

Digital Sales Platform Development

One of the largest banks in Central & Eastern Europe



The bank faced poor digital adoption within the customer base and the key reason was a lack of digital Sales capability. With a primary aim of increasing the monetization of digital traffic, the bank wanted to develop an online platform to sell its Retail Banking Products

+40%
Digital Sales

+17%
Revenue

ITC Infotech is a leading global technology services and solutions provider, led by Business and Technology Consulting. ITC Infotech provides business-friendly solutions to help clients succeed and be future-ready, by seamlessly bringing together digital expertise, strong industry specific alliances and deep domain expertise. The company provides technology solutions and services to enterprises across industries through a combination of traditional and newer business models, as a long-term sustainable partner.



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CHALLENGE

- Low digital adoption of the online platform among the bank's client base due to the predominance of physical processes which was time-consuming
- Limited products sold online leading to a decline in market share
- Mainframe based legacy systems limited full-fledged digital enablement across all Business lines
- The same platform served the home countries and multiple other brands across many central & eastern countries meant that a standardized solution needed to be built in the least invasive manner

SOLUTION

Engineering

- Development of the Digital Sales Platform and store workflow - Multi-skin design
- Used distributed agile development factories

Automation

- Testing Automation, Auto Code Review
- Automated management reporting
- End-to-end DevOps

Microservices

- Microservices-based architecture enabled a modular approach
- Microservices/API management

Integration

- Mainframe integration
- Integration services for 3rd party integration for the digital contract platform

RESULTS

- Increased digital adoption – **40%** increase in digital transactions over a period of 18 months
- Increased monetization of digital traffic – **17%** increase in products sold online
- **Faster Time to Market** & Increase in digital sales coverage – **15+ products live in 2 years**
- Improved cross-sell/up-sell
- Superior Retail Banking **Customer Experience** (Mobile/iPad/Desktop)