Apteligent

Leading Retail Bank Makes Mobile Pay For Their Customers

> "For a company built on the promise of excellent customer service, it is critical to provide a stellar mobile app experience."

This retail bank has been a trusted name in banking for over 150 years. With over a thousand branches across several states, it is among the top 15 largest retail banks in the United States. Combining an expert service team, a 24/7 contact center, and robust online offerings, the bank prides itself on providing a top-tier customer experience. To bring their bank firmly into the 21st century, they knew that mobile banking would be a business critical part of their operations.

The Challenge

The bank wanted to create a mobile experience that would make banking convenient, quick, and compelling for their customers. The mobile banking landscape is a competitive and complicated one, with most institutions offering apps, so they had their work cut out for them. Providing a seamless and stable customer experience was paramount. However, a banking app is a complicated beast. Stringent security measures combined with a complicated technical backbone created a plethora of potential fail points. For instance, "mobile unavailable" messages plagued many customers. Because the bank couldn't reproduce the app failure notifications, they were unable to diagnose the root cause of the issues. As an institution that always puts the customer first, the bank wanted to understand where failures were happening. To monitor the pulse of current performance and address any issues, the team needed real mobile app intelligence. In addition to standard features like Touch ID or Mobile Check Deposit, they also wanted to be at the cutting edge of the industry and deliver the innovations that customers were clamoring for.

WHY APTELIGENT?

Financial institutions choose Apteligent for many reasons including the following:
• Detailed, actionable diagnostics across both error and service monitorin
• Real-time insight into user flows and business transactions
• Fast time to value and ROI
• Unique mobile ecosystem performance data and insights

The Solution

The bank needed a system that would help them better understand and report on their app. They set about their search for a cutting-edge tool that could give them detailed app intelligence while preserving customer privacy. After exhaustive research, they found only a few viable options that would fit their criteria.

The ultimate conclusion reached in the decision making process centered on how the different solutions handled exceptions. Apteligent has a unique ability to trace the individual customer journey through the app and flag issues. Handled exceptions allows developers to track error conditions in an app, even if they don't necessarily cause the app to crash. Using this information, teams could identify users anonymously (and any issues they encountered) without collecting any personally identifiable information. They decided that Apteligent was the right tool to get the job done.

Apteligent in Action

The bank uses Apteligent's mobile app intelligence to get access to a host of insights, including:

BREADCRUMBS
Breadcrumbs represent the customer journey through a mobile app. Quickly view a timeline of the user's behavioral data, such as screen changes and custom logs, alongside operational data such as networking calls and errors.

HANDLED EXCEPTIONS
When incidents such as a "mobile unavailable" message occur, Apteligent bundles up all the pertinent information – from breadcrumbs down to the specific username – so the team can diagnose where and why these incidences were happening.

CRASH TRENDS
Apteligent identifies active users and gathers information on percentage of app loads that crash by version. This allows teams to address any issues between different versions and enhances app stability.

APP LOADS BY VERSION
The bank prioritizes rolling out innovative new features, and this metric gives them important insights about customer adoption. They can identify which versions users prefer, if people are using new features, and so on.

BUSINESS TRANSACTIONS
Although they offer a suite of features within the app, sometimes the team just wants insights on a specific functional area. Business transactions allows them to isolate a specific feature, such as Mobile Check Deposit, and track its performance. They can also link performance metrics with real world metrics. For example, the team can create unique metrics such as "Revenue at Risk" for deposits.

The Results

The dedicated mobile team at the bank has revolutionized their customers' experience. With Apteligent's mobile app intelligence data at their fingertips, the help desk specialists are able to provide tailored advice to users facing specific issues. It also gives the bank the ability to proactively contact high-value customers that had bad mobile experiences. As an added bonus, their app's overall crash rate has been reduced by 90%. In addition, Apteligent's insights have become an integral part of the bank's weekly customer experience reports. Every day, the team collates customer feedback from the call center, online banking, and the mobile app. Apteligent connect the dots, so that the team can proactively make improvements and improve the customer experience. The result? A mobile bank app that's worth its weight in gold.