

# Privredna Banka Zagreb

Privredna Banka Zagreb, a leading Croatian financial services provider, deploys Micro Focus® UFT Mobile as part of a strategic plan to satisfy the demand for mobile banking, aid compliance, and introduce unified mobile applications across the Intesa Sanpaolo International Subsidiary Banks Division.

### Overview

Financial institutions have sought to satisfy their customers' need for more convenience for decades. First came the automated teller machine (ATM) of the 1960s, which evolved from a simple cash dispenser to an out-of-bank solution delivering a full suite of financial transactions.

The mid-1990s saw the introduction of home-based internet banking. Internet banking, however, saw slow and tentative growth due to technology issues, a lack of consumer trust, and several other drawbacks. Not all households had a computer; broadband internet access was limited in many regions; and, most importantly, computers were not portable handheld devices. This is not the case with mobile

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phones. People carry them everywhere and the majority of phones have a text-messaging capability or are web-enabled, making them the ideal medium for delivering banking services.

### Challenge

Mobile banking allows banks to build relationships, reduce costs, gain new revenue streams, and enhance branding, while also generating leads and improving the customer experience. Financial organizations frequently face challenges such as mobile application reliability and availability, supporting demand for mobile banking services, satisfying regulatory compliance issues, and delivering a rewarding end user experience. These were the issues faced by Privredna Banka Zagreb (PBZ).

### Application Development Strategy

Over recent years, demand for mobile banking services via tailored applications on hand-held devices in the Croatian financial services sector has increased dramatically. PBZ decided to adopt a new strategy to satisfy this market trend, improve the mobile application users' experience, accelerate time to market, and increase market penetration.

The bank traditionally employed a partner to conduct manual testing of newly developed mobile applications. However, the bank felt there was insufficient control of the testing



## PRIVREDNA BANKA ZAGREB

### At a Glance

#### Industry

Financial Services

#### Location

Croatia

#### Challenge

The financial services provider needed to develop a new portfolio of mobile banking applications, bring all application testing in-house, and automate their testing processes.

#### Products and Services

UFT Mobile  
ALM  
LoadRunner Professional  
LoadRunner Enterprise  
UFT One

#### Results

- + Creates higher quality mobile applications, reduces time to market, and provides a competitive edge
- + Provides a rewarding customer experience by maximizing application availability and functionality and safeguarding business continuity
- + Complies fully with regulatory authorities, ensuring the delivery of mobile banking services and protecting a valuable income stream
- + Delivers a predictable and repeatable mechanism for testing, monitoring, and improving the bank's mobile applications

## Case Study

Privredna Banka Zagreb

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schedule, shortcomings in the testing processes and the quality of the results was frequently questionable. The bank's new strategy addressed the need for a modern, high-availability mobile application.

"Our strategy involved developing a new portfolio of mobile banking applications for the banks in the Intesa Sanpaolo International Subsidiary Banks Division, bringing all application testing in-house and automating the majority of testing processes," explains Danijel Ristić, test automation leader, application software division, Privredna Banka Zagreb. "This approach not only satisfies the 80% of our client base that prefers this banking channel, it also acts as a stepping stone to deploying a package of unified mobile applications across the division."

PBZ sought a software solution that would act as a single mobility gateway for the application development team to test, monitor, and improve the mobile application users' experience. The bank specified some important requirements. The solution had to handle the Apple iOS, Android platform, and Windows, as well as work on different mobile devices within each country's local device pool.

Another important requirement was the need to integrate well with an existing portfolio of application testing solutions. "After two successful proof-of-concept trials a few years ago, we'd already deployed LoadRunner Professional as our load testing tool and UFT One to automate functional and regression testing," says Mladen Maravić, test automation leader, application software division, Privredna Banka Zagreb. "As we've an extremely good relationship with Micro Focus, it was logical to conduct yet another proof-of-concept of the company's UFT Mobile offering to ensure compatibility with our application framework."



## Solution

### Production Release on Schedule

Micro Focus UFT Mobile software provides PBZ with an end-to-end quality laboratory of real devices and emulators to build a memorable application experience based on real-world application testing, live monitoring, and user insights. UFT Mobile delivers a predictable and repeatable mechanism for testing, monitoring, and improving any of the bank's mobile applications throughout each release lifecycle.

PBZ has successfully created several test cases for a new mobile application and used UFT Mobile to automate the test processes, generating a robust mobile application testing program. For example, the introduction of a new mobile application at banks in the Intesa Sanpaolo International Subsidiary Banks Division are on schedule. With UFT Mobile conducting live monitoring of the application, users will benefit from an application with an enhanced user experience due to maximum uptime and performance functionality.

## Results

### Mobile Applications for the Future

During the testing program, PBZ staff found the ability of UFT Mobile to integrate fully with UFT One to be a distinct advantage because they did not have to learn how to use a new tool or language. The testers could also readily use this combination of software solutions to run daily tests on the bank's automated platform.

Today, PBZ is using UFT Mobile software to build the mobile applications of the future. These mobile applications will fully support the growing needs of the mobile banking sector in both the institution's home market and the markets served by the rest of the Intesa Sanpaolo International Subsidiary Banks Division. Most importantly, the bank's first mobile application development will fully comply with the regulatory authorities, ensuring the delivery of quality mobile banking services and safeguarding a valuable income stream. UFT Mobile is therefore ideally suited to delivering IT projects on time and to budget, satisfying one of the bank's business objectives.

## “Our strategy acts as a stepping stone to deploying a package of unified mobile applications across the Intesa Sanpaolo International Subsidiary Banks Division.”

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### Accelerating Time to Market

“With the new Micro Focus solutions in place, we will undoubtedly find more application defects, which may initially slow speed-to-market,” comments Ristić. “However, this will act as a catalyst to members of our application development team to learn from their mistakes, and time to market will accelerate to our advantage. The eventual outcome will be higher quality mobile applications in days rather than weeks, providing the business with a competitive edge. We are aiming for an application life-cycle of four weeks.”

Looking to the long-term, deploying UFT Mobile throughout the Intesa Sanpaolo International Subsidiary Banks Division will deliver a package of unified mobile applications across different operational areas and satisfy agreed Service Level Agreements (SLAs), gradually enhancing more and more customers’ mobile banking experience.

“From an Intesa Sanpaolo International Subsidiary Banks Division perspective, other IT teams

will be freed from tedious and time-consuming manual mobile application testing, leading to more confidence about the test results and a substantial improvement in mobile application quality across the business,” concludes Ristić.

### About Privredna Banka Zagreb

Privredna Banka Zagreb (PBZ), part of the Intesa Sanpaolo International Subsidiary Banks Division, is the second largest bank in the Republic of Croatia with 200 branches and outlets across the nation. Established in 1966 as a state-owned operation, the business became a publicly traded company in the 1990s. Services include retail, corporate, investment and private banking, investment management, and real estate activities, as well as leasing and credit card operations. The parent group has a selected retail banking presence in Central and Eastern Europe, the Middle East, and North Africa.

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