

# Welcome to the IT Architecture Job Simulation

## Your Role

- You're stepping into the role of an IT Architect at BCG Platinion, working with SmartBank, a regional financial institution in the middle of a digital transformation.

## Your Goal

- Guide SmartBank through the consulting journey, from reviewing background information and identifying key pain points, to designing technology solutions and building an implementation roadmap.

## Background Information

At BCG Plantanion, our mission is to provide unparalleled support for our client's deepest challenges, going beyond the status quo to forge new paths and create innovation solutions.

In this job simulation, you will step into the role of an IT Architect who is part of a cross functional team working with Smartbank, a regional institution undergoing a digital transformation. Through four tasks, you will simulate the consulting process, from information gathering to solution design and implementation planning, all integral part of an IT Architect role at BCG plantanion.

## What can you expect?

### 1. Information REVIEW & SYNTHESIS :

- Analyze internal document and SmartBank's document to identify key themes, patterns, and gaps.
- Communicate a clear, concise summary of your findings – mirroring the real consulting skill of distilling complex information.

### 2. Problem IDENTIFICATION & PRIORITIZATION :

- Pinpoint smartbank's most critical pain points.
- Prioritize and rank these issues by impact and urgency supported with data and stakeholder insight.

### 3. Solution Development & Scenario Planning:

- Map solutions to their identified pain points and highlight potential risks
- Create scenarios for SmartBank's future-state IT architecture
- Evaluate each option based on tradeoffs, scope and potential business impact

### 4. Implementation Roadmap

- Build a detailed transformation plan for your scenario.
- Demonstrate how large-scale, modular digital transformation unfold in practice.

## Case Study

### Next Generation Time Tabling ( System integration with the entire logistics chain and promotion of end-to-end digitization )

Every day, DB Netze Cargo moves 3,000 trains over 33,500 km of rail, passing through 14,000 crossings and 66,000 switches. With the ambitious goal of shifting even more freight onto an expanding network, the technical infrastructure needed to cope with an expected surge of demand from customers booking even more freight over rail. From the preparation of bids, consignment notes and invoices through to the planning and organization of routes, the system had to integrate with the entire logistics chain and promote end-to-end digitization. Rail transport easier and more transparent for our customers. With link2rail, we're making a contribution toward integrating rail. We're looking at the entire logistics chain, and our aim is to promote digitalization and automation with our services from start to finish.

#### The Challenge

Given the enormous investment into modernizing the railway track infrastructure, a new system would be necessary to handle over 500 customers placing more than 1 million orders each year, often with conflicting demands. As it stood, there were already capacity shortages and huge punctuality struggles due to an inefficient timetabling process, which took over 24 hours to manually input data, calculate routing and confirm a booking back to the customer. The challenge was exacerbated by the existing IT infrastructure at Deutsche Bahn, which would not be able to support a more automated way of working.

#### The Approach

Since there was no off-the-shelf solution, Deutsche Bahn partnered with BCG Platinion to digitally transform their time-tabling process, employing 240 team members dedicated to designing and developing a modern cloud-based, scalable and highly automated IT architecture. The team was based off-site in its own purpose-built facility, which helped to create a high performance digital delivery target organization based on Agile & DevOps. Product owners, front and back-end testers, cloud specialists, business analysts and engineers formed one autonomous team, working on a fully integrated deployment pipeline that saw new releases taking on average 15 minutes by the end of the three-year project. "We completely changed the way how we think about IT in the company" Head of Timetabling & Capacity Management. Because the transformation was also set-up from the start as a Lighthouse Project, the hands-on setup of DevOps tools & cloud architecture began to positively impact Deutsche Bahn's technical capabilities across the entirety of its IT landscape. The solution was a digital experience which allowed customers to place an order at anytime, with one-click and no additional interaction necessary. Requests for immediate departures could be processed in seconds and various cost options could be presented in real-time.

#### The Impact

We were able to create substantial business value for our client. Timetable creation is now a 100% digitized process cutting lead times from 72 hours to 5 min. 3% more capacity and 5% faster travel times are realized with a cutting edge optimization approach. Time table & order processes are 100% end-to-end automated. The client benefits from 6bn € savings compared to physical construction of 3% track capacity. Zero conflicts in time tables from prev. 25%.

#### Looking Into the Future

This new approach has transformed what used to be a complicated procedure into a process that is easier for Deutsche Bahn customers to understand. Customers can also easily integrate the new services into their own processes, and no longer have to adapt to [Deutsche Bahn's](#) intricate processes. The cutting-edge digital delivery organization & tooling has created enormous attention across Deutsche Bahn and is influencing a gradual move away from Waterfall planning to a more Agile way of working. The actual solution itself has also drawn the attention of major manufacturers from other industries.

## Here is the task

Welcome to the Smartbank case! The Principal has asked you for a quick take on a set of client materials to prepare for an upcoming discussion with Smartbank's senior leadership.

Your role is to review the inputs, identify the most important architecture themes, and highlight what needs clarification before deeper analysis begins.

Being able to quickly synthesize complex information and distill the key points is an important part of the role of an IT Architect at BCG Platinion.

### Materials Provided:

The following documents give you an overview of SmartBank's strategy, systems, and key pain points:

- Strategic Objectives – SmartBank's top business and technology goals.
- Layers & Capabilities – High-level view of the current architecture structure.
- Application Landscape – Overview of major applications by business domain.
- Systems Overview – Summary of each key system's purpose, tech stack, and pain points.
- Stakeholder Feedback – Quotes from business and IT leaders on challenges and priorities.

Please review these materials before drafting your responses

### Required Deliverable

Write a short email in the text box below that includes:

- **2–3 key observations** (focus on themes, patterns, or risks)
- **2–3 requests** you would make to the client to clarify next steps

These should be crisp, hypothesis-driven, and useful input for the upcoming leadership discussion

# SmartBank's 5 Strategic Objectives



## Enable New Business Growth via Digital Innovation

Leverage emerging technologies and digital trends (e.g., (Agentic) AI, open banking, etc.) to launch new products, expand market reach, and create unique customer experiences.



## Reduce Costs through IT and Operational Efficiency

Streamline processes, modernize systems, and consolidate platforms to reduce technical debt, minimize maintenance overhead, and improve IT cost-to-income ratios.



## Accelerate Time-to-Market for New Capabilities

Adopt modular, scalable architectures (e.g., APIs, microservices, cloud-native infrastructure) to speed up the delivery of new features and respond faster to customer and market shifts.



## Unlock Value from Data through Unified Intelligence

Establish a single source of truth across customer and operational data to enable advanced analytics, real-time reporting, and more personalized, data-driven decision-making.



## Enhance Customer Experience and Self-Service

Empower customers with seamless, intuitive digital interactions (e.g., mobile onboarding, digital servicing, support) while maintaining high standards of security and compliance.

## Architecture Layers and Capabilities

Channel Layer	Customer Self-Service			Support and Drilldown			
	Web Portal	Mobile App		Web Portal	Web Portal	Call Center	Branch
	Cross-Channel Integration	Content Management	Document Maintenance	UX Personalization		Visual Consistency	
	Customer Journey	Process Mgmt.	Workflow Mgmt.	Business Policies	Case Mgmt.	Process Tracking	
Data Layer	Marketing and Sales			Compliance		3rd Party Services	
	Campaign Mgmt.	Offer Mgmt.	Contract Mgmt.	Audits	Reporting	App Support	Ins. Mgmt.
	Data Management	Data Analytics				Data Reporting	
	Quality	Bus. Insights	Predictive Analysis	Risk Review	Financial Reports	Regulatory Reports	
	Maintenance	Credit Analysis	Fraud Protection	Profitability			
Customer Layer	Modeling						
	Data Storage and Maintenance	Data Warehouse		Data Mart			
	Data Types	Customer	Contracts	Credit	Staff		Transactions
Core Business Layer	Deposits and Cash Management	Loan Management		Credit Card Management		Collections and Recoveries	
	Payments	Applications	Reviews	Applications	Reviews	Recovery	Prevention
	Deposits	Approvals	Signatures	Approvals	Signatures		
	Transfers	Onboarding	Credit Alloc.	Onboarding	Credit Alloc.	Support Systems	
	Wires	Terms		Terms		Doc. Storage	HR & Policy
Infrastructure Layer	Infrastructure						
	Legacy Platforms	On-Site / On-Premise		Network		Private Cloud	

## SmartBank's Application Landscape

### Customer Journey

Awareness + Interest	Application + Onboarding	Account Setup + Funding	Daily Use + Engagement	Customer Support	Risk + Fraud Management	Trade + Special Services	HR + Internal Operations
Campaign Mgmt.	App. Processing App. Approval Signatures Credit Allocation	Profile Creation Account Setup	Self-Service Transact. Deposits Transfers Withdrawals Acct. Management Bill Pay	Query Management Email Chatbot Phone Live	Acct. Monitoring Cust. Notification Compliance	International Transf. Regulatory Reporting	HR Services Employee Portals

### Systems

CoreBank 2000							
FinCRM	LoanPro Engine	BranchQueue	SmartReports	TradeBank Suite	HRSuite		
EmailBanker	eSignAuth	Documentum	RiskGuard	SAP FI/CO	Documentum		
		MobileSmartApp					
		OnlineBank Portal					
		ATM/Wire Controller	EmailBanker				

# Systems Overview and Findings

System Name	Owner	Function	Tech Stack	Hosting	Integration	Pain Points	Initial Findings
CoreBank 2000 (Custom-built)	IT	Core banking system for account management, payments, and general ledger.	Proprietary	On-Premise	Point-to-Point (P2P); Interfaces with CRM, Loan Engine, Reporting	High maintenance effort, not modular, slow change deployment	Target for retirement; consider replacement with cloud-native core banking
FinCRM (Custom-built)	Business	Customer relationship management and marketing campaigns	Proprietary	On-Premise	P2P with CoreBank, Reporting, Mobile App	Monolithic, poor UI, lacks real-time integration capabilities	Replace with modular cloud CRM (e.g., Salesforce)
LoanEngine (Custom-built)	IT	Loan origination and servicing platform	Proprietary	On-Premise	P2P with CoreBank, CRM, Credit Bureau	Manual processes, rigid workflows, no support for new loan types	Upgrade to configurable digital lending platform
Documentum (Open-source)	IT	Document management and archiving	Off-the-shelf	On-Premise	Batch sync with Loan Engine, CRM	Slow performance, outdated UI, not integrated with mobile services	Migrate to modern cloud DMS
SAP FI/CO	Business	Financial accounting and controlling	Off-the-shelf	On-Premise	Manual ETL with CoreBank, Reporting	Heavy batch processing, limited real-time data availability	Consider SAP S/4HANA migration
SmartReports (Custom-built)	IT	Internal and regulatory reporting	Proprietary	On-Premise	CSV/Batch from CoreBank, CRM, LoanPro	Manual data prep, inconsistent data, high error rate	Replace with centralized BI platform
EmailBlaster (Outlook Add-in)	Business	Customer email communication management	Off-the-shelf + custom add-in	On-Premise	Standalone / limited sync with CRM	Fragmented view of customer interactions, no tracking	Consolidate into omnichannel platform
eSignAuth (Custom-built)	IT	Customer electronic signature and document approval	Proprietary	On-Premise	P2P with Documentum, CRM	Limited to desktop usage, lacks audit trail	Replace with certified e-signature SaaS
BranchQueue (3rd-party)	Business	Customer appointment and queue management in branches	Off-the-shelf	On-Premise	Minimal; local branch usage only	No integration with CRM or mobile app, no central analytics	Retire; merge into digital appointment platform
ATMNet Controller (Custom-built)	IT	ATM network transaction and status management	Proprietary	On-Premise	P2P with CoreBank, Alerting system	No real-time monitoring, difficult to scale	Upgrade with cloud-based ATM middleware
MobileSmartApp (Custom-built)	Business	Customer mobile banking app	Proprietary	On-Premise backend	P2P with CoreBank, CRM, LoanPro	Fragmented services, not fully self-service, long release cycles	Refactor into microservices architecture
OnlineBank Portal (Custom-built)	IT	Online banking portal for retail and business customers	Proprietary	On-Premise	P2P with CoreBank, LoanPro, CRM	Poor UX, security limitations, difficult to customize	Rebuild as omnichannel platform
Riscom (SAP SuccessFactors)	Business	Human resources management	Off-the-shelf	Cloud	Limited sync with payroll; standalone otherwise	Disconnected from workforce planning tools	Integrate with analytics platform
RiskGuard (Custom-built)	IT	Risk scoring and fraud detection engine	Proprietary	On-Premise	P2P with CoreBank, CRM, LoanPro	Not adaptive, lacks ML capabilities, manual rule updates	Modernize with AI/ML fraud detection
TradeBank Suite (3rd-party)	Business	Trade finance and international payments	Off-the-shelf	On-Premise	P2P with CoreBank, SAP FI/CO	Complex workflows, limited automation	Evaluate cloud trade finance platforms

## Stakeholder Feedback Underscores SmartBank's Challenges

### Business

"We can't personalize anything when customer data lives in 10 different places." - Head of Marketing

"It takes months to launch a new product. By the time we go live, the market has moved on." - Head of Retail Banking

"Compliance updates are painful — we patch things manually and hope nothing breaks." - Risk Manager

"Our competitors offer seamless mobile onboarding. We still ask people to print forms." - Digital Channel Lead

"We're forced to work around the system instead of with it. That's a huge red flag." - Product Owner, Business Lending

### Technology

"We have too many monoliths. Change one thing, and you're in for a week of testing." - Enterprise Architect

"We don't have APIs — we have duct tape and batch jobs." - Integration Engineer

"Security tools are outdated. We're reactive, not proactive." - CISO

"Our data center is nearing capacity — and there's no clear cloud roadmap." - Infrastructure Lead

"Everyone wants innovation, but we're stuck doing legacy maintenance 24/7." - IT Service Manager

### Top Management

"We're growing fast, but our systems are holding us back — not scaling with the business." - CEO

"If we don't modernize now, we're going to fall behind digital-first banks — for good." - Chair of the Supervisory Board

"I keep hearing complaints from every department. IT should be an enabler, not a blocker." - COO

"We're not making data-driven decisions — we're making data-challenged guesses." - Chief Strategy Officer

"80% of our IT budget is spent running yesterday's systems. That's not sustainable." - CFO

### Customers

"Why does it take days to open an account when I can do it in minutes elsewhere?" - New retail customer, 28

"I use five different banking apps, and SmartBank's feels the most outdated." - Tech-savvy freelancer, 33

"Every time I call, I have to explain everything from scratch — don't you know me?" - Long-time mortgage client, 52

"I just want to manage my business account from my phone. It shouldn't be this hard." - Small business owner, 44

"The online portal bugs me out constantly, and I still need to go to the branch for basic things." - Retiree, 67

Hi

I've reviewed the SmartBank materials and wanted to share a few initial observations and clarification points ahead of the leadership discussion.

### Key Observations (Themes & Risks)

#### Fragmented, legacy-heavy architecture is constraining strategy execution.

There is a strong pattern of custom-built, on-premise, monolithic systems (CoreBank 2000, FinCRM, LoanPro, SmartReports, etc.) with point-to-point integrations. This directly conflicts with SmartBank's objectives around speed-to-market, cost efficiency, and digital growth. Maintenance-heavy IT (80% run spend) suggests structural technical debt limiting innovation capacity.

#### Data fragmentation is undermining customer experience and decision-making.

Stakeholder quotes and system findings consistently highlight siloed data, manual prep, inconsistent reporting, and lack of real-time analytics. This creates friction in onboarding, service interactions, fraud detection, and regulatory reporting—putting at risk both “Unlock Value from Data” and “Enhance Customer Experience.”

#### Channel experience is disconnected from core capabilities.

Mobile and online platforms rely on aging back-end systems with limited APIs and batch integrations. Pain points such as slow onboarding, repeated data capture, and portal instability suggest that front-end modernization without core and integration transformation will not be sufficient.

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### Clarifications / Requests for Leadership Discussion

#### Scale & Economics of the Problem

- What is the current IT spend split (run vs. change), and how does cost-to-serve compare across key products?
- Are there quantified impacts (e.g., onboarding time, release cycle length, incident rates, customer churn) to size the urgency?

#### Modernization Appetite & Constraints

- Is there an agreed enterprise target architecture (e.g., cloud-first, API-led, microservices), or are initiatives currently opportunistic?
- What regulatory, vendor, or contractual constraints would limit core replacement or cloud migration?

#### Data & Platform Ambition

- Is there executive alignment on establishing a single source of truth (e.g., enterprise data platform), and who owns data governance today?
- How mature are existing analytics and AI use cases (e.g., fraud, personalization), and what is the business case for scaling them?
- Overall, my working hypothesis is that SmartBank's challenges are systemic rather than isolated—requiring a coordinated core, integration, and data platform strategy rather than incremental application fixes. Confirming scale, constraints, and ambition level will help frame the right modernization pathways for leadership.

Best,

Abhishek Lunagariya

## Example Answer

Hi Principal,

Following my review of the provided materials, I've outlined below the key insights and early findings from SmartBank's current IT and business landscape, along with a shortlist of additional information we should consider requesting from the client to validate our assumptions and deepen our diagnostic.

#### Key Findings

- Legacy systems are complex and duplicative
  - The IT stack is fragmented across redundant CRMs (e.g., FinCRM, EmailBanker), lending tools (LoanPro, eSignAuth), and data management platforms, with little integration or centralization
  - Multiple systems (e.g., Documentum, SmartReports) rely on batch/manual syncs, contributing to high error rates and poor real-time insights
- SmartBank is likely facing infrastructure financial challenges
  - On-premise hosting dominates, even for non-core services; this adds rigidity and operational cost
  - CoreBank 2000, a monolithic platform, lacks modularity and slows change deployment making it a key blocker to agility
- A unified, scalable architecture is required to meet stakeholder and business objectives
  - To deliver on goals like faster time-to-market, AI-enabled risk review, and omnichannel CX, the bank needs modular APIs, centralized data, and cloud-native flexibility
  - A capability/system map points to consolidation opportunities in credit evaluation, onboarding, and reporting

#### To progress meaningfully, I'd propose requesting the following:

1. **IT Cost Breakdown** – a detailed map of the expenses will help to identify which systems or processes have the greatest opportunity for impact
2. **Utilization reports** – to effectively understand the impact IT changes could have on business continuity it is critical that we understand utilization from both customer and employee perspectives
3. **Incident reports** – in building a more effective system we must understand and address the core concerns from all angles
4. **Contract and reporting deadlines** – a list of vendor contracts and upcoming reports will be required in order to build an effective timeline for change implementation

Happy to discuss these further and iterate as needed.

Best,  
IT Architecture Job Simulation Participant

# Task 2 Overview

## What you'll learn

- How to **evaluate** technology and operations issues based on **impact, scale, and urgency**
- Why **prioritization** is a critical consulting skill for focusing client attention and resources
- How IT Architects use **structured frameworks** to communicate which problems matter most

## What you'll do

- **Review** SmartBank's utilization report, incident log, and IT run cost breakdown
- Identify five major **pain points** in the current IT and operations landscape
- Assign each pain point a **priority level** (High, Medium, or Low) based on scale, urgency, and business impact
- **Document** your prioritization in the provided table for a clear client-ready output

## Here is the task

Following your email, **SmartBank** sent over some additional documents: a cost breakdown, internal utilization report, and an incident log. Your first step is to review these materials.

Once you've got a more comprehensive understanding of SmartBank's situation, your task will be to prioritize 5 pain points you believe are most critical from across SmartBank's IT and operations. For each of the outlined pain points assign a priority level (High, Medium, or Low).

### Task Instructions:

1. Review SmartBank's utilization report, incident log, and IT run cost breakdown
2. Identify 5 key pain points across SmartBank's current architecture
3. Rank each pain point from High → Medium → Low priority
4. Use the **template provided** to document your prioritization

### What to Consider:

- **Impact** — How does this issue affect customers, costs, or SmartBank's ability to innovate?
- **Scale** — Is it widespread or isolated?
- **Urgency** — What happens if it's not fixed soon?

### Featured Skills:

- Problem identification & prioritization
- Understanding frameworks
- Analytical storytelling

## My answer

#	Pain Point	Why It Matters (Impact / Scale / Urgency)	Priority
1	<b>Legacy Core Banking Instability (CoreBank 2000)</b>	17 P1 incidents tied to core transaction failures; repeated batch job failures; ~9.5 hr resolution time; client impact confirmed. Core system supports 85% utilization and 2,300 active users. Direct customer and revenue risk. System nearing capacity and high maintenance spend (35% of IT budget).	HIGH
2	<b>Excessive Run Costs &amp; Technical Debt</b>	68% of IT spend on run vs. 60% peer; 35% on legacy maintenance; underinvestment in data (10% vs. 20%) and security (5% vs. 20%). Limits innovation, AI adoption, and digital acceleration. Structural cost issue affecting entire IT portfolio.	HIGH
3	<b>Fragmented Data &amp; Reporting (SmartReports, low data investment)</b>	Manual reporting, low trust, underfunded data platform; SmartReports only 44% utilization; siloed systems limit reuse; impacts compliance, decision-making, fraud detection, and personalization. Directly blocks "Unlock value from data" objective.	HIGH
4	<b>Customer Experience &amp; Channel Gaps (Online + Mobile + CRM fragmentation)</b>	Portal security issues and frequent logouts; long release cycles; CRM fragmented and underused (63% utilization); onboarding friction tied to complaints. Affects NPS and digital growth objectives but not yet existential system risk.	MEDIUM
5	<b>Underperforming Risk &amp; Fraud Capabilities (RiskGuard)</b>	39% utilization; lacks AI/ML; slow updates; increasing industry fraud risk and regulatory pressure. Important strategically but currently smaller user base (400 active users). Risk is rising but not yet operationally unstable.	MEDIUM

## Example answers

Pain Point Prioritization - EXAMPLE ANSWER				
ID	Pain Point	Description	Evidence	Priority
1	Legacy Core Banking Platform	High technical debt, performance issues, and business-critical system risk	17 P1s, 35% cost, 85% utilization, client-impacting outages	High
2	Outdated Reporting and Data Infrastructure	Manual, inaccurate reporting and limited data reuse block compliance and decision-making	Low trust, underfunded, stakeholder dissatisfaction	High
3	Customer-Facing Experience Gaps	High-friction onboarding and usage experiences hurt CX and NPS	25 incidents, high usage, customer complaints	High
4	CRM Fragmentation	Lack of centralized customer data, redundant touchpoints, and campaign inefficiency	Siloed data, underused CRM, marketing pain	Medium
5	Inefficient IT Operations & Cost Structure	Over-indexed on run-the-business spend; minimal investment in change or innovation	68% run cost vs. peer 60%, innovation underfunded	Medium

# Task 3 Overview

## What you'll learn

- How to think creatively about IT architecture and future-state design
- Why evaluating different solution paths helps clients make informed decisions
- How to balance bold ideas with realistic tradeoffs in large-scale transformations

## What you'll do

- Match SmartBank's prioritized pain points to potential technology solutions
- Build Good / Better / Best scenarios that show different future architecture options
- Present clear comparisons that highlight scope, benefits, and risks of different paths

### Task 3: Designing Future-Ready Solutions

#### Here is the task

Now that the pain points have been prioritized, it's time to design solutions that stick! This is where strategy meets creativity: you'll chart SmartBank's possible futures and show how the right tech choices can unlock real transformation.

#### In this task, you will:

1. Use the pain points and proposed solutions table to match each pain point (1–5) with a proposed solution (A–E)
2. Then, use the Good / Better / Best framework to model future architecture scenarios

#### For the scenario, complete the following fields:

- Description
- Scope
- Benefits
- Tradeoff
- Timeline
- Objective alignment

Be realistic about complexity, but bold in your thinking.

#### Featured Skills:

- Solution mapping
- Scenario modeling
- Strategic evaluation

## Here is the task (step 2)

Now that you've matched SmartBank's pain points to proposed solutions, it's time to chart what the future could look like.

Using the Good / Better / Best framework, you'll model three possible architecture scenarios and show how different choices create different outcomes.

### Task Instructions:

1. Download the provided **scenario template**.
2. Use the Good / Better / Best framework to design three future architecture scenarios.
3. Submit your **finished template** once complete.

### What to Consider:

- **Description** – What does the future state look like?
- **Scope** – Which systems, teams, or processes are affected?
- **Benefits** – What positive outcomes could this deliver?
- **Tradeoffs** – What risks or limitations should be acknowledged?
- **Timeline** – How quickly could this scenario be implemented?
- **Objective alignment** – How does it connect to SmartBank's strategic goals?

*Remember: be realistic about complexity, but bold in your thinking.*

Potential Paths Forward						
Scenario	Description	Scope	Benefits	Tradeoffs	Timeline	Objective Alignment
Good	Tactical Technical Upgrades	<ul style="list-style-type: none"><li>Patch CoreBank issues</li><li>Clean SmartReports feeds</li><li>Improve mobile/web session handling</li><li>Rationalize CRM usage slightly</li></ul>	<ul style="list-style-type: none"><li>Stabilizes critical services</li><li>Reduces immediate P1 incident volume</li><li>Quick IT wins</li><li>Low cost</li></ul>	<ul style="list-style-type: none"><li>Doesn't reduce long-term tech debt</li><li>Missed opportunity for differentiation</li><li>No meaningful CX uplift</li></ul>	12-18 months	<ul style="list-style-type: none"><li>Reduce technical debt</li><li>Minimize disruption</li></ul>
Better	Modular Foundation Implementation					
Best	End-to-End Cloud-Native Modernization					

GOOD	BETTER
<b>Tactical Technical Upgrades</b>	<b>Modular Foundation Implementation</b>
<b>Scope</b>	<b>Scope</b>
<ul style="list-style-type: none"> <li>Patch CoreBank instability and batch job failures</li> <li>Clean SmartReports data feeds</li> <li>Improve mobile/web session handling</li> <li>Rationalize CRM usage (no full consolidation)</li> <li>Introduce light managed services for infra</li> </ul>	<ul style="list-style-type: none"> <li>Implement centralized BI + Data Lakehouse (A)</li> <li>Rebuild digital experience layer with API-first architecture (B)</li> <li>Consolidate CRM into single cloud platform (D)</li> <li>Shift IT operations to managed services (C)</li> <li>Introduce API gateway + integration layer</li> </ul>
<b>Benefits</b>	<b>Benefits</b>
<ul style="list-style-type: none"> <li>Stabilizes critical services</li> <li>Reduces immediate P1 incident volume</li> <li>Quick IT credibility wins</li> <li>Low cost and minimal disruption</li> <li>Improves reporting reliability</li> </ul>	<ul style="list-style-type: none"> <li>Strong CX uplift (mobile + web consistency)</li> <li>Faster onboarding and reduced login friction</li> <li>Unified customer view</li> <li>Improved personalization &amp; marketing automation</li> <li>Reduced run costs over time</li> <li>Enables AI/ML readiness</li> <li>Accelerates product releases</li> </ul>
<b>Tradeoffs</b>	<b>Tradeoffs</b>
<ul style="list-style-type: none"> <li>Does not eliminate legacy technical debt</li> <li>Core scalability limitations remain</li> <li>Limited innovation acceleration</li> <li>No structural CX transformation</li> <li>Run-cost imbalance persists</li> </ul>	<ul style="list-style-type: none"> <li>Core banking still legacy risk</li> <li>Integration complexity during transition</li> <li>Medium execution risk</li> <li>Requires stronger change management</li> </ul>
<b>Timeline</b>	<b>Timeline</b>
12–18 months	18–30 months
<b>Objective Alignment</b>	<b>Objective Alignment</b>
<ul style="list-style-type: none"> <li>Reduce technical debt (short-term)</li> <li>Minimize disruption</li> <li>Improve operational stability</li> </ul>	<ul style="list-style-type: none"> <li>Enhance customer experience</li> <li>Unlock value from data</li> <li>Accelerate time-to-market</li> <li>Improve IT cost efficiency</li> </ul>

BEST
<b>End-to-End Cloud-Native Modernization</b>
<b>Scope</b>
<ul style="list-style-type: none"> <li>Replace CoreBank 2000 with cloud-native core (E)</li> <li>Deploy API-first omnichannel architecture (B)</li> <li>Implement enterprise Data Lakehouse (A)</li> <li>Consolidate CRM landscape (D)</li> <li>Full shift to managed/cloud operations (C)</li> <li>Cloud-first infrastructure + DevSecOps model</li> <li>Real-time integration across all banking domains</li> </ul>
<b>Benefits</b>
<ul style="list-style-type: none"> <li>Eliminates systemic legacy risk</li> <li>Significant reduction in long-term run cost</li> <li>Real-time banking capabilities</li> <li>Rapid product rollout</li> <li>AI-driven fraud detection &amp; personalization</li> <li>Regulatory resilience &amp; scalability</li> <li>Sustainable competitive differentiation</li> </ul>
<b>Tradeoffs</b>
<ul style="list-style-type: none"> <li>High investment</li> <li>3–5 year transformation</li> <li>Migration and regulatory complexity</li> <li>Organizational change required</li> <li>Temporary execution risk</li> </ul>
<b>Timeline</b>
3–5 years

## **Objective Alignment**

- Enable digital business growth
- Reduce structural cost
- Accelerate innovation
- Unlock unified data intelligence
- Deliver seamless omnichannel CX

# Task 4 Overview

## What you'll learn

- How IT Architects translate strategy into a clear, phased roadmap
- Why defining milestones and dependencies is critical for successful execution
- How to connect high-level architecture choices to real-world delivery plan

## What you'll do

- Break SmartBank's chosen scenario into phases with key milestones
- Identify dependencies and considerations for each milestone
- Outline expected outputs to create a practical, client-ready project plan

## Here is the task

SmartBank has selected your “Better” future-state scenario and asked for a detailed project plan. Your job is to outline the transformation over time, including phases, milestones, dependencies, and outputs. You’ll demonstrate how modular transformation unfolds in real life.

This will show how a complex digital transformation unfolds step by step in the real world.

### Task Instructions:

SmartBank has selected the “Better” future-state scenario. Complete the **project plan template** with:

1. 4 named phases
2. 3 key milestones per phase
3. Dependencies or considerations for each milestone
4. Expected outputs per phase

Use clear, action-oriented milestone titles (e.g., “Launch New CRM Platform”).

### Featured Skills:

- Project scoping
- Milestone planning
- Execution strategy

<p>◆ <b>Phase 1 — Foundation &amp; Stabilization</b>  <b>Duration:</b> 0–6 Months  <span style="color: red;">🎯 Key Objective</span>            Stabilize critical systems and establish architectural guardrails for modular transformation.</p> <p><b>Milestone 1: Stabilize CoreBank &amp; Reduce P1 Incidents</b></p> <ul style="list-style-type: none"> <li>• <b>Considerations:</b> Batch job redesign, high-availability review, vendor engagement</li> <li>• <b>Dependency:</b> Ops readiness + architecture assessment</li> </ul> <p><b>Milestone 2: Establish API &amp; Integration Strategy</b></p> <ul style="list-style-type: none"> <li>• <b>Considerations:</b> Select API gateway platform, define API standards, security model</li> <li>• <b>Dependency:</b> Target architecture approval</li> </ul> <p><b>Milestone 3: Launch Managed Services Transition (Infra &amp; Ops)</b></p> <ul style="list-style-type: none"> <li>• <b>Considerations:</b> Vendor selection, cost model validation, regulatory constraints</li> <li>• <b>Dependency:</b> Finance + risk approval</li> </ul>	<p>◆ <b>Phase 2 — Data &amp; CRM Modernization</b>  <b>Duration:</b> 6–15 Months  <span style="color: red;">🎯 Key Objective</span>            Create unified customer data and enable real-time analytics foundation.</p> <p><b>Milestone 1: Implement Enterprise Data Lakehouse</b></p> <ul style="list-style-type: none"> <li>• <b>Considerations:</b> Data governance model, migration sequencing</li> <li>• <b>Dependency:</b> Infrastructure readiness</li> </ul> <p><b>Milestone 2: Consolidate CRM into Single Cloud Platform</b></p> <ul style="list-style-type: none"> <li>• <b>Considerations:</b> Customer data migration, campaign continuity</li> <li>• <b>Dependency:</b> Data lake integration</li> </ul> <p><b>Milestone 3: Establish Single Customer View</b></p> <ul style="list-style-type: none"> <li>• <b>Considerations:</b> Identity resolution, master data management</li> <li>• <b>Dependency:</b> CRM + Lakehouse synchronization</li> </ul>
<p><span style="color: green;">✓</span> <b>Phase 1 Outputs</b></p> <ol style="list-style-type: none"> <li>1. Reduced incident volume</li> <li>2. Target-state architecture blueprint</li> <li>3. Approved integration standards</li> <li>4. IT cost optimization baseline</li> </ol>	<p><span style="color: green;">✓</span> <b>Phase 2 Outputs</b></p> <ol style="list-style-type: none"> <li>1. Trusted reporting &amp; compliance dashboards</li> <li>2. Unified customer profile</li> <li>3. Improved marketing automation</li> <li>4. Data governance framework</li> </ol>
<p>◆ <b>Phase 3 — Omnichannel Experience Transformation</b>  <b>Duration:</b> 12–24 Months (overlaps Phase 2)  <span style="color: red;">🎯 Key Objective</span>            Rebuild digital experience layer with API-first architecture.</p>	<p>◆ <b>Phase 4 — Optimization &amp; Innovation Enablement</b>  <b>Duration:</b> 24–30 Months  <span style="color: red;">🎯 Key Objective</span>            Unlock AI-driven use cases and embed DevOps agility.</p>
<p><b>Milestone 1: Launch API-First Digital Platform</b></p> <ul style="list-style-type: none"> <li>• <b>Considerations:</b> Backward compatibility with legacy core</li> <li>• <b>Dependency:</b> API gateway operational</li> </ul> <p><b>Milestone 2: Rebuild Mobile &amp; Web Experience</b></p> <ul style="list-style-type: none"> <li>• <b>Considerations:</b> UX redesign, session reliability, authentication upgrades</li> <li>• <b>Dependency:</b> Digital platform readiness</li> </ul> <p><b>Milestone 3: Enable Digital Onboarding &amp; Self-Service</b></p> <ul style="list-style-type: none"> <li>• <b>Considerations:</b> Regulatory KYC integration, workflow automation</li> <li>• <b>Dependency:</b> CRM + data integration</li> </ul>	<p><b>Milestone 1: Deploy AI-Driven Fraud &amp; Risk Enhancements</b></p> <ul style="list-style-type: none"> <li>• <b>Considerations:</b> Data model readiness, regulatory oversight</li> <li>• <b>Dependency:</b> Clean unified data</li> </ul> <p><b>Milestone 2: Implement DevSecOps &amp; CI/CD Model</b></p> <ul style="list-style-type: none"> <li>• <b>Considerations:</b> Cultural change, automation tooling</li> <li>• <b>Dependency:</b> Cloud modernization maturity</li> </ul> <p><b>Milestone 3: Rationalize Legacy Systems &amp; Retire Redundant Platforms</b></p> <ul style="list-style-type: none"> <li>• <b>Considerations:</b> Cost-benefit analysis, migration impact</li> <li>• <b>Dependency:</b> New systems stable in production</li> </ul>
<p><span style="color: green;">✓</span> <b>Phase 3 Outputs</b></p> <ol style="list-style-type: none"> <li>1. Improved NPS</li> <li>2. Faster onboarding</li> <li>3. Reduced login/session incidents</li> <li>4. Higher digital adoption</li> </ol>	<p><span style="color: green;">✓</span> <b>Phase 4 Outputs</b></p> <ol style="list-style-type: none"> <li>1. Faster release cycles</li> <li>2. Reduced run cost ratio</li> <li>3. AI-enabled decision-making</li> <li>4. Streamlined application landscape</li> </ol>



## Skills learnt through the course.

Analytical storytelling

Execution strategy

Milestone planning

Problem identification & prioritization

Project scoping

Scenario modeling

Solution mapping

Strategic evaluation

Understanding frameworks