As my project was to mimic the available wallets in the world. So, I have searched for categories and out of all categories I selected E-Banking, Microfinance Mobile wallet and crypto. As I found that these are the hot categories. And I thought that the factory pattern would be good as if it provides me that wallet without exposing the creation logic which is what I needed. And the other part was how these wallets relate or differ from each other. Essentially their job is to hold, transfer or receive money but with different strategies. So, I decided to go with strategy along with a factory pattern.