# bsg

*Unlocking potential ➤ Accelerating performance*

Banking

# Ensuring **incremental delivery of value** by transitioning to an Agile approach

BSG worked with a prominent South African retail bank on a core systems development project to implement Agile development practices, in a traditionally Waterfall and governance-heavy environment.



Long development cycles
Waterfall
Delayed value delivery
INCREMENTAL DELIVERY OF VALUE
AGILE
SCRUM

## Overview of the client's needs

- Earlier delivery of value and shorter release cycles, to optimise end-to-end branch processes
- Regular feedback and testing of functionality before full deployment, due to the level of complexity of the upgrades in the upcoming release cycle
- Support in implementing the principles of the methodologies, given the bank's unfamiliarity with Agile and Scrum practices

## Objectives of the engagement

- Evaluate Agile practices and the Scrum framework in the context of the bank's operating environment and, where necessary, make adjustments to the framework to ensure cohesion
- Support the teams involved in the core systems upgrade programme with implementing Agile practices
- Incremental delivery of value to the bank's customers through shorter release cycles

## Benefits of the change

- Consistently improved customer experience through accelerated account opening process and improved operational efficiency of account origination teams
- Increased visibility of project and development planning as a result of greater collaboration
- Empowerment of the team to handle smaller and more incremental pieces of functionality, resulting in better issue management
- Reduction in paper use and the associated costs as a result of the paperless nature of the upgraded system
- Reduction in risk exposure as a result of improved fraud controls
- Reduction in FICA listings as a result of one-time capture of required documentation

Upgrading systems for **significant improvements** in turnaround and processing times, while reducing fraudulent activity ensures less risk exposure for the bank and its customers.

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## Engagement Overview

Three years previously BSG had embarked on a strategic journey to optimise the bank's end-to-end processes, taking an Agile approach to ensure the bank could deliver incremental value to its customers. Given the traditional Waterfall and governance-heavy client environment, the Agile and Scrum frameworks were analysed and adjusted to ensure the project team could implement an incremental approach and ensure shortened feedback loops and ongoing delivery of value.

## Solution

Prior to the implementation of the Scrum framework, the project team successfully built the architecture required to on-board the pilot customer types and products. The initial system, built using a Waterfall approach, allowed sales users to open accounts for private individuals, and included the application and fulfilment of transactional products. At the time, the project team determined that in order to meet delivery commitments, they would need to adjust their development approach from the traditional Waterfall approach to a more flexible, Agile solution.

Implementing Agile practices meant analysts and developers would be able to iteratively and incrementally investigate, develop and test smaller and more manageable portions of the scope. Additionally, by instilling the XP practice of pair programming and test-driven development into the Scrum framework, the project team was able to significantly reduce errors.

Using Agile practices enabled the project team to course-correct, as required, to accommodate adjustments in scope and continuously meet delivery commitments. The nature of Agile and the two-week sprint cycles of Scrum enabled constant input from, and collaboration with, stakeholders on decisions regarding features and functionality.

The BSG project team adjusted the principles of the approach to ensure it could be applied within the confines of the bank's operating environment, moulding the framework to fit the requirements of the client. In this way, the project team was able to continuously advise the client on the best course of action.

To manage business expectations and increase visibility of the prioritisation and scope for the sprint cycles, the project team lead joined the client's internal project steerco. This ensured business expectations, around scope and prioritisation, were effectively managed throughout each development cycle.

## BSG making a difference

By enabling the bank to implement Agile development practices, the BSG project team assured incremental delivery of value to the bank's customers, thereby increasing the overall customer experience. The system upgrades enabled significant improvements in turnaround and processing times, with the reduction in fraudulent activity resulting in reduced exposure to risk for the bank and its customers.

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