

## Secure Mobile Banking Channel for Kotak Mahindra Bank

### The Challenge

Mobile banking is the future because of its cost effectiveness and ability to reach out to customers in remote areas. Whether it's a sporadic day spent visiting new customers, corporates or manning promotional kiosks at a specific location, scope of opportunities multiply exponentially with mobile. Kotak Mahindra Bank was looking to launch an end-to-end mobile banking application with the vision "go to where the people are" and make more sense with mobility than initiating traditional branch teams for customer acquisition.

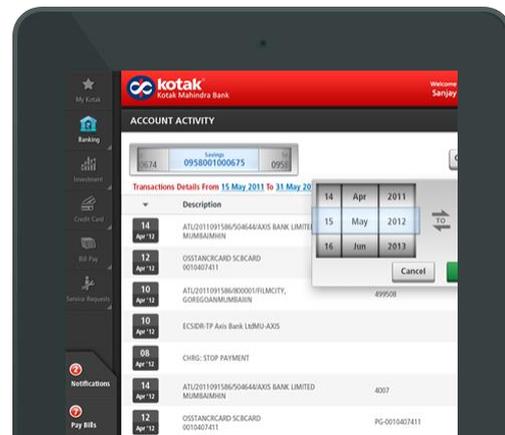


### Solution Features

The development of a consistent user experience regardless of device is very challenging, cost and time-intensive, unless you have an efficient mobile partner who can preserve the integrity of user experience & performance. The solution offers actionable understanding more than just linking the dots, rather an inventive way to market banking services to customers digitally using a mobile banking app. Few key features are view social and transaction points of JIFI account, avail latest and exciting deals through Kotak offers app, locate nearest Kotak Bank branch or ATM, use market data widget to keep a watch on share market movement.

### Benefits

- With demat and mcommerce feature the app is all inclusive in retail banking aspect
- Customer acquisition cost reduced with access to customers anytime, anywhere, through different platforms and devices
- Establish a strong customer foothold with emphasis on cross & up sell services and immediate access to data points critical to identifying opportunities, personalized servicing and building relationships



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