

# LARGE CANADIAN MULTINATIONAL FINANCIAL SERVICES COMPANY

– APPLAUSE CASE STUDY –

## CUSTOMER

It's never great when an app is buggy; perhaps a playlist crashes or the weekly weather forecast freezes. This certainly doesn't boost customer loyalty. When it comes to banking and financial services, however, the stakes are higher. Any digital glitch not only erodes confidence, but creates serious concerns around privacy, security — and most of all — financial vulnerability. This is why one of Canada's largest financial services companies and banks wanted to get ahead of any digital defects escaping to production. It understood that when customers have even small issues in their digital interactions with the brand, its reputation, services, market reach and customer loyalty hang in the balance.

Focused on bringing frictionless and efficient experiences to its millions of customers, including specialized experiences for age-specific demographics, the financial services provider initiated an intensive push to address a series of issues related to their mobile digital quality.

## CHALLENGE

Like most software development organizations, the financial services company's team had experienced various bugs escaping to production — in this case, on its mobile platforms. All development organizations want to avoid patches to current releases. With that said, the firm lacked the ability to test various mobile experiences across various age demographics, insight which would be key to maintaining the highest standards on their mobile customer journeys and experiences.

Another major initiative was onboarding new customers through a mobile-only experience where no staff member of the financial services firm would be involved. These self-serve scenarios require particular attention to design and user flow, as even slight glitches during onboarding can cause new customers to abandon the process. In addition, customers who terminate the online onboarding process might not initiate in-person onboarding, should the online experience be poor enough or cause for concern.

### COMPANY

Anonymized

### INDUSTRY

Financial Services/Banking

### TESTING TYPES

Functional | Accessibility | Customer Journey

### APP TYPES

Mobile

### CHALLENGES

- Defects escaping to production on mobile platform
- Inability to test age-specific mobile digital customer experiences
- Testing new customer onboarding flows through mobile app only
- Validation of accessibility compliance on key mobile features

### RESULTS

- Quickly launched new onboarding mobile app with no major issues
- Discovered hidden profiles for new customers with car loans underwritten by the bank, but executed by a dealership
- Successfully tested app logic with a wide range of customer demographics

Finally, a critical part of all online digital experiences these days involves accessibility compliance of crucial mobile features. Are the touch targets sizes large enough to ensure ease of use for customers with disabilities? Is there proper contrast for onscreen colors and objects? These and many other considerations had to be validated and tested to ensure not only basic functionality, but also to provide the best possible mobile experiences for all users, including those with disabilities.

## SOLUTION

To ensure it could quickly and accurately address all the challenges and requirements of making their mobile experience the best they can, the financial services firm teamed up with Applause. From its community of over 1.5M testers worldwide, Applause sourced individuals to meet the various testing needs at hand. With access to multiple device/OS combinations, Applause was able to quickly source testing teams to meet the exact criteria needed.

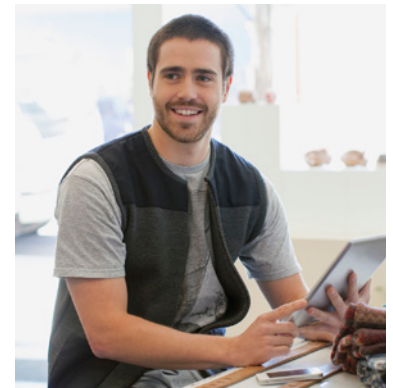
As part of the mobile enhancement project, Applause also sourced an age-based, geographically diverse testing team from outside of the financial services firm's customer community to perform end-to-end workflow testing on pre-release production and post-production mobile apps. Applause executed testing among different age cohort groups to evaluate rule-based logic and permissions built into the application.

## RESULTS

As a result of the collaboration with Applause, the financial services provider was able to launch a new onboarding application quickly and with no major issues. Applause testers discovered defects in monthly development releases before being promoted to production.

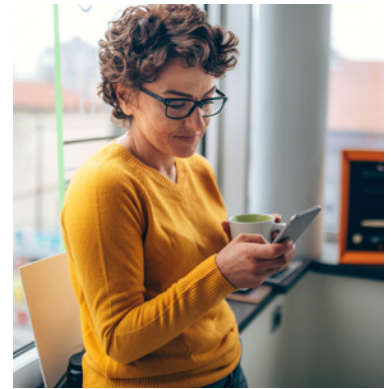
Interestingly, during the testing process, half of the Applause testers discovered that they had hidden profiles with the bank resulting from car loans administered by dealerships, but underwritten by the bank. This led to a redesign of the flow as well as the design of error messaging. As testers were selected on age-based criteria, the financial services firm is now certain that the customer experience worked well across its full range of customers.

Thanks to Applause's ability to source real-world accounts for new Canadian citizens, temporary workers, customers under the age of majority and other focused demographics, the bank can be confident that logic built into its applications functions properly. With testers evaluating the customer journey from both functional and user experience perspectives, the bank is able to uncover high-value defects and reduce friction for its account holders – before any customers engage with their mobile apps. Applause executes testing among different age cohort groups to evaluate rule-based logic and permissions built into the application.



*APPLAUSE TESTING TEAMS FOUND ISSUES BEFORE THEY WERE RELEASED TO PRODUCTION, INCREASING THE FINANCIAL SERVICES FIRM'S CONFIDENCE IN ITS MOBILE PLATFORMS.*

Finally, Applause teams executed accessibility testing for key pages within the mobile experience to ensure that they conformed to WCAG requirements. This testing ensures optimal experiences, not only for persons with disabilities, but for all users. In addition, a focus on accessibility and inclusivity enables ongoing innovation within the bank's development team, improves reputation and broadens market share.



## ABOUT APPLAUSE

Applause is the world leader in testing and digital quality. Brands today win or lose customers through digital interactions, and Applause alone can deliver authentic feedback on the quality of digital assets and experiences, provided by real users in real-world settings. Our disruptive approach harnesses the power of the Applause platform and leverages a vetted community of more than one million digital experts worldwide. Unlike traditional testing methods (including lab-based and offshoring), we respond with the speed, scale and flexibility that digital-focused brands require and expect. Applause provides insightful, actionable testing results that can directly inform go/no go release decisions, helping development teams build better and faster, and release with confidence. Thousands of digital-first brands — including Ford, Google, Western Union and Dow Jones — rely on Applause as a best practice to deliver the digital experiences their customers love.

Learn more at: [www.applause.com](http://www.applause.com)