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**Read and answer the questions below.**  
  
  
  
  
South State Bank: EA yields continuous improvement  
Enterprise Architecture Successful Story  
  
The largest bank headquartered in South Carolina, South State Bank is an $8 billion financial institution focused on retail banking, commercial banking, loans, and wealth management. Like most banks, it has experienced changing customer behavior and faced increasing competition, including from fintech startups.  
To address the changing landscape -- and to keep up with larger banks and their larger budgets -- an EA program was established to help South State Bank adapt. The goal of the EA group was not only to help the bank prepare for digital transformation, but to also act as a catalyst for change. The EA practice adopted the Japanese organizational philosophy Kaizen, which counsels: "Engage in activities that continuously improve all functions."  
“Agile” EA would seem counterintuitive, given that EA typically sets standards and follows a ritualistic approach derived from EA frameworks. South State Bank, however, has tailored the TOGAF framework to fit its Kaizen approach. This has enabled continuous architectural improvements to drive specific business outcomes while eliminating the overhead of many EA formalities.  
The architecture team serves the bank as a whole -- as a part of project teams or in engaging with leaders of business divisions. Architectures and transitions are designed quickly using EA tools to produce various collateral that can be consumed by architects and non- architects like. Working hand in hand with business technology experts, the bank has successfully cut typical time to market in half.  
Users can select a capability and browse the underlying service (or services) that support it -- and even drill down to an individual component that supports the application. In effect, the EA practice produced an interactive “state of the enterprise,” constantly updated with the latest changes. Collectively, it’s a dynamic artifact that makes managing change much easier, because everyone involved can refer to a consistent set of architecture models.  
Ultimately, the success of EA is defined by expected business outcomes across of a variety of initiatives. At South State Bank, these included the successful launch of online mortgage applications, which took only three months; a four-month overhaul of the bank’s enterprise imaging system, which involved a redesign of the architecture and external interfaces from the ground up; and a newly designed platform for the bank’s loan processing system.  
In addition, as part of an application portfolio rationalization effort, the EA team cataloged numerous redundancies and unused applications, resulting in the retirement or decommissioning of 60 services over the course of six months. Finally, through the implementation of a hybrid cloud architecture, South State Bank now bursts to the public cloud during surges in web traffic. The latter project took less than two months and immediately gave customers a better, more reliable user experience.  
  
The EA team considers its biggest success to be a buy-in from IT and non-IT folks alike, thanks to a successful track record of delivering change. The architecture portal is used extensively across various lines, from strategic decision makers to application support specialists. The EA team is now a trusted resource for the majority of initiatives at the bank.  
South State Bank’s “unique, Kaizen-based EA approach to business transformation focuses on continuous improvement over just setting standards and providing governance,” observed EA Awards judge Kishore Sarathy. “The team has achieved remarkable successes in rapidly delivering a wide array of strategic programs by working hands-on with a cross- functional teams  
  
  
**Questions:**  
  
  
**What was the problem encountered by the South State Bank?**

The bank faced evolving customer behavior, which likely included shifts towards digital and online banking services. Meeting changing customer expectations is crucial in the financial industry. South State Bank faced growing competition, including from fintech startups. These new entrants often offer innovative and digital-first solutions that can challenge traditional banks. Like many other organizations, South State Bank needed to embark on a digital transformation journey to stay competitive and relevant in the digital age. This likely involved updating their technology infrastructure and services.

**From the success story above, list actions/decisions they made which you find helpful to the South State Bank to achieve their success?**

1.Adopting Kaizen Philosophy: Embracing the Kaizen philosophy of continuous improvement was a crucial decision. It encouraged a culture of ongoing refinement and optimization, which is especially valuable in a rapidly changing industry.

2.Customizing the TOGAF Framework: Tailoring the TOGAF framework to fit their Kaizen approach allowed the bank to maintain EA's rigor while streamlining the process. This customization enabled quicker architectural improvements.

3.Agile EA Approach: South State Bank adopted an Agile approach to EA, focusing on rapid architecture design and implementation. This flexibility helped them respond to changes and market demands more effectively.

4.Collaboration with Business Technology Experts: Working closely with business technology experts fostered collaboration and ensured that EA initiatives were aligned with business goals. This alignment is essential for successful digital transformation.

5.Interactive State of the Enterprise: Developing an interactive "state of the enterprise" artifact provided real-time updates and consistency in architecture models. This enhanced change management and decision-making.

6.Outcome-Based Measurement: Measuring the success of EA initiatives based on specific business outcomes was a smart approach. It ensured that EA efforts were directly contributing to the bank's strategic goals.

7.Application Portfolio Rationalization: Conducting an application portfolio rationalization effort to identify redundancies and unused applications resulted in cost savings and efficiency improvements.

8.Hybrid Cloud Implementation: Implementing a hybrid cloud architecture to handle surges in web traffic improved customer experience and scalability while reducing costs.

9.Gaining Buy-In and Trust: Building trust and gaining buy-in from both IT and non-IT stakeholders was critical. This trust was likely established through a track record of delivering successful change.

10.Recognizing the Value of EA: Viewing the EA team as a trusted resource for most initiatives demonstrated the value of EA within the organization, making it an integral part of decision-making and planning.  
  
  
  
**What is the role of the enterprise architecture to the success of the South State Bank?**

Enterprise Architecture (EA) played a pivotal role in South State Bank's success by aligning IT initiatives with strategic business goals, fostering a culture of continuous improvement, and enabling rapid responses to changing market dynamics. This agility allowed the bank to stay competitive and deliver projects more quickly. Additionally, EA's streamlined processes and interactive artifacts facilitated change management and provided a consistent framework for decision-making. EA's focus on measuring outcomes ensured that its initiatives directly contributed to the bank's achievements. As a trusted resource for various initiatives, EA gained buy-in and trust from both IT and non-IT stakeholders, further enhancing its impact on the organization's success.

**Who are the key persons in the success of the implementation of the enterprise architecture? Give their specific roles.**

Chief Information Officer (CIO) or Chief Technology Officer (CTO): The CIO or CTO often plays a central role in shaping the EA strategy and ensuring that it aligns with the organization's goals. They provide leadership and executive support for EA initiatives.

Enterprise Architect: The Enterprise Architect is responsible for designing and maintaining the architecture that aligns IT with business objectives. They work on developing and refining the architecture and guiding its implementation.

EA Team Members: The EA team consists of individuals with expertise in various domains of architecture, such as application, data, technology, and business architecture. These team members collaborate to create a holistic architectural framework.

Business Leaders: Leaders from different business units within the organization play a vital role in the success of EA by providing insights into their specific needs and aligning EA initiatives with business priorities.

IT Professionals: IT professionals across various teams and departments implement the architectural changes and ensure that technology solutions align with the architecture's guidelines.

Project Managers: Project managers are responsible for executing specific projects that are part of the EA strategy. They ensure that projects are delivered on time, within budget, and in alignment with the EA framework.

Application Owners: Owners of specific applications and services are responsible for implementing changes and optimizations in line with the EA guidelines.

Data Stewards: Data stewards oversee the management and governance of data, ensuring that data-related aspects of EA are implemented effectively.

Change Management Experts: Professionals with expertise in change management help facilitate the adoption of new architectural practices and processes throughout the organization.

Executive Leadership Team: The executive leadership team, including the CEO, CFO, and other key executives, provides support, resources, and strategic direction for EA initiatives. Their sponsorship is critical for success.

IT and Business Analysts: Analysts play a crucial role in gathering requirements, analyzing data, and ensuring that EA initiatives meet the needs of both IT and business stakeholders.

**What is/are the indicator that(s) they use to determine that it was a successful one?**

The success of South State Bank's Enterprise Architecture (EA) program was gauged through a series of key indicators and outcomes, including the efficient launch of online mortgage applications within a three-month timeframe, the successful overhaul of their enterprise imaging system in just four months, the implementation of a newly designed loan processing platform, and the cataloging of redundancies and retirement of 60 services within a six-month period, reflecting their ability to optimize resources and modernize critical business processes. Additionally, the swift deployment of a hybrid cloud architecture in less than two months, enabling improved customer experiences and scalability during web traffic surges, showcased their adaptability and responsiveness. The EA program's broader success was affirmed by gaining trust and buy-in from both IT and non-IT stakeholders, including strategic decision-makers and application support specialists, as well as receiving recognition and awards within the industry, underlining its significant impact on the bank's ability to drive positive business outcomes and adapt to the evolving financial landscape.