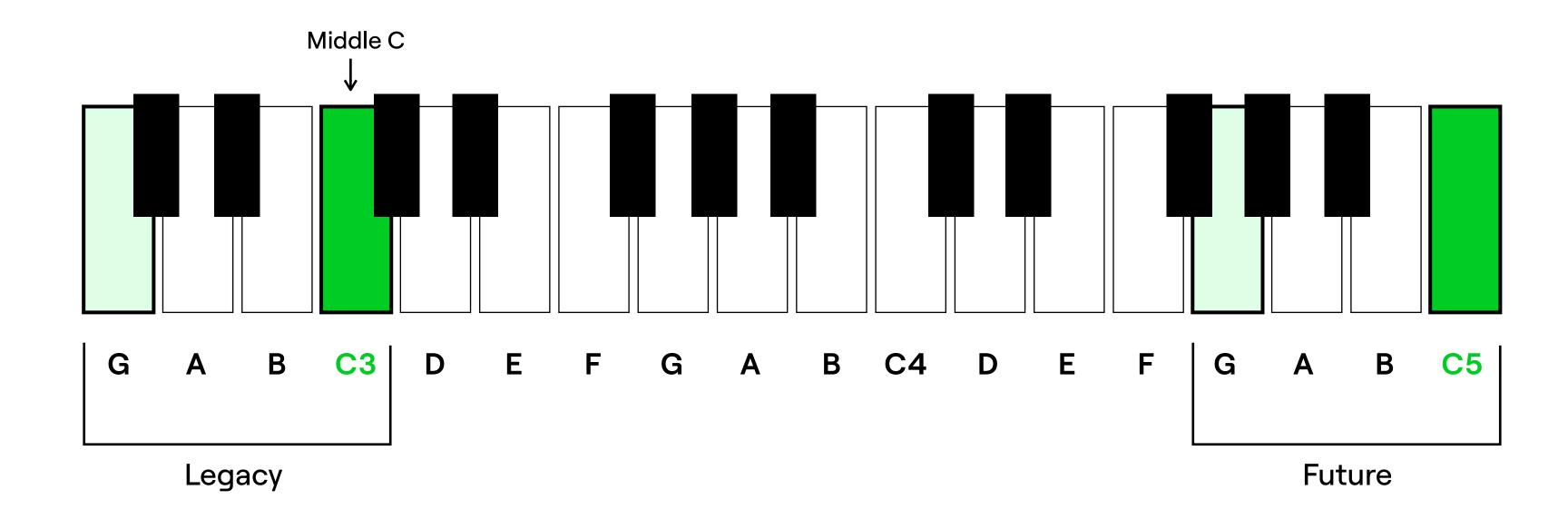
Part IV: Sensory Identity

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.

Sensory Identity 41

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

Unified System

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.

























Arthur

Managing Director
Old Mutual Zimbabwe

Omari



Lillian

Marketing Executive
Old Mutual Zimbabwe

Omari



Mirirai

Group Digital Adoption Manager

Old Mutual Zimbabwe

Omari



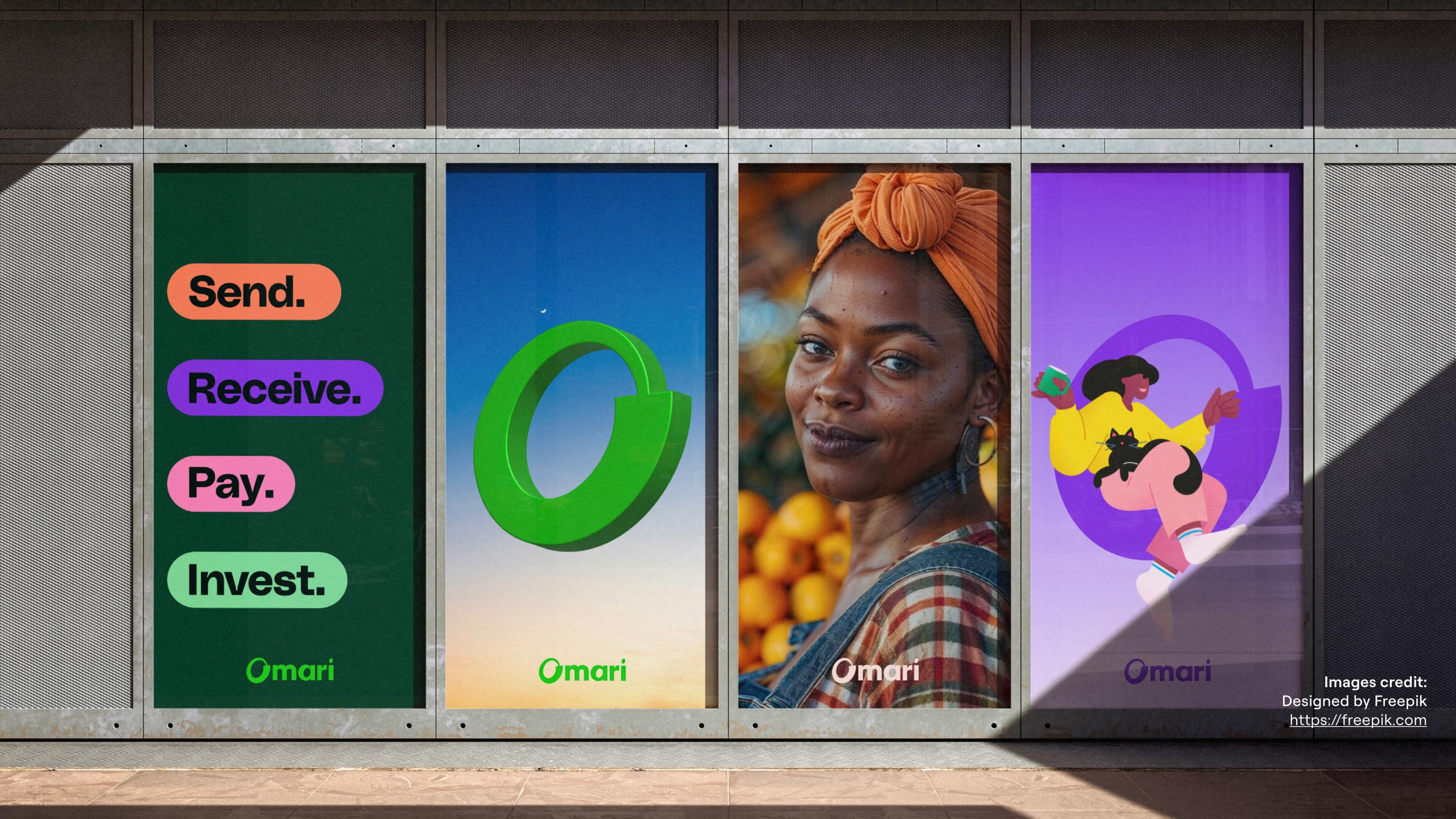






Images credit:
Designed by Freepik
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Addressing Key Questions: Our Strategic Approach

1. Strategic Assumptions: Trust

Our Strategic Approach

Challenge:

Does Omari truly inherit Old Mutual's trust, or is that link unproven in the market?

Our Response:

While Omari is young, its parentage is its most defensible asset. This rebrand is the mechanism that makes the connection explicit. Competitors have transactional trust; Omari is uniquely positioned to own institutional trust.

Mitigation:

Commission a brand equity study to quantify the current heritage link. Reinforce the parent-brand connection through co-branding, the "Future Legacy" sonic identity, and shared narratives of longevity.

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 current user base is an unsegmented asset. The new brand architecture is designed to flex: the Caregiver tone retains current transactional users, while the Creator tone attracts new, aspirational ones. This gives Omari breadth without dilution.

Mitigation:

Conduct segmentation research post-launch to map usage clusters. Use these insights to drive targeted campaigns that move users up the value chain, from simple transactions to higher-margin products like Omari Business.

3. The Logo: Human vs. Broken

Our Strategic Approach

Challenge:

In a fragile financial climate, will the "imperfect circle" be misinterpreted as broken or insecure?

Our Response:

This is a strategic choice to signal empathy over sterile perfection. A flawless corporate mark can feel cold and out of touch. The imperfect circle represents resilience and continuity in motion—a partner for life's real, unpredictable journey.

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 the vibrant peach and magenta accents risk looking unserious for a financial brand?

Our Response:

The palette is strategically balanced. The anchor remains Omari Green (growth, prosperity) and Purple (wisdom), maintaining a connection to financial cues. The accents signal digital-first accessibility, which is critical for breaking out of the saturated "blue-and-red" market.

Mitigation:

The brand guidelines will ensure the palette is applied appropriately, reinforcing stability in formal contexts (e.g., debit cards, signage) while leveraging vibrancy in digital and marketing applications.

5. User Validation & Research

Our Strategic Approach

Challenge:

How will this creative vision be validated with users before launch?

Our Response:

We view research as a vital tool for refinement and risk mitigation, not as a substitute for strategic vision. Our approach is to lead with a bold, differentiated concept and then use targeted consumer feedback to optimise it for clarity and impact.

Mitigation:

Conduct moderated focus groups not to ask "Do you like it?" but to assess comprehension: "What does this brand feel like to you?" and "What does it promise?" This ensures the strategic intent is landing correctly while protecting the vision from being diluted by design-by-committee.

6. The Cost of Reinvention

Our Strategic Approach

Challenge:

How can we justify the cost of a full, enterprise-wide rebrand?

Our Response:

This is a phased and disciplined rollout, not a single monolithic expense. We prioritize the digital-first experience (app, social) to deliver immediate impact at a controlled cost, followed by pilot market activations to prove the business case before a national scale-up.

Mitigation:

Establish clear KPIs from day one: brand recall uplift, monthly active user growth, and transaction depth (cross-product usage). The ROI is measured by reducing churn from our 1.3M base and increasing their share-of-wallet.

7. Internal Alignment with Old Mutual

Our Strategic Approach

Challenge:

Will this bold identity face resistance from the parent company?

Our Response:

This strategy modernises the Old Mutual heritage, it does not abandon it. The framing is clear: Old Mutual represents legacy trust; Omari represents next-generation trust. Together, they create an unbeatable combination of history and future-focus.

Mitigation:

Hold collaborative alignment workshops with Old Mutual stakeholders to demonstrate how Omari extends and strengthens the parent brand for a new era. We will highlight the deliberate continuities in the sonic and colour systems.

Conclusion

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.

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