



Performance Management Increases Customer Experience for a Large Private Bank



Client Profile

The client is a private bank working as a microfinance lender and started operations in 2007. The bank operations are in India and have 400+ branches across the country to serve customers. The bank invests a lot in technology to enable a digital framework for transactions. They currently offer banking and financial services to their customers.



Challenge

The micro finance banking segment under the banking sector is a fast growing section that encourages customers to invest, operate financial instruments with least complexity. It is also equally challenging as there are many banks offering competitive packages and deals across the counter.

The client is investing a lot on the digital framework. With this view, they were looking across the board to fine tune services, improve response rates across transactions and give their customers a great experience from wherever they are located. These banks don't enjoy privileges like their large counterparts yet they have tight rules and norms to comply with. The client, being aware of these changes wanted a digital framework to power their application landscape giving customers an adept one-stop solution.



Solution

CSS Corp started with providing application services and expanded into the following areas:

- ▶ **Application Development & Support**
- ▶ **RPA**
- ▶ **Performance Engineering**
- ▶ **Helpdesk Services**

A. **Application Development Services:**

Banks utilize different applications to process customer transactions. All these applications access a common core application suite known as the core banking services. Bank applications have complex interfaces requiring to access external applications for data feed, statutory and compliance.

CSS Corp provides application development and maintenance support. We provide support for over 20 customer facing applications. There is a robust process that is built for application releases. The applications go via Unit Testing, Manual Testing and Automation Testing before (User Acceptance Testing (UAT)).

We deployed a 40+ member team that worked on development. The client's technology framework runs on a stack that includes:

Technology Stack	Database
Java	Oracle
.NET	SQL
Angular	Mongo
ReactJS	DB2
NodeJS	
Spring	
Programming Platform	
Appzillion & Apache Canvas	



B. Captive Development Center:

The Captive Development Center (CDC) comprises of Frontend & Backend developers and Automation testers. This is a separate team created for the client. The CDC runs hardware and software supplied by the client and is completely secluded. This team provides support for the client's application development initiatives.

C. Robotic Process Automation (RPA)

RPA was proposed to improve customer experience and operational excellence by increasing performance, efficiency and agility. Using RPA, bots execute actions that fasten customer transactions and decrease turnaround time for handling requests. This increases efficiencies handling and closing more requests than manual efforts.

RPA is used after selecting the right business candidates. Business candidates are processes that have defined input and output values at every stage of the workflow and which can be captured and reproduced. UiPath is the RPA tool used to automate the client processes.

We identified 6 processes and enabled RPA with others following suit. The following table shows the efficiency in driving operations via bots.



Technology Stack	Tickets/Month	Traditional(TTR)	RPA(TTR)
Anti-Money Laundering Alerts Validation	4400	30 min per ticket	3 mins
Relationship Manager Tagging	13,288	1.5	0.5
Account Blocking	2024	1	0.5
Closed Service Request	352	2	0.5
Recurring Deposit- Draw Down Maturity	242	2	1.5
Post Disbursement Document Updation	396	2	0.5



D. Performance Engineering Services:

We started services in Jan 2016 with Mobile Application Development Platform (MAPD) application. The engagement spanned over 4 weeks and included performance testing and deep analysis on root causes.

Our engagement started with a discovery phase. We investigated their application landscape, tabulated all our findings/scenarios, cross checked with the client team on every step, across simulations and test runs. With greater transparency shown at both ends on process, methodology, technology, solution and reporting the client was satisfied with our approach.

The engagement was a great success yielding 50% performance improvements. This enabled the client to sign up multi-year contracts to performance test other applications. We have revamped 3 major (including MADP) applications for the client and ensured that one of their application supports 1500 users without any bottlenecks. Following are the PE services provided for the client:

- ▶ **Load Testing**
- ▶ **Stress Testing**
- ▶ **Breakpoint Testing**
- ▶ **Endurance Testing**

E. Performance Labs:

Performance Testing is a critical part of application development as it signs off on an application's speed, stability and scalability factors. The goal of PE is to find out and remove all performance bottlenecks by stimulating real world conditions. Detailed reports are analyzed and then application codebase is fine-tuned accordingly. Most enterprises don't have an ideal PE testing facility as there are factors like network connectivity, load factor, network throughput, response time which the PE team needs to commission. Getting these privileges on a client network is not always an easy take.

We mandated for an exclusive lab setup to accelerate this process. The client provided 4 exclusive machines to test all customer facing applications before go-live. The client was provided excellent feedback with the overall outcome, as they had clear visibility and control over application releases. They had the advantage of generating accurate data to benchmark applications effortlessly.

F. Application Helpdesk Services:

We provide a 10 member L2 application helpdesk services to help customers with their application L1 support needs. Currently we support 22 applications and process more than 1300 tickets a month. Tickets are logged in by agents either through voice or email and the resolution is provided within the set SLAs. Support is executed from Chennai.



Benefits

- ▶ **Enhanced Application Resiliency:** With ADM and PE services, we accelerated application's responsiveness, availability and concurrency by 50% giving the client a higher end customer satisfaction.
- ▶ **RPA:** RPA streamlined the defined application processes, increased reliability, process improvements, cost reduction, improved productivity, improved quality and increasing customer delight.
- ▶ **Increased Scalability:** PE services scaled all applications to handle 1500 users at any given point in time giving them a massive 4x difference in speed. This meant more customers could log on and experience their services concurrently.



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