Online bank enhances customer satisfaction and IT efficiency

ING Direct Italy improves application performance and cuts issue resolution time by 28 percent with Foglight.

ING is a global financial institution offering banking, investments, life insurance and retirement services to a broad customer base. ING Direct is the group's direct bank offering services focusing on retail customers via digital channels and through innovative self-service bankshops. To help ensure outstanding customer experience and operational excellence, ING Direct's Italian branch, ING Direct Italy, decided to implement enterprise performance monitoring, and turned to Dell for help.

Application performance monitoring enhances the customer experience.

Online banking is extremely competitive, and ING Direct Italy is keenly focused on delivering the best online experience for its 1.5 million customers. In addition, the company recognizes the importance of controlling expenses by enabling its infrastructure and operations teams to be as efficient as possible.

To meet these goals, ING Direct Italy decided to enhance its performance monitoring capabilities. By giving IT staff the right tools to detect and resolve emerging performance issues quickly, the company knew it could ensure a consistently positive website experience for its customers, as well as make the infrastructure and operations team more efficient.

Guided by its IT staff, and independent analysis, like the Gartner Magic Quadrant, the company evaluated solutions from Compuware, BMC and Dell. After thorough proof-of-concepts, ING Direct Italy chose Foglight™, which had also been the solution of choice for other ING Direct branches.

Proactive issue resolution, plus unparalleled customer insight.

Foglight is the premier solution for IT performance monitoring across multiple technologies, including Java, .NET, virtual and physical servers, databases and networks. Foglight helps spot issues as they emerge and find root causes quickly to resolve problems before they impact

Challenge

Online banking is highly competitive, and success demands optimal website and application performance. To enhance the customer experience and improve IT efficiency, ING Direct Italy implemented IT service performance monitoring.

Solution

Foglight enables IT to detect and resolve emerging issues quickly, ensuring a consistent positive web experience for customers. It also gives marketing managers unprecedented insight into how customers use the website, including detailed workflows between different pages. And management can objectively benchmark IT service performance and compare it to market or performance targets.

Benefits

- Enabled proactive monitoring of applications to enhance the customer banking experience
- Reduced incident management workload for an expected annual savings of €100,000 (US$129,000)
- Reduced incident counts and slashed MTTR by 28 percent
- Delivered true root-cause analysis, reducing the number of issues that have to be reopened by 23 percent
- Delivered detailed insight into website usage and workflow
- Enabled objective performance benchmarking

Solutions featured

Foglight

> "With Foglight, we have reduced both the number of incidents and the time required to resolve the incidents that do occur…. We expect Foglight to save us €100,000 (approximately US$129,000) annually."
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> *Andrea Cioffi*
> *Head of IT Services, ING Direct Italy*

users. Moreover, Foglight identifies issues and root causes quickly so IT can resolve problems before they impact users. Foglight captures the experience of users interacting with IT services and can replay experiences to see how users interact with applications and identify where problems arise. Organizations worldwide use Foglight to improve user satisfaction and ensure the IT environment supports the needs of the organization.

ING Direct Italy found that Foglight delivered all of the functionality the company required, in a cost-effective package. "Foglight had complete functional coverage to meet all of our requirements," notes Andrea Cioffi, Head of IT Services, ING Direct Italy. "Cost-benefit analysis was also important in the decision. Foglight was the best solution, delivering the system monitoring, application monitoring and user experience monitoring we needed to enable us to monitor our services at the enterprise level."

The right tool not just for IT, but also for other stakeholders

ING Direct Italy was also impressed with Foglight's flexibility and ease of use, which the company realized would extend its usefulness beyond IT. "We were sold on Foglight's ability to help IT address our immediate goal of ensuring that our customers have the best experience possible," explains Cioffi. "But we saw that it could also help us towards a long-term goal: our colleagues in the marketing and mobile teams could also use the tool to monitor the performance of web and mobile channels, so in the future, we can expand from application or service monitoring to a process monitoring approach."

Proactive monitoring reduces resolution time by 28 percent.

With Foglight, ING Direct Italy is now able to proactively monitor its web

applications and resolve emerging problems quickly. "With Foglight, problem analysis is far faster and more effective, so issues are resolved quickly, and we get to the true heart of the problem," says Cioffi. "The overall mean time to resolution for all issues has been cut by 28 percent, and we now resolve 90 percent of our Critical and High severity issues the same day, instead of only 70 percent. Moreover, the percentage of issues that have to be reopened has dropped by 23 percent, from 3 percent to 2.3 percent."

This reduction in the mean time to resolution (MTTR) benefits the company's bottom line in two ways: by enhancing customer satisfaction and by reducing IT workload. "Foglight helps us anticipate problems and resolve them fast, which has increased the quality of our services as perceived by the customer from 3.7 to 4.2 on a scale from 1 (unsatisfied) to 5 (extremely satisfied)," notes Cioffi. "Plus, Foglight's proactive monitoring makes IT more efficient: it simply costs less to address a problem early on than when it has become bigger and has had a wider impact on the service."

Fewer incidents cuts IT costs by US$129K annually.

In fact, Foglight has enabled ING Direct Italy to cap IT time spent on incident management, saving money and freeing IT staff to work on other projects. "With Foglight, we have reduced both the number of incidents and the time required to resolve the incidents that do occur," explains Cioffi. "That has enabled us to define a ceiling of 20 percent of our time spent on managing incidents. We expect Foglight to save us €100,000 (approximately US$129,000) annually."

Application performance monitoring benefits internal systems.

In addition to monitoring customer-facing applications, ING Direct Italy also uses Foglight to keep internal systems

at peak efficiency. "With Foglight, our system engineers can monitor and alert on every component of the infrastructure—in terms of reliability, in terms of response time, in terms of usage of resource usage," notes Cioffi. "This kind of monitoring is important for application bug fixing; for instance, an application engineer can use Foglight to perform a deep analysis to better understand why an application is not performing properly, whether the problem is poor response time or an actual application error."

Foglight provides clarity for multiple stakeholders

In the end, Foglight brings ING Direct Italy clarity. IT has a clear picture of how applications perform across the enterprise; marketing has insight into the customer experience; and management can easily and objectively assess IT services performance. "Foglight enables IT to enhance the customer experience by monitoring things like web page response time, and it enables product managers to understand in detail how customer are using the website by seeing the workflow within the different pages of the website," says Cioffi. "Moreover, we can benchmark our performance, so we can compare it to the market or to our target performance. Foglight delivers all this in a single powerful tool."

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