Top 10 IT Service Pain Points Report Period: July 2023 – June 2025

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1. Executive Summary

This report summarizes the top 10 IT service pain points and observations from the past two years, focusing on service disruptions, incident frequency, performance metrics, and infrastructure resilience. It also highlights positive operational trends and areas with consistent high availability.

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2. Observed Highlights & Incident Overview

1. Essence (Core Banking) – 112 Incidents

  • **Impact**: Most affected service, core to all financial operations.
  • **Observation**: Repeated issues likely linked to high user traffic and system dependency.
  • **Criticality**: High – affects all customer-facing services directly.

2. Peak Incident Months – Nov, Feb, Mar 2024

  • **Observation**: These three months saw the **highest case logging volume**.
  • **Insight**: Patterns indicate seasonal strain or system overloads during operational peaks.

3. Digital Channel – FT, A2A, C2B Disruptions (78 incidents)

  • **Impact**: Frequent issues in high-demand services like **Fund Transfer (FT)**, **Account to Account (A2A)**, and **Customer to Business (C2B)**.
  • **Observation**: Indicates middleware/API performance or integration latency.

4. Network Availability – 99.81%

  • **Impact**: Near-total availability of core network infrastructure.
  • **Insight**: Indicates resilient WAN/LAN setups with minimal outages.

5. Database Availability – 99.995%

  • **Observation**: High availability backed by clustered/redundant design.
  • **Impact**: Reliable data transaction layer across all applications.

6. Compute Availability – 99.99%

  • **Impact**: Solid uptime record for processing layers (servers, containers).
  • **Observation**: Indicates well-managed infrastructure lifecycle.

7. ATM Terminals – 87.4% In-Service

  • **Observation**: Consistently high availability with minimal outages:
  • Out of service: 1.74%

• Cash out: 0.45%
• Hardware fault: 0.71%
• **Impact**: Stable customer-facing service layer.

8. DB Responsiveness – Reliable & Fast

• **Observation**: CBS: 1.95, TI: 12.12, IIB: 3.53
• **Insight**: Systems are within acceptable response thresholds for high-volume processing.

9. Positive Trend in Issue Occurrence

• **Observation**: Despite peaks in early 2024, overall trend shows **decline in incident volume** by mid-2025.
• **Insight**: Reflects improvement in root cause remediation, monitoring, and system tuning.

10. Cross-Service Integration

• **Observation**: Issues in one domain (e.g., Essence core) tend to affect Digital Channels.
• **Insight**: Highlights importance of end-to-end testing and service mesh optimization.

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3. Summary Table

Rank	Pain Point/Observation	Impact/Insight
1	Core Banking (Essence) – 112 incidents	Most critical service, highly disrupted
2	Nov, Feb, Mar 2024 – Incident Peaks	High stress periods
3	Digital Channel (FT, A2A, C2B) – 78 issues	Middleware/API instability
4	Network Availability – 99.81%	Stable backbone
5	DB Availability – 99.995%	High data integrity and uptime
6	Compute Availability – 99.99%	Reliable backend infrastructure
7	ATM Terminals – 87.4% in service	Low customer impact
8	DB Responsiveness – High	Fast performance across apps
9	Issue Volume Trend – Declining	Operational maturity improving
10	Cross-Service Integration Impact	System-wide dependency mapping

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4. Recommendations

1. Strengthen monitoring on core systems like Essence.
2. Analyze seasonal usage patterns and prepare load management.
3. Optimize digital transaction flows to reduce A2A/C2B issues.

4. Maintain and update network/compute resilience planning.
5. Continue database performance tuning for CBS, TI, and IIB.

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5. Conclusion

The IT environment has demonstrated high resilience across core infrastructure and a declining trend in incident volume. However, key services like core banking and digital channels require focused attention to maintain continuity and customer satisfaction.