The lynchpin for success in the mobile banking wars

By Hemkumar Balaraman   30 Aug 2017

Recent years have seen South African banks compete in a key battleground: the mighty mobile app. Each bank is positioning mobile in slightly different ways, with some emphasising contactless mobile payments, another highlighting bot-like automation and machine learning, others focusing on simplicity, or intuitive user experiences.

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For banks, the mobile channel has the potential to provide far more contextual, personalised services, and the opportunity to rapidly scale the distribution of financial services into remote areas, at far lower costs than traditional branch-based banking footprints.

But actually, developing mobile solutions is often fraught with complexities. The problems they often encounter relate to the diverse nature of the mobile landscape. Consumers use all sorts of tablets, smartphones, phablets, smartwatches and other wearables. They're running different versions of various mobile operating systems - from Android, to iOS, to Windows and even some lesser-known platforms. And they're accessing these apps from a multitude of connections - from wobbly Edge and even GPRS, to lightning-quick LTE or fibre networks.

Solving technical issues

All of this complexity creates challenges for the developers of the bank's mobile offerings. They should be spending their time designing and building the latest banking products, or integrating the newest fintech services to create revolutionary new customer experiences. But all too often they are dragged down, their energy consumed by solving technical issues for these various form-factors and operating systems.

Our wealth of experience in working with banks, both locally in South Africa as well as across the world, has revealed a surprising finding: The market-leading, faster-moving banks are employing new disciplines of software testing that help to radically accelerate the delivery of new digital services.

These banks, insurers and wealth providers are using modern testing approaches to become faster at delivering market-leading software, and thus claiming an important advantage in the battle for mobile dominance:

- **Emphasising the non-functional aspects.** It is essential to test software from a number of perspectives, looking at how solutions operate in general, and not merely the specific behaviours of that system. Non-functional aspects include the likes of performance testing, compatibility testing, security testing, and scalability testing, among others.
- **Testing in parallel.** It is not enough to simply start the testing of software after the last line of code has been written. In true agile spirit, testing needs to take place in parallel with the development of code - to ensure that every piece of code is considered in the context of functional, usability, exploratory testing and compatibility testing.
- **Embracing open source automation frameworks in testing.** Automation enables faster, more accurate, and more cost-effective software testing. Many financial services companies have been hesitant to embrace open source automation tools until recently, but all that has changed, as the benefits have come to the fore.
- **Strong collaboration - building great teams and ensuring localisation of skills.** Highest quality software comes from strong teams of professionals, co-locating and managing every aspect of the development lifecycle as a tight and highly collaborative team. Collaboration is key in testing new digital features and creating skills and knowledge transfer into new teams, and new individuals.
- **Engaging with a managed service provider for testing function.** Testing for mobile is extremely complex and time-consuming (due to the myriad operating systems and standards). By effectively outsourcing this to an IT partner with the skills, and the automation technology to get the job done quickly and effectively, the team can concentrate on higher value work (such as user discovery, design, marketing and adoption, and stakeholder management).

Many South African firms are demonstrating excellent standards of IT transformation in general and mobile app development in particular. Our vision is to play a key role in further developing local skills across the continent, enabling African companies to accelerate their forays into new digital technologies.

Testing methodologies may not seem like an area of competitive advantage, but - if structured well - your testing practice could well become a lynchpin that drives rapid digital transformation.

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