**Concept Name:**

Mobile Wallet Integration

Who Does It Involve?
- **Primary Users: Millennials who prefer digital banking**
- **Stakeholders: Indonesian bank, mobile wallet providers (e.g., GoPay, OVO)**

What's the Big Idea?
Seamless Mobile Wallet Integration: Make banking easier by linking the bank's mobile app with popular mobile wallets, allowing users to manage finances and make payments directly from their smartphones.

How Does It Work?
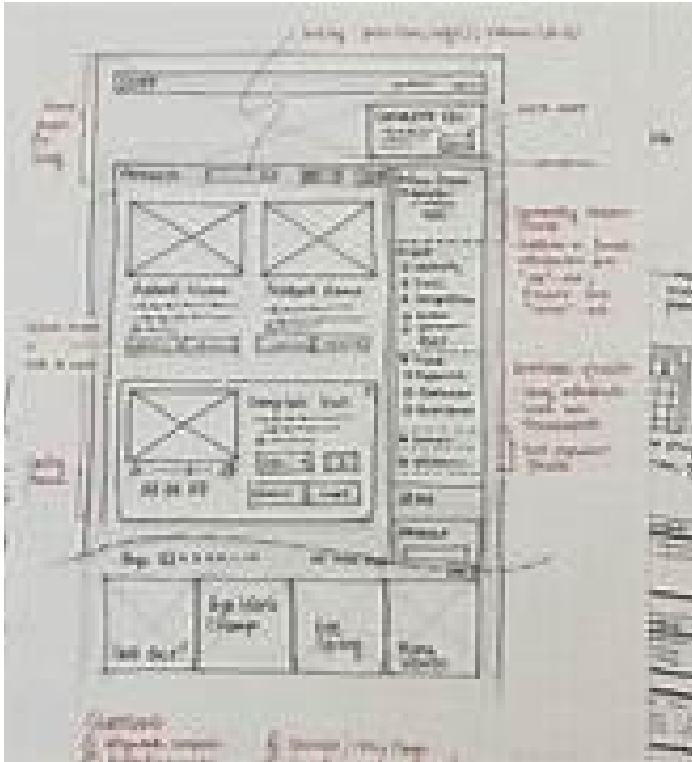
- **Initial Setup:**
- **User logs into the bank's app and selects the option to link their mobile wallet.**
- **Linking Accounts:**
- **User selects a mobile wallet and completes a secure authentication process to link the accounts.**
- **Real-Time Balance Updates:**
- **The app shows a combined view of bank and mobile wallet balances, updating instantly with each transaction.**
- **One-Click Payments:**
- **Users can make payments directly from the app using their linked mobile wallet, with immediate confirmation and receipts.**
- **Security Features:**
- **Multi-layered security measures, including biometrics and real-time fraud alerts, ensure safe transactions.**

How Might It Fail?
- **Technical Issues: Integration bugs or errors.**
  - **Solution: Through testing with different wallets and devices.**
- **Security Concerns: Data breaches or fraud risks.**
  - **Solution: Strong encryption and multi-factor authentication.**

What Can You Begin to Prototype?
1. **User Interface (UI):**
   - **Design the app interface for linking wallets and making payments.**
2. **Account Linking Flow:**
   - **Create a step-by-step flow for linking accounts.**
3. **Real-Time Balance Updates:**
   - **Simulate how balances update instantly after transactions.**

User Adoption Rate:
- **Track the number of users linking their bank accounts with mobile wallets.**

User Engagement:
- **Monitor transaction frequency and volume through linked wallets.**

User Feedback:
- **Collect feedback through surveys and app reviews.**