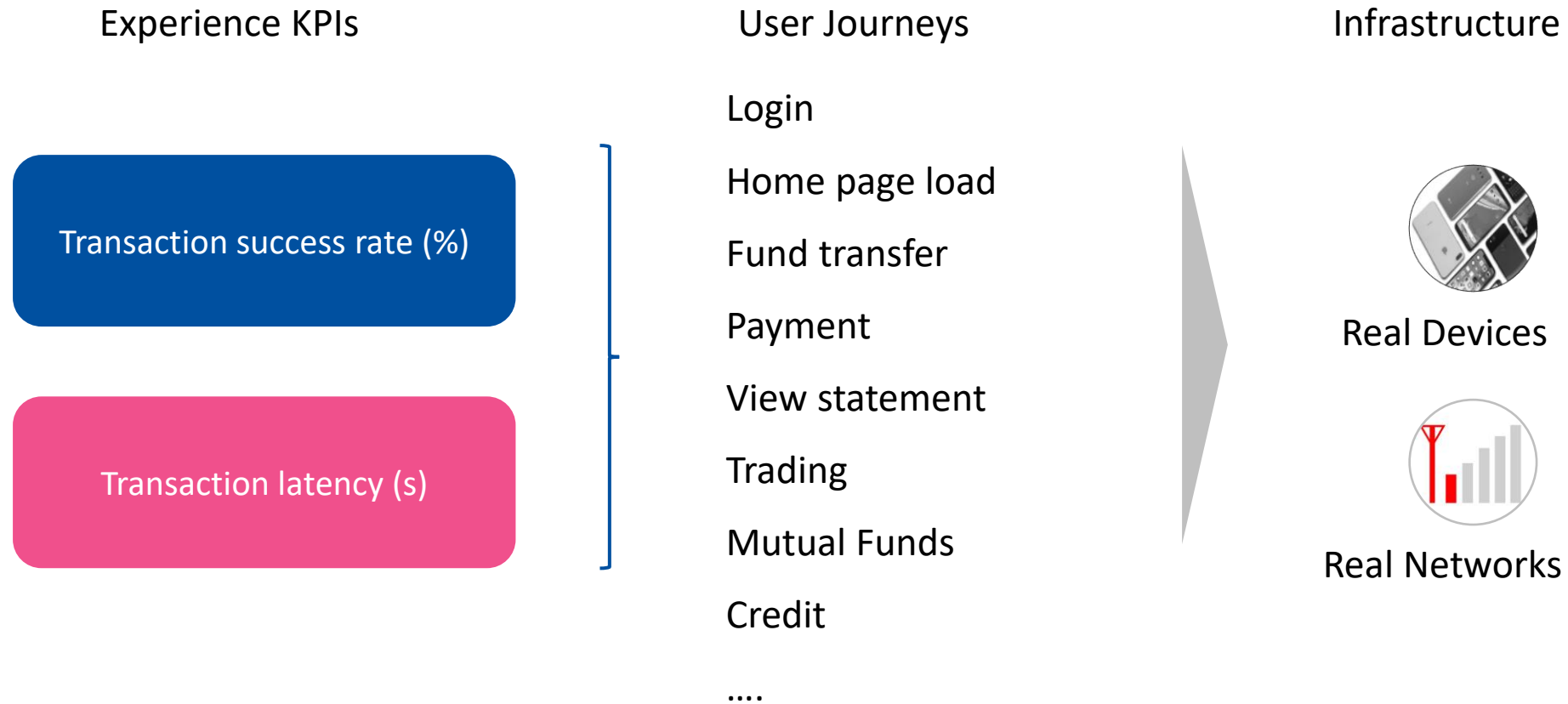




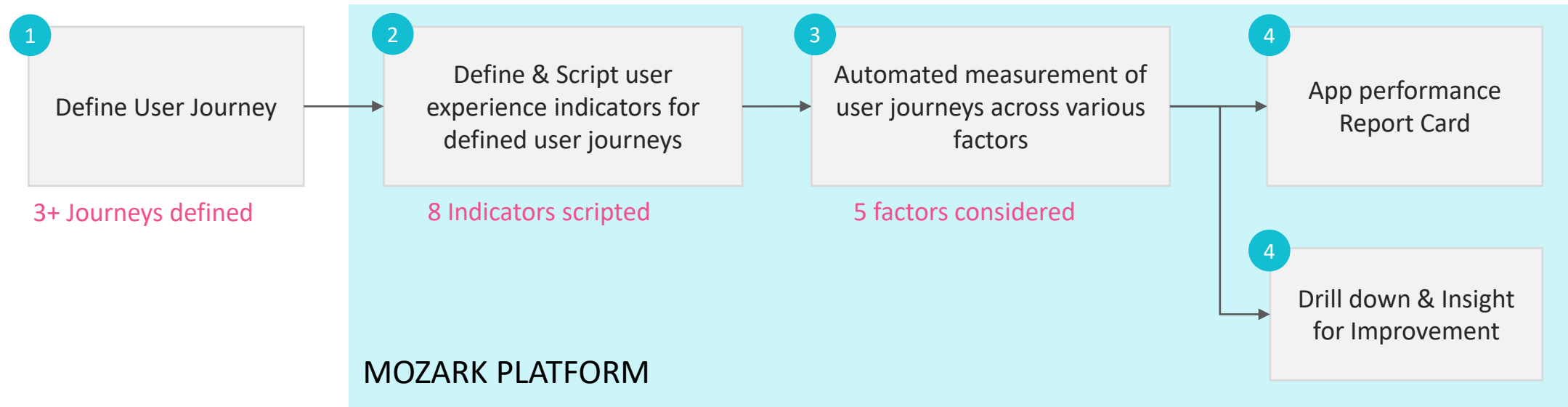
# MEASURING DIGITAL BANKING EXPERIENCE

PRESENTED BY CHANDRASEKAR RAMAMOORTHY

# User experience on digital banking channel is a function of transaction reliability & latency on real devices in real networks



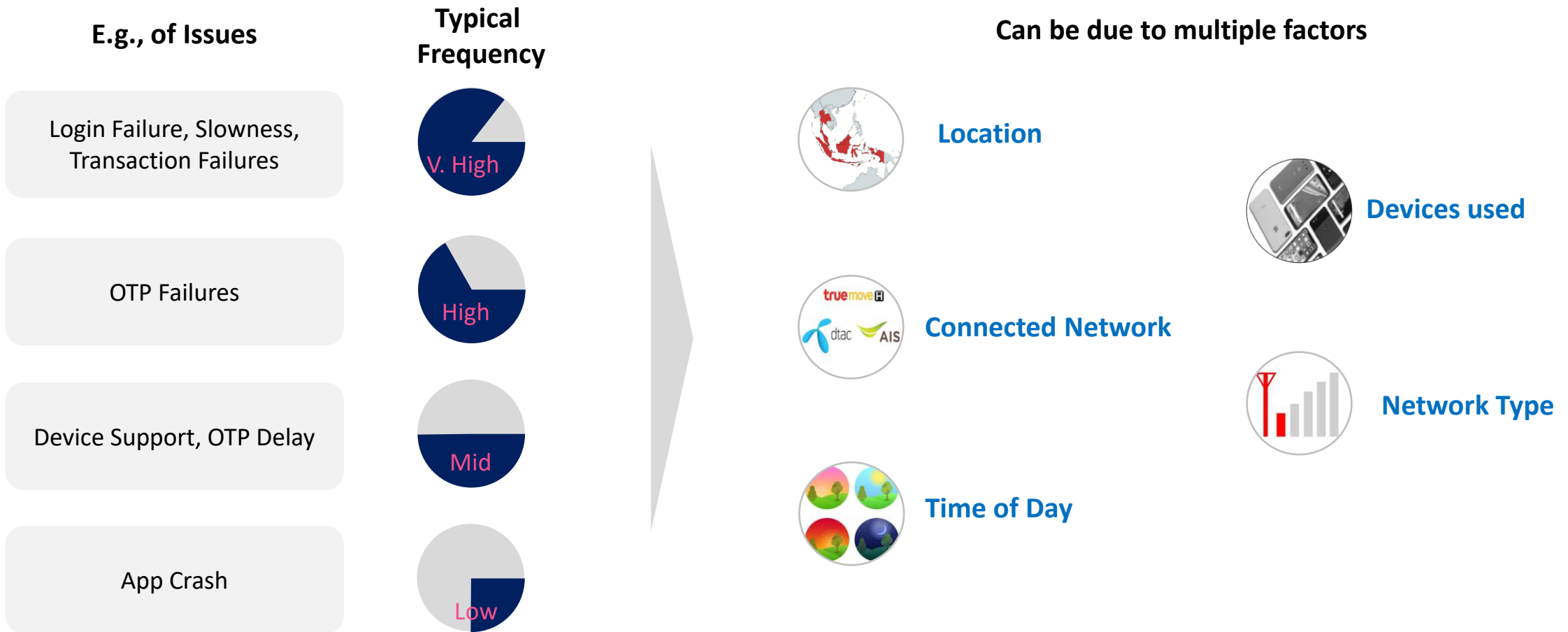
# Measuring KPIs through automated bots that replicate the transaction journey is key



Below are the details of our measurement:

- We measure across countries
- Measurement are performed on different mobile network operators in each country
- Different make & model of devices shall be used for measurement

# Such measurements should address temporal, location, device and network diversity



## Variations in performance across each dimension of diversity is indicative of an underlying root cause

Factors that we shall measure APP against	Insights / Analysis obtained
Location (Country) – Country 1, Country 2	Identify server / API / CDN issues
Network Operators (Top 2 operators for each country)	Network peering – issues with certain operators
Network Type (Good and poor network conditions)	How app responds in different network conditions
Devices (2 device models)	Devices impacting the performance
Time Slots (Morning, Afternoon, Night)	Potential congestion issues

### Sampling Example:

- Minimum of **250+ samples** will be collected per influencing factor (considering the 90% confidence level)
- Daily: ~100      Weekly: ~600      Monthly: ~2400
- Total Sample Size: ~**5000** across 2 months

# Example of user experience KPIs that can be captured

KPI's to be measured during our exercise shall be (non – exhaustive list)

## LOGIN KPIs

Success Rate & Time to

- Launch App
- Load Home Page

## FUND TRANSFER KPIs

Transfer to own account - Success Rate & Time to

- Load History Page
- Load Transfer Fund
- Load Receipt Page

Transfer to external account - Success Rate & Time to :

- Load History Page
- Load Account Details page
- Load Confirmation Page
- Load Success Message Page
- Load Receipt Page

Failure is when a function is taking longer than 30 secs.

Above shall be captured on Commercial App