Act resilient and produce together with a holistic BA view

as presented by
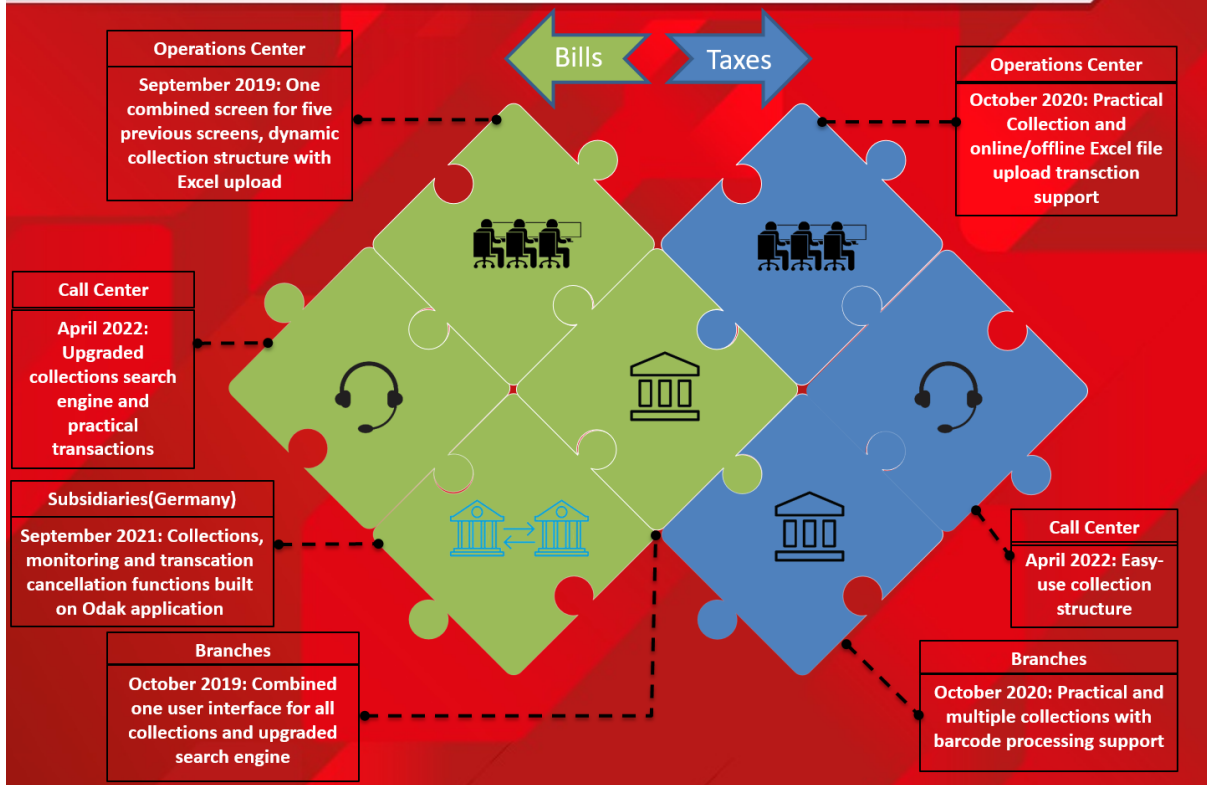
Özgür Barış Hazır

Ziraat Teknoloji

The BA Achievement Award is organised by

Achievement summary
What was delivered and what was the result?

Ziraat Bankasi is the largest state bank in Turkey, serving different channels to fulfil the needs of its customers. The customers are still using channels such as branches and Call Centers where they can get aid to complete their utility bills and tax collections. However, there is more than one screen for each type of transaction, and users find it confusing to select the right screen to complete the transaction. Also, developing and maintaining the environment costs more because you need to adjust the changes to every screen. Even the business rules for channels are different. On the other hand, the screens are not user-friendly, causing more errors and incidents to users and customers, resulting in rework and time waste.

In 2019, my development team started a new Project to transform the screens for bill and tax collections. We designed dynamically managed interfaces considering easy-to-use features and adapted these interfaces to every channel that a real Zirat Bankasi user uses to complete the transaction. The new screens are web-based and look like shopping sites, which is easy to be adopted by any user. The transaction time and cost of new development and maintenance decreased significantly. Efforts to onboard became more manageable than the previous ones within newly launched screens. In 2022, any Ziraat Bank user tasked to complete a bill or tax collection started using the same screens and experienced similar behaviours even though the channel- Branch, Operation Center, Call Center, and Subsidiary(Ziraat Bank AG in Germany)- rules differed. Also, the new screens had new features to automate transactions to minimize user errors.

Achievement details
Please explain the details of the initiative and the approach that was taken.

The previous situation is chaotic as many screens for the same purpose exist, and the distributed teams for all channels have different priorities. We have decided to go on a comprehensive analysis. We interacted with key stakeholders and Subject Matter Experts, composing a focus group to define value drivers to elicit all the requirements and then prioritize the needs in Design Thinking. We have discovered the value drivers that will recover the users from pain points and promote opportunities, creating transaction time and flexibility benefits. The team always focused on Business Rules Analysis and Process Modelling to fill the gaps between previous and desired applications for all users. The goals are defined to develop a unified application, remove unnecessary screens, and create one dynamic screen for

bills and taxes each in Initiative Horizon, so the brainstorming and story mapping sessions reinforced the visuality of the proposed solutions step by step, including the Minimal Viable Product definition and product roadmap in terms of suggested release plans. Since the project progressed more tangible with a concise roadmap and strategic goals, we refined the backlog with resilience at any time; the value proposition changed, and ready-to-do backlog items became on the top.

I managed the production phase with a holistic BA view in an Agile context as considered pain and gain points with practical analysis work. While delivering items, user stories are elaborated, and to increase shared understanding among team members, we exercised Gherkin Syntax for user stories to validate the Definition of Done with marketable features. After MVP was released, we received beneficial user feedback, leading to fast learning and focusing on other value points. Also, users could have the chance to benchmark the application with the previous one. While achieving the strategic goals individually, we also concentrated on non-functional requirements to increase satisfaction in different aspects. The learning and adapting efforts resulted in new features like an advanced search engine and practical collective collections by uploading debt files. We checked the milestones with successfully delivered features, and the team members had a PO analysis approach that could identify the value drivers and focus on the desired change. In the end, I compared the desired future state while beginning the project and the product we have developed and launched, and the result reflects brilliant Agile BA work and satisfied stakeholders because of the value created in terms of usefulness, time, cost, and flexibility.

Key achievement
Why do you think this initiative should receive the award?

The new product is an absolute transformation for Ziraat Bank, meaning more than 20000 users and 10 million annual transactions are directly affected, even if they have different user experiences and business knowledge. Our team is honoured by all stakeholders and upper management as we managed to make a unified environment for different types of users. We drove value creation by enriching features, decreasing transaction time, declining new development and maintenance costs, and designing a dynamic infrastructure to apply changes quickly and less risky. There are no more complaints and incidents from users, and the users support using new screens, which they feel comfortable doing any transaction. The most important thing is we listened to everyone who had an idea or feedback so that we could evaluate a possible solution, which resembles a coordinated production with resilience, facing and managing conflicts and technical constraints. My team adopts the Agile mindset in gathering deliverables and obsessing about value, leading to

working for the most suitable solutions. Therefore, we achieved the release of a product that we are proud of and show as an excellent instance for BA work.