Yethi
Innovation for quality

CASE STUDY

Yethi Enables a Leading European Bank to Scale Omnichannel Performance for Data Remediation & Open Banking

The Client

A leading European bank, undertaking a large-scale omnichannel transformation to unify customer journeys across digital channels, onboarding, and open banking ecosystems. The bank aimed to deliver seamless, high-performance experiences across web, mobile, and API-driven services.

The Scope of Work

- End-to-end performance validation of DRM and Open Banking applications
- Simulation of real-world omnichannel user journeys including onboarding, login, authorization, and API consumption
- Execution of Load Testing (up to 100% projected volume), Stress Testing (125% load scenarios), & Soak Testing (endurance over extended durations)
- Coverage of critical business workflows such as: Customer onboarding journeys, Staff authorization and processing, & API-based transactions
- Validation of TPS, response times, error rates, and system stability

Company & Asset Size

Employees: ~ 2200+
Branches: ~ 40+
Net Income: ~ $15B

Application Involved

- Appzillon
- Data Remediation (DRM) System
- Open Banking (OB) APIs (Customer360)

Business Impact

- Enabled scalable omnichannel onboarding handling up to 1200 concurrent users
- Ensured API readiness for open banking compliance and ecosystem expansion
- Reduced risk of customer drop-offs due to latency or failures in onboarding journeys
- Delivered performance benchmarks aligned with SLA expectations (3–5 seconds response time)

The Challenge

01	Omnichannel journey involved complex multi-system interactions (Appzillon -> backend -> APIs -> core systems)
02	High concurrency requirements for customer onboarding and staff workflows
03	Lack of clarity on TPS benchmarks and performance baselines
04	High dependency on backend systems and integrations causing intermittent failures under load
05	Critical transactions (KYC onboarding, document upload, payments) showed high response times (>20 seconds in some cases)
06	Frequent proxy-level and socket-based errors impacting system reliability during execution
07	Session management instability leading to unexpected user logouts and inconsistent user experience
08	Slow response times in critical journeys such as onboarding and document upload
09	Performance degradation under high concurrency (1000+ users) across DRM and integrated systems
10	Integration bottlenecks across APIs, middleware, and backend systems affecting end-to-end performance
11	Lack of production-like environment stability impacting accuracy of performance validation

The Solution

- Designed realistic workload models reflecting customer and staff journeys across channels
- Simulated 1200 concurrent users across onboarding and back-office flows
- Conducted iterative load cycles (10%-> 30% -> 50% -> 100%) to identify bottlenecks early
- Executed stress tests at 125% capacity to evaluate system breaking points
- Performed soak testing over 4+ hours to validate system stability under sustained load
- Peak performance achieved between 2.20 – 2.66 TPS under stress scenarios
- Soak testing confirmed system stability with 99.76% transaction success rate (7940/7996)
- Error rates reduced to as low as 0.24% during soak and 0.38% under stress
- Open Banking APIs demonstrated zero-error execution with high stability and sub-second response times
- Critical bottlenecks identified in onboarding and document upload workflows
- Multiple system-level issues escalated for remediation prior to production readiness
- Improved readiness for real-world digital onboarding volumes

Conclusion

The performance testing initiative played a critical role in ensuring that bank's omnichannel transformation was not just functionally complete but operationally scalable. By validating real-world load conditions across customer onboarding, staff workflows, and open banking APIs, the bank was able to proactively identify and mitigate performance risks before production rollout. This engagement highlights how performance testing must be tightly integrated into omnichannel transformation programs. It ensured that the bank could deliver consistent, high-quality customer experiences across channels while maintaining system stability, regulatory compliance, and operational efficiency in a high-volume banking environment.

About Yethi

Leading Banks rely on the Yethi Consulting Assurance expertise for business success with their financial applications. Yethi Consulting Pvt Ltd, is the leading provider of Quality Assurance and Testing Automation solutions to the Global Banking and Financial services Industry for their applications reliability and business success. With over a decade of operations, Yethi Consulting brings deep domain and industry expertise along with an inbuilt library of **over 1 million Test cases for over 250 Financial Applications.**

Today, Yethi Consulting through a combination of products, services and solutions, has delivered **over 750+ projects for 130+ Customers, across 30+ countries.**

Yethi Consulting has been awarded with the IBS intelligence Leadership club in their Annual sales league Table 2023 as the 'Best in Quality Assurance and Testing platforms'.

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