

Leading South African Bank Transforms Customer Experience Using Azure Cloud

Case Study



Overview

Overhauling the banking experience

A leading South African banking and insurance company, with over 100 years in the business, was frustrated by increasing costs and inflexibility due to its legacy mainframe systems and applications. These hurdles held the business back from delivering a seamless experience to its customers and responding to their evolving needs with new products and solutions.

Zensar's brief:

- Create a roadmap for digital transformation and modernize the application core by leveraging the cloud.
- Help optimize costs and achieve better availability, reliability, agility, and flexibility.

Beyond the brief:

Zensar built a tight collaboration with the Microsoft Azure and Raincode teams to deliver a one-of-its-kind solution with significant cost optimization and enhanced user experience.



Challenges

Limited by a legacy landscape

As the client's technology landscape primarily comprised IBM mainframe and legacy applications across the business portfolio, it resulted in multiple challenges:

Poor agility: Business responsiveness was hindered by extensive release times for new product launches and the IT department's inability to meet its digital program objectives.

Operational issues: Aging skill pool, lack of mainframe talent, and a tightly integrated architecture made it difficult to deliver a robust microservices ecosystem.

High operating expenses: The cost of running applications on the mainframe was impacting profitability.

Vendor dependency: It was becoming increasingly difficult to retain the essence of the mainframe programs and skills without compromising overall performance and response times.



Solution

A transformative approach

We enabled transformation through modernization to align with the digital objectives of the client. By leveraging the cloud to boost innovation and performance, we helped the enterprise embrace new ways of banking to deliver superior customer experiences.

Strategy: We outlined a comprehensive strategy for application modernization that defined a zero-trust approach and mechanisms to accelerate results and minimize errors.

Key objectives:

- Cost optimization
- Protection against evolving threats
- Scalability by leveraging hyperscaler services
- Release from the IBM lock-in

Key solution enablers:

- Azure multi-layered controls
- Proven 27-step modernization blueprint
- Proprietary security frameworks and platforms

Solution highlights

- No manual interventions in operations
- Easily upgradeable configuration
- Improved security, performance, and reliability
- Better interface, code performance, maintainability, cost efficiency, and time-to-market
- Protection against distributed denial-of-service (DDoS) attacks
- Data security, regulatory compliance, 24/7 availability, and reliable support
- Retention of COBOL programs without any rewrite
- DevSecOps pipelines built for COBOL and JCL workloads



Impact

Greater IT responsiveness

According to internal benchmarks, these results were delivered:

- 60 percent reduction in the total cost of ownership (TCO) of applications with little to no dependency on legacy maintenance skills
- 60 percent cost reduction in mainframe operations
- 37 percent reduction in the cost of IT operations
- 80 percent reduction in environment provisioning

Business outcomes: The solution accelerated the pace of innovation, fueled by a cloud-enabled ecosystem that costs much less and performs way better.

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