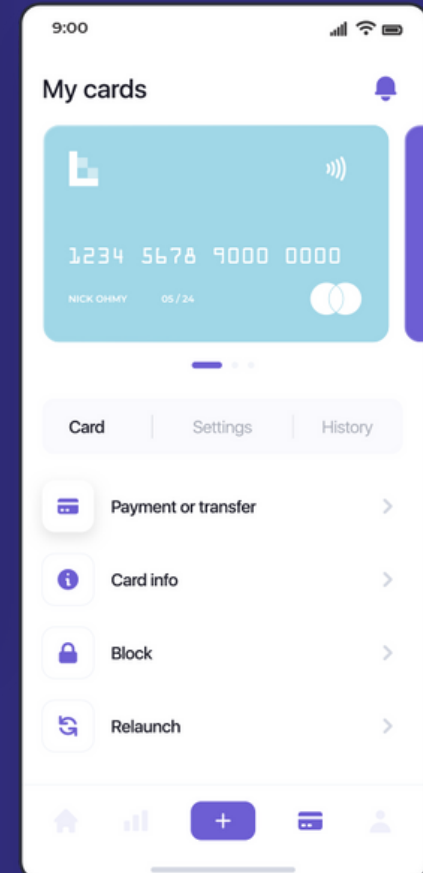
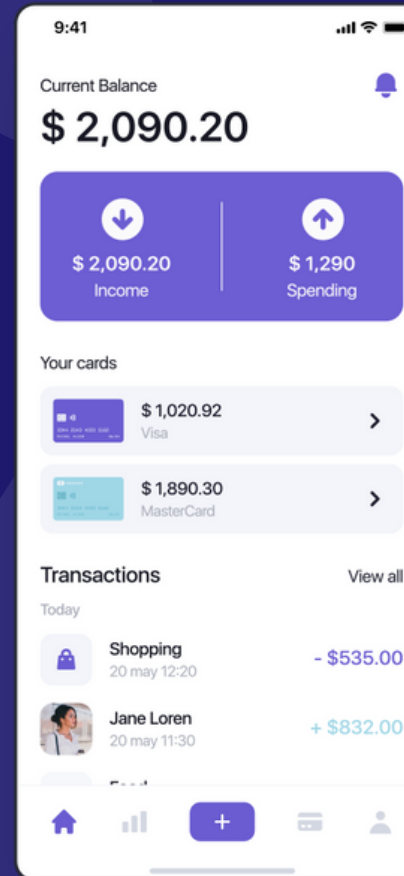


# Build frictionless mobile banking experiences faster

*How to get better visibility, raise digital empathy, and improve customer outcomes*





# ~~Shift up. Shift left.~~ Shift digital.

*In the lead-up to 2020, many retail banks were already on the road to digital transformation. Then, the pandemic forced everyone's hand.*

In the space of just weeks, banks had to shift to serving customers via digital channels only—and do so with staff still learning how to work remotely. Customers had to shift, too. Forrester found that even digitally-resistant customers—who had previously transacted solely in-person—widely embraced new digital behavior over mobile during the pandemic.

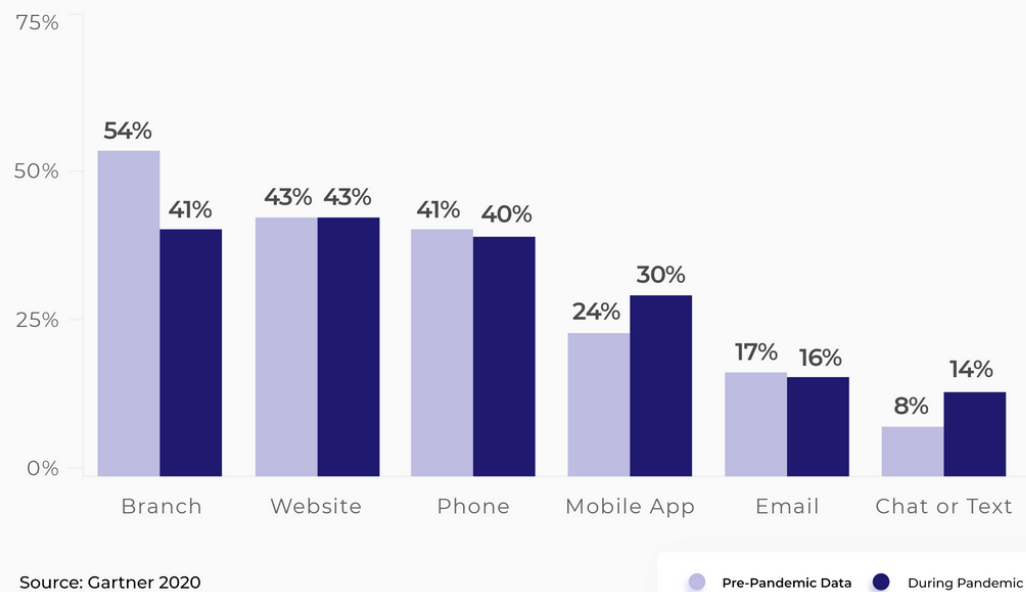
These were tectonic shifts, centered around mobile banking. Now, more than ever, mobile banking shapes the digital banking customer experience.

# Banking on digital self-service

While some banking customers have been happy to return to in-person and in-branch services—many newly digital customers have joined the ranks of digitally-converted banking customers, who have no plans to return to previous days.

Major bank brands like BNP Paribas, HSBC, and Nationwide Building Society are already [discussing plans](#) for a hybrid digital customer experience. These organizations understand that mobile banking isn't just about simplifying tasks—it's about transforming the customer experience fundamentally.

Customers Use Digital Channels More and Branch Less



# Digital empathy is key to transforming mobile banking

The pandemic-fueled digital shift challenged consumers and banks to do things in new ways. But it also exposed some painful truths.

The fact is that many banks lacked digital resources and frictionless digital experiences pre-pandemic—and still lack these today. This creates a deficit of customer-centricity, customer obsession, and customer empathy in digital. Banks recognize that this continues to impede digital banking customer experience and uptake.

Customers recognize it, too. When mobile is the predominant touchpoint, digital empathy is more important than ever. That's why one in eight US adults consider a financial provider's digital services (including the mobile app) as a crucial factor in their choice of banks.

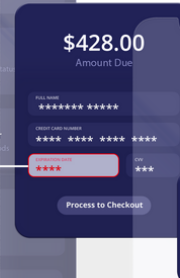
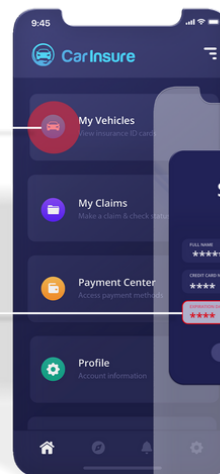
How can we create a more powerful, more durable, and more empathetic customer experience on mobile?



**Rage Taps**  
Silent majority



**Possible Frustration**  
Silent majority



Loading...



**Long Running Spinner**  
Silent majority



**App Reviews**  
Vocal minority



# Three practices to make mobile banking better

Banks are turning to new technologies and practices that can help lower friction and smooth the customer digital journey. To make mobile banking better for customers (and internal stakeholders), take these three key technology strategies into account:

## 01.

### Automated friction detection

It's easy to become over-reliant on ratings and reviews to design, iterate, and innovate your mobile app. But the qualitative voice of customer insights can leave blind spots. What about the silent majority of mobile banking customers who never leave a rating or review, and never fill out a customer survey? How can you automate listening and respond more quickly to customer signals on your mobile banking app? Make sure you can:

- Automatically capture customer signals on native mobile apps—every tap, pinch, and scroll—without constantly deploying code-level configurations every time you push a new version
- Proactively detect anomalies that could create friction on your mobile app—like rage taps (multiple tapping in the same area), app crashes, app suspends, long-running spinners, and more



#### Business data

- Conversion drop
- Abandoned form
- Engaged time
- A/B/n segment



#### Behavioral data

- Rage tap
- Slow navigation
- Rapid scrolling
- Possible frustration



#### Technical data

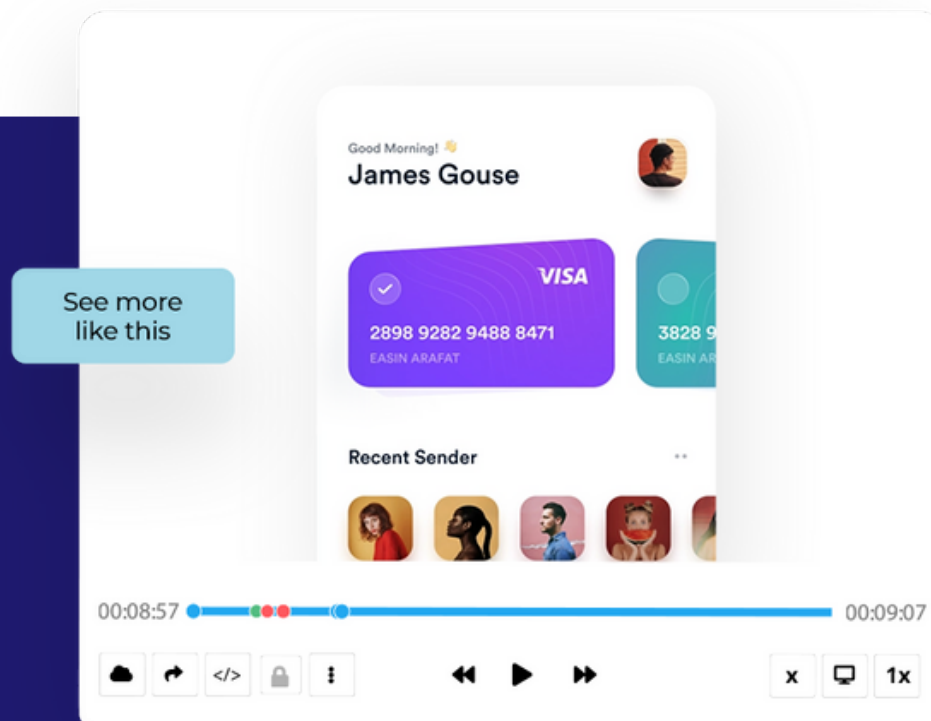
- API error
- Long running spinner
- App crash
- Frozen UI
- App suspend

## 02.

### Digital observation at scale

In a branch, it was a lot easier to observe and interact with customers—understanding their intentions, frustrations, or failures to accomplish a task. On digital, you need technologies to cultivate customer empathy and understand it at scale, across millions of monthly visitors. For any digital action or reaction, understanding both the impact on the customer experience and the economic opportunity it provides is key. How to achieve this? Ensure you have:

- High fidelity session replay that can help you observe actual customer experiences on your mobile application. Integrate these with your survey tool to connect direct feedback with observational feedback.
- Quantification of how many customers shared the same experience while ascribing a monetary value to a lost conversion, e.g. loan application, account log in, new members sign up. This helps teams size the problem, put it in context with other needs, and prioritize limited resources and time.

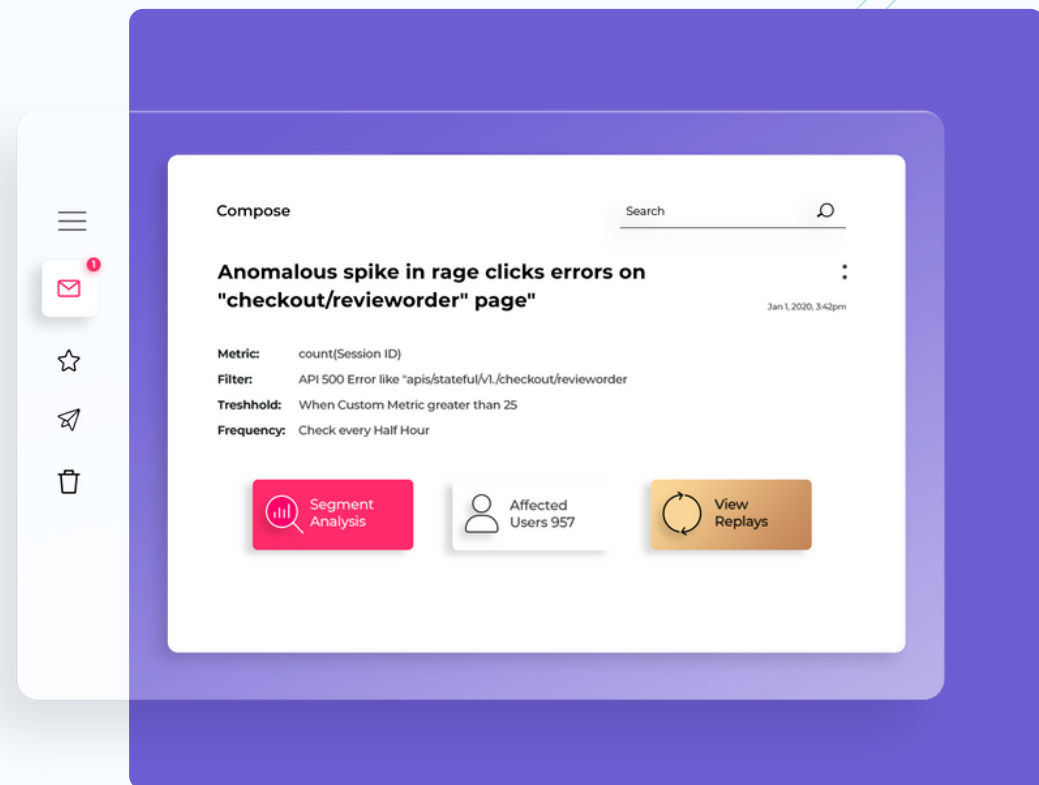


### 03.

## Proactive monitoring with confidence

Minimize risk and increase confidence to move faster with proactive monitoring on each new release. Each new version can cause things to go wrong in unexpected ways: confusing design, confusing messaging, or just a technical error? To get peace of mind throughout the release process, make sure you have:

- Real-time alerts based on anomalies across all technical, behavioral, and business metrics on your mobile banking app.
- It's important alerts aren't just based on preset thresholds but able to benchmark against historical data, to reduce noise and align drops in KPIs with their root cause.





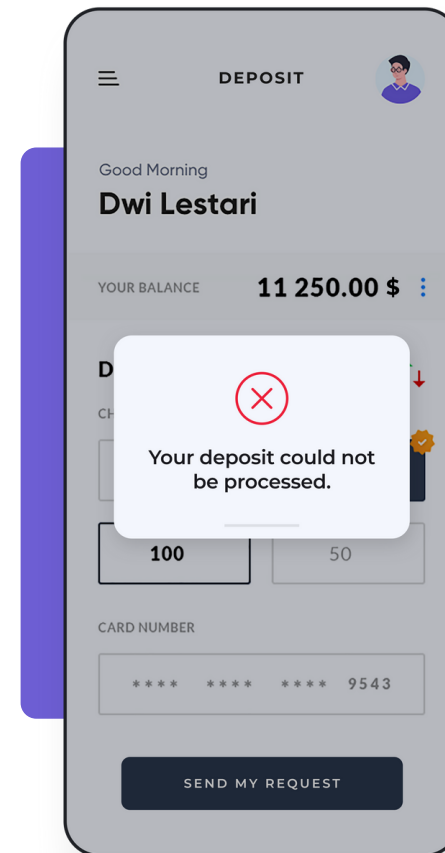
# How real-time insights improve the mobile banking experience faster

Quantum Metric helps retail banks get business, behavioral, and technical data—across all digital channels—in one platform. This data can be seamlessly sliced and viewed together for a 360 view of each and every customer, each customer segment, or all customers for each digital channel. Here are three ways our customers use these types of insights:

## Example 01.

### Mobile checking deposit drop tied to UX error

A mobile app team had a hypothesis that a mobile deposit limit of \$5,000 created friction for some customers. The team set up an event in Quantum Metric to capture each time a mobile deposit error message fired. Within hours, the team could instantly validate their hypothesis: 1000s of customers saw this error every day! The deposit completion rate was 5% for this segment versus the normal rate of 85%. Quantum Metric helped this team define a hypothesis, set up an event to capture data, and determined that a simple messaging improvement could reduce friction and potentially prevent questions and complaints to its call center.





## Example 02.

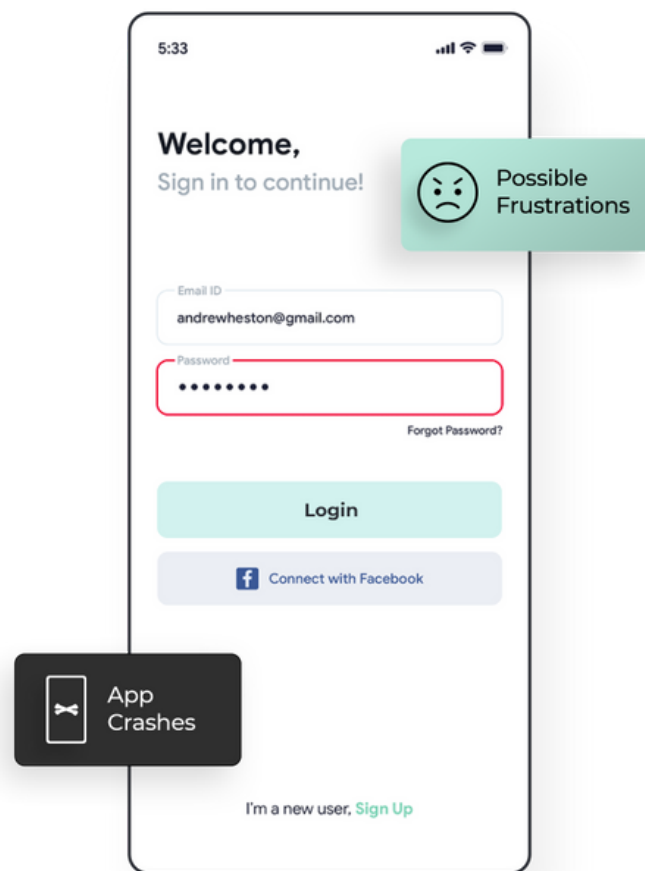
### Rage taps detected on mobile deposit submit button

Another bank was alerted by Quantum Metric that rage taps were unusually high on the “Submit” button for mobile deposits—in fact, 35% of mobile users were experiencing this issue. Using Quantum Metric’s session replays, the bank’s CX team quickly realized the app failed to notify users that the ‘Terms and Conditions’ checkbox needed to be selected for a successful submission, but that this wasn’t clear to customers.

## Example 03.

### New release creates confusing login experience

At a regional bank, Quantum Metric surfaced a friction point that resulted in 1,500 more call center calls in 30 days. A new release of the company’s iOS and Android apps created a frustrating login experience for customers with a canceled policy. Quantum Metric identified this as a design issue, not a technical error, and it was quickly rectified.





# Five criteria to evaluate mobile analytics solutions

*The mobile analytics space is crowded and hard to differentiate. Here's a list of criteria to consider as you evaluate solutions:*

## Unified analytics across web and mobile

To capture data, mobile apps use analytics SDKs—small pieces of code installed in the app that capture and transmit data for reporting—whereas websites use client-side JavaScript. Because mobile apps and websites are inherently different architectures, analytics tends to focus on measuring “pages” whereas mobile apps measure “views.” This traditionally required teams to make accommodations in reporting and define traffic differently across devices. To unify customer experience metrics and create better digital empathy, choose a solution that can measure traffic singularly across both web and native app.

## Combined qualitative and quantitative insight

Hearing from or seeing what your customers experienced is powerful: Receiving survey feedback from your mobile app gives you rich voice of customer. Watching the session for that particular customer can instantly reveal why a customer struggled on your app. Connecting the qualitative with the observation can be done seamlessly with an integration between a survey and session replay vendor.

But how many other customers had the same experience and what impact did it have on overall conversion or task completion? A mobile analytics solution should be able to connect the qualitative feedback, session replay, and aggregated analytics across all your mobile banking users.



## Ease of implementation and maintenance

Watch out for vendors who push “codeless” solutions that in reality demand complex installation procedures (paired with costly professional services). Moreover, once the solution is installed, ongoing tagging deployments are often required—especially for mobile analytics SDKs, which can require extensive engineering resources and testing each time a new metric is added. You need a solution that offers a lightweight, one-time install that can deliver fast, relevant cross-channel insights through vendor-side tracking updates.

## Low overhead / performance impact

SDKs can have a negative impact on a mobile app's performance if they demand more resources than the app can handle. Don't accept trade-offs between delivering a fast and personalized customer experience and accurately tracking every engagement. For example, to replay mobile app sessions, many mobile app SDKs take screenshots of the user experience. This approach can impact performance, make it difficult for CX teams to visualize at the necessary level of granularity, and also introduce security and encryption challenges.

## Protection of customer data privacy

Lots of potentially sensitive customer data can be captured through a native app. Choose a mobile analytics the solution that allows you to decide:

→ **What data to capture:** If you don't capture the data, it can't be the subject of a data breach. Define which data should NOT be captured for analytics purposes like PII and credit card data.

→ **Which data to protect:** Most traffic data is relatively harmless, like search terms. Decide which data needs no encryption to lower transfer overhead, but ensure this data is transferred and stored securely across networks and servers.

→ **How to protect which data:** There are situations where sensitive data needs to be captured, like username and address. This identifiable data needs to be encrypted for GDPR and CCPA purposes. Ensure the encryption occurs at the device level rather than just at the network level.

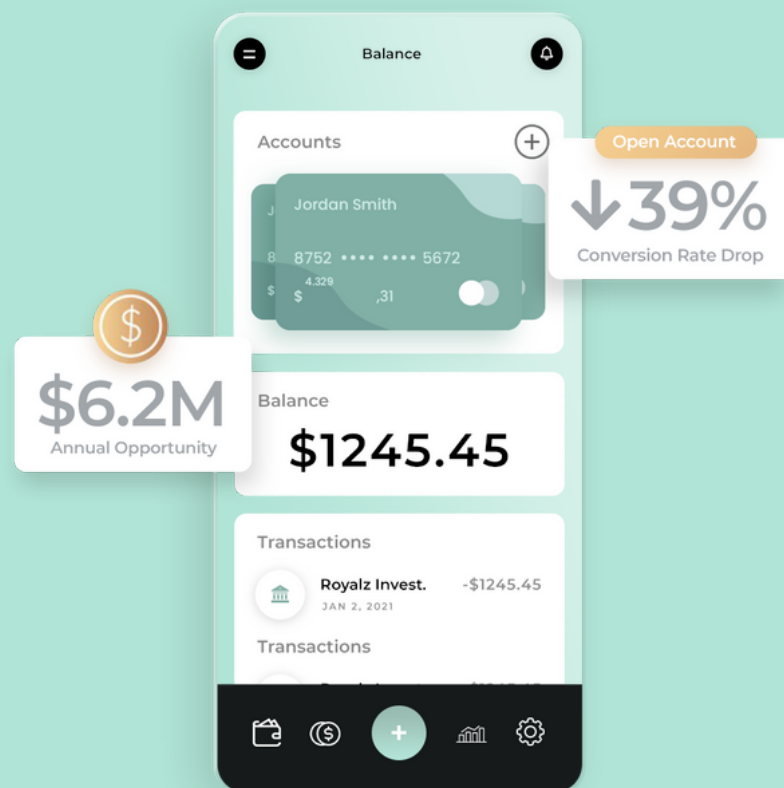
LEARN MORE

# Quantum Metric for mobile banking applications

Quantum Metric's capture method is so unique that we have a patent on it. The Quantum Metric SDK provides the ability to capture any native application screen or view and translate those components into familiar DOM counterparts to render them in our replay engine.

## Why Quantum Metric?

- **It works.** Capture behavioral, performance, and business-level data out of the box with a lightweight SDK. Once the SDK is deployed, no code-level configuration is required. Be up and running in minutes, not weeks.
- **High-fidelity session replay.** High-fidelity session replay puts you in your customers' shoes and gives you the technical details underlying their experience.
- **Security and performance isn't optional.** Quantum Metric's patented capture technology translates native app views into HTML (DOM), which reduces memory and CPU consumption. This methodology also ensures PII or PCI never leaves the device unencrypted.
- **Data visualization for every team.** Get analytics, session replay, technical insights, and alerts all in one platform, for mobile or web. Correlate engagement, app crashes, API performance, customer feedback, and struggle to business impact.
- **Automated error/friction identification.** Detect and alert on mobile frustration in real time. A detailed timeline enables you to easily identify points of struggle, technical errors, and more.



**Learn more about our Enterprise Mobile Analytics and Session Replay solution**

<https://www.quantummetric.com/product-analytics/mobile-app-analytics/>

**Watch a Quantum Metric mobile product tour or request a custom demo.**

<https://go.quantummetric.com/on-demand-native-app-product-tour>