



**Case Study**

# Digital Evolution: Crafting KH Bank's Next-Gen Mobile Banking Experience

Customer  
**KH Bank**

Location  
**Hungary**

Industry  
**Banking and Finance**

## Business Challenges

In the competitive banking sector of the late 2010s, KH Bank, an affiliate of KBC, identified a crucial need to modernize its retail mobile banking application. The existing solution needed to be improved in meeting their clientele's evolving expectations and facilitating the integration of new backend features planned by the bank.

KH Bank initiated a tender for a software development partner, emphasizing a proven track record in mobile application development, team stability, and long-term strategic planning capabilities. The ambition was to develop an avant-garde, user-oriented mobile banking application encompassing a broad spectrum of retail banking services.

The projected outcome was an innovative, user-friendly platform that seamlessly integrates essential functionalities such as account management, fund transfers, bill payments, and card management, alongside advanced features like investment tracking and loan application processes. The user experience enhancement was targeted to elevate customer engagement and satisfaction significantly, propelling sales and reinforcing customer loyalty to the bank.

## Technical Solution

Zenitech, known for its prowess in mobile app development, was chosen by KH Bank for being able to present a detailed, high-quality proposal on creating modern, attractive native applications for Android and iOS platforms. The comprehensive solution included application development and the delivery of detailed documentation, such as architecture plans and information security strategies, ensuring a holistic approach to the mobile banking revamp.



## Critical technical challenges

In developing KH Bank's mobile banking application, we tackled two critical technical challenges integral to the project's success:

**1. Enhancing user experience and design:** Prioritizing a superior user experience, our UI and UX experts developed a state-of-the-art design that set new benchmarks for usability within digital banking.

**2. Optimizing backend integration:**

Recognizing the application's dependency on backend systems for core functionalities, we ensured fast, secure, and efficient communication to support reliable transaction processing and data security.

## Technological approach

Leveraging Agile scrum methodology and operating in Windows and macOS environments, Zenitech's team's key competencies lie in native programming languages: Java and Kotlin for Android and Swift and SwiftUI for iOS.

This project capitalized on advanced functionality like secured login with biometric authentication, comprehensive account services, loan management, and basic investment services, all while ensuring rigorous information security and accommodating backend constraints.

These focused efforts on design excellence and backend integration directly contributed to creating a robust, user-centric mobile banking application, embodying KH Bank's commitment to innovation and customer satisfaction.



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*On behalf of the project sponsors, I would like to thank you very much for your work and efforts. We highly appreciate that we have cooperated as a good partner throughout the project. You, too, should be proud to have created an innovative and future-proof mobile banking application for hundreds of thousands of users!*

Tibor Salgó  
Project Manager, KH Bank

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## Project results

### Empowering the customer via a state-of-the-art solution

The mobile banking application launched in July 2023, amassing 800,000 active users in Hungary.

The project delivered more extensive functionality than initially planned, proven to be a significant achievement in seamless operation, information security, and enhanced user experience. This success has fostered an ongoing partnership for continuous development and improvement of the application, cementing Zenitech's role as a valued collaborator in KH Bank's digital transformation journey.

Zenitech provided development services and technical advice throughout the project, introducing the latest technologies and methods to enhance technical expertise and architecture. This collaborative effort underscored mutual respect and open dialogue between both teams, reinforcing the project's innovative impact.

The launch of KH Bank's new mobile banking application marks a milestone in digital banking innovation, demonstrating Zenitech's commitment to building state-of-the-art solutions and teamwork. The project manager's acknowledgement after the launch of the application highlights the successful partnership and the creation of a forward-looking mobile banking application for hundreds of thousands of users, setting new standards in the industry.




### Key Achievements:

- Successfully launched in July 2023, gathering 800,000 active users despite project delays.
- Delivered beyond the initial scope, offering wider functionality and seamlessly integrating user experience and backend systems.
- Successful management of customer expectations and goals, smooth adjustment to timing and scope changes, demonstrating flexibility and strong team partnership.
- Continuous post-launch cooperation for ongoing development and application improvements.
- Using our in-house skills to keep the project on track and meet goals.
- Crafting a sophisticated mobile banking app at the forefront of technology.
- Building a solid partnership between our experts and the client's team for more effective collaboration.

### Solution Highlights:

- Development of modern, native applications for both Android and iOS platforms.
- Utilization of Agile scrum methodology and key competencies in native programming languages: Java, Kotlin, Swift, and SwiftUI.
- Introduction of advanced features such as secured login with biometric authentication, comprehensive account services (balance, bill, payment, money transfers), and loan management (track existing loans and launch new applications), basic investment services.
- Provision of detailed documentation covering physical and logical architecture plans, information security, test plans, and test cases.

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