

Banco de Crédito e Inversiones (Bci)

Digital transformation drives innovative customer services, operational flexibility, workforce satisfaction, and 20+% cost savings.



Who is Bci?

Bci is a principal player in the private banking system of Chile, with over 300 offices and 10,500 staff serving millions of customers in Chile, the United States and other international locations. Management of the bank remains with the same family that has led the bank since its inception.

Transforming a Rigid Architecture That Limited Innovation

Bci has a rich history of innovation and leveraging technology to support customers. It was the first bank in Chile to introduce a digital channel in 1998. However, the financial services industry is under enormous competitive pressure from FinTech start-ups, as well as telcos and social media platforms, all eager to earn a share of a potentially lucrative market.

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LUIS DUJOVNE

Head of DevOps and Quality Assurance (QA)
Bci

Bci is very aware that it needs to maintain its first-mover status for success, as Luis Dujovne, Head of DevOps and Quality Assurance (QA) at Bci, explains: “Everything we do is aimed at making the lives of our customers easier. We want to give them a user-friendly way to manage their finances easily and at their convenience. Our ageing and rigid architecture was making it hard to be flexible and respond to new market developments as fast as we wanted. We felt that a wide-scale digital transformation, encompassing technology as well as culture and talent within the company, was necessary. However, there were many issues to consider and quality had to be our first priority to ensure long-term success.”

Although Bci had worked with local partners Tsoft and IBM to implement a suite of Micro Focus application testing solutions, there was no overall testing governance or precise testing coverage in place, and most testing required manual effort. This led to test duplication and difficulty to scale when testing workload increased. Dujovne felt test automation and process optimization would be the key to reducing time to market, and looked for the right mix of solutions to support this strategy.

Alongside technology enhancements, the team worked on the perception of the QA effort and improving the partnership between IT and the business. “Our QA team was perceived



At a Glance

- **Industry**
Financial Services—Banking
- **Location**
Chile
- **Challenge**
Keep first-mover status in a disruptive industry with many new emerging trends and competition from unexpected angles
- **Products and Services**
Micro Focus ALM Octane
Micro Focus UFT One
Micro Focus UFT Mobile
Micro Focus LoadRunner Enterprise
- **Critical Success Factors**
 - + 90% defect reduction
 - + 95% of manual regression tests replaced with automated tests
 - + 21% cost reduction
 - + 75% reduction in time to market
 - + Fast transition to remote working practices

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as a cumbersome step to deployment; there to cause delays and say 'no'. The QA employee satisfaction and engagement level averaged 79 percent, which was below average for the bank. If we wanted to make them valid and empowered business partners we needed to drastically change the role of testing within the application life cycle," says Dujovne.

Micro Focus Solutions Introduce Test Automation in a DevOps Environment

Working with IBM, Tsoft, and Micro Focus, the team streamlined the application testing environment. Micro Focus testing solutions are closely integrated with open source tools, such as Apache JMeter, Appium, and Jenkins. Micro Focus UFT One and UFT Mobile were deployed to introduce more test automation which changed the role of the traditional tester. Bci now works with QA engineers who can design and execute tests to give more individual ownership. Bci has determined a threshold result level that needs to be reached before an application can be released, greatly reducing the number of defects causing issues once deployed. Leveraging Micro Focus LoadRunner Enterprise, in conjunction with Apache JMeter, Bci created a practice of performance engineering and embedded it as part of the testing process in under six months.

Dujovne says of the implementation effort: "We wanted to automate as much as possible as quickly as possible. We love the integration

capabilities of the Micro Focus solutions, especially with our open source tools. The biggest change was our transition from Micro Focus ALM/Quality Center to ALM Octane to ensure continuous integration via DevOps agile management. By measuring test coverage and testing early in the development cycle we deliver higher quality applications faster, resulting in a better customer experience. Deploying more advanced ALM Octane capabilities will enable us to move even faster and integrate QA more deeply into our development cycle."

When the COVID-19 pandemic hit in 2020, the culture change that had already happened with the move to ALM Octane really helped a difficult situation. There was a very smooth transition to remote working as effective collaboration no longer relied on team members being in the same place. Bci was able to quickly adapt to the new reality.

Successful Digital Transformation Puts Quality First

The results speak for themselves, according to Dujovne: "Through our digital transformation, supported by Micro Focus solutions, we have reduced our defects by 90 percent, while realizing a cost reduction of 21 percent through streamlining testing processes. We moved from virtually 100 percent manual regression testing to 95 percent automated regression testing, and are reusing 85 percent of test cases. These time savings translate in a 75

percent reduction in time to market for our applications, from two months previously to a current timeframe of just two weeks on average. This gives us the ability to experiment more and promote innovation within our development community, leading to new services for our customers."

Great though these results are, Dujovne is most proud of the transformation that has happened within the 190-strong QA team: "Attracting and retaining talent was an issue for us. By making these changes we have really transformed the perception of the QA team members. They are now regarded as valued business partners who can help deliver results fast. Their enhanced skills set and varied job roles have led to a happy team, with engagement levels now up at 95 percent; a massive improvement over a short time."

He concludes: "For successful digital transformation, quality has to come first. It enables agility and speed, and delivers a better customer experience and trust between teams. Working with Micro Focus during this pivotal time at the bank is a pleasure. Unlike many other software companies, Micro Focus is easy to do business with, and we appreciate the flexibility that is shown in many areas. We collaborate together and it is great to see our suggestions translate into new features: the hallmark of a true partnership."

Integrated 3rd party solutions

- Apache JMeter
- Jenkins (CI application server)
- Appium
- JIRA

Deployment environment

- On-premises product versions

Development methodology

- DevOps/Agile