

10

BEST PRACTICES

for Delivering a Great Mobile Banking Experience

Delivering high-quality user experiences across different networks and devices is a challenge. Today's banking customers demand excellence regardless of how they choose to interact. Whether the web experience is good or bad — customers will remember your brand. It takes 12 positive experiences to make up for 1 unresolved negative incident.

Akamai has tapped into our experience serving 30% of the world's web traffic to present some key factors to implement as you develop your mobile banking strategy.

1. Mobile banking apps are slower; you need to make them faster.

Customer expectations are being shaped by their digital experiences — both banking and non-banking. Today's banking customers expect a consistent online experience across any channel, on any device, at any time. A poor mobile experience is the leading cause of abandonment but is also the easiest problem to fix. Using Akamai's trusted techniques used to improve desktop web performance issues — [content delivery](#) and dynamic network acceleration — you can solve even the most problematic performance issues. Front-end optimizations, including adaptive image compression and device characterization, can help to improve performance for a great mobile web experience.

2. Tailor your web experiences to mobile banking users of all types.

Today's banking customers are using hundreds of different devices, browsers, and networks. Depending on network congestion, page response times can be 50% slower than a competitor's page. Trust Akamai's best-in-class approach, custom tailored for each user's connectivity and browser.

3. Rapidly direct your customers to the desired content.

Native apps are a solid choice for frequently used applications, but they can be far more costly to maintain. Akamai's Intelligent Platform™ defines which functions you'll deliver via apps versus the mobile web and intelligently directs users to the appropriate site. This low-latency redirect minimizes end-user wait time, offloads the origin server, and frees the content provider from having to maintain a continually changing database of device capabilities.

4. Measure the business impact of all revenue channels.

The most important step to improving site performance is measuring all end-user web experiences. Akamai lets you effectively measure performance across a highly fragmented landscape and correlate these measurements against the key business metrics (e.g., revenue and conversion) of each revenue channel. This enables us to identify specific performance gaps and refocus on website features and capabilities when appropriate.



74% of the mobile audience refuses to wait more than 5 seconds for a mobile site to load.

— Source: Gomez 2013

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5. Utilize your developer resources wisely to support your mobile strategy.

Developing a separate mobile site is only effective if your site changes infrequently. [Responsive Web Design](#), although developer intensive, allows web pages to respond to the context in which they're loaded and change their user interface accordingly. Choose the best approach for your business without compromising user experience.

6. Know your users and optimize for their needs.

Measuring your website's page load times, as experienced by your end users, will help you gain insights as to your customers' overall web experience. [Real User Monitoring](#) enables you to make informed decisions and quickly rectify problems as related to performance geographies, browsers, devices, and connectivity settings. Collecting and analyzing the data individually, rather than looking at the overall average performance, will help you understand your users and deliver optimized experiences based on their individual needs.

7. Optimize your performance by caching images.

Improving the cacheability of mobile content by enabling multiple versions of an object to be cached is key to delivering an optimized customer experience. By intelligently delivering the correct version based on incoming device characteristics and offloading the origin, Akamai can enable a faster and more targeted response for the customer.

8. Reduce your download footprint with selective image compression.

By adjusting compression parameters for images in real time as needed, based on changing end-user network conditions, Akamai can help to deliver the optimal balance between image quality and download time. Users can enjoy high-quality images when network conditions are good without suffering from slow performance when conditions are poor.

9. Protect your data, sites and applications from a security breach.

In today's quickly changing IT environment, mobile sites and applications are often one of the weakest and most-targeted points. Using a combination of mobile device management and a cloud-based firewall to protect your mobile infrastructure is key to reducing business disruption, providing revenue protection, improving application response time, and reducing risk to brand reputation.

10. Prevent downtime with a DDoS protection solution.

Financial Services Institutions are at an increased risk of more frequent and sophisticated efforts to compromise their websites and applications in order to steal intellectual property and customer data. Having a [DDoS protection strategy](#) that offers scalable protection — without compromising performance — is essential in maintaining business continuity and brand reputation while providing a solution for customers to simplify their financial lives.

Let Akamai bring your banking business *Faster Forward* in today's hyperconnected world.



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