



GRUPPO

CREDEM

– APPLAUSE CASE STUDY –

“ APP DEVELOPMENT IS LIKE WRITING: YOU CAN’T RECOGNISE YOUR OWN MISTAKES. THIS IS THE VALUE OF CROWDTESTING.”

DOMENICO FERRARI, SYSTEM MANAGER, PLATFORM FRONTEND DIGITAL & MOBILE, CREDEM

COMPANY

Credito Emiliano (known widely as “Credem”) is a major Italian bank. Founded in 1910, the company has weathered transformations in financial services for over one hundred years through a fierce commitment to innovation. The bank made headlines in 2015 when Harvard Business Review released the case study “Credem: Banking on Cheese,” which examined how Credem supports local Parmesan producers by accepting cheese wheels as collateral on loans. This story encapsulates Credem’s driving philosophy that innovation is only possible when you work out how to be part of an ecosystem. True growth, Credem leaders believe, not only takes place when you change to evolve with the local community, but when you support the local community to evolve with you.

CHALLENGE

Like many financial companies, digitalisation is a challenge for Credem. Many contemporaries refer to a “digital arena” in financial services, which Credem’s Team Leader for Touchpoints IT, Lorenzo Villa, describes as like the Colosseum in the time of the Romans; in the face of diverse opponents, you need to react quickly if you’re to survive to the next day — by which point the competition only gets tougher. The proliferation of open banking means that Credem now faces a new generation of financial services companies in addition to big banks. With so many digital-first financial competitors, as well as rising customer expectations of digital experiences across all industries, Credem needs to move quickly.

COMPANY

Credito Emiliano

INDUSTRY

Finance

TESTING TYPES

Functional and payment testing

APP TYPES

Mobile | Web

CHALLENGES

- Competing with digital-first financial companies
- Releasing new features fast while maintaining product quality
- Freeing up time for colleagues to work on strategic over technical concerns

RESULTS

- Increased key KPIs. For example, money transfers increased by 107.8%
- Identified critical functional and payment bugs that internal tests had missed
- Discovered edge cases that didn’t surface in lab testing

However, while Credem continually monitors for new opportunities to innovate, limited resources meant that it could only afford to work on the most pressing digital innovation projects. As it stood, Credem's IT team spent most of its time tackling technical challenges like QA testing — leaving little time to work on overall digital strategy. To make its SDLC more efficient, Credem adopted agile methodologies and launched a new “digital factory,” a team of 30 people from different business units working together in Scrum. Nonetheless, most of the team's time was still committed to resolving logistical, rather than strategic, concerns.

Even with the digital factory, Credem still faced technical challenges. To respond quickly to a changing industry, Credem needed to release products and features on tight deadlines while maintaining a high level of quality. The team also needed to ensure that new experiences would meet the needs of both digitally-savvy and more paper-based customers. With so much digital innovation happening in the industry, it can be easy to overlook omnichannel opportunities that support customers with a range of technical abilities. The same is true for customers with disabilities, and Credem is committed to ensuring the best possible digital experiences for all users ahead of the 2025 European Accessibility Act.

SOLUTION

Since 2021, Credem has worked with Applause to test its products in real-user scenarios with the help of Applause's million-strong uTest community. Applause sources testers across Italy who already have or are willing to open a Credem bank account and carry out real transactions and mobile banking tasks. Testers follow structured test cases designed by the Applause testing services managers to scout out functional, UX and payment bugs, which are saved as detailed logs on the Applause platform and shared with Credem through a Jira integration.

RESULTS

In the second half of 2021, the Credem mobile banking app experienced a 45.9% increase in logins, 107.8% increase in money transfers and a 54.5% increase in the Android app store rating. In total, Credem onboarded 28.1% more customers than in the same period during 2020. These KPIs are testament to Credem's unwavering commitment to innovation and providing the best possible digital experiences for its customers. The statistics also show how important digital experiences are for both Credem and its customers; digital channels are no longer a nice to have and ensuring they work seamlessly for customers is imperative.

Since Credem began working with Applause, its mindset around testing has changed drastically. In the past, Credem shied away from placing



“ WORKING WITH APPLAUSE HAS COMPLETELY CHANGED OUR MINDSET. WE HAVE LEARNED TO BRING THE APP OUTSIDE OF THE LAB AND INTO THE REAL WORLD BEFORE IT IS READY.”

LORENZO VILLA, TEAM LEADER,
TOUCHPOINTS IT, CREDEM

unfinished apps in the hands of real users, preferring to test extensively in a lab environment before deciding that the app was good enough to release to all customers. Now that Credem involves crowdtesters in the SDLC, its IT team can test its products in diverse environments and on hundreds of device and OS combinations that it did not have access to before. From September 2021 to April 2022, Applause testers uncovered 156 valid issues, of which 17% were critical.

Testing with the Applause uTest community also gives Credem insight into how users experience products or features that they are seeing for the first time. This way, Credem can monitor whether users follow the happy path and can discover edge cases that didn't surface in lab testing. It also means that Credem benefits from what it calls each user's digital fingerprint, i.e. the unique way in which a user interacts with digital experiences. Users that double rather than single click on a button, for example, may find that the app responds differently. These are nuances that went unaccounted for when Credem relied on a small set of internal employees for testing.

“ THERE IS NO PLAN B ANYMORE; DIGITAL CHANNELS ARE CRUCIAL FOR OUR BUSINESS, MEANING BUGS IN PRODUCTION ARE RISKY AND IMPROVING THE SDLC IS CRITICAL.”

LORENZO VILLA, TEAM LEADER,
TOUCHPOINTS IT, CREDEM

ABOUT APPLAUSE

Applause is the worldwide leader in enabling digital quality. Customers are no longer satisfied with digital experiences that are good enough; they demand the exceptional. The Applause Product Excellence Platform provides the world's leading brands with the comprehensive approach to digital quality needed to deliver uncommonly great digital experiences across the globe – with highly vetted testers available on demand, a complete and enterprise-class technology infrastructure, multi-point digital quality solutions and SaaS products, and expertise across industries and use cases. This harmonized approach drastically improves testing coverage, reduces costs and speeds time-to-market for websites, mobile apps, IoT and in-store experiences. Thousands of leading companies – including Ford, Google, Western Union and Dow Jones – rely on Applause as a best practice to deliver the exceptional products and digital experiences their customers love.

Learn more at: www.applause.com