

# VRITTI

THE DIGITAL FINANCIAL SERVICES GUIDE

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Dear readers,

**Digital wallets have transformed the financial service industry** globally by providing real-time, convenient and seamless payments to consumers. Consequently, digital wallets have seen mass adoption across the world. According to Juniper Research, there were 2.6 billion unique digital wallet users globally in 2020, which will increase to 4.4 billion by 2025. In this Edition of Vritti, we will **celebrate the success of digital wallets** through four interesting articles.

In our first article **‘Digital Wallets: Transcending the Inflection Point’**, we bring together digital wallet CXOs from 3 continents – Africa, Latin America and Asia – and listen to their views on the growth and future of digital wallets.

Next, we discover how digital wallet providers are moving beyond basic payment use cases to more sophisticated investment use cases such as stock trading, crypto asset trading and gold trading in the article **‘Digital Wallets: From Financial Inclusion to Financial Enrichment’**

Further, we go to Africa to see the market potential for the growth of digital wallets in seven African countries in the article **‘Digital Payments Revolution in Sub-Saharan Africa’**.

Lastly, in the article **‘An Insight into Performance Engineering’**, we talk to a digital wallet tech developer on how adding performance engineering stage in the software development life cycle can help to deliver a better digital wallet solution.

I hope you like reading these articles, as much as we loved creating them.

Happy Reading!

## IN THIS EDITION

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Transcending the  
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**SPEAKING**  
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Comviva is changing the world through digital experiences. Our innovative portfolio of digital solutions and platforms bring greater choice, faster time to market and flexibility, to better meet the evolving needs of our customers as they drive growth, transform and bring efficiency. From maximizing customer lifetime value to enabling large scale digital transformation, we partner globally with organizations in the communications and financial industry to solve problems fast and transform for tomorrow. Comviva solutions have been deployed by over 130 Communication Services Providers and Financial Institutions in more than 90 countries and have delivered benefits of digital and mobility to billions of people around the world.

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