

GAP ANALYSIS FOR A NEW MOBILE BANKING APP

AREA	CURRENT STATE	DESIRED STATE	GAP
FEATURES	Basic banking functionality	Advanced financial management tools	Lacks advanced feature like budgeting and investment s
SECURITY	2FA and biometrics	Advanced card detection and secure virtual cards	Missing high and security features
UI/UX	Outdated design and minimal focus on aesthetic	Modern, visually appealing, customizable UI	Design overhaul needed
CUSTOMER SUPPORT	In app support with slow response Times	AI chatbot and voice assistant integration	Need for faster and automated customer service
PERFORMANCE	Lags during peak hours	Optimised for high performance with minimal lag	Requires system upgrades and better performance
DEVICE COMPATIBILITY	Available only on IOS and Android	Support for tablets and wearab lens and smart TV s	Needs expansion to other devices
Notifications	SMS and email alerts	Real time push notifications with customisation	Lacks real time and flexible notification