

South African Bank Achieves 6X Growth in Customers Served Digitally

Case Study



Overview

Building the capability to scale the business

A 175-year-old premium African bank, with an annual revenue of \$2.3 billion, was facing difficulties with meeting evolving customer expectations and accelerating growth across market segments.

Zensar's brief:

Work with cross-functional stakeholders to

- produce a cloud-native solution on AWS and
- modernize the bank's applications.

Beyond the brief:

We brought in a qualitative difference to the client's operations, saving close to \$1.4 million per year in maintenance and licensing costs. Moreover, we also helped the bank deliver a unified brand experience and support a broader customer base.



Challenges

Scattered investments and services

The client's IT department had a mandate to rationalize haphazard investments in digital technologies and integrate services across different systems and regions.



Solution

Optimizing returns from digital investments

Phase 1: Deploying a truly global solution

- Streamline haphazard digital investments by moving to AWS.
- Deliver an omnichannel experience to customers in their native language — across web, mobile, USSD, kiosk, SMS, and bot.
- Unify the development process across systems and regions with a common landing zone across countries and separate instances for Dev/QA/UAT and production.

Phase 2: Increasing application availability

- Maintain availability zones that are closer to end users in Africa and Europe.
- Leverage AWS-native services, with powerful security and observability features, to build a Digital Experience Platform (DXP) that covers the
 - brand site and secured portal,
 - data and analytics platform, and
 - social, mobile, and kiosk-based apps.
- Integrate diverse multi-vendor backend systems, spread across multiple countries, through an orchestration layer.



Impact

Enhanced customer experience and growth

- Role-based access to AWS services
- 6X growth in customers served digitally
- 14-country rollout across the continent
- Better service availability for customers in Europe

Business outcomes:

The solution enabled optimum usage and chargeback to each country, based on utilization. It also delivered a seamless brand and service experience for customers and energized growth in market share.

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