A Comprehensive Checklist for Optimizing Your Mobile Banking App

7 ways financial services organizations can deliver a quality mobile experience

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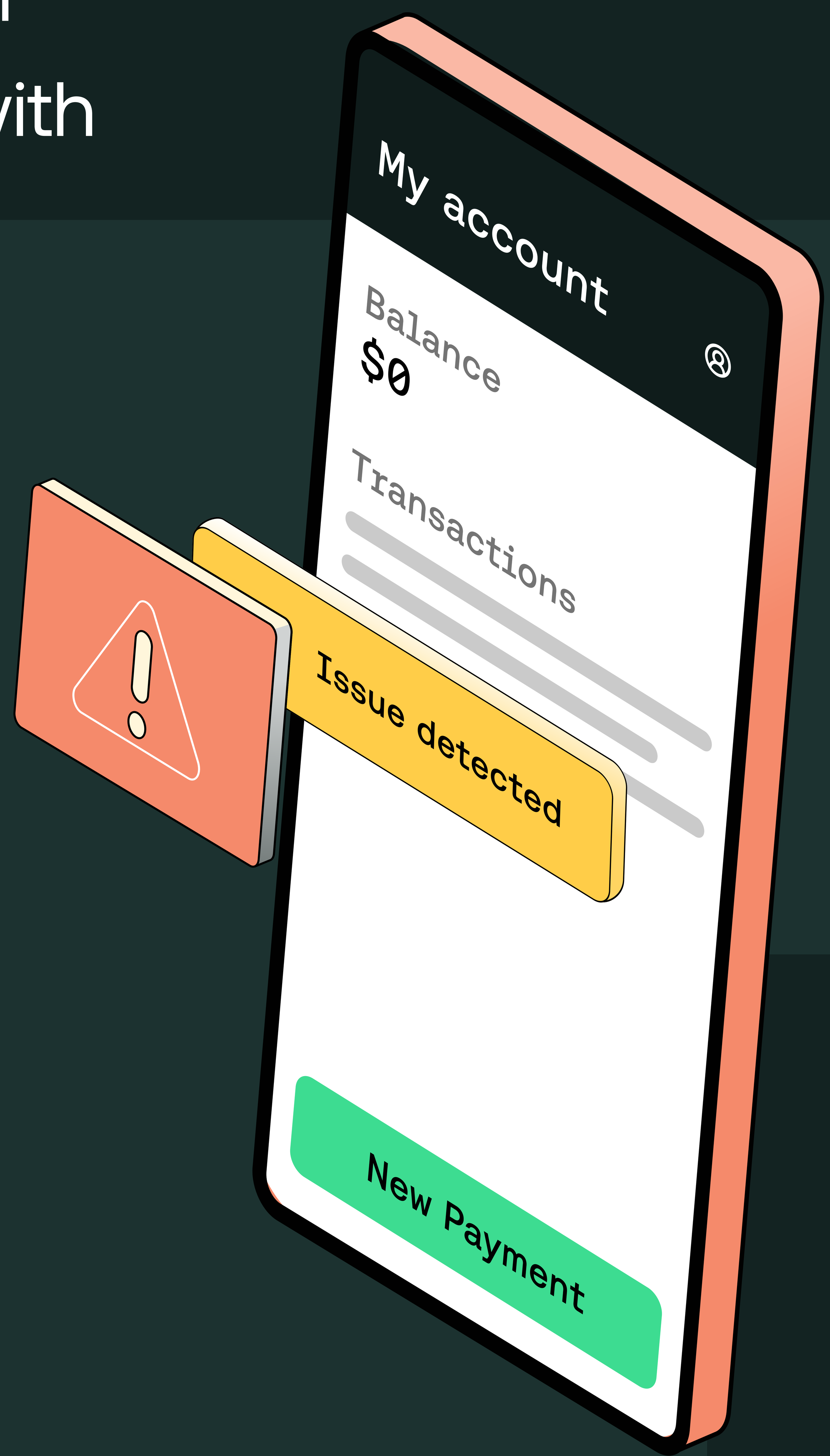
In October 2024, thousands of bank customers logged into their accounts only to find a $0 account balance. Imagine the panic that set in. Did they go on a shopping spree in their sleep? Did hackers drain their accounts? Was a nefarious employee living it up on a tropical island with their hard-earned cash?



The reality was far less dramatic but no less stressful. Instead, a bug in the bank's mobile and online banking apps delivered a faulty balance. The bank was able to find and fix the error, with no harm done–right?

Wrong. Put yourself in those customers' shoes. For a time, you couldn't pay rent, transfer money to a loved one, take out cash to buy lunch, or any number of activities that require instant access to funds. While the money wasn't really gone, something far more valuable was impacted: trust.

For the financial services industry, mobile app quality is critical to the bottom line. With the vast majority of people now managing their finances through a mobile app[1], customers are no longer going into physical branches. Instead, they are using their phones to do things like:

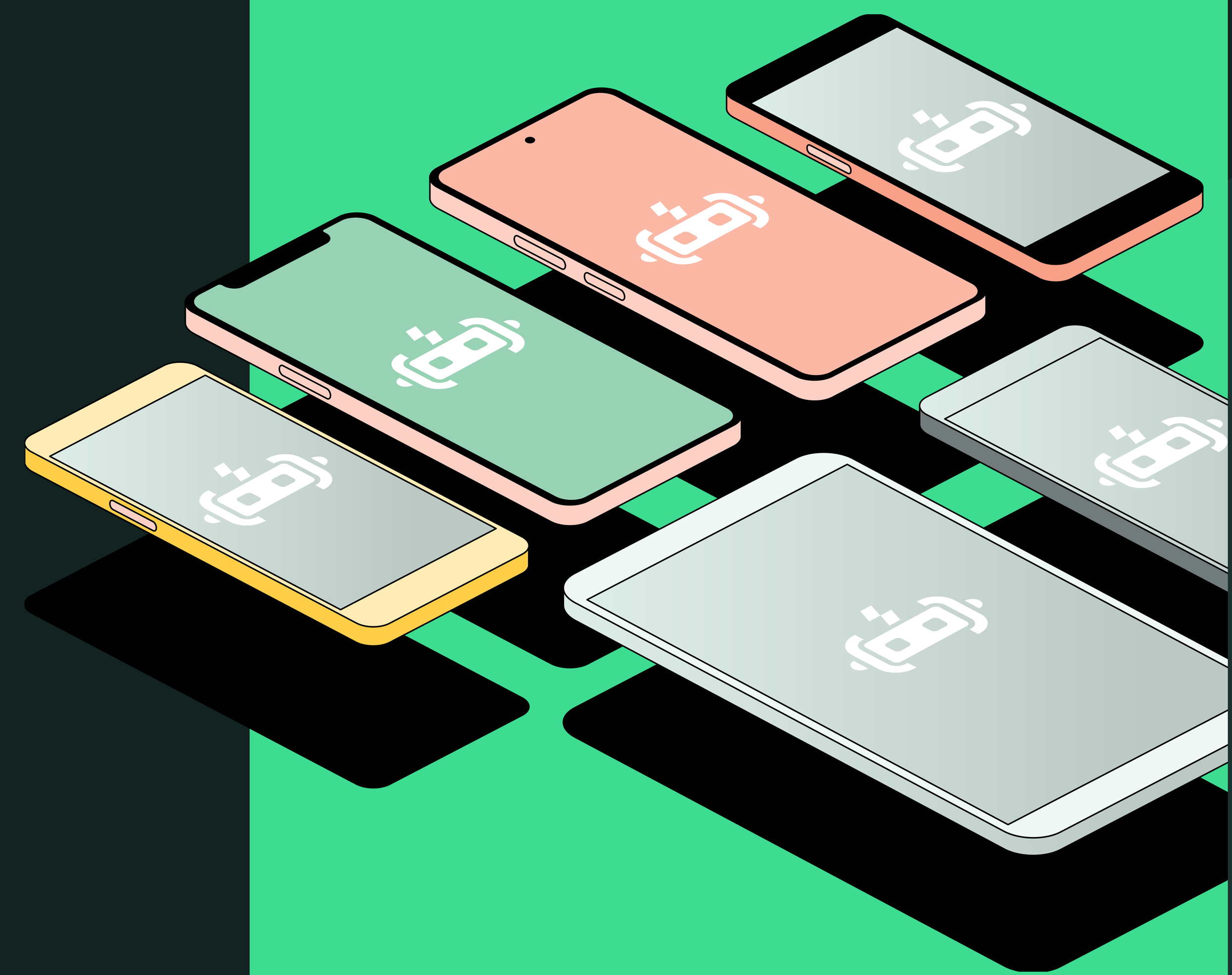
- Track transactions
- Pay at stores with a tap of their phone
- Talk with AI-powered chatbots to get financial advice
- Make investments
- Sign up for new financial products

Just as you wouldn't tolerate a physical branch that randomly closes, feels cluttered and confusing, or skimps on security, your mobile app must deliver a consistent, high-quality, and secure experience. The right approach to mobile app testing can help you deliver a seamless experience and catch bugs before your customers do.

Ready to improve your app?
Here are seven essential tips you can use to test better, more, and faster.

78%

Of people prefer to manage their finances through a mobile app[2]



[1,2] Forbes, Digital Banking Survey 2022.

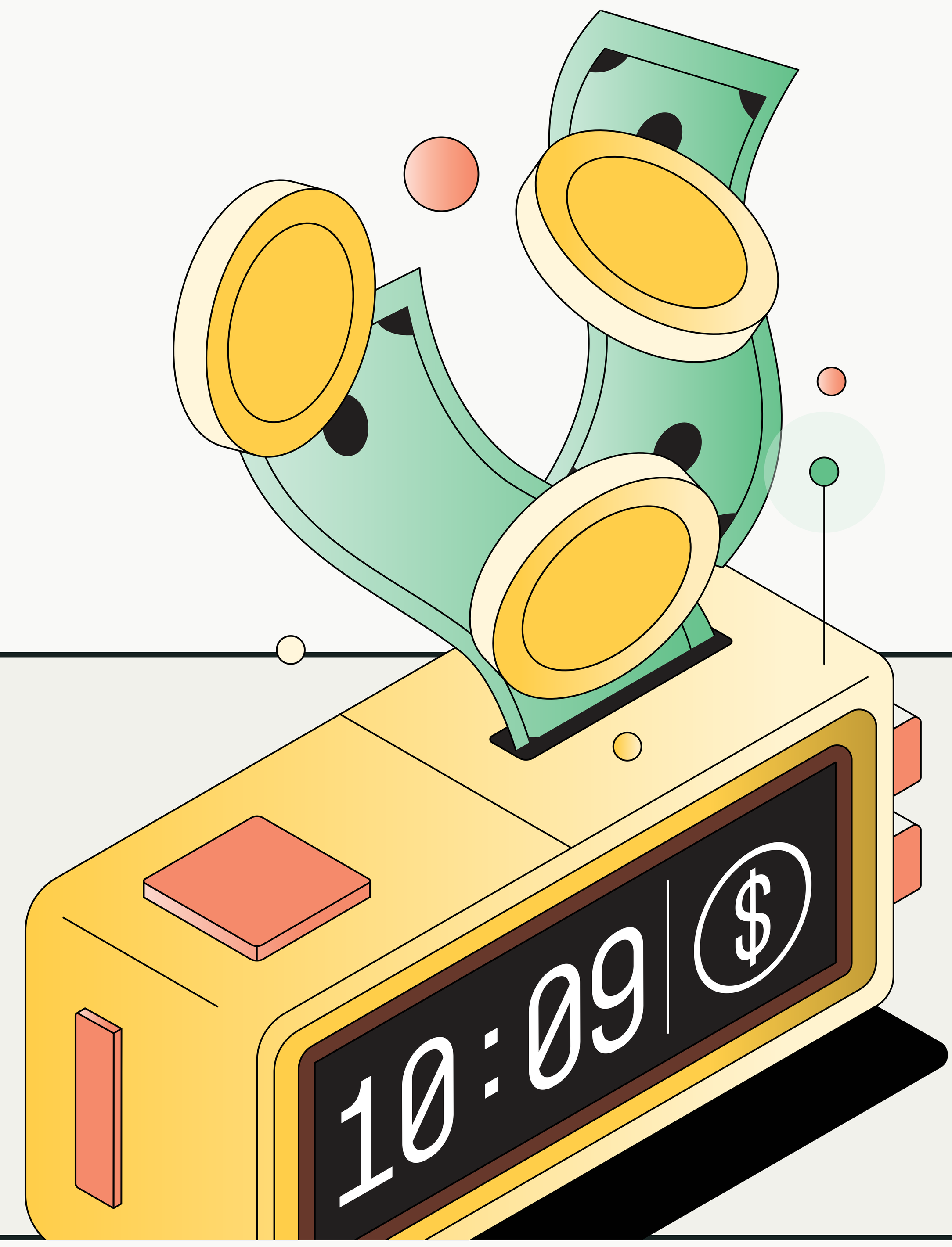
Tip #1: Ensure A Seamless, Consistent Mobile Experience

For most people, their phone has become your new branch. This means your mobile finserv experience must work flawlessly no matter what device or operating system they use.

To ensure that customers can always check their balance, make payments, or manage their investments, you must test your mobile app under real-world conditions on the exact same devices they use. Testing your digital experience on real devices can help you uncover the device-specific bugs that will impact the app most so it works seamlessly under varying network conditions.

The right automated test platform can give you access to the thousands of real device/OS combinations you need to test your app, all without the cost or hassle of managing the devices yourself. This will help you:

- Deliver a winning user experience
- Ensure your app complies with security, regulatory, and accessibility standards
- Test how innovative finance-specific features like P2P payments, mobile payments, mobile check deposits, and biometric authentication will work when they're in the hands of your customers



60%

Of people prefer to handle all their financial needs without any human interaction [3]

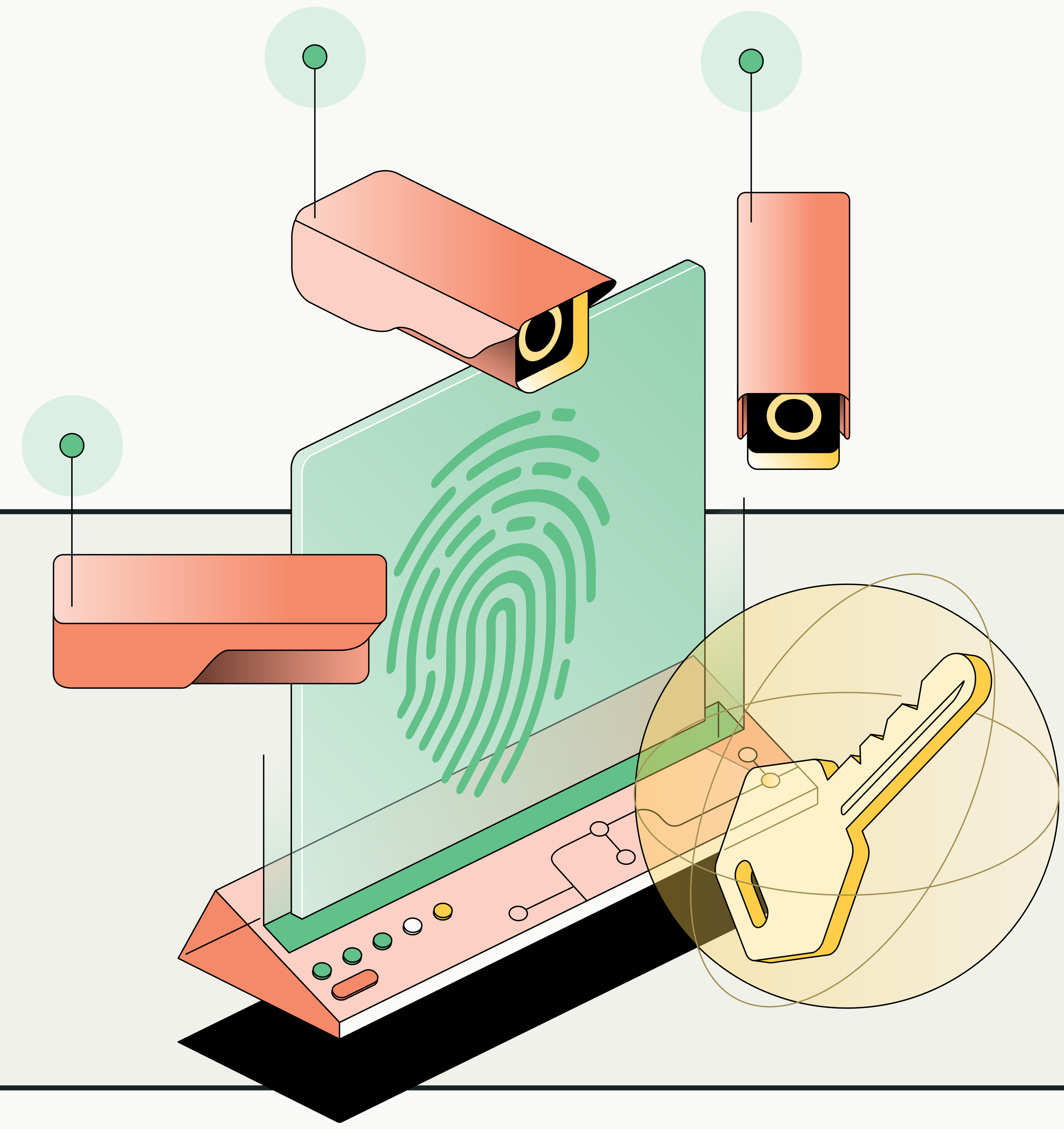
[3] Galileo, The Galileo Consumer Banking Report by Datos Insights.

Tip #2: Deliver A Secure App Experience

Trust is everything in financial services. Just as customers trust you with their money, you need to trust that your testing solution will help your app meet the stringent security and regulatory requirements of SOC 2, KY3P, GDPR, and other data protection rules.

It's easy to overlook your testing environment when thinking about security, but make no mistake: testing represents a significant security vulnerability if not properly managed. While public device clouds offer scalability, sharing devices with others can mean putting customer data at risk of accidental exposure.

By using private devices for testing, you add the critical layer of security and control you need to trust that your customer data is safe. Finserv organizations should have access to a private device pool that ensures exclusive use without the risk of sharing a device with another bank or business. Not only does this deliver the highest level of security, but it ensures that devices are always available for uninterrupted testing or for running specific scenarios.



What about firewalls?

Finserv organizations often have stringent firewall rules that can limit their ability to test. With Sauce Connect, you can leverage secure proxy tunnels to connect to private real devices or emulators/simulators without exposing your IT infrastructure to security risks.

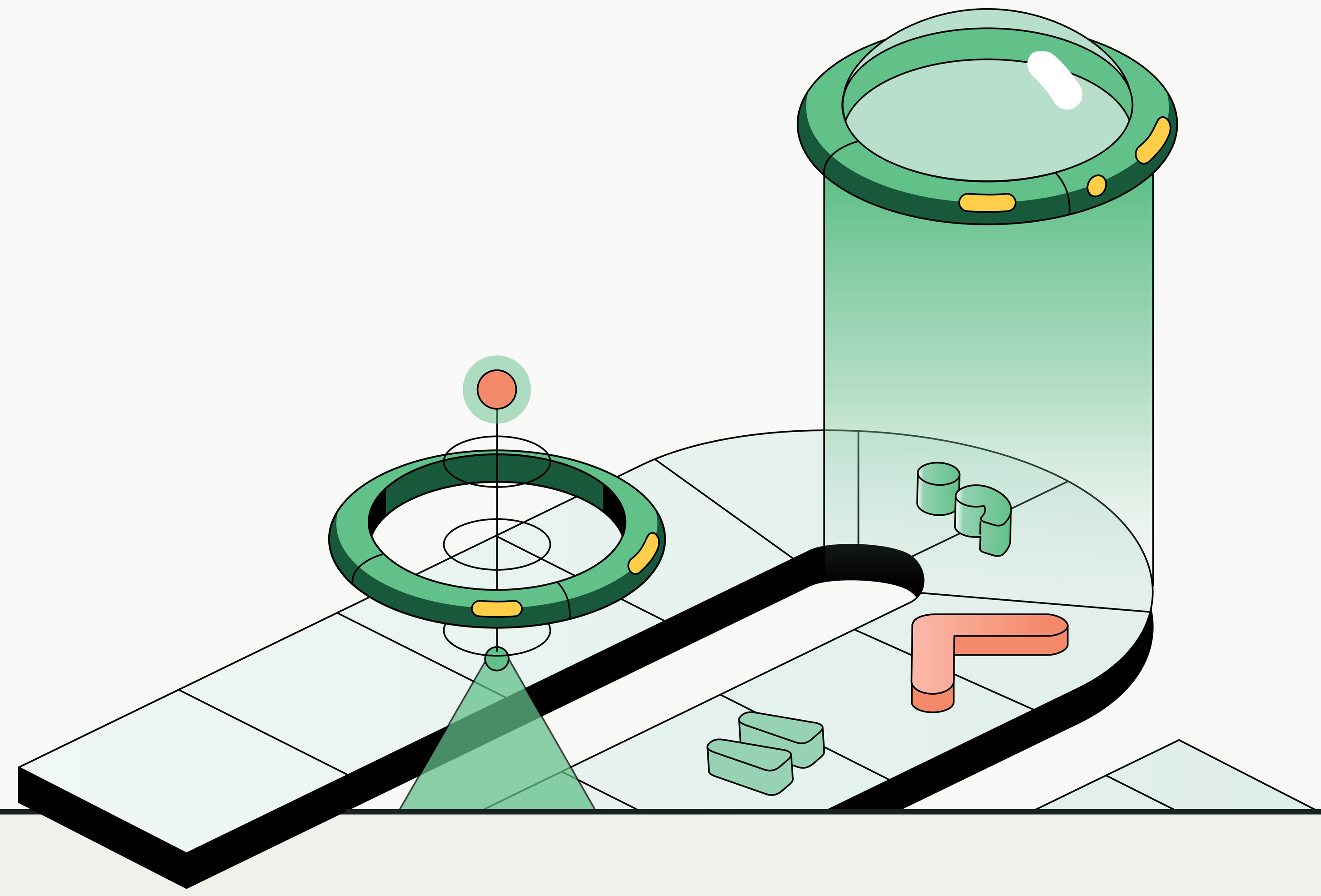
Tip #3: Ensure Coverage At Scale

Financial institutions process millions of complex transactions every day, which means your app needs to deliver a seamless experience across all platforms. This makes it essential to use a testing solution that can scale to meet your test coverage requirements no matter what.

Using both real and virtual devices as part of your testing strategy ensures complete code coverage so you can test:

- High-transaction scenarios like account transfers and mobile payments
- Real-world scenarios like network throttling, high user load, and varying network speed
- How your digital experience appears on the actual device/OS combinations most used by your customers

By scaling your test coverage with real and virtual devices, you can integrate feedback earlier in development, help your team identify and resolve issues sooner, and ensure that updates and innovative features get out the door faster.



eMoney

Sauce Labs In Action

Financial planning software developer eMoney Advisors went from zero mobile app automation to a comprehensive automated testing strategy while increasing real device coverage by 50% and virtual device coverage by 37%.

Read the Case Study

Tip #4: Don’t Neglect The Visual Experience

While functionality is a critical concern, the user experience is just as key for keeping customers engaged with your app. Minor visual inconsistencies, UI glitches, or accessibility issues for impaired or elderly users can all create a bad experience, which is why half of financial service customers would switch providers.[4]

Functional testing alone won’t guarantee that all your visual elements display consistently across all devices, screen sizes, and operating systems. Test for visual and UI issues in parallel with functional testing so you can identify and resolve minor visual glitches that might otherwise reach customers and hamper their experience.

By integrating automated visual testing with functional testing, you can catch visual regressions sooner, validate designs, and guarantee your mobile finserv app works and looks as intended.

50%

Of financial service customers switch providers because of a bad experience[5]

[4, 5] UXDA, User Experience Tips on How to Design Financial Product

Tip #5: Start Testing Earlier In Development

There is a saying: “The best time to plant a tree was 20 years ago. The second best time is now.” While testing all your code before it gets in front of customers is good, it’s even better to test as early as possible, especially in a fast-paced industry like financial services.

By making virtual devices like emulators and simulators easily accessible, you can shift testing to the earliest stages of the software development lifecycle (SDLC). This lets you fix issues before they become entrenched or become the root cause of other bugs, helping you increase delivery speed while allowing teams to focus on delivering new features instead of fixing old bugs.

An automated test platform lets you incorporate testing into the earliest stages of development so you can:

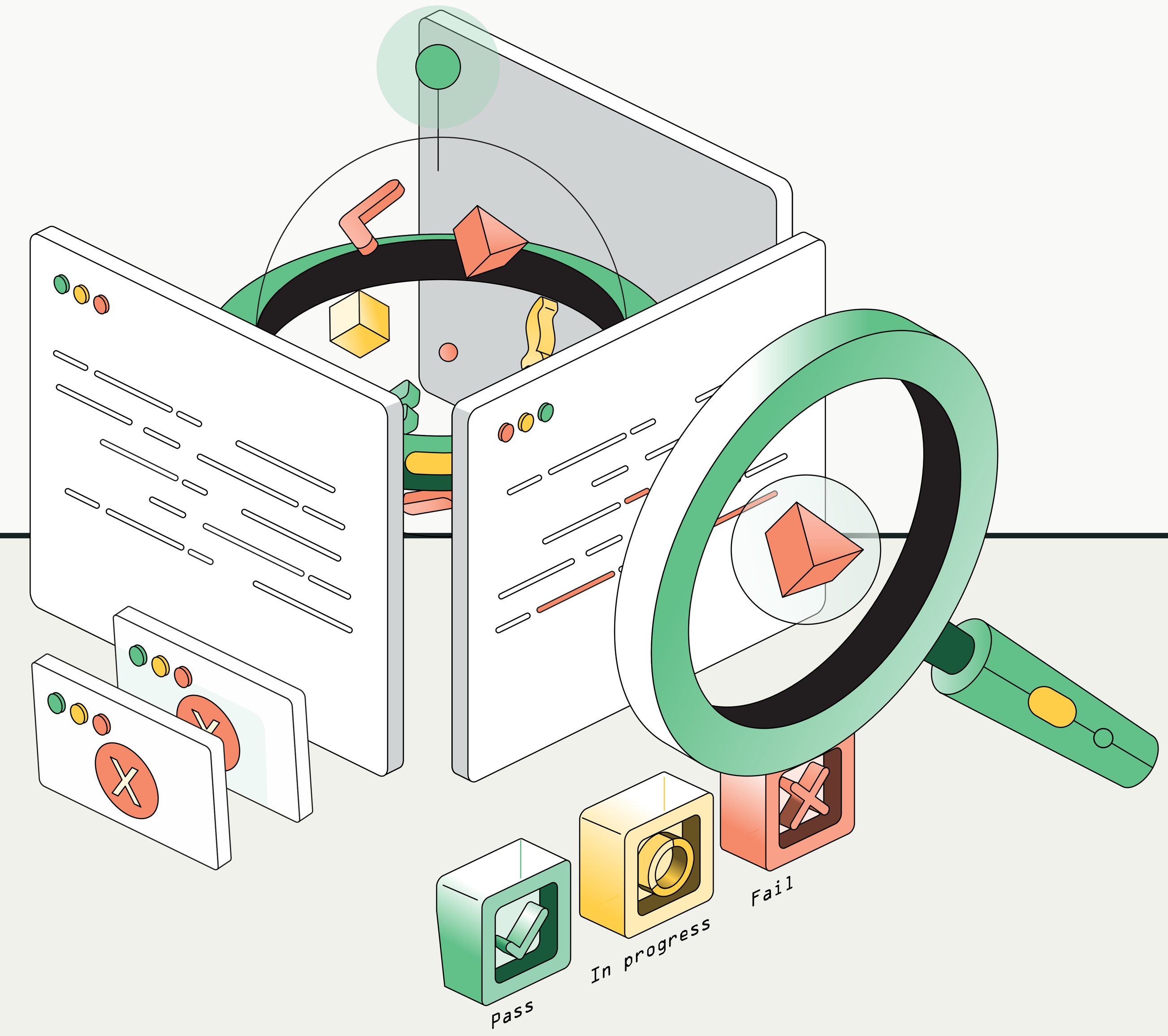
- Test in parallel with writing code instead of waiting for development to complete
- Check the vast majority of issues in near real-time so that you can leverage and incorporate instant feedback
- Reduce the volume of overall remediation needed before an app or update is released, significantly increasing your innovation velocity

Tip #6: Leverage Your Testing Insights

By analyzing test results from all your development teams, you can gain visibility into trends across different stages of development to identify recurring issues, solve problems at their root source, and optimize your testing processes.

The right automated test platform can unify all your testing insights into a single location so your team can:

- Monitor critical KPIs such as number of tests run, pass/fail rates, and testing usage
- Uncover test jobs that consistently pass or fail to improve test performance
- Analyze persistent failure patterns to resolve pervasive issues
- Be more strategic about the way you leverage testing throughout your organization



95%

More issues caught during QA and testing when using an automated testing solution [6]

[6] Forrester, The Total Economic Impact of Sauce Labs, June 2023.

Tip #7: Leverage A Continuous Quality Approach To Testing

A continuous quality approach to testing allows banks and financial institutions to automate testing in a way that helps them quickly identify issues, improve collaboration, enhance quality, and reduce time to market. By testing throughout the SDLC, you can help your developers identify and remediate any bugs or issues that may impact the user experience, hamper functionality, cause the app to crash, or leave customer data exposed to potential cyberattacks.

What does this look like in practice?

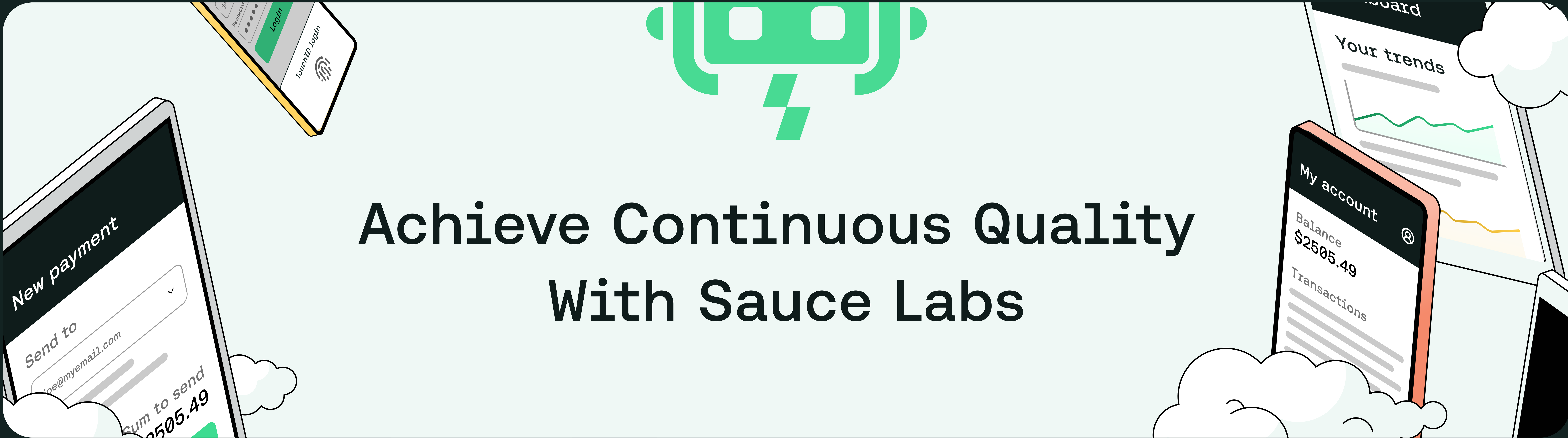
- Incorporating virtual testing, real devices, and visual testing early in the SDLC allows you to test more, make fixes faster, and deliver value sooner.
- Streamlining beta distribution helps accelerate testing and shorten development cycles.
- Monitoring errors in post-production helps you capture and prioritize bugs so you can maintain a quality user experience.
- Leveraging testing insights from across the SDLC helps eliminate the root cause of bugs while improving the overall level of code quality.

Continuous quality is quickly becoming the new testing standard. In fact, Gartner® predicts that 70% of engineering teams will shift to a continuous quality approach by 2026, up 20% from just last year.[7]

Gartner®

"A continuous quality strategy fosters a companywide cultural change to drive quality ownership and engage everyone in achieving the set quality goals. It shifts focus from testing (an activity) to quality and digital immunity (outcomes) and encompasses the practices that help mitigate risks before progressing to subsequent stages of the software development life cycle."

[7] Gartner, Innovation Insight: Continuous Quality, By Joachim Herschmann, Thomas Murphy, Jim Scheibmeir, 17 October 2023.



Achieve Continuous Quality With Sauce Labs

Every interaction with your mobile app is an opportunity to strengthen or lose customer trust. That's because a seamless, reliable, and secure digital experience is no longer a cool new product–it's increasingly your primary customer touchpoint. Give your mobile app the same level of attention as your physical locations because, for many customers, your app is their local branch.

Sauce Labs is the only enterprise-ready automated testing solution capable of meeting the complex needs of banks, fintechs, insurance companies, and other regulated businesses. With Sauce Labs, you can incorporate testing across the SDLC in a way that is complete, scalable, and secure:

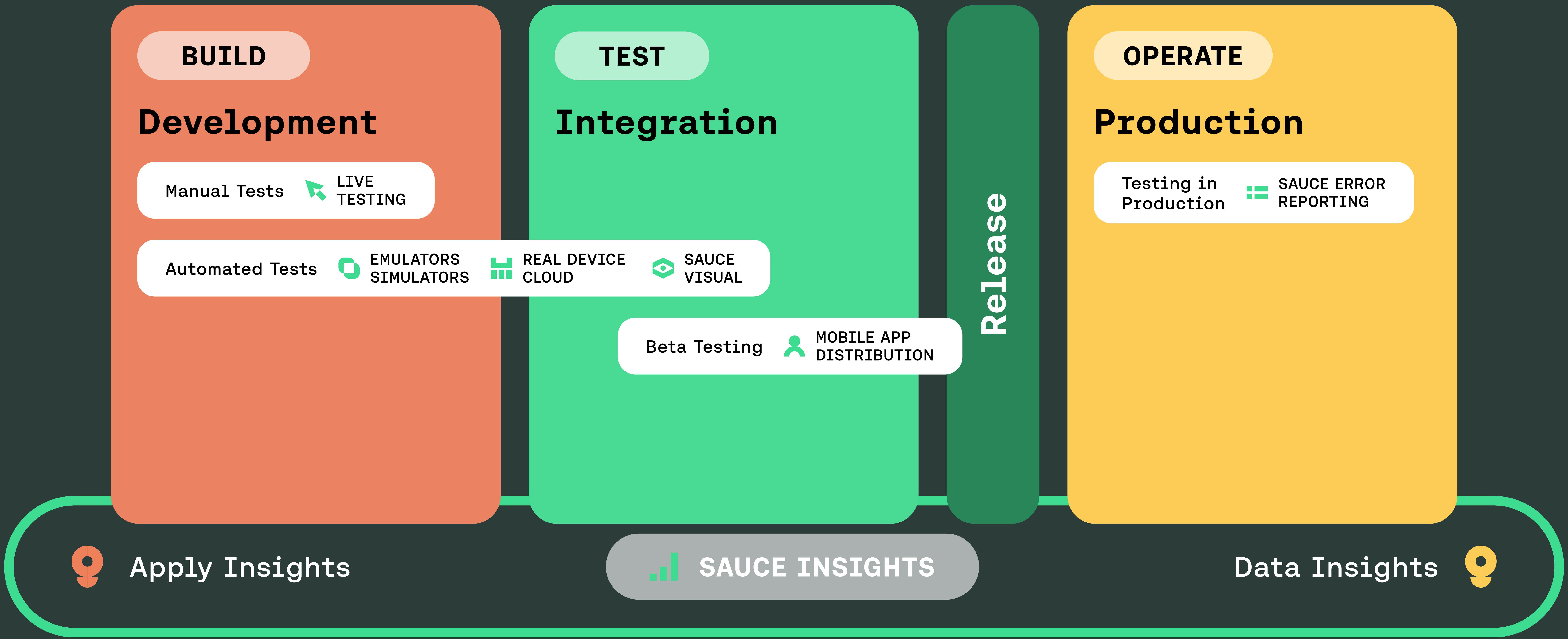
Testing Before Production: Sauce Mobile solutions include a comprehensive Real Device Cloud with public and private devices, emulators and simulators, and integrated visual testing, making it simple to test any device/OS at any time.

Mobile App Distribution: Optimize beta testing processes and streamline distribution and management with our secure, all-in-one platform.

Post-Production Error Monitoring: Use our platform to capture, prioritize, and quickly resolve errors in post-release while identifying the root cause so you can permanently correct the issue.

Insights: Use Sauce Insights to gain the visibility that you need into your testing trends to improve your processes across the SDLC.

Our Platform for Test helps you leverage a continuous quality approach to ensure your mobile app delivers a reliable and exceptional digital experience regardless of what device or operating system your customers use. Not only can you streamline testing across any framework or toolchain, but you can ensure security and compliance thanks to our KY3P, SOC 2 Type II, ISO 27001, and ISO 27701 certifications, secure proxy tunnels, and secure global data centers.



With more than 15 years of experience working with top financial organizations, Sauce Labs can give you the single-platform approach you need to streamline test automation, run thousands of parallel tests, and catch bugs long before they ever reach production. Here are just a few ways that leading financial enterprises have leveraged Sauce Labs to achieve continuous quality:

60x

A global financial services company increased test execution speed by 60x, increased code deployment frequency by 4x, and reduced testing costs by 30%, saving more than $3 million in costs associated with legacy **testing and infrastructure.**

1,400%

A leading payroll provider increased its mobile testing by 1,400%, allowing it to release updates more frequently and with complete confidence that its app had been tested using real devices.

50million

A major bank **ensures mobile app quality for more than 50 million users** by using a continuous quality approach to reduce release time by 50%.

These top enterprises and thousands of others like them rely on Sauce Labs to spend more time writing code so they can create a better mobile app experience, happier customers, and a healthier bottom line.

Ready to join them? **Request a demo with our testing experts.**

SauceLabs

About Sauce Labs

Sauce Labs is the leading cloud-hosted platform for automated testing of web and mobile applications, enabling fast delivery of high-quality software across the development lifecycle. Founded by the creators of Selenium, Sauce Labs has been the testing leader for over 15 years and now runs over 1 billion tests annually. Trusted by Fortune 500 companies like Toyota, Walmart, Verizon, Gannett, and Fidelity Investments, its scalable, secure platform supports testing across thousands of operating systems, browsers, and devices while meeting the highest compliance standards.

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