



Kobiton

How to Master Mobile App Testing in Finance and Banking



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Mobile app testing is not a technical afterthought—it's a business imperative.

With around **2,500 bank branches closing in 2023¹**, delivering a flawless mobile experience is more important than ever.

Nearly half of U.S. consumers managed their accounts through mobile apps last year, and in 2024, **74% of millennials** are choosing digital banking over traditional methods.²



The stakes are high. A single failure—whether it's a security breach, a compliance issue, or a poor user experience—can damage trust, lead to hefty fines, and tarnish your brand. That's why rigorous mobile app testing is essential. It ensures your app runs smoothly, meets regulations like PCI-DSS and GDPR, and delivers a secure, seamless experience for users.

In this guide, we'll explore why mobile testing is critical for financial apps, the risks of not getting it right, and how you can effectively address these challenges. We'll show you why choosing the right testing solution is not just important, but urgent, and how Kobiton is uniquely equipped to help you exceed customer expectations.

¹ S&P global - <https://www.spglobal.com/marketintelligence/en/news-insights/latest-news-headlines/us-banks-branch-closure-pace-further-slows-in-2023-80557666#:~:text=US%20banks%20closed%20fewer%20branches,PNC%20Financial%20Services%20Group%20Inc.>

² Bankrate - <https://www.bankrate.com/banking/digital-banking-trends-and-statistics/#digital-trends>.

The Risks of Inadequate Mobile Testing

Financial services organizations are targeted by bad actors because of their access to highly sensitive and often, lifetime data. With **74% of millennials** now using mobile apps as their primary way to bank¹, financial institutions are under immense pressure to deliver secure, high-performing apps—which requires robust mobile testing. Inadequate testing, or choosing a platform that doesn't guarantee a secure testing environment, exposes your apps to data breaches, regulatory penalties, and loss of customer trust.



Inadequate testing and inadequate testing platforms can result in:



Vulnerability to hacking and fraud, leading to financial losses and damage to reputation.



Core functions failing, causing transaction errors and poor user experiences that frustrate customers.



App slowdowns or crashes during peak usage, resulting in lost transactions and app abandonment.



Non-compliance with regulations like GDPR and PCI-DSS, resulting in hefty fines and legal repercussions.



Poor navigation and buggy interfaces that lead to decreased user engagement and increased churn.



Incompatibility across devices, causing crashes and a fragmented user experience.



Updates breaking existing functionality, causing widespread bugs and user dissatisfaction.

Avoiding these risks requires a mobile testing platform that can support a comprehensive testing strategy and covers every aspect of your app's performance, security, and usability.

¹Bankrate <https://www.bankrate.com/banking/digital-banking-trends-and-statistics/#digital-trends>

Exploring Best Practices in Financial App Testing

With great convenience comes great responsibility. Finance and banking apps handle sensitive data and critical transactions, making thorough testing absolutely necessary. But it's not just about meeting compliance requirements; it's about ensuring your app delivers a secure, seamless, and reliable experience for every user. By following these best practices—from security testing to usability and accessibility—you can reduce risks, enhance user satisfaction, and maintain a competitive edge in the market.

Consider these best practices when choosing a platform for mobile application testing:

✧ **Prioritize On-Premises Deployment**

Securely deploy your testing environment on-premises to have complete control over your testing environment.

✧ **Leverage AI-Driven Automation**

Choose a platform that provides AI-powered automation capabilities, like script generation and self-healing, to reduce manual effort and improve testing efficiency.

✧ **Ensure Reliable Real-Device Access**

Opt for solutions that provide access to a wide range of real devices for testing, enabling comprehensive coverage and minimizing bugs before release.

✧ **Optimize Test Management**

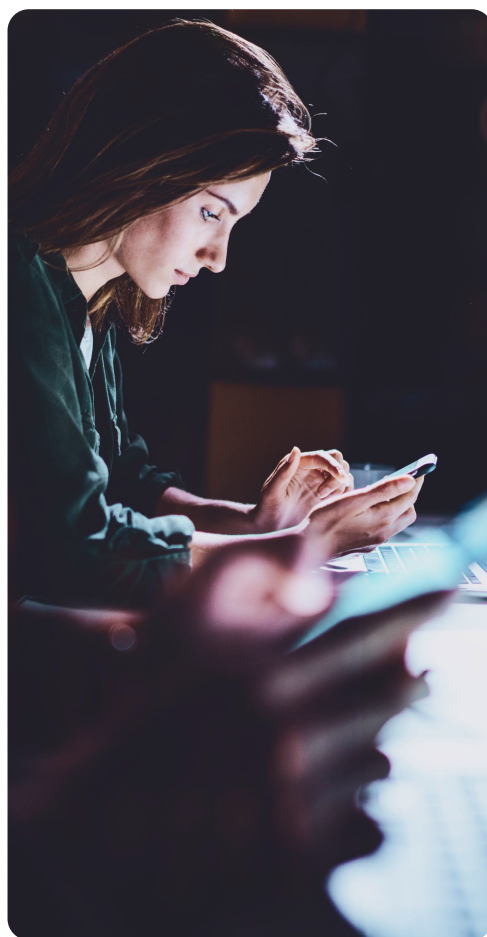
Seek a testing solution that allows you to manage and control workflows from a single platform, enhancing visibility and efficiency across your team.

✧ **Streamline CI/CD Integration**

Select a tool that integrates seamlessly with your existing tech stack, such as Jira or Jenkins, to facilitate better collaboration and streamline your testing processes.

✧ **Maximize Test Execution Speed**

Focus on solutions that offer fast script execution, reducing overall testing time and helping to accelerate your app's time-to-market.

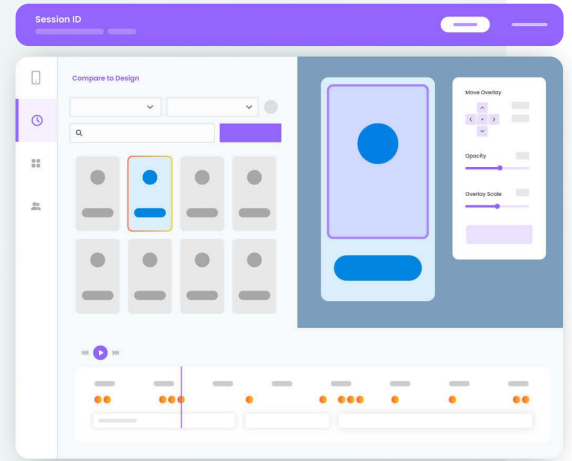


✧ **Enhance Collaboration with Actionable Insights**

Look for platforms that provide real-time test data and detailed session analysis to improve communication between QA and development teams and speed up issue resolution.

Do it With Kobiton

Don't leave your app's success to chance. With Kobiton, you can confidently meet the highest standards for security, performance, and compliance. Our platform not only helps you protect sensitive customer data but also accelerates your testing process with AI-driven automation and real-device testing. Choose a solution that empowers you to deliver exceptional mobile experiences every time.



Your Ideal Partner in Application Development

Kobiton's comprehensive testing platform gives financial institutions the power to deliver secure and seamless mobile experiences.

What sets us apart? Our platform offers a range of innovative features designed to meet the unique demands of financial app testing:



Mobile Test Management & Session Explorer:

Gain full visibility and control over your testing processes, with in-depth session analysis to quickly identify and resolve issues.



Scriptless Testing: Automate tests without writing code, reducing the time and effort needed to create and maintain test cases.



Appium Script Generation: Convert manual test sessions into Appium scripts automatically, making it easy to scale automated testing.



Self-Healing Scripts: Automatically adjust to UI changes, ensuring your tests remain stable and reliable, even as your app evolves.



Real-Time Reporting:

Enhance team collaboration with instant access to actionable insights, enabling faster, more informed decision-making.



Real-Device Testing with No-Code Validations:

Test your app on real devices, ensuring it performs flawlessly for all users, while no-code validations make automation accessible to everyone.



Seamless CI/CD Integration:

Integrate smoothly with your existing pipelines, reducing friction and ensuring continuous, reliable updates.

Financial institutions that have partnered with Kobiton have significantly reduced app abandonment rates, sped up release cycles, and improved customer satisfaction.





Don't wait—the time to elevate your mobile testing is now.

Request a free demo today and see how Kobiton can help you deliver apps that not only meet but exceed the expectations of your users while maintaining the highest standards of quality, security, and compliance.

[Request Free Demo](#)

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