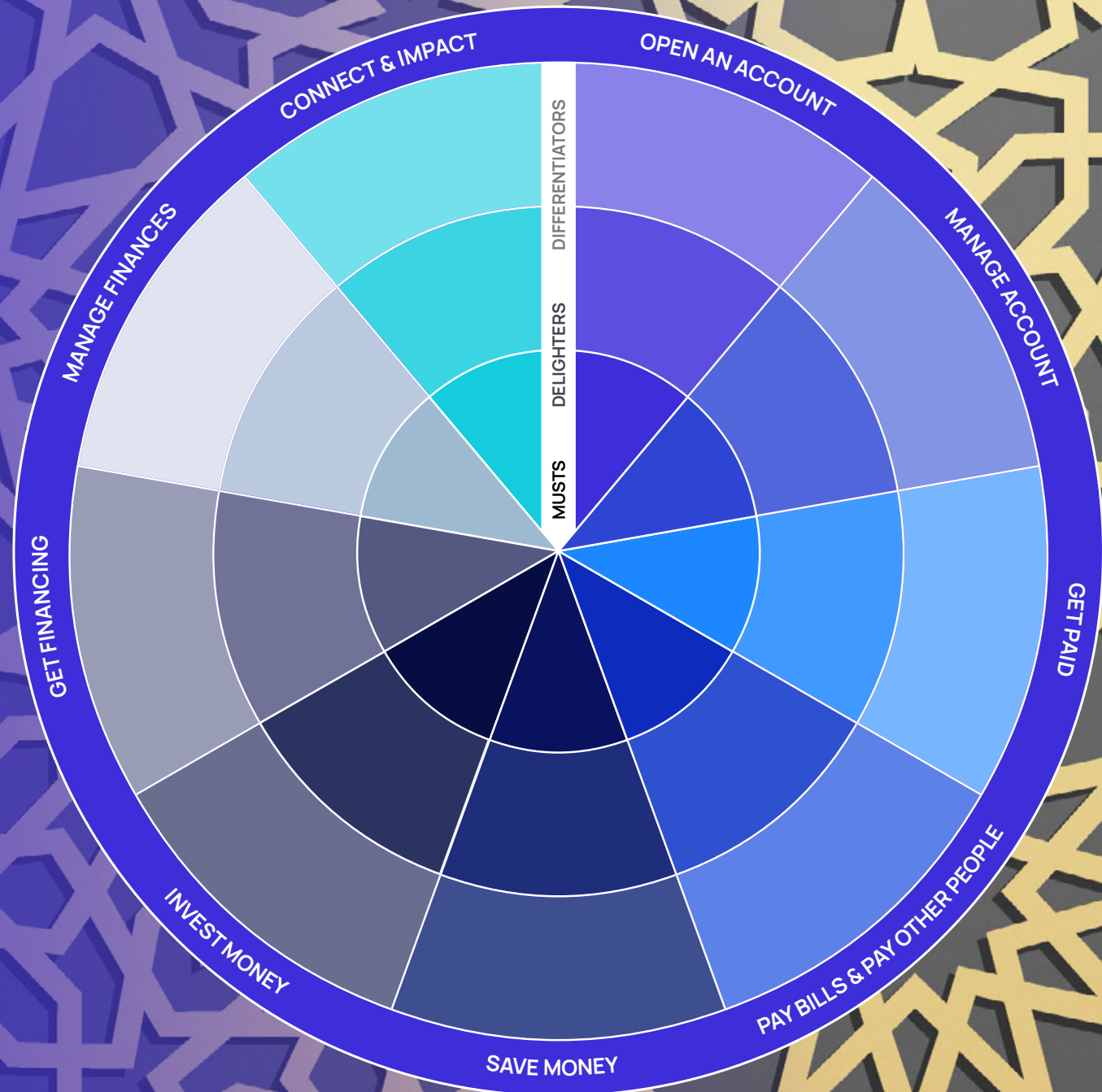


Gulf States

Digital Banking Features Radar 2025

Radar



FOREWORD

Inspiration for digital banking application features

We are excited to present the second edition of our Digital Banking Features Radar, focusing on the Gulf States. Since the release of our first edition, the region has experienced a remarkable acceleration in digital banking transformation. From ambitious initiatives led by neobanks to modernization efforts by traditional banks, the Gulf States continue to emerge as a dynamic hub for financial innovation.

One of the key trends we've observed is the growing wave of digital-only neobanks sweeping through the region. These neobanks are setting new standards for customer-centric innovation, reflecting the region's appetite for agility and technology-driven financial solutions. At the same time, traditional banks are intensifying their modernization efforts, adopting advanced platforms and rethinking customer journeys to remain competitive.

This progress is fueled by several factors: government initiatives fostering innovation through licenses, fintech-friendly regulations, and digital governmental services; increasing customer demand for seamless, digital-first experiences; and rapid advancements in technologies such as AI, open banking, and embedded finance, which are now integral to modern banking strategies.

Our report explores the evolving digital banking landscape in the Gulf region, spotlighting the key trends, must-have features, delightful functionalities, and standout differentiators that define the market. By exploring developments from the perspectives of both neobanks and traditional banks, we offer actionable insights to guide your digital transformation journey. Whether you are an established financial institution, a neobank, or an emerging fintech, this radar serves as a strategic compass to navigate the complexities of the vibrant financial ecosystem. It empowers you not only to keep pace with global trends but to set benchmarks for innovation and customer-centric strategies in the region. At the same time, there is a clear shift toward operational efficiency, with institutions striving to optimize costs while delivering localized and differentiated features. Striking the right balance is critical, particularly as economic pressures heighten the need for thoughtful resource allocation.

At Hexaware, as a trusted partner in modernizing traditional banks and supporting the growth of digital-first players, we are deeply committed to enabling digital banking transformation. Collaborating across disciplines—including creatives, consultants, and engineers—we design solutions that meet today's demands while anticipating future needs.

Our approach to digital banking transformation is practical and results-driven. We start with proven, out-of-the-box software solutions to address the essential capabilities every bank requires. This allows us to dedicate more time and budget to the areas that truly make a difference—building features and experiences that set our clients apart. By avoiding unnecessary customizations, we ensure efficiency and allocate more resources toward meaningful innovation. This approach helps our clients stand out in the market while remaining cost-effective.

The Digital Banking Features Radar – The Gulf States Region is an invaluable tool for gaining a comprehensive overview of the banking features and functionalities available in the Gulf States. Making an impact doesn't necessarily require leading with cutting-edge features. Start by evaluating your competition to understand what works for them. From there, you can develop a tailored roadmap of essential features and define the unique functionalities that will resonate with your customers.

However, success requires a deep understanding of your target audience, stakeholders, and brand promise to ensure the selected features align with your customers' needs and expectations. Whether your goal is to modernize existing platforms, expand neobank initiatives, or launch new customer-centric features, we hope this edition provides the knowledge and inspiration you need to drive meaningful change.

Together, let's shape the future of banking in this vibrant and ever-evolving region.

Interested to learn more? Just [reach out and connect](#), our consultants and creatives would be happy to guide you in this process.



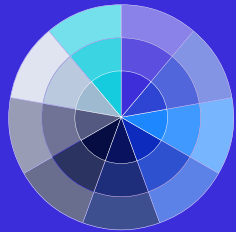
Peter-Jan van de Venn
VP Global Digital Banking

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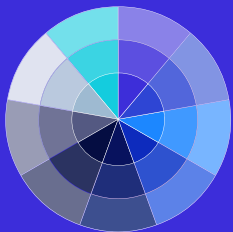
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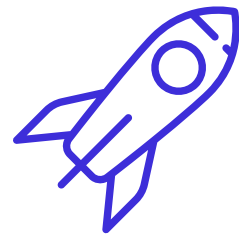


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Digital is destroying Bank Brands



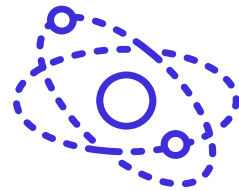
Financial products are moving from place to space

Banking products must be able to live in digital ecosystems. Either by adding a digital interface or creating fully integrated digital products and services. A competitive, multilayered environment demands new ways of marketing to constantly maximise the engagement they have with the captive audience of customers using their products.



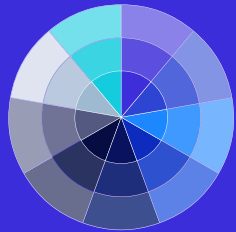
Digital is driving banking experience relativity at an enormous rate

Borders between brands and brand categories are evaporating. Customers easily switch from streaming content to ordering food, changing their utility provider to buying new products. The same happens with banks, creating an open and level playing field where a brand might have the upper hand one moment, but in the next sees their experience being surpassed by competition they didn't even consider before, like we've been seeing recently with Fintechs, Insurtechs, DeFi, etc.



Banks are faced with an explosion of digital touchpoints

Hundreds of interactions make up the customer's experience and real perception of a bank's brand instead of what's promised in marketing campaigns. Touchpoints are not all taking place in a linear journey, turning every single interaction into a make-or-break moment. With some of them even disintermediated from the direct control of a bank, making a neutral rating the highest attainable.



INTRODUCTION

What is happening with banks in the Gulf States Region

Digitalization meets traditional Islamic values

The Gulf States region (which includes Bahrain, Kuwait, Oman, Qatar, Saudi Arabia and the United Arab Emirates) has a rich heritage and rapidly evolving digital landscape, and is witnessing a unique confluence of an extensive expat community, traditional Islamic values and modern digital banking. The retail banking application landscape, therefore, reflects the complexity of the market, regulation and growth ambition, thus making a great case for our first regional mobile banking features report. Here are the key notable differences we have identified in the global digital banking features landscape:

Focus on core retail banking products

Majority of the apps on the market cover the main mobile banking functions like making transfers, viewing the balance and products, editing personal data, acquiring and managing a card. There is space for a wider use of convenience functions such as personalization and behavioral mechanics. Also, while on a global level we see more and more products like investments and insurance added to the typical retail offering, this is not really the case for the Gulf States region. Many of these functions are already picked up by specialised apps, raising a question if there is going to be demand for a more holistic omnichannel experience.

Significant presence of Islamic finance

Concepts of Sharia-compliant finance and local traditions are often present as a foundation of how banks run their operations. The digital transformation in the region is not just about convenience but also about ensuring that banking practices align with Islamic principles. This not only caters to the devout Muslim population, but also appeals to a global audience seeking Islamic banking solutions. This means that features or products not overtly labelled or promoted as Islamic finance, may have gone through a thoughtful process of adjusting it to local traditions and requirements. Conventional banking is also present in the region addressing, among other, needs of expats. This is why there is demand for transparency and clear labelling that allows customers to easily understand if a service is Shariah-compliant.

Varying customer journeys

Customer experiences and journeys may be influenced by a multitude of individual and contextual factors. These can include age, residence, citizenship, or family situation. These factors are not necessarily reflected in app functionality but can influence the list of products available, application journeys and contract conditions. This of course increases complexity for product teams that need to take potential variations of customer journeys into account.

Wide use of rewards and loyalty programs

Many retail banks offer rewards programs, deals and promotions. The apps tend to reflect the mechanics selected by banks, having functionality helping people understand their benefits and how they can use those.

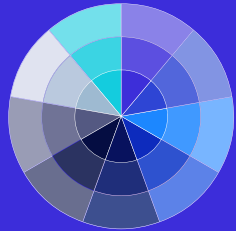
In essence, the Gulf States region is at a pivotal juncture where digital banking is not just about technological advancement but also about cultural diversity and tradition resonance. As banks in the region plan their innovation strategy, they have an opportunity to offer services that are not only convenient but also deeply rooted in the region's rich heritage.

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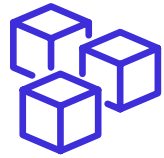
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Report lenses

This report offers an overview of the global financial services application market. To keep the report focused, we've used the five lenses below.



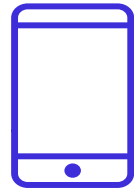
1. Features

In this context, we are examining features—the functionality offered to customers. These features play a vital role in shaping the customer experience. To comprehensively grasp a company's competitive stance, it is essential to analyze the entire product and its branding.



2. Retail banking

The report focuses on retail banking servicing private individuals. Features targeting business customers only are not included in the report.



3. Mobile applications

Features represented here come from mobile applications. Therefore, our assessment of the feature frequency covers only its availability through mobile.



4. Gulf States view

We've included features from the Gulf States region. The frequency assessment in the report is also done from the Gulf States point of view, so availability of a feature on a specific geographical market may differ.



5. Customer angle

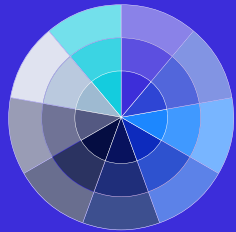
We chose to stay in the customer's shoes and focus on the functionalities visible to them. Some of the features may require complex algorithms and solutions run in the background, but for the customer, they are still available with a tap on a button.

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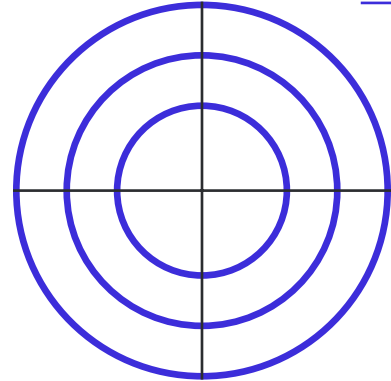
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Radar dimensions

All features collected for this report are distributed by dimensions:

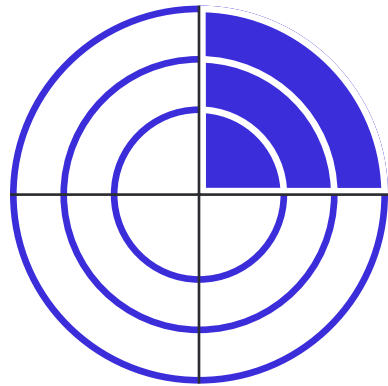


Rings: frequency

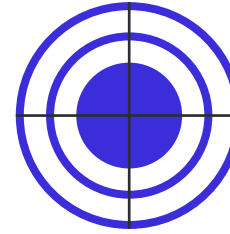
The rings represent how frequently the functionality is available on the global market. The closer the ring is to the center, the more frequently the features are available on the market.

Sectors: area of customer experience

Areas of customer experience, covering the typical needs of banking users. In features that have more than one use, we tend to opt for the most relevant experience area.

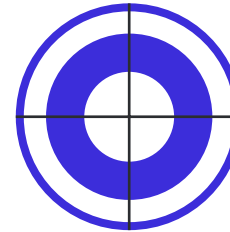


To better understand these features, we categorised them into three types based on their frequency. The 'MUSTS' are the most observed in the market, and the 'DIFFERENTIATORS' are the least common.



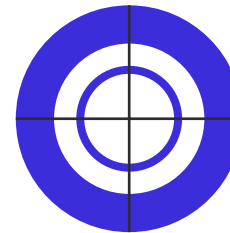
Musts

The MUSTS features are easily observed in the majority of banks, and often work as enablers for DELIGHTERS and DIFFERENTIATORS. This is what a customer expects to see while installing a retail banking app. They are readily available in the market. Not having these features in an app may lead to losing clients to competition, unless the app is highly specialised.



Delighters

DELIGHTERS are features that are not resoundingly common in the market. They are not necessarily a must have and if a customer wants to have this feature, they still have a good choice between several providers. These features are also seen as innovative ideas that help customers to improve their banking app use beyond the basics.



Differentiators

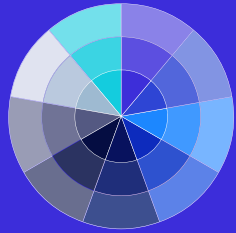
DIFFERENTIATORS are the least common in the market and are often exclusive to particular financial service providers. DIFFERENTIATORS are rare in the market and typically unique to specific financial service providers. If customers desire this feature, they will not find it available through competitors.

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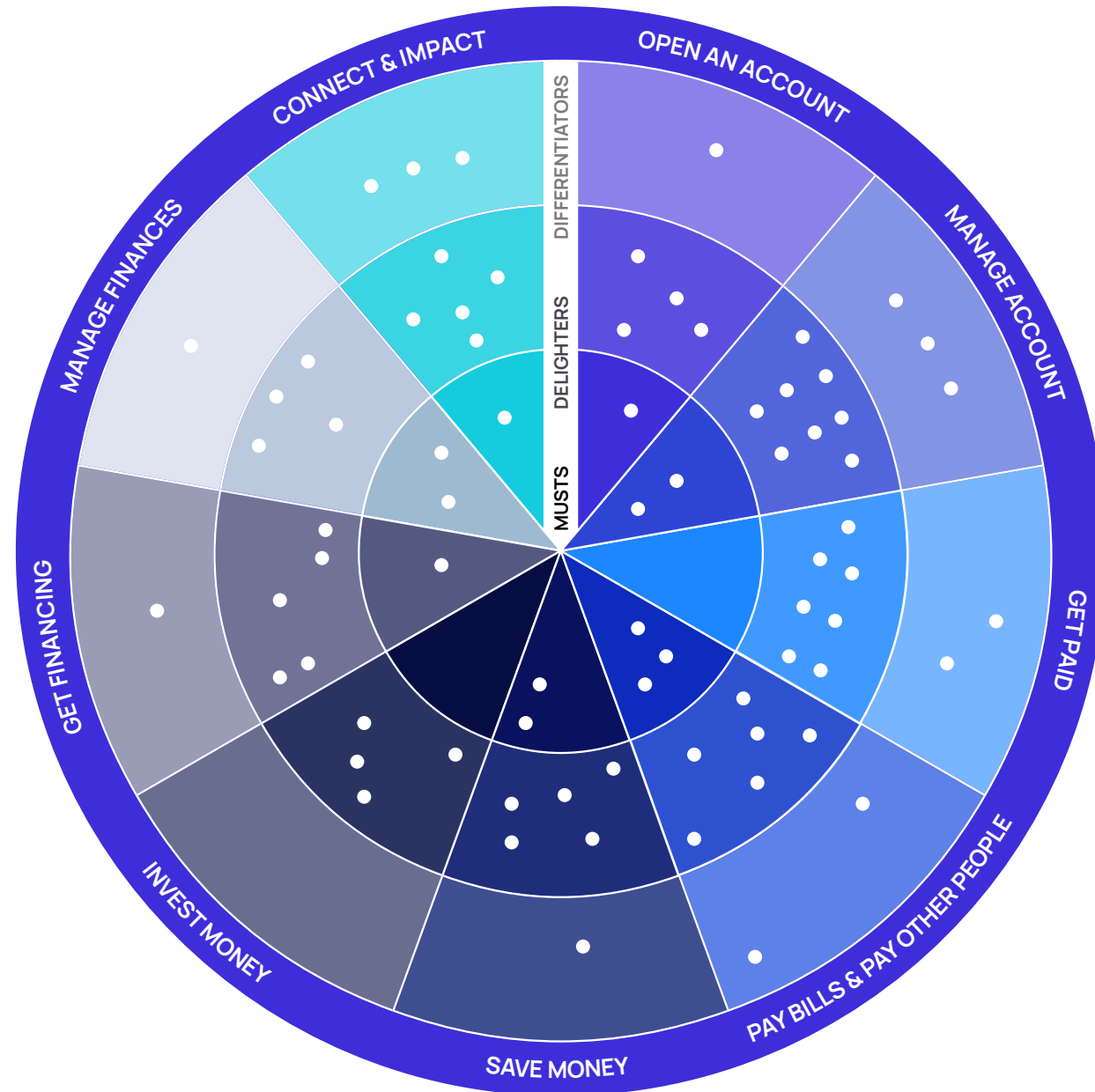
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FEATURES Full Radar

Click on one of the dots in the radar to view directly.

Radar sectors indicate what areas of customer experience the features address.

- 
CONNECT & IMPACT
 Functionalities allowing customers to find help, connect, or engage in charitable activities.
- 
MANAGE FINANCES
 Capabilities helping customers to understand and manage their finances better, preventing unnecessary losses.
- 
GET FINANCING
 Functionalities supporting credit products and credit processes.
- 
INVEST MONEY
 Features enabling users to invest their money or analyse their investments.



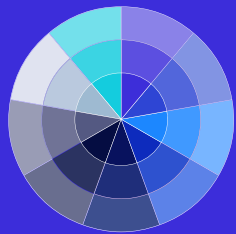
- 
OPEN ACCOUNT
 Features related to becoming the company's customer and opening an account.
- 
MANAGE ACCOUNT
 Features related to managing and updating the account.
- 
GET PAID
 Functionalities for receiving money and retrieving cash.
- 
PAY BILLS & PAY OTHER PEOPLE
 Enablers for purchasing products and services from different vendors and transferring money to individuals and charitable activities.
- 
SAVE MONEY
 Functionalities helping people to save money and manage their savings.

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Overview

How to use: click on one of the dots to view the information directly.

- MUSTS
- DELIGHTERS
- DIFFERENTIATORS

OPEN AN ACCOUNT

- Current accounts
- In-app onboarding
- Junior financial account
- Al Kanz account
- Shared or joint accounts
- Other country accounts

MANAGE ACCOUNT

- Freezing and blocking
- Manage notifications
- Change contact data
- Activate a card
- Product delivery
- Accounts personalization
- Manage linked devices
- In-app search
- Change PIN
- Biometric login
- Function selection
- Link all bank accounts
- Hidden balance

GET PAID

- Cheque deposit
- Cardless cash withdrawal
- Cashback and rewards
- Eidiya
- Find an ATM or branch
- Transfer salary
- Social mechanisms in rewards
- Geo alerts
- Scan a card

PAY BILLS & PAY OTHER PEOPLE

- Bill payment
- Payment cards
- Cross-bank transfers
- Third-party payment
- Scan and pay bills
- Pay with a key
- Split bills
- Deals
- Share transaction receipt
- Voice powered payments and voice banking
- Pay kids for chores

SAVE MONEY

- Savings accounts
- Transfer between own accounts
- Shariah-compliant deposits
- Savings goals
- Rounding – auto savings
- Reimagined savings
- Tiered savings
- Jamiyah community savings

INVEST MONEY

- Portfolio view
- Mutual funds management
- Gold account
- Participate in IPOs

GET FINANCING

- Credit card management
- Online credit card application
- Salary transfer certificate
- Shariah-compliant financing
- Pre-approved / fast-track credit
- Overdraft
- Credit score view

MANAGE FINANCES

- Basic reporting
- Activity alerts
- Spend analysis
- Budgeting
- Travel benefits
- Currency convertor
- Insurance
- Income protection

CONNECT & IMPACT

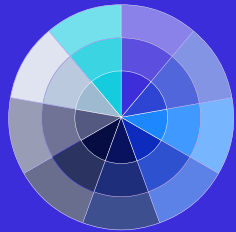
- Contact the bank
- Find branch, ATM and queue online
- Chatbot or assistant
- Donations and Zakat
- eGift card
- Prayer time
- Loyalty Programs
- Shake and share
- Postshipper logistic services
- Rounding for charity

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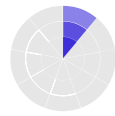
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FEATURES

Open an account

MUSTS



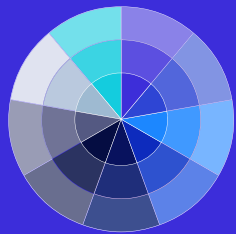
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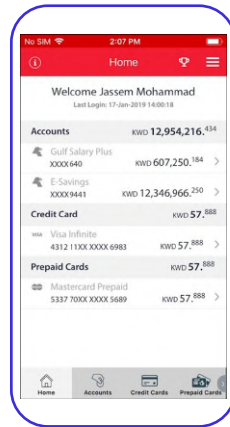
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Gulf Bank

Current accounts

The ability to see and manage current accounts is perceived as the core functionality of retail banking apps. This feature allows users to open a current account through the app and enable services such as deposits, withdrawals, and bill payments. Depending on the market, users might also expect foreign currency account functionalities and respective features allowing currency exchange. Often, current accounts are structured to comply with Islamic finance requirements. Here, we have an illustration from Gulf Bank showing a simple overview of customer products, including accounts.



FEATURES

Open an account

DELIGHTERS



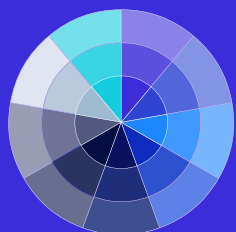
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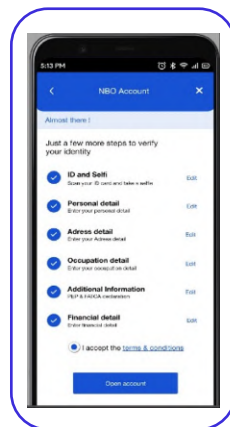
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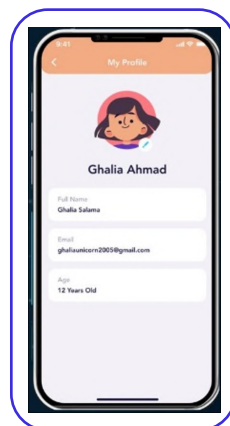
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National Bank of Oman

In-app onboarding

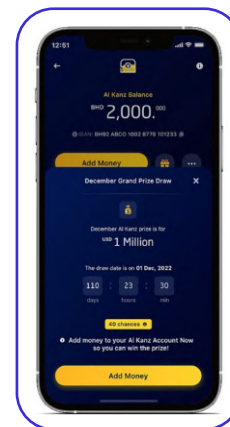
While some banks still require people to go to a branch to become customers, digital onboarding has become increasingly widespread. A digital onboarding process typically involves filling in personal and contact information, submitting an ID document and uploading a selfie. The process from clicking the register button to being able to use the account can take less than 10 minutes, to several days. The number of clicks required to complete the registration varies as well. National bank of Oman is one of the banks offering digital onboarding.



M-bank

Junior financial account

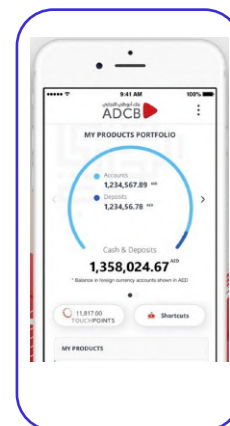
Junior financial accounts allow children to have and manage their own finances under an adult's supervision. It contributes to financial management and education and helps children develop good habits for managing their future finances. Typically, junior accounts offer similar, but often limited, functionality to adult accounts and have the option to add supervision functions for guardians. For example, M-bank Eyalna Minor's Account supports functionalities like transfers and savings. Parents create the account and retain control over it.



ila Bank

AI Kanz account

AI Kanz is a type of account that gives users a chance to participate in a draw to win money prizes. We see banks offering savings or investment accounts with AI Kanz functionality. The eligibility conditions vary from bank to bank and can include minimal amount of funds on the account, time since opening, status of the client, etc. In ila Bank's example, an AI Kanz account is automatically opened for all ila Bank users. The user still needs to deposit any amount of money to enter the draw.

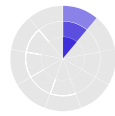


Abu Dhabi Commercial Bank

Shared or joint accounts

In addition to a personal account, viewed and managed by a single person, users can also create a current account shared with other people. This feature allows users to open a bank account jointly with another person, for example, a spouse or family member. The accounts can support various goals like managing household expenses or savings. Typically, both holders get access to the information about the account, but control over account functionalities may differ. Abu Dhabi Commercial Bank allows multiple formats here:

- Both users can use the account without restrictions.
- Both users need to confirm the transaction / update for it to happen.
- For accounts with 4+ users, at least 2 of the users need to confirm the transaction/update.



FEATURES

Open an account

DIFFERENTIATORS



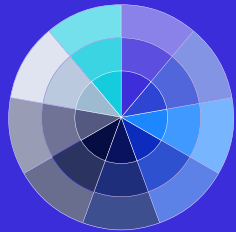
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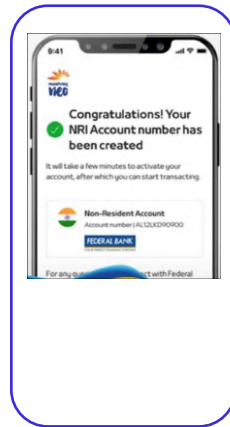
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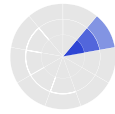
Mashreq Neo

Other country accounts

While most people's financial activities are centred in their country of residence, there are situations where having a functional account abroad can be beneficial.

Mashreq and Emirates NBD allow customers in the UAE to open accounts in selected countries without leaving their home location. For instance, both banks offer accounts in Egypt. This saves clients the hassle of travelling abroad while enabling them to manage financial assets and operations in another country.

The illustration shows a non-resident Indian account from Mashreq Neo.



FEATURES

Manage account

MUSTS



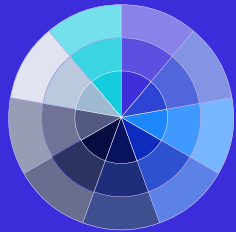
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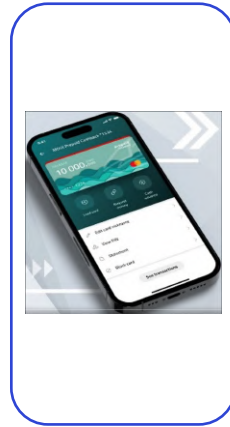
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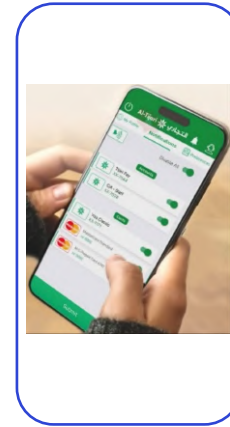
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Gulf Bank

Freezing and blocking

Being able to freeze or block a card or account is seen as a major security feature for customers. Applications allow customers to do this on the go whenever they feel their assets might be compromised. Typically, banks offer the functionality to block the card, followed by a card re-issue if the customer wants to continue using the account. Other banks allow the customer to temporarily freeze the account, unfreeze it later, and request a new card if necessary. A small number of banks allow users to lock access to online banking.



Commercial Bank of Kuwait

Manage notifications

In times when everyone is overwhelmed with the amount of push notifications, having an opportunity to decide in what cases your financial service provider can contact you is crucial. Sometimes this functionality is represented by a single button turning off all possible notifications, in other cases the client is presented with a wider option selection. Some banks even allow customers to manage all their touchpoints with the organisation in the app, selecting what letters, e-mails, or SMS they wish to receive. Commercial Bank of Kuwait also allows to select products the user receives notifications about, not just a type of notification the user agrees to receive.



FEATURES Manage account

DELIGHTERS



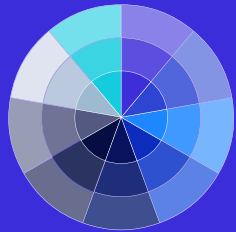
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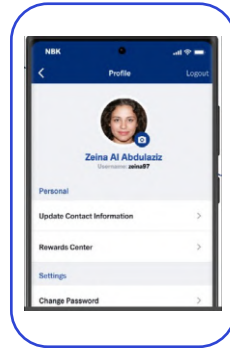
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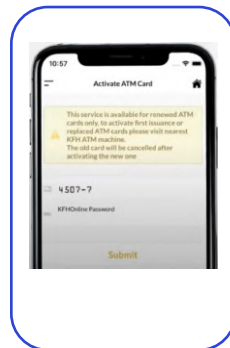
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NBK

Change contact data

Calling or visiting a bank to change one's phone number can be daunting and add to the bank's workload. Currently, some banks offer the possibility to change an address or phone number as well as other personal data within their banking app. Often, a user can change their data in their app profile, as in the NBK app.

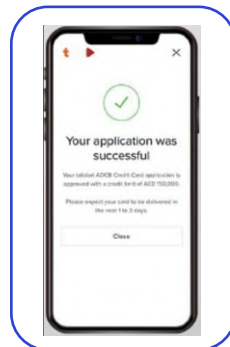


Kuwait Finance House

Activate a card

As more things are moving to mobile, so does card activation. Instead of activating a card in an ATM or bank office, one can often do so through a mobile app.

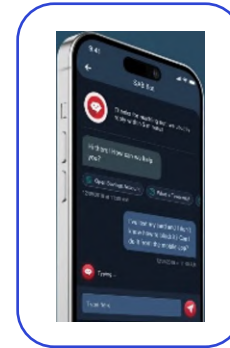
Sometimes there are limits on what cards can be activated in this manner, for example, Kuwait Finance House only allows re-issued cards to be activated through app, as seen in the illustration.



Abu Dhabi commercial bank

Product delivery

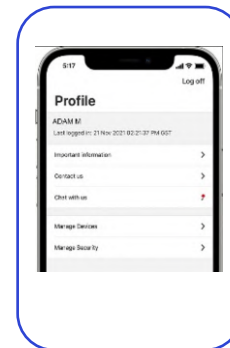
While digital products are highly convenient, some items, such as cards or cheque books, still require physical delivery. To save clients a trip to the branch, some banks offer delivery services for these items. Abu Dhabi Commercial Bank, for instance, allows customers to order deliveries through the app and set up a preferred delivery address, which can differ from their residential address.



Saudi Awwal Bank

Accounts personalization

Some apps allow users to personalise the interface and choose designs based on their preferences. For instance, Abu Dhabi Islamic Bank customers can customise the images for their accounts, while Saudi Awwal Bank offers a choice between light and dark themes. The illustration shows the dark theme option.

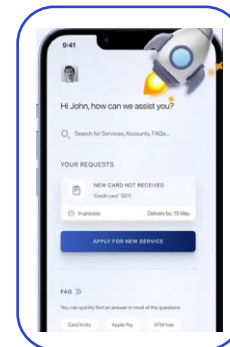


HSBC

Manage linked devices

Since mobile apps can be used across multiple devices, having an overview and control of the linked devices adds an extra layer of security.

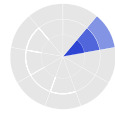
In the "manage devices" section, users can typically view the linked devices, see the date of the last login, and have the option to unlink a device. This feature is usually found in the profile section of the app, as shown in the illustration of HSBC.



Emirates NBD

In-app search

In-app search helps users quickly find the information they need, contacts, or even other features. For feature-heavy apps, this significantly improves the user experience. For example, in the ENBD app this feature is readily available in their self-service hub, so people can quickly find solutions to their requests without contacting a call centre or branch.



FEATURES

Manage account

DELIGHTERS



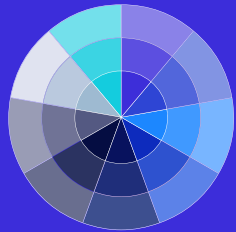
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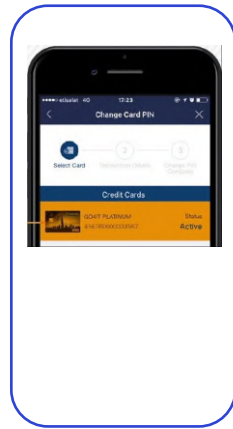
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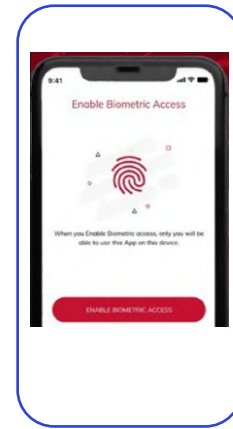
CONTACT



Emirates NBD

Change PIN

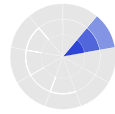
Changing PIN code on a credit card no longer requires going to a branch or finding an ATM. Some apps allow users to change their PIN code wherever they are.



Ithmaar Bank

Biometric login

Biometric authentication is a cybersecurity login that uses a person's unique biological traits. Rather than relying on passwords or PINs. Biometric authentication uses features like face, fingerprint, voice, and retina to authenticate users. Often it is a part of two-factor identification. One can find this feature in Ithmaar Bank where users can log into their app using touch ID.



FEATURES

Manage account

DIFFERENTIATORS



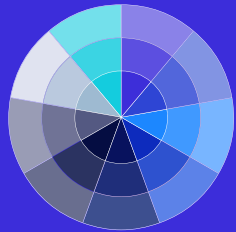
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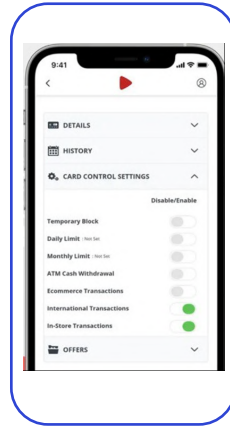
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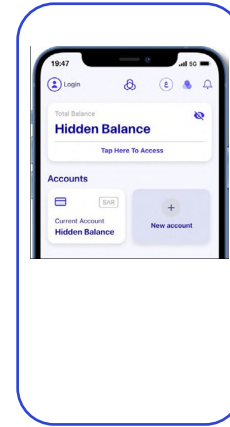
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Abu Dhabi Commercial Bank

Function selection

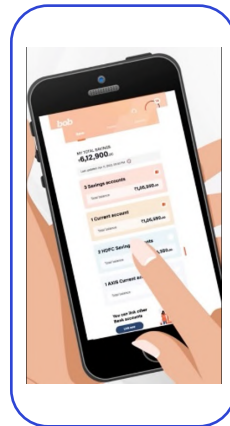
This feature allows users to customise the functions or services they want their cards or app to have. Users can select the features they most frequently use and add them to their home screen for quick access. For example, in the Abu Dhabi Commercial Bank app, users can turn off options such as cash withdrawal, contactless payments, online payments, use of mobile wallet and E-commerce transactions for their credit cards.



Al-Rajhi Bank

Hidden balance

This security feature conceals users' account balances in the app by default, thereby enhancing privacy when the app is accessed in public spaces. This also implies that the balance is shown to the user at request. Al-Rajhi Bank is one of the banks providing this feature to its customers.



Bank of Baroda

Link all bank accounts

People often have accounts in multiple banks. This feature aims to provide a view of all accounts in one place. Currently, banks all over the world are adopting open banking, and the Gulf States are no exception. For example, Bank of Baroda allows users to link accounts from other banks and view their balance and transactions from the past 90 days.



FEATURES

Get paid



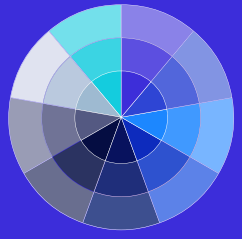
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ADVICE

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No feature was deemed as a MUST for this area of customer experience at the moment of the research. You can refer to DELIGHTERS and DIFFERENTIATORS to see what features can bring value to your customers and help your solution stand out.



FEATURES Get paid

DELIGHTERS



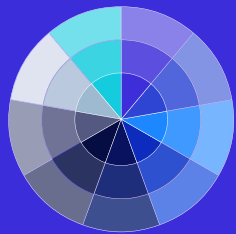
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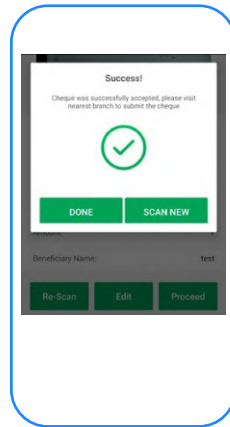
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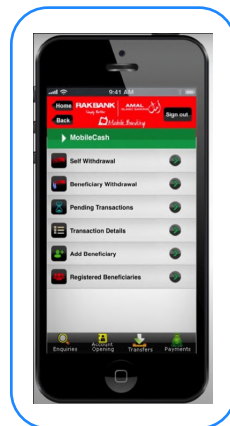
CONTACT



Commercial Bank of
Kuwait

Cheque deposit

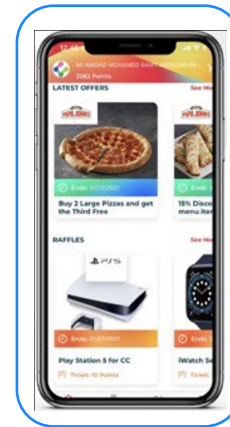
In countries where cheques remain prevalent, customers expect a seamless way to deposit them into their bank accounts. To address this, banks offer a feature that allows customers to digitally deposit cheques. Typically, the app prompts the user to select a destination account, enter the cheque amount, and take a photo of the cheque. In some cases, users may still need to submit the physical cheque to a branch, as shown in illustration from the Commercial Bank of Kuwait. Additionally, if a cheque book is needed, it can often be requested through the app, as seen with Riyad Bank and Emirates NDB.



RAKBANK

Cardless cash withdrawal

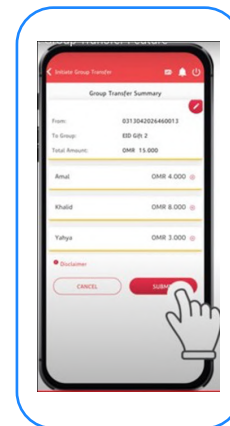
Cardless cash withdrawal is a convenient option for bank customers who may have forgotten their ATM card or prefer not to carry it around. This can be done with various technologies: QR codes, in-app codes, or using other payment systems. RAKBANK allows their users to use and activate Samsung Pay to withdraw cash at ATMs in selected locations. The user can tap their device on the NFC reader in the ATMs, enter their pin-code, and withdraw cash.



NBB

Cashback and rewards

Many banks reward their customers by paying them a percentage of money spent on certain products and services. Reward programs of different sorts are also widespread. In case the reward comes in a form of points, apps also offer a functionality to view, track, and redeem the points, which can be different from tracking cashback in the app. NBB customers can download the 'Points' app giving them quick and easy access to the loyalty program of the Bank. The app provides customers with opportunities to participate in regular donations, raffles, redeem their points to air miles and receive instant cashback on their credit or prepaid cards.



Revolut

Eidiya

The Eidiya feature brings the tradition of giving monetary gifts from adults to children during the two Eids into the digital realm. While face-to-face gifting is central to Eidiya for many, there are times when digital transfers are necessary, such as when people cannot be together. Various approaches exist for implementing this feature. On the kid's side, the app may offer a way to collect their Eidiya by sending a link, allowing the giver to decide the amount. Thawani, for example, enables parents to issue special cards for collecting Eidiya, ensuring transparency. Muscat Bank offers an 'Eid Gift' feature for givers, allowing them to set up group transfers with different amounts for each recipient.



FEATURES Get paid

DELIGHTERS



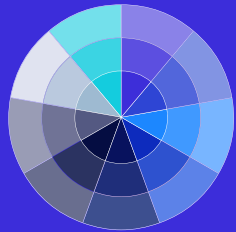
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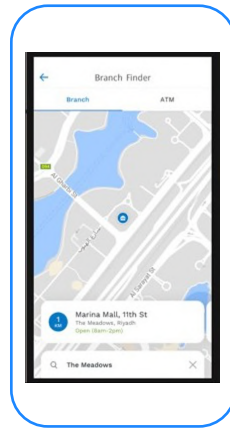
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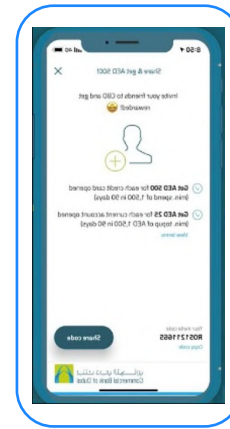
CONTACT



Al Rajhi Bank

Find an ATM or branch

This feature bridges the digital and physical worlds, allowing clients to locate the nearest branch for services not available in their banking app. It provides additional details such as working hours and available services, ensuring comprehensive support. For example, Al Rajhi Bank offers this feature to help clients seamlessly find and utilise their ATMs and branches.

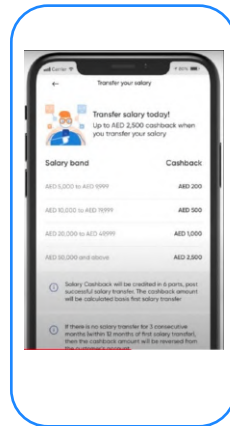


Commercial Bank of
Dubai

Social mechanisms in rewards

This feature incorporates gamification elements into the app use process to help users win prizes and to keep them engaged. The simplest version of that is rewarding people for referring a friend – example of that one can see on the illustration from Commercial Bank of Dubai

Some apps go further. For example, Liv regularly hosts competitions based on gamification mechanisms, that awards points for customers that engage in daily activities, such as logging in or referring friends to the service. The app shows daily records.



Mashreq Neo

Transfer salary

Switching banks can feel overwhelming, which is why some banks aim to simplify the process. They provide easy options for users to transfer their salary payments to their new bank.

In the app, users can find a pre-drafted message to their HR department containing key details, which can be sent via the phone's email service. Further, in the illustration, Mashreq is shown offering a bonus for salary transfers.



FEATURES Get paid

DIFFERENTIATORS



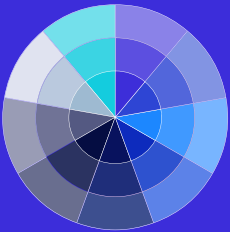
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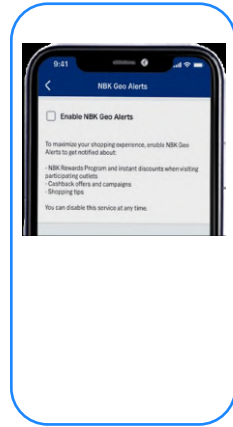
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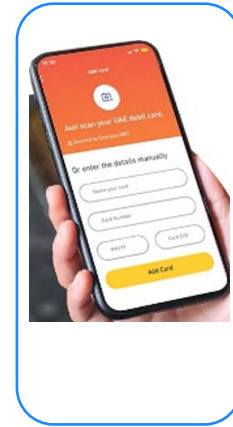
CONTACT



National Bank of Kuwait

Geo alerts

This feature sends National Bank of Kuwait app users offers, discounts, and promotions based on their location. Users can sign up or opt out. Of course, sharing your location with the app is required for this feature to work. The screenshot shows the set up form to enable the function.



liv

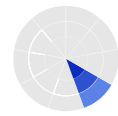
Scan a card

Liv offers a convenient way for users to add money to their account by simply scanning another card. By doing so, clients can set up a bank transfer from the scanned card to their own account. This feature works with any UAE debit card, making the process quick and easy.



BACK TO RADAR

MUSTS



FEATURES

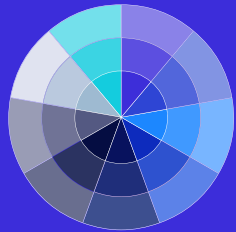
Pay bills and pay other people

HEXAWARE

FOREWORD

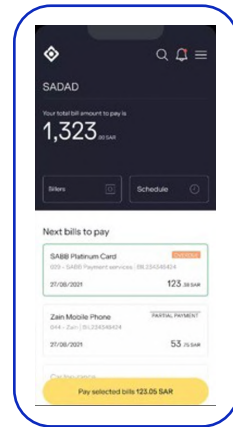
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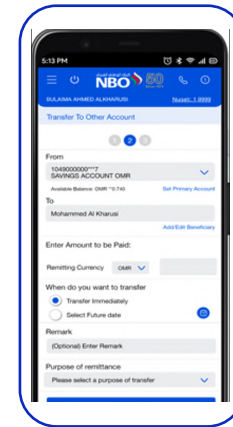
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Saudi Investment Bank

Bill payment

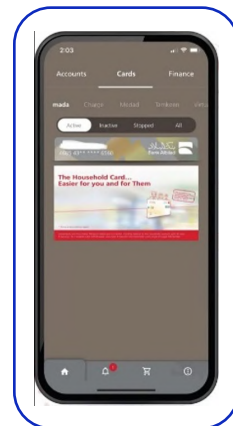
Customers expect to be able to pay bills from their account. Often, financial service providers allow customers to search for frequently used local service providers in the app or enter payment details manually. 'Contact book' built from previous payments is also a common feature. Sometimes the payment system is centralised, as in the case of SADAD system in Saudi Arabia and Bahrain, that provides infrastructure to accept payments from customers. Access to SADAT is possible, for example, from the Saudi Investment Bank app, where the user can select the bill they want to pay, enter the amount, and confirm payment.



National Bank of Oman

Cross-bank transfers

One of the most basic functionalities, whether in a traditional or neobank app, is the need for customers to be able to transfer money to the users of the same or a different bank. Here is an example from National Bank of Oman with a transfer request form, that allows people to transfer money immediately or to select a future date for the transfer.



Albilad

Payment cards

Cards are considered an essential banking service by many customers, facilitating cash withdrawals, POS transactions, and internet payments, and serving as an indispensable financial tool. Often included in the initial product package offered by banks, these cards necessitate that the app displays essential information such as card details, balance, and available funds, as seen in the example from the Albilad app. Since payment cards can be either Sharia-compliant or conventional, it is crucial for users to clearly understand the type of product being offered.



FEATURES

Pay bills and pay other people

DELIGHTERS



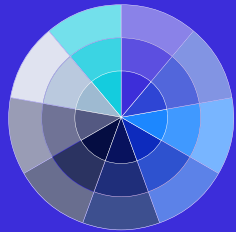
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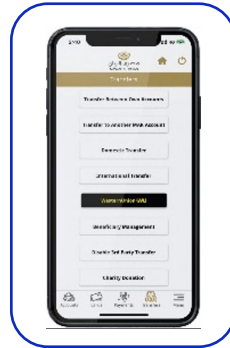
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CONTACT



Masraf Al Rayan

Third-party payment

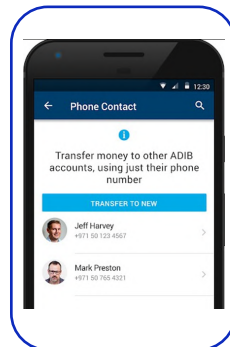
Access to Google and Apple Pay, as well as other payment options, depending on the region, is an attractive option for customers. For example, Masraf Al Rayan allows clients to use Western Union services directly through the “Transfers” page.



Abu Dhabi Commercial Bank

Scan and pay bills

To simplify bill payment, some apps allow users to scan QR codes or bar codes, capture data and auto-fill it into the payment form if needed. This can be done with paper, on- line and even in-store payments. In the case of Abu Dhabi Commercial Bank, the merchant can show the customer a code, the customer then scans the code and authorises the payment.

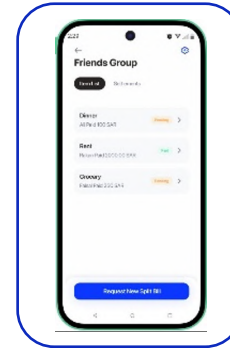


ADIB Mobile App

Pay with a key

This feature makes transferring money to others even easier, as users don't need to know the recipient's banking details—just a key will suffice. Phone numbers, emails, credit card numbers, or even a random unique identifier can be used as a key. Platforms that enable this are often facilitated by government organisations. For example, in the United Arab Emirates, the Aani instant payments platform is operated by the Central Bank.

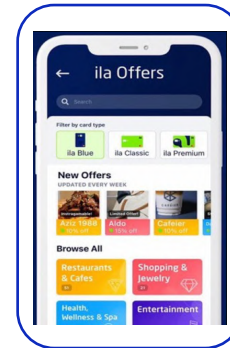
ADIB supports transferring money easily to friends using only their mobile number; this can be used for splitting bills or other requests.



Al-Rajhi Bank

Split bills

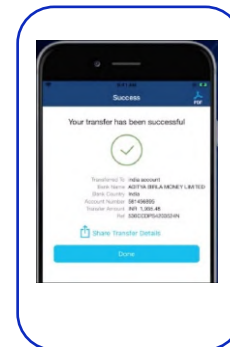
This functionality allows users to revisit a transaction and share its costs with other people, whether evenly or by entering custom amounts. People receive a pay request and can send money to the request issuer. Often people you are splitting the bill with, are not required to be customers of the same bank. Here, we have an illustration from Al-Rajhi Bank with a payment request form that can be sent to a friend.



ila Bank

Deals

Many banks show deals and offers in their apps or on their websites, including promotional deals and discounts. For instance, ila Bank provides a variety of offers spanning restaurants and cafes, shopping, health, wellness, and entertainment. These offers are filtered by card type, allowing different cardholders to enjoy specific discounts and deals tailored to their cards.



Abu Dhabi Islamic Bank

Share transaction receipt

While a client always has access to transaction data, in some cases it is useful to share it with others – friends, services providers, etc.

This is why some apps have a “share transaction receipt” button, as shown on the illustration from Abu Dhabi Islamic Bank. The button is typically shown in the end of the transaction sequence and sometimes in transaction overview.



FEATURES

Pay bills and pay other people

DIFFERENTIATORS



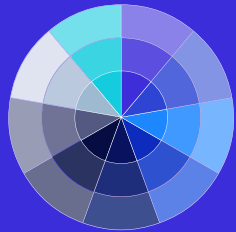
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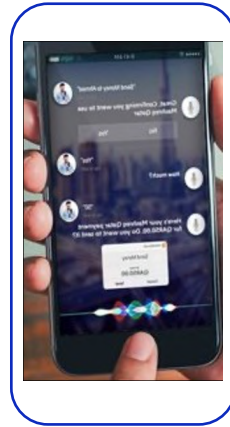
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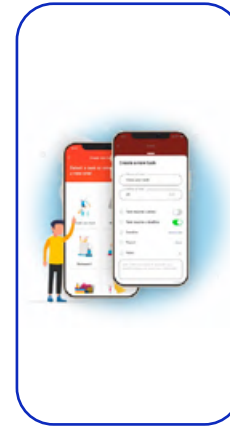
CONTACT



Mashreq Snapp

Voice powered payments and voice banking

To facilitate easy and fast payments, voice-powered payment options have been introduced, allowing users to make transactions using their voice instead of manually entering payment details or swiping a credit card. Mashreq, for example, enables customers to transfer payments using Apple's virtual assistant, Siri. First-time users must register for voice banking services and confirm their registration. To make a transfer, users simply tell Siri the amount they want to send and the recipient, then confirm the transaction using either their PIN or touch identification. Transfers can only be sent to registered contacts on the phone, with limits ranging from AED 1 to AED 500.



Liv

Pay kids for chores

Liv offers a youth debit card for digital payments, enabling parents to assign small tasks to their children with junior accounts and provide payments as these tasks are completed. Parents can register the card in their child's name through the app, set tasks and rewards, and receive updates on their child's spending. Children can set their own savings goals and start saving independently. Both children and parents can monitor the progress of the savings and keep track of spending through the app.



FEATURES

Save money

MUSTS



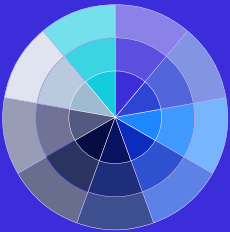
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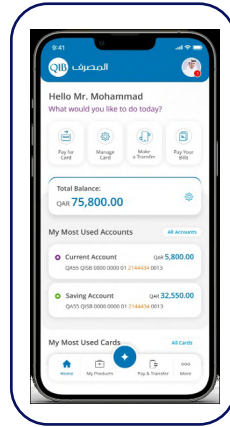
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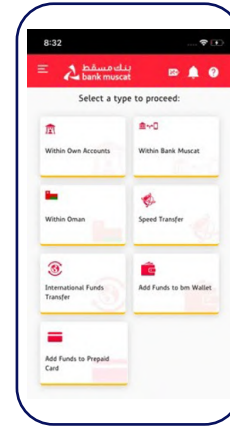
CONTACT



QIB

Savings account

In addition to current accounts, customers expect some form of a savings account. This could be a conventional savings account, a fixed deposit, or a modernised version like a vault or fund. To highlight the advantages of saving, many financial institutions offer tools like savings calculators, allowing users to estimate the increase in their savings over time. In the illustration shown, QIB provides an overview of a basic savings account.



Muscat

Transfer between own accounts

Another basic function enabling savings is transferring between your own accounts. A convenient way to reshuffle money between a user's own accounts is essential to start savings or retrieve funds in case of unexpected expenses. Here is an illustration from Muscat Bank with transfer options.



FEATURES Save money

DELIGHTERS



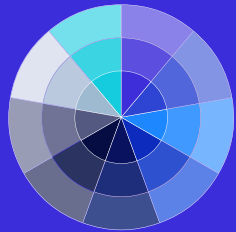
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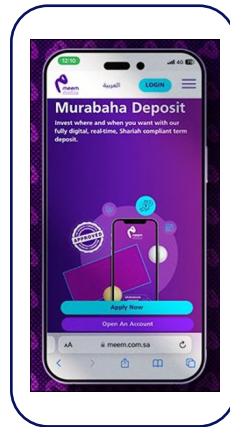
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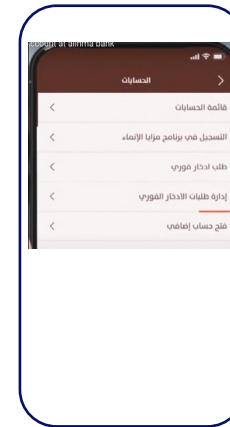
CONTACT



Meem

Shariah-compliant deposits

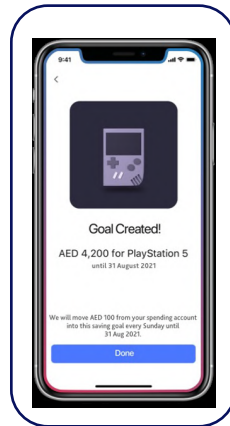
This type of deposit is structured in a way that is Shariah-compliant. They are often based on the concepts of Wakala or Murabaha. In this case, the client can expect that their deposits are used in a way which is compliant with Shariah and the contract is organised in accordance with their beliefs. In case of a Murabaha deposit by Meem, the client can apply for the deposit online. They specify the period they want for their investment. Based on that, the interest rate is determined.



Alinma bank

Rounding – auto savings

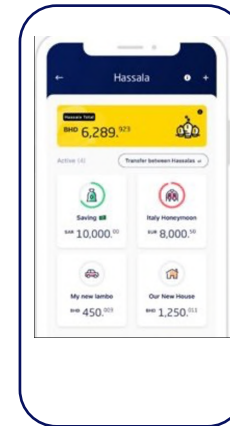
Rounding allows the users to save with every purchase made using a debit or credit card. A pre-set percentage or a rounded-up amount of each transaction value will be automatically transferred and saved to the savings account. A user can request this function via the app which is shown in the example from Alinma bank.



Abu Dhabi Islamic Bank

Savings goals

This feature allows users to set savings goals and track their progress towards those goals. Users can set a target amount and a timeframe for reaching their goal, and the app will track their progress and provide notifications and reminders. This feature helps users stay motivated and focused on their savings goals. Here is an example from Amvali (ADIB) app setting a goal for a child account.



ila Bank

Reimagined savings

To make savings more attractive for users, apps sometimes reimagine them in a new, often more personalised format. For example, ila Bank launched digital Hassalas, automating savings to reach savings goals faster. Hassala refers to a clay savings pot in Arabic. The user can customise their Hassala with a name, description, and icon, select the currency they would like to open a Hassala in and automate their savings goals by setting a goal amount, a date, and the option to earn interest.



FEATURES

Save money

DELIGHTERS



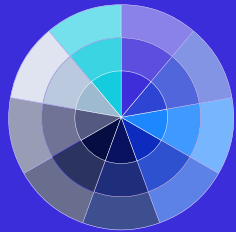
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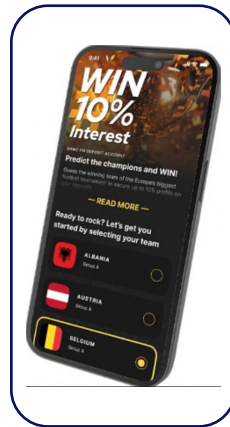
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Liv

Tiered savings

Saving money consistently can be difficult, which is why organisations are finding creative ways to encourage clients to maintain the habit. While many banks offer higher interest rates to motivate customers to save more, some banks implement more complex interest rate mechanisms.

Mashreq Neo employs two different approaches:

- Neo Groups: Customers can invite friends and acquaintances to form a savings group. The more funds the group collectively deposits into their savings accounts, the higher the interest rate for everyone. This means even if an individual doesn't qualify for a high interest rate on their own, they can benefit from a better deal by saving together with friends.
- Step-Up Accounts: The interest rate increases the longer the client keeps their funds in the account.

Liv Bank takes this concept further with their "Game On" accounts, where account holders can secure a 10% interest rate by correctly predicting the winner of the European football championships.



FEATURES

Save money

DIFFERENTIATORS



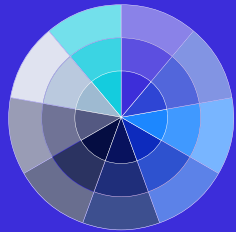
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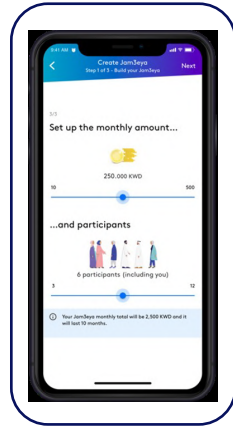
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Warba bank

Jamiyah community savings

Jamiyah means gathering in Arabic. ila Bank introduced this feature to allow users and a group of their trusted friends and family to work together to create community- savings. ila Bank users can invite anyone to join their Jamiyah. After accepting a Jamiyah, each participant will pay a monthly contribution. Each month the amount is deducted from their BHD account based on the Jamiyah collection date. When it's your turn, you will get the entire savings of that month. Warba Bank has a similar functionality for Jamiyah savings which is shown in the illustration.



FEATURES

Invest money



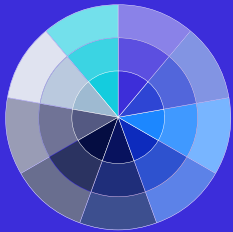
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No feature was deemed as a MUST for this area of customer experience at the moment of the research. You can refer to DELIGHTERS and DIFFERENTIATORS to see what features can bring value to your customers and help your solution stand out.



FEATURES Invest money

DELIGHTERS



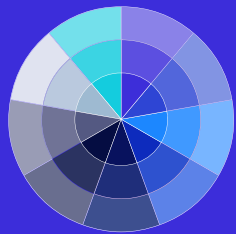
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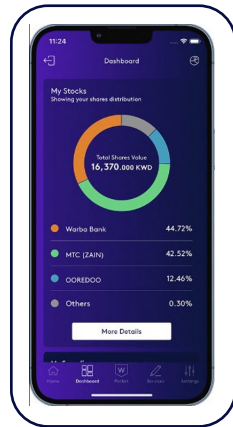
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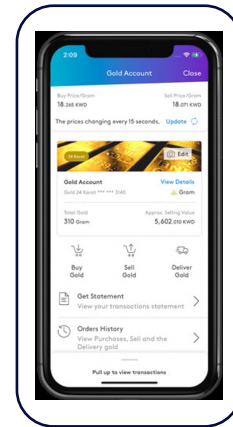
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Warba bank

Portfolio view

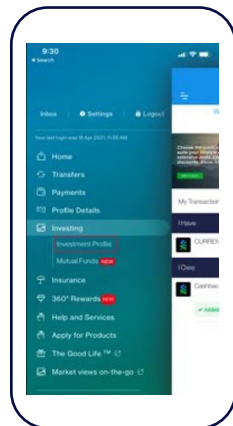
While many banks develop separate applications for investment management or encourage clients to use tools from official stock exchanges, some companies enhance their retail banking apps with portfolio view functionality. This allows users to see all their financial information on a single page. For example, Warba Bank enables users to connect their Kuwait Clearing Company account to the app, allowing them to monitor their investments and track their progress toward financial goals.



Warba Bank

Gold account

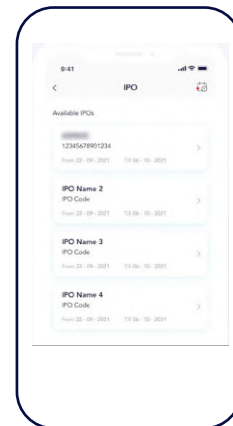
People may consider opening a gold account to diversify investments and hedge against inflation. This functionality is sometimes available in retail banking apps. For instance, Warba Bank offers an investment account that allows users to trade gold. Users can easily open the account online, buy and sell gold, order delivery, and execute transactions via the app. The app also provides detailed information such as gold bar details, transaction history, serial numbers, and advanced statements.



SC Mobile Banking (UAE)

Mutual funds management

Some players allow their clients to invest in mutual funds via a retail app and to monitor and manage their investments. In this case users can view, buy and sell mutual funds and track their performance, through reporting and via graphs. Clients also appreciate if the app indicated whether the investment is Shariah-compliant or not. Standard Chartered UAE offers this functionality, with more investment functions available through their Private Banking app.



MBank UAE

Participate in IPOs

This feature specifically focuses on the opportunities for upcoming company listings. They are sometimes offered by the receiving banks. The client get access to documentation and possibility to invest. Similar to Mutual Fund investment, clients need to understand if the investment is Shariah-compliant. For example, Mbank UAE supports users in acquiring detailed information on the latest supported IPOs, allotment status, subscription figures, company financials, etc. Based on that, they can decide if they are ready to apply for the initial listing.



FEATURES

Invest money

DIFFERENTIATORS



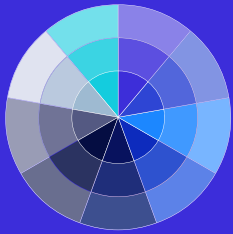
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No feature was deemed as a DIFFERENTIATORS for this area of customer experience at the moment of the research. You can refer to MUSTS and DELIGHTERS to see what features can bring value to your customers and help your solution stand out.



FEATURES Get financing

MUSTS



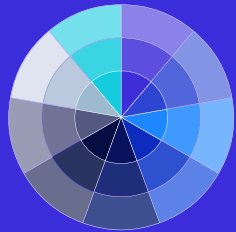
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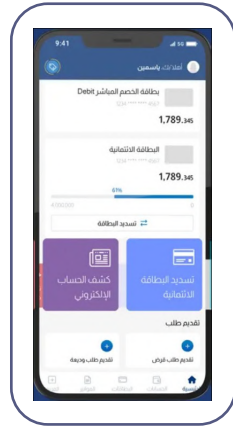
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Jordan Kuwait Bank

Credit card management

Credit cards are an essential product offered by banks, and clients naturally expect credit card monitoring and management functions in retail banking apps. Clients also appreciate it if the bank indicates whether the product is Shariah-compliant and the type of contract behind it.

Common features found in the app include:

- Credit card information
- Credit card limit and utilization
- Ability to transfer money to and from the credit card
- Transaction history and pending transactions
- Payment due and due date

Sometimes, banks also allow clients to control the limit on their credit cards using an app. For example, in the illustration from Jordan Kuwait Bank, users can see their card balance and limit, with an option to get more information by clicking on the card button.



FEATURES Get financing

DELIGHTERS



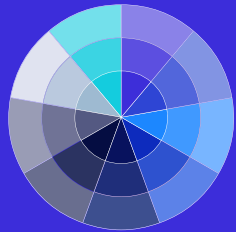
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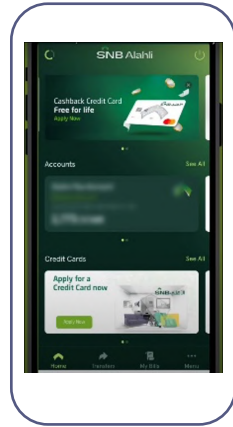
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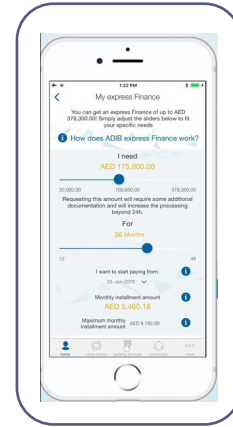
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Saudi National Bank

Online credit card application

This feature allows clients to apply for a credit card online, saving time for both bank and the customer. Here is an example of the Saudi Investment Bank's in-app credit card application. The client needs to fill out information about themselves, share their needs and preferences, accept conditions, and submit the form. Credit cards offered in the region are often Shariah compliant and the client needs to understand the type of card at the application stage.



Abu Dhabi Islamic Bank

Shariah-compliant financing

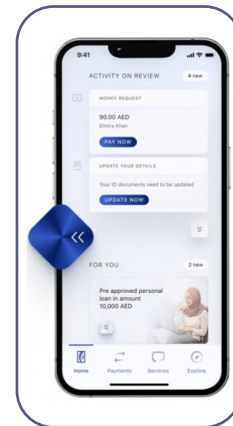
This type of financing is structured in a way that is Shariah-compliant. They are often based on the Murabaha or Ijara concepts. The products can also be more transparent to the clients compared to non-compliant financing. Many Islamic banks provide this product to customers, but it is not necessarily fully digitised. Here is an example of ADIB financing structured using Murabaha, allowing application in the app.



Warba Bank

Salary transfer certificate

A salary transfer certificate is a document that confirms an employee's monthly salary and the period of their employment. It is typically used by banks and other financial institutions as proof of income when an individual applies for a loan, credit card, or other financial products. While many banks provide a template for a letter, some make it possible to request the certificate from the employer via an app. Here is an example of a salary transfer certificate request from Warba Bank app.



Emirates NBD

Pre-approved / fast-track credit

This feature allows customers to get a credit product through the app with minimal hassle. This works differently depending on the credit product type and might involve:

- Tools allowing customers to predict or even set the credit limit and/or credit conditions.
- Analysing customer cash flow and other available data in the background to determine their eligibility before the credit is even offered to customer.
- Streamlined approval process with an option to submit required documents online.

Companies often show a personalised notification or ad to people who qualify for the pre-approved loan, as one can see in the Emirates NBD example.



FEATURES Get financing

DELIGHTERS



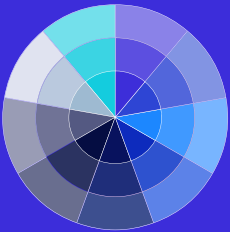
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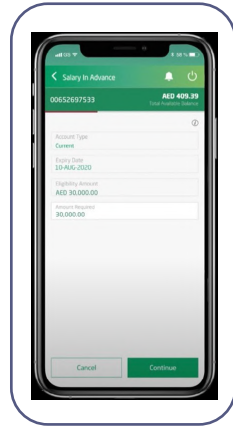
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Dubai Islamic Bank

Overdraft

This is one of the most popular credit products to offer through the app. Some companies turn on overdraft automatically when the person doesn't have enough money in the account to cover a purchase. In this case, the customer typically receives a message informing the overdraft product is in use. Often, users are required to make several deposits or arrange pay cheque transfers to the account in order to unlock the overdraft feature. The illustration is from Dubai Islamic Bank, that offers a 'salary in advance' product, based on Qard Hasan – Islamic finance concept implying that the product is interest-free and is given out of goodwill.



FEATURES Get financing

DIFFERENTIATORS



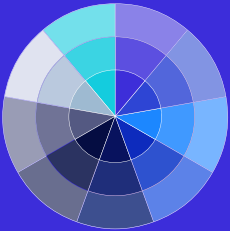
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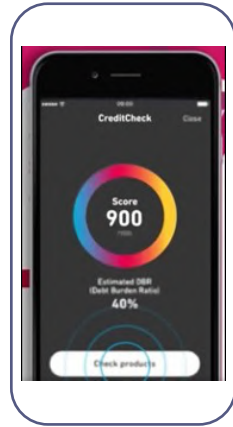
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Liv

Credit score view

Application of credit score and its transparency for clients varies from country to country. In the United Arab Emirates, personal credit score is available in a form of a report through Al Etihad Credit Bureau (AECB), that has its own website and app.

The bureau can even provide tips on how to improve your score. Similarly, in Saudi Arabia, one can use MOLIM website and app, provided by SIMAH (Saudi Credit Bureau). The Liv app allows its users to view their credit score. This was done in a partnership with AECB to make the user's life a little bit more convenient.



FEATURES Manage finances

MUSTS



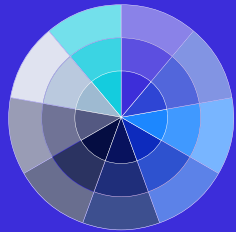
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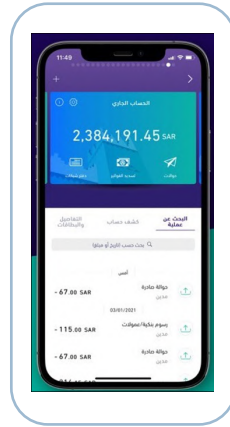
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Riyad Bank

Basic reporting

One of the core features in mobile banking is reporting. Customers expect access to basic information like balance and latest transactions cumulatively, and for all the separate accounts or cards they own. Customers may want to also export them these reports. Here is an example from Riyad bank showing the balance and latest transactions.



National Bank of Kuwait

Activity alerts

This feature keeps customers informed as soon as something happens. Typically, event-based notifications alert the customer about activities such as logins from different devices, transactions, password changes, or balance changes that reach a predefined limit. If the bank deems the activity suspicious, the notification may also prompt the customer to confirm the action. For example, the National Bank of Kuwait provides a notification confirming that the notification service has been enabled.



FEATURES Manage finances

DELIGHTERS



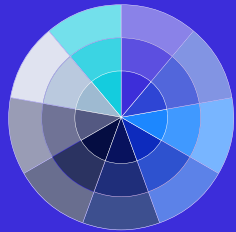
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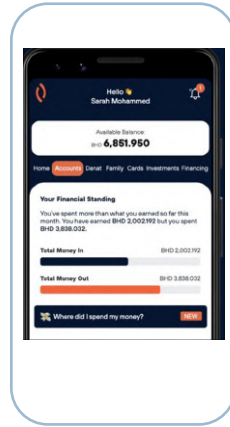
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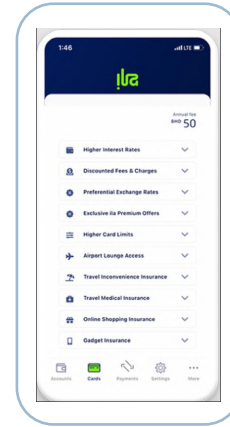
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AI Salam Bank Bahrain

Spend analysis

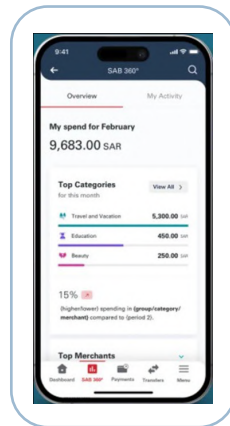
Banking apps go beyond just showing customers their transactions, but also analyzing them to provide insights about spending habits. Spend analysis can split all transactions into categories, for example, highlighting merchants getting top spending. Some apps allow customers to scan receipts not covered by in-app payments and include those into the analysis as well, making it easier to see the full picture. Here is an illustration from Al Salam bank showing a quick overview and inviting a user to look into the details.



ila Bank

Travel benefits

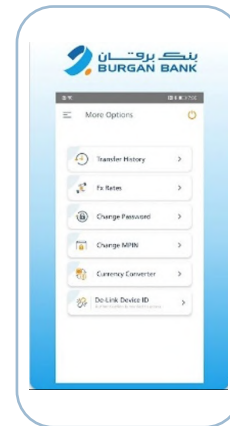
This feature aims to provide multiple specific services for convenient traveling and is often attached to credit cards or specific product packages. For example, ila Bank app offers through its credit cards several benefits such as higher interest rates, lower charge and exchange rates for the user. Moreover, the user benefits from higher transaction limits while traveling.



Saudi Awwal Bank

Budgeting

This feature allows users to set and track a budget for their monthly expenses. Users can set budget limits for different categories, such as groceries or entertainment, and monitor their progress throughout the month. Some apps may also offer automatic categorization of expenses and suggest budget limits based on past spending habits. Budgeting helps users stay on top of their expenses and avoid overspending. For example, Saudi Awwal Bank allows users to budget their expenses by category and track the progress in a clear overview. The bank also introduced hashtags, that helps customers track less common purchase types with customized labels.



Burgan Bank

Currency convertor

Given the Gulf States' key role in the global economy and the large expat population in the region, many people frequently need to consider foreign currencies when planning their spending and managing their finances.

To assist customers, many banks include a currency converter feature in their apps, allowing users to check current exchange rates before making transactions. While this tool is often integrated into the international transfer feature, some apps offer it as a standalone feature, as shown in the illustration from Burgan Bank.



FEATURES Manage finances

DIFFERENTIATORS



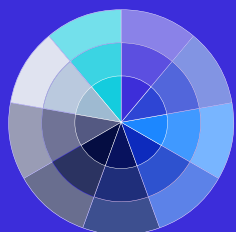
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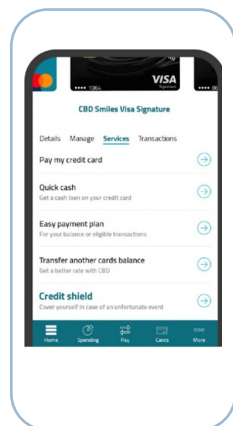


Qatar Islamic Bank

Insurance

While offering insurance in an app has been a visible cross- sell practice in our global banking features radar, that was not identified as a very common practice in the Gulf States region. This can be related to the challenges of creating Shariah- compliant insurance. At the time, some players do offer travel, property and sometimes health insurance through the app. In these cases, the offer of insurance is often included into the credit card package, but then it is not necessarily managed through an app.

The illustration shows an example from Qatar Islamic Bank, where users can subscribe to car or travel insurance in a paper-free manner through the QIB app and manage their claims directly within the app.



Commercial Bank of
Dubai

Income protection

In addition to usual health, travel & property insurance products banks also offer income protection solutions.

A typical offer would cover disability or death in case of accident, critical illness and insurance for loss of employment. The product work as a typical insurance with monthly premiums and payment in case of an incident.

In the illustration is the example from Commercial Bank of Dubai, offering Credit shield – their income protection solution – in the app.



FEATURES

Connect & impact

MUSTS



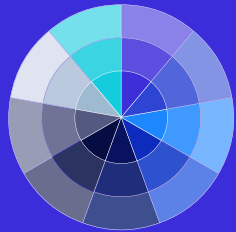
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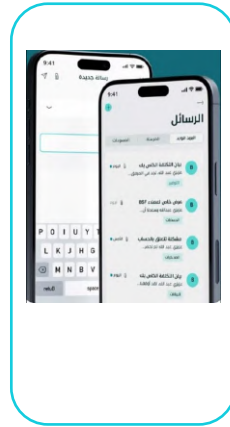
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Banque Saudi Fransi

Contact the bank

While many issues can now be resolved with clear user experience design, some still require contact with a banking professional or at least a bot. Therefore, it is essential to have a way to message, chat, or arrange a call with the bank through the app.

Companies may address this need differently, but the most common practice is providing a messaging option. For example, Banque Saudi Fransi offers an in-app inbox.



FEATURES Connect & impact



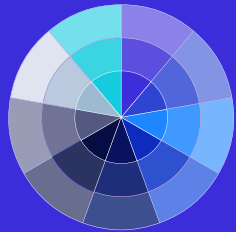
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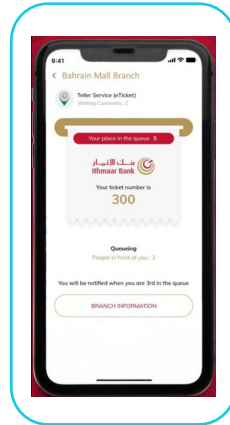
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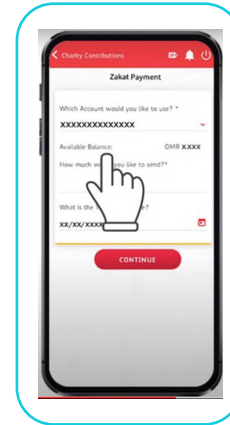
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Ithmaar Bank

Find branch, ATM and queue online

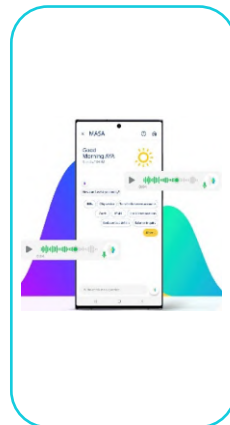
For some services, people want to get help from the local branch. Online queuing service supports the user to plan visits to the bank's branches in advance, reducing and potentially even eliminating waiting time altogether. The Ithmaar Bank app allows customers to view real-time information on all branches, including how far away and how busy each branch is. The user can book appointments or log an issue via virtual tickets for the nearest or most convenient branch. The user will get a notification when their turn approaches. Besides this, the user can check directions to each branch, as well as their specific opening times.



Muscat bank

Donations and Zakat

People would like to contribute to the greater good, support important causes, and make a positive impact in their communities and the world. Digital banks also provide a convenient and streamlined way for users to support causes they care about. They can also have functionalities specifically supporting Zakat, a practice of charity and almsgiving, which is an important part of Muslim culture. After reaching certain level of income, a person is seen as obliged to pay Zakat amounting to 2,5% of total wealth. The calculation of Zakat can be quite complex, that is why sometimes banks offer Zakat calculators. What is also important to note is that not every donation counts as a Zakat donation, so labelling respective organizations as Zakat-certified helps users to pick the right donation in accordance with their goals. Banks try to facilitate this and make sure the practice is done in accordance with the rules of Islam. For example, with ila Bank, the user can simply select 'Payments', browse through different charities and causes to donate to, then tap on 'Donate to charity'. Muscat bank has a feature specifically for transferring Zakat, shown in the picture. Banks also launch different donation projects for religious festivals, such as Ramadan month.



Jordan Kuwait Bank

Chatbot or assistant

Chatbots or virtual assistants are often used as a form of customer support or for simple requests and applications. They can handle several languages, answer questions about function and services, resolve simple requests and route unresolved questions. We also anticipate more attention to this feature due to the latest generative AI developments and therefore opportunities to scale the chatbot's applications and improve their quality. For example, Jordan Kuwait Bank employs Masa, an assistant that can handle questions about accounts, simple actions, spending and work with audio messages.



FEATURES Connect & impact

DELIGHTERS



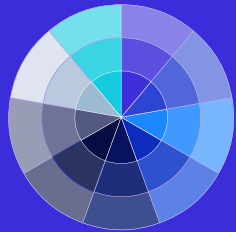
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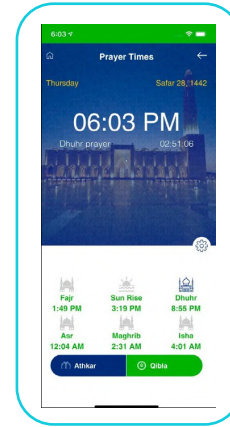
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ila Bank

eGift card

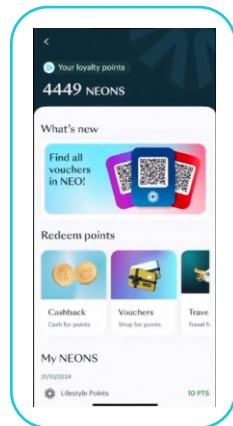
eGift cards are a flexible and popular way to send and receive gifts electronically, and they are sometimes offered by banks as part of deals, loyalty, or partnership schemes. ila Bank provides a range of local and international branded digital gift cards. It can be purchased straight from the ila Bank app and easily gifted to friends and family members. The user simply pays for the eGift card from their default account and forward the gift card via email by tapping on 'Share with a friend'.



Dukhan Mobile

Prayer time

Some digital banks provide convenient services indicating prayer time, Athkar, and weather information. When prioritizing and implementing this feature, it is important to remember that many people in the region already use specialised apps with rich functionalities to support religious practices. Dukhan Bank supports users with accurate prayer timings based on their location, as well as the direction of the Qibla. The users can also check weather forecasts and get up-to-date weather information.



SNB NEO

Loyalty Programs

Loyalty programs are an increasingly popular feature in mobile banking apps, designed to enhance customer engagement and reward loyalty. SNB NEO has launched a loyalty program that allows customers to earn NEON points through various activities, such as using banking products frequently, completing transactions, referring new customers, and more. These points can be redeemed for valuable rewards, including cashback, vouchers, and purchases at selected retail stores, providing a rewarding and personalized experience. By incentivizing regular app usage and offering tangible benefits, this feature helps strengthen customer relationships and drives long-term loyalty.



FEATURES Connect & impact



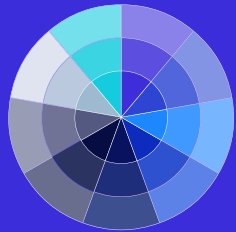
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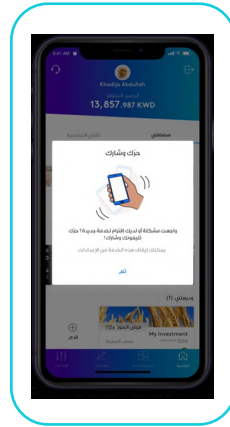
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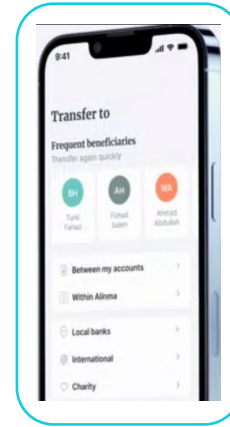
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Warba Bank

Shake and Share

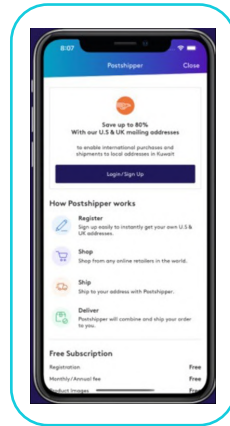
Warba Bank offers their customers to report any issue or suggest a new feature in the application through the 'Shake and Share' service. The user can shake their phone and report their issue or idea immediately.



Alinma bank

Rounding for charity

This feature, offered by Alinma Bank, allows users to transfer their change from local internet shopping or point of sales purchases to charity. This is done via their 'Instant savings' program. Instead of selecting their own savings account, the user can select any charity available in the app as a beneficiary.



Warba Bank

Postshipper logistic services

This feature provides mail forwarding services and post- shipping to the user. Warba Bank users can obtain UK and USA local shipping addresses to enable international purchases and shipments to local addresses in Kuwait. The user can also receive free clear images of their items, combine all items in one delivery or change service provider to lower shipping cost.

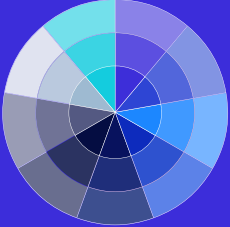
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The key pillars for a successful digital solution

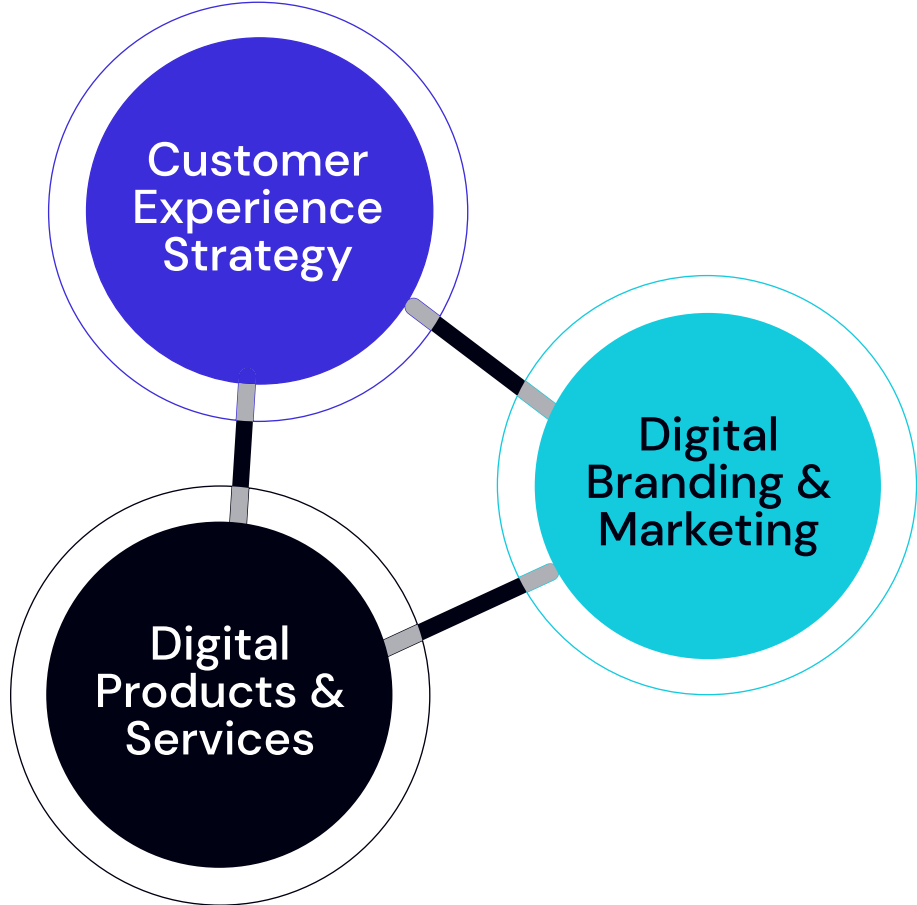
In the end, it is not about what others do, but what will take your organization to the next level. At Hexaware, we believe there are three pillars underpinning digital solution success:

Customer experience strategy

Truly successful digital products are rooted in human behavior, emotions, and needs. The way one uncovers these truth about clients and organises innovation around them is reflected in this strategy.

Digital products & services

This is how a great idea of a new product becomes reality through relentless invention, testing, and customer verification. Product building evolves with the product itself, keeping investments under control and focusing on the value the solution brings to customers and businesses itself.



Digital branding & marketing

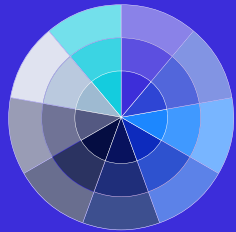
Great products need to be matched with great data-driven marketing. This is about finding the right positioning for the product, the right message and experience to translate and the right means to reach the potential customers. Looking at that dynamically is essential to make sure the product gets the right exposure at the right moment.

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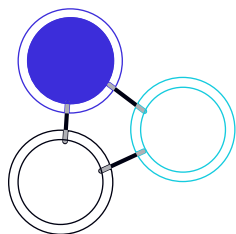
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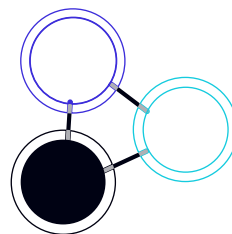
For each pillar there is a set of key questions to consider

While all these features may look impressive and useful, they are not necessarily fitting every portfolio. Credit score analysis might work better for credit-focused players than an investment auto-pilot feature. Here are some questions to consider while choosing the next feature for your solution:



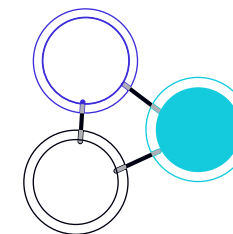
Customer experience strategy

- What are the needs of the specific customer segment you are targeting?
- What is your competitive situation and how will this feature allow you to get an edge?
- How does this feature fit your overall strategy and values?
- How does this feature fit the current and target app functionality?
- What KPIs will be used to measure success?



Digital product & Services

- What is the feature feasibility and how does it fit the current product roadmap?
- How does this feature affect development of future functionality? E.g., is it an enabler or a blocker for future features?
- Does continuous product discovery confirm the feature's viability and desirability?
- Are people's data safe and secure?



Digital branding & marketing

- How does this feature fit your branding?
- What digital touchpoints does this feature affect?
- What needs to happen to leverage this feature in your experience marketing?
- Is the feature experience building trust?
- Can this feature enhance the experience through cross sell?

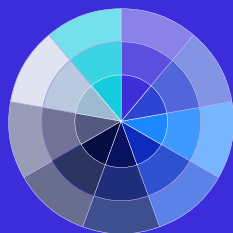
As the solution evolves and reinvents itself, the list of value-adding features may change. That's why it is important to constantly review the product roadmap and ideas you have in a backlog.

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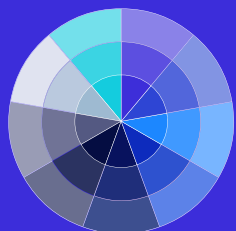
All pillars are part of our approach for building successful digital solutions

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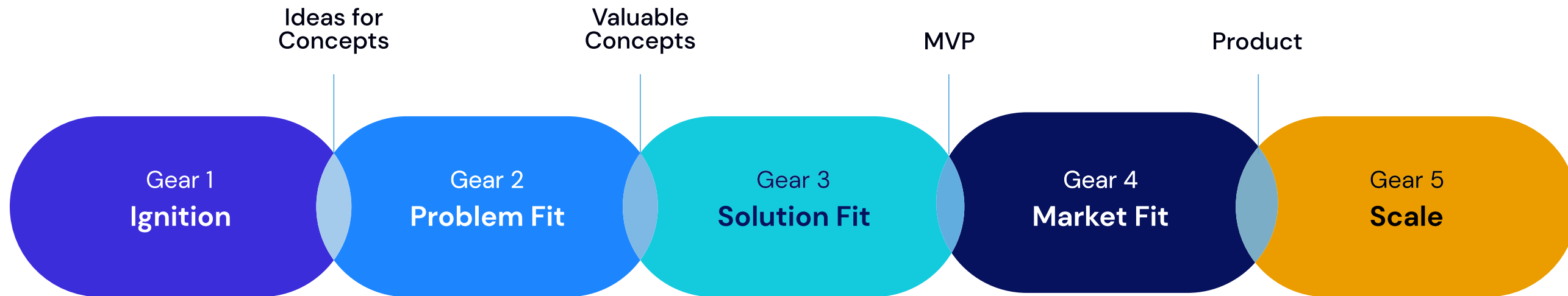
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At Hexaware, we have built many successful mobile banking applications for our clients by combining the key pillars customer experience, digital products & services, and digital branding & marketing.

We have developed our proven Digital Traction Model (DTM) to drive innovation when building digital solutions for our clients. The Digital Traction Model clearly defines the process from ideation to a fully scalable solution and is focused on creating human centric solutions, by continuously validating human desirability, technical feasibility and business viability.

Our approach starts with truly understanding user and business needs, performing market research and combining these insights to execute the first ideation sessions on how solution should look like (IGNITION).

The outcomes of this process are subsequently validated with users to have clear insight in the level of desirability of the features. Next step is to prioritise based on the dimensions of technical feasibility and viability, to make sure the proposed features can be realised and at the same time also serve a solid business case (PROBLEM FIT).

Based on agreed priorities, a first Minimum Viable Product is built and validated again with a selected set of users (SOLUTION FIT). The feedback of this validation process is incorporated in a final version that is released to the market (MARKET FIT). This process is continuously repeated to optimise for scaling and at the same time releasing new features (SCALE).

Consistently following this proven approach ensures running an efficient process and only build solutions that have real value for the end users.

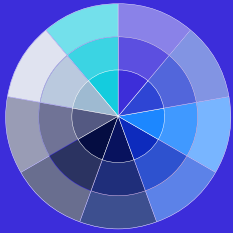
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Hexaware is a global technology and business process services company. Every day, Hexawarians wake up with a singular purpose: to create smiles through great people and technology. With this purpose gaining momentum, we are well on our way to realizing our vision of being the most loved digital transformation partner in the world.

We also seek to protect the planet and build a better tomorrow for our customers, employees, partners, investors, and the communities in which we operate.

With offices across the world, we empower enterprises to realize digital transformation at scale and speed by partnering with them to build, transform, run, and optimize their technology and business processes.

Learn more about Hexaware at <https://www.hexaware.com>

NA Headquarters

101 Wood Avenue South
Suite 600
Iselin, New Jersey 08830
Tel: +1-609-409-6950
Fax: +1-609-409-6910

EU Headquarters

Level 19
40 Bank Street
Canary Wharf, London E14 5NR
Tel: +44-020-77154100
Fax: +44-020-77154101

India Headquarters

152, Sector - 3
Millennium Business Park
'A' Block, TTC Industrial Area
Mahape, Navi Mumbai - 400 710
Tel: +91-22-67919595
Fax: +91-22-67919500

APAC Headquarters

Level 3
80 Mount Street
North Sydney, NSW 2060
Tel: +61 2 9089 8959
Fax: +61 2 9089 8989