How Express Bank uses IT-performance to drive digital transformation

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Express Bank

BNP PARIBAS GROUP

Express Bank drives digital transformation while delivering outstanding performance and customer experience with Appdynamics and Ymor.

Express Bank – part of BNP Paribas is a fast growing Danish bank with a business that relies heavily on a smooth user experience. The bank turned to Ymor to gain valuable IT-performance insights that would enable it to focus on its resources.

How to reach the highest service level

The objective for a company such as Express Bank is to offer customers a fast, credible and easy service in order to make the decision process quick and reliable. The bank uses both strategic business partners and brokers as well as direct sales in order to provide loans for private consumers. Sometimes it is a matter of minutes whether the consumer accepts a loan or rejects the idea because the process takes too long.

Head of IT Operations, Greg Parker, explains the challenges: "From time to time we could see that our applications did not perform quite as well as they should. You have to remember that our system workflow is very complex, incorporating many third-party dependencies as well as different technologies. Traditional monitoring is not always sufficient to determine transaction performance and to pin-point specific bottlenecks."

In other words, the IT-staff at Express Bank could maybe register a decline in system performance, but it would take up too many resources to determine exactly what was wrong and how the performance could be restored. "We couldn't get the information in sufficient details and fast enough. In our line of business, this means losing customers who take their bank business elsewhere."

Transformed IT-operations

'Transparency, certainty and the best use of your valuable time for development and operations' - The promise sounded tempting and in late 2015 the IT-team of Express Bank got in touch with Ymor to discuss the advantages of Application Performance Management (APM).

The advanced monitoring solution views the whole system as it should: from the customers point of view. It can zoom all the way in to the specific code level and pinpoint exactly where the application takes a little too long to process and thereby, as a consequence, slows down the whole process.

"The value that this solution has added to our business, has made it a trusted solution at management level. It has given us confidence, that we know what is happening in our application work flow," says Greg Parker, Head of IT Operations. "We can now prove if a third-party web service is affecting our performance. We can drill down into the specific component method that is causing an issue in a complex work flow, containing many components and methods. In short, we have control where once we were somewhat blind. We use the dashboard for real-time monitoring, and the system provides a daily health statistics report of the most important key information points," Greg Parker explains. "This report allows us to perform ongoing capacity management for the application work flow components, as it provides a daily benchmarking overview of the application. At the same time, potential bottlenecks in production are identified on a very detailed level allowing us to allocate resources in the most efficient manner." Further, the automated alert function is valuable for a company where time – in the most literal sense of the word –

is money. "I was on the train on my way back from a meeting in Jutland, when I received a notification on my phone saying that the RKI service wasn't working properly and I could dedicate a technician towards the problem right away."

Benefits for both bank and customers

In short, the Application Performance Management services have provided Express Bank with the opportunity of allocating resources much more efficiently and given its customers a more smooth, quick and reliable experience when applying for a loan. The improved application performance further enables Express Bank to develop the business while keeping an eye on IT-costs.

"The application performance management solution is valuable for us because it gives us the freedom to focus on business development, innovation and user experience instead of troublesome fault finding. It has proven itself as a great management tool and a sound investment," concludes Greg Parker, Head of IT Operations at Express Bank.

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