

# Pocketing Experiences: Crafting a Seamless Mobile Wallet for the Leader Bank

**Brief Summary:** Forte Partners collaborated with a market leader bank to enhance its digital wallet application. The engagement began with a comprehensive evaluation of the application's existing functionalities, followed by customer surveys to gauge user preferences. A detailed benchmark study was also carried out to identify avenues for value-added services, product enhancements, and areas for improvement specific to the bank's portfolio. The final deliverable is a strategic blueprint designed to elevate user experience and strengthen the bank's competitive position in the market.



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**Case Study:** The institution stands as a prominent state-owned entity, playing a pivotal role in the financial sector of the nation. Reaching across more than 1000 branches and over 5000 ATMs, its network facilitates operations across 15 countries. The institution's diverse portfolio of financial services serves a substantial customer base that surpasses 15 million. The bank meets the evolving needs of banking today by offering a range of digital channels, including internet banking, a banking app, a digital wallet app and an IVR system.

The banking market in the region has gained international recognition for its success in digital banking services. The rise of digital wallet and card applications within payment systems has captured substantial customer interest. This development has led to new competition area for businesses. In this context, the bank acknowledges the necessity of thoroughly reassessing and enhancing its existing digital wallet application, including a review of its capabilities, functionalities, and customer experience.

The project aimed to thoroughly analyze the digital wallet application's existing features and assess customer expectations. All application features were closely examined, grouped, and compiled into a list. Screen and functional flows were carefully mapped out and any identified errors were promptly addressed with the IT teams. Furthermore, customer surveys were conducted and feedback from application stores was reviewed.

The initiative also encompasses the systematic identification and evaluation of both local and global market participants, their product offerings and functionalities. As a culmination of these analyses and discussions between the business and technology teams, a list of missing features was compiled by taking into consideration both regulations and the bank's customer base. Prioritization was based on development costs and potential impacts, resulting in the app development plan. Process flows and screens for key functions were also designed.

The benefits of the project offer the bank an opportunity to foster innovation and enhance customer engagement. The extensive review of the wallet has unveiled user expectations and identified areas for improvement. Aligning the digital wallet with top-tier benchmarks on both local and global levels aims to strengthen the bank's competitive stance. The result is a carefully crafted digital wallet roadmap, set to ensure user satisfaction and pave the way for growth.

**To learn more about how Forte Partners can elevate your customer experience and design seamless customer journeys, [please contact us.](#)**

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