

High Street Bank Strengthens Digitisation Strategy With Proactive User Experience Monitoring

The right technology identifies mobile banking disruptions early

Challenge

Internal innovation and smart partnering with a technology vendor to host their mobile banking platform helped leap frog competition. However, executing a digitisation strategy in a fast-moving market created challenges for the bank. App outages generated an unprecedented volume of angry customers venting on social media, which fueled news coverage. Furthermore, data revealed that poor user experience was intensifying customer churn.

While much of the bank's legacy systems were well within the monitoring coverage, the partially outsourced mobile banking platform created blind spots.

In order to "do the best they could", the team staffed a social media desk as a surrogate monitoring team. They scanned posts to identify and trigger remediation efforts when customers started venting. Though reactive, it was better than nothing.

Approach

The bank considered extending their existing web monitoring solution, but quickly realized it would only deliver partial visibility. Business and operations teams identified Perfecto's synthetic monitoring as the only solution offering the required insights into the end user experience. In particular, the bank valued a solution using real devices rather than emulators and one that didn't require any change to the app or access to any private user information.

After assessing its most important user flows, the bank decided to continuously monitor four transactions – login, statement, payment, and funds transfer – using Android and iOS devices.

The bank went with Perfecto's turnkey Managed Monitoring Service. The value was clear -- fast implementation and continuous maintenance and refinement to reduce false alerts, plus the ability to extend the existing monitoring solution to mobile.

Client

Rapidly evolving digital engagement with customers is redefining this High Street bank. Since 2010, mobile banking has surged 300% and branch transactions are down by nearly 30%, causing the bank to shutter 40% of its branch locations. Nearly 2 million monthly active users are executing 40 monthly transactions on average. Digital is now core to the business.

Impact

Within the first week of proactively monitoring the app, the bank gained complete visibility of the mobile app's behavior in production. This led to:

- Close to **immediate awareness** of application failures. On the day of deployment, the bank was getting alerts within two minutes of an incident. Early awareness jump-started triage efforts to isolate problems and minimize end user impact. There was once a delay of hours before realizing the slow slide to an outage, but now alerts were being triggered within minutes of any responsiveness lag.
- **Actionable data** now anchors the bank's virtual incident War Room meetings. Previously these meetings were marked by vague data. On several occasions, it was noted that "Perfecto's device and app data was not available via any other source." The ability to inspect key evidence such as actual transaction failure screen shots, response times by device, and network logs enabled teams to rapidly isolate incidents between server, outsourcer, delivery network and device/app side issues.
- **Dashboard integration** that enabled the bank to leverage its existing dashboard and alert capabilities to deliver a seamless mobile extension.
- **Shared visibility between ops and business.** While it's customary for monitoring data to be displayed on flat panel displays in operations centers, real time transactions were also seen on hallway dashboards in the product area, helping promote the shift to a DevOps culture.

Benefit

- Perfecto's Managed User Experience Monitoring service typically generates alerts within two minutes of production incidents. The virtual War Room has significantly accelerated resolving app issues, in part by leveraging Perfecto's unique data that includes network logs and screenshots indicating points of failure. Resolving incidents quicker shrinks user impact, customer complaints and negative media coverage.
- The level of trust in alerts significantly rose, as less than 1% proved to be false. Alert fatigue – a common problem with other monitoring systems – was no longer a problem. The Digital Product Manager stated, "Every time the War Room is activated everyone realized they had the opportunity to help protect the brand experience."
- The bank transformed the social media team's role from reactively responding to angry posts to proactively communicating incident status to customers.
- The bank's application owner, as well as the operations manager, were promoted and recognized for their ability to make significant impact on the brand's image in the market.

Challenges

- Outsourced technology created monitoring blind spots
- Unexpected outages
- Angry customers venting on social media
- Brand eroding news coverage
- Amplified customer churn

Solution

- Perfecto User Experience Monitoring
- Perfecto Managed Monitoring Service

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About Us.

Perfecto Mobile, the world's leader in mobile app quality, provides a hybrid cloud-based Continuous Quality Lab that enables mobile app development and testing teams to deliver better apps faster. The Continuous Quality Lab supports testing processes earlier and more often in the development cycle, giving way to faster feedback and improved time to market. Users can access an exhaustive selection of real mobile devices connected to live networks around the world and leverage them for testing and monitoring throughout the mobile application development lifecycle – from development, functional and performance testing to monitoring and support.

More than 1,500 customers, including 50% of the Fortune 500 across the banking, insurance, retail, telecommunications and media industries rely on Perfecto Mobile to deliver optimal mobile app functionality and end user experiences, ensuring their brand's reputation, establishing loyal customers, and continually attracting new users. For more information about Perfecto Mobile, visit perfectomobile.com or follow us on Twitter at [@PerfectoMobile](https://twitter.com/PerfectoMobile).