

Customer Stories



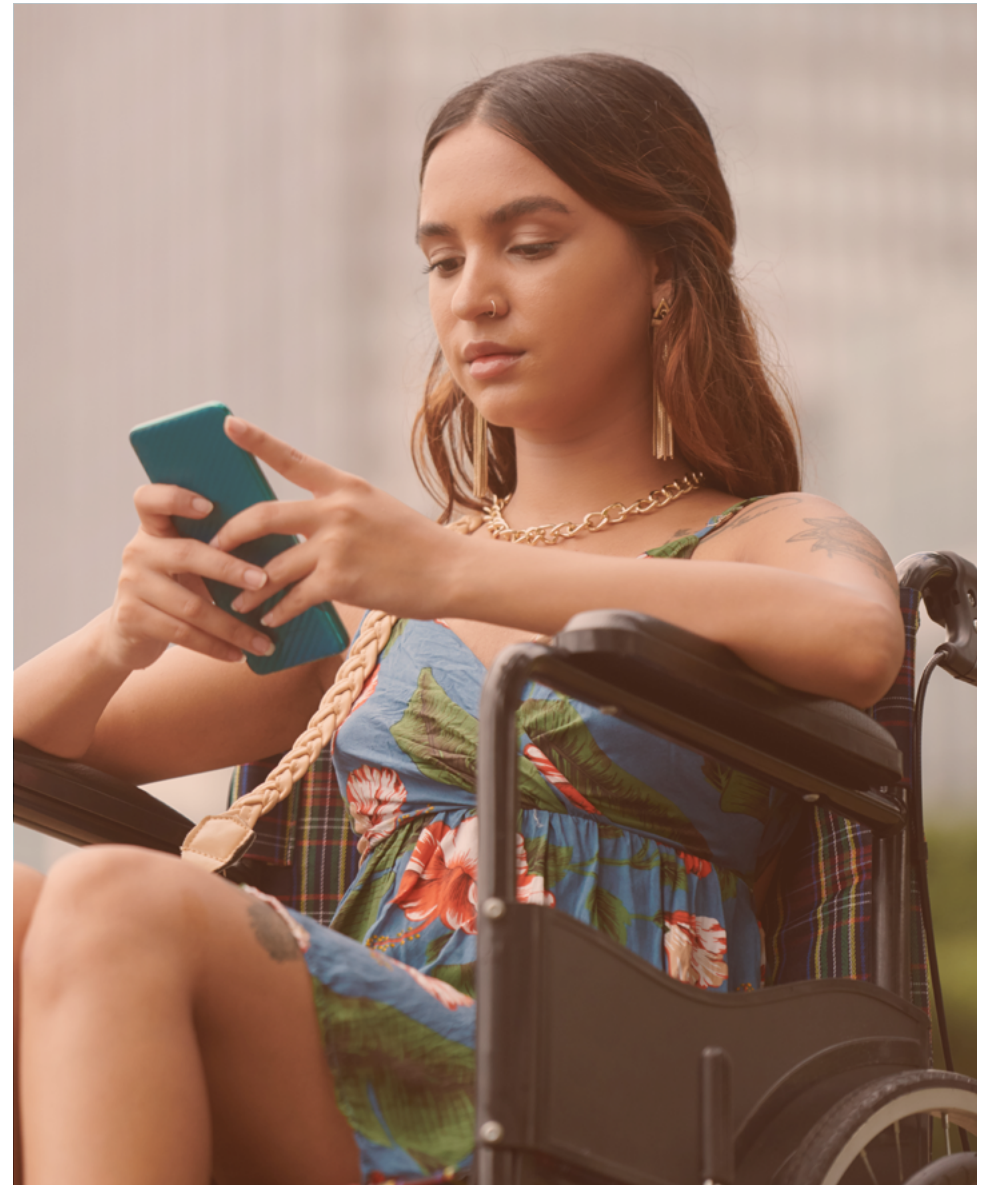
Sensedia helps Bank Bmg **cut mobile app login latency by 87%**

## Introduction

With the consolidation of Open Finance and the constant adoption of technology to improve customer experiences, such as AI and Machine Learning, the financial services landscape has never been so competitive. Recognized for being at the forefront of this wave of technological innovation, **Banco Bmg** took another fundamental step in its digital transformation journey and, with the support of **Sensedia**, improved the availability rate, reducing the occurrence of failures in its mobile application by 98%.

A recent Gartner study revealed that only 30% of product leaders receive enough Customer Experience (CX) data to make informed strategic decisions. At Banco Bmg, the technical team's consistent access to valuable operational data highlighted the need for the bank to take a step towards making improvements.

“We identified that the APIs of our mobile application were slow and this caused the app to crash a lot, which consequently frustrated our customers, who did not have the patience to wait so long to use the available resources”, comments **Jadson Vieira**, Head of IT at Banco Bmg.



Already a partner of Banco Bmg in Open Finance, Sensedia was also selected as the API management solution for the bank's mobile app, replacing the previous system that no longer met Bmg's needs. The APIs were migrated to Sensedia's platform, a move that promised better scalability, increased customer satisfaction, and the improved performance Bmg required for its app.

“ Sensedia was already here, so it was an easy decision to make. We started the migration project in the second half of 2023, with the support of the Consulting team, and within a few weeks of completion, we already noticed the positive impacts. It was a gain not only in terms of metrics, but also in terms of customer satisfaction, who can now authenticate much faster and with less complexity,” explains Bmg Systems Specialist Bmg **Thiago Oliveira**.



## Results achieved

The migration brought impressive results immediately:



**App Performance:** Latency from login to home screen loading has been reduced by 87.5%, from 12 seconds to as low as 1 second.



**Stability and Health:** iOS success rate has increased from 75-80% to over 90%, eliminating major framework flaws.



**Increased User Satisfaction:** App abandonment rate has decreased by 12%, indicating a significant improvement in user experience.



## Safety precautions

While multiple security protocols provide stronger protection, they can impact the end-user experience. The more layers of protection, the more vigilant a company must be to ensure the authentication process doesn't slow down.

“Sometimes, in this tradeoff between security and experience, you have to make some choices to stay compliant and, at the same time, provide an acceptable process that allows the customer to move through the app smoothly,” explains **Jadson**.

With the resources of the Sensedia API Platform, Banco Bmg was able to define different levels of API protection and governance in an individualized and standardized way. In addition, Sensedia developed an automated flow using PKCE, drastically optimizing the process and reducing authentication time from seconds to milliseconds.

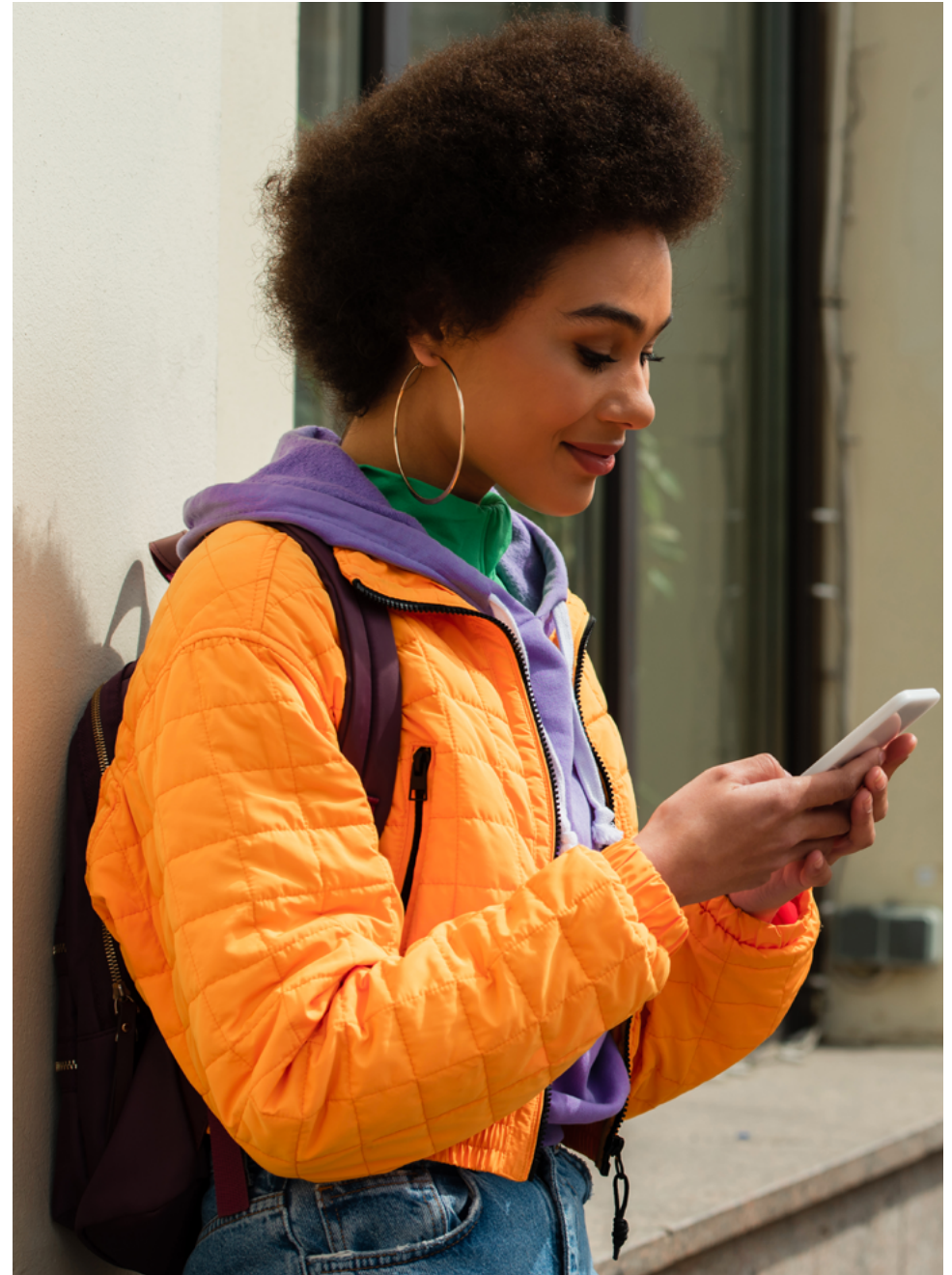
“This customer-centric culture is not simple. It requires a large investment and a mindset focused on this, as it is not something that can be outsourced; you need to have this knowledge in-house, and Banco Bmg understands this very well. After all, what you want, at the end of the day, is for the customer to be a promoter of your brand”, comments **Fabio Rosato**, Executive Director at Sensedia.

## Future plans

Migrating Banco Bmg's APIs to Sensedia has transformed the digital experience for its customers by significantly enhancing the performance and stability of the mobile app.

“ We are gaining a lot of insights on standardization and governance of APIs, which has been very positive for us,”, says **Jadson**.

In the coming years, the bank plans to further its technological evolution, using open finance innovation to attract more customers and deliver even higher-quality digital experiences.



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