Case Study

AI-Powered Personal Finance App for Underbanked Users in Southeast Asia

A mobile-first digital finance transformation for a leading Southeast Asian fintech provider

PROJECT OVERVIEW

A Singapore-based fintech company partnered with Rishabh Software to build a mobile-first personal finance app tailored for Southeast Asia's underbanked population. Built using Flutter and integrated with open finance APIs and AI personalization, the app delivers real-time insights, enhances access to credit, and enables smarter financial decisions.

Capability	Industry	Country
App development & AI Integration	Fintech	Singapore

KEY FEATURES

Rishabh Software transformed the client's vision of inclusive finance into a secure, AI-powered personal finance platform. By leveraging Flutter for cross-platform agility and embedding a lightweight AI engine, we delivered a seamless, responsive, and privacy-first mobile experience that empowers users across devices and demographics.

Unified Cross-Platform App

Developed a single Flutter codebase for Android and iOS to provide consistent performance, faster updates, and easier maintenance.

Secure Financial Data Integration

Encrypted APIs connect with banks, wallets, and credit card systems to deliver a unified financial view while complying with privacy laws.

AI-Powered Personalization Engine

Real-time AI models generate spending insights, personalized credit card suggestions, and merchant discounts based on behavioral signals.
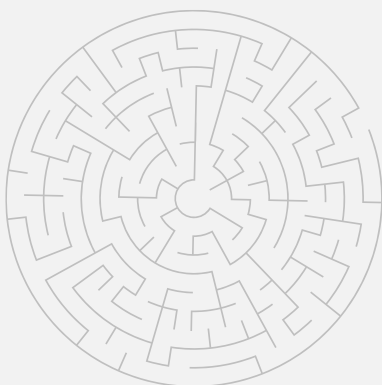
Interactive Financial Dashboards

Users receive clear, actionable insights through visual dashboards and alerts that help them manage budgets and expenses effectively.

CHALLENGES

- Real-time data integration was difficult due to fragmented APIs from banks, wallets, and credit card platforms
- Designing an intuitive interface for both tech-savvy users and those with limited digital literacy
- Ensuring AI features worked smoothly even on entry-level smartphones
- Meeting compliance with data privacy laws such as Singapore's PDPA
- Limited financial history available for training AI personalization models

SOLUTION

Rishabh Software developed a cross-platform personal finance app using Flutter and real-time Python-based AI models. Each component was designed to support accessibility, data protection, and optimal performance across a wide range of devices.

Cross-Platform Flutter Development

Built a unified codebase in Flutter for Android and iOS to ensure consistent UX, faster releases, and reduced maintenance efforts.

Secure Finance API Integration

Integrated encrypted APIs to unify data from banks, wallets, and credit cards while ensuring full compliance with regional privacy laws.

Real-Time AI Personalization Engine

Deployed Python-based AI models to deliver smart insights, tailored card offers, and spending analysis based on behavioral patterns.

Optimized Performance for Low-End Devices

Used caching and responsive UI logic to ensure fast load times and stable app performance even on budget smartphones.

TECHNOLOGIES & TOOLS

Frontend	Backend and AI/ML	Database	Cloud Platform	APIs	Security
Flutter	python	Firebase	Google Cloud	REST API	OAUTH 2 / 256

Outcomes

65%
Increase in user engagement through personalized insights and an intuitive experience

50%
Expansion in market reach with the successful onboarding of underbanked users

100%
Compliance with data privacy regulations, including Singapore's PDPA

70%
Reduction in manual tracking and data handling with AI-led insights and automation

ABOUT RISHABH SOFTWARE

As a Digital Engineering and Enterprise Transformation leader, we empower businesses to scale, innovate, and thrive in today's digital-first world through technology rooted in trust and transparency. We leverage emerging capabilities such as Cloud, Data Engineering & Analytics, AI, Automation and Application Engineering to drive digital transformation and unlock new opportunities. We have successfully served across 25+ countries, and we work towards customer delight as "WE CARE."

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RISHABH SOFTWARE