

Jyske Bank extends brand message to more than one million visitors a month

IBM WebSphere Portal software helps bank offer a clearly differentiated digital experience



Overview

The need

Jyske Bank wanted to make it easy for people using mobile devices to access and use its website, but it was already struggling to manage multiple web solutions deployed on different technology stacks.

The solution

Replacing its existing systems with a common IBM® WebSphere® Portal solution, the bank created one responsive web design that adapts content and layout automatically based on channels and devices.

The benefit

Jyske Bank reduced the cost and effort of providing a consistent, differentiated brand image and experience to the more than one million people who visit its website using various digital devices.

The third-largest independent bank in Denmark, Jyske Bank offers a full range of financial solutions to private customers and small and midsize businesses. It is headquartered in Silkeborg and employs more than 4,000 people operating out of roughly 100 Danish branch locations. The bank also has international subsidiaries under Jyske Bank Private Banking in France, Germany, Gibraltar, the Netherlands and Switzerland.

Establishing a digital strategy for consistently delivering brand message

Jyske Bank takes pride in being a different and unpretentious banking institution. Its branch office layout, for example, offers retail store convenience in a library-type atmosphere. People can browse for the right mix of services among physically packaged financial products that they can pick from shelves. The objective was to draw people into the bank with a fresh approach that makes it less daunting for them to find what they need. Jyske Bank wanted to provide a consistent and equally inviting online brand experience. In order to accelerate the portal redesign, the bank sought a solution offering responsive web design that adapts content and layout automatically based on channels and devices.

“IBM provides the platform and infrastructure to help us differentiate Jyske Bank on the web and simultaneously provide a safe, stable and high-performing platform that supports efficient development,” says Ole Møller, Technology and Self-Service department head, Jyske Bank.



“Instead of offering services in traditional settings, we’re looking at what’s comfortable and convenient for customers, and instead of selling products in bank advisor terms, we’re using our customers’ terms.”

— Peter Bugge Jakobsen, solution architect,
Jyske Bank

Basically, the Jyske Bank project team wanted to eliminate the need to design for individual digital devices. “We had multiple web solutions deployed and launched into at least four different technology stacks,” says Ole Møller. “We spent a lot of time integrating applications to create one user experience, one look and feel. Building a separate mobile site would only add to the complexity.”

Boosting ROI within a common web presentation platform

As early as 2007, the Jyske Bank IT project team formulated the plan for state-of-the-art web presentation. It evaluated two major approaches to building the technology platform. One was the best-of-breed approach, implementing superior technical capabilities from different vendors and even open source systems. The other approach was to select one provider and use the technology stack it delivers. “Actually, in the beginning, we went with the best-of-breed approach because we already had a multitechnology portal infrastructure,” says Ole Møller. “But we soon faced problems and were on our own. We couldn’t get the support we needed. At that point, we decided to go all in with the IBM portal solution.”

Jyske Bank invested in IBM WebSphere Portal and IBM Web Content Manager software, both key components of the IBM digital experience platform. An immediate benefit was the reduction in IT administration and maintenance costs because the IBM technology stack replaced the bank’s existing web infrastructure of various technologies running on different vendor solutions. In addition, because WebSphere Portal and Web Content Manager software are based on Java, staffing for multiple programming skills is no longer an issue. The reduced complexity improves IT responsiveness to business customers. “Before implementing the IBM solution, we were spending an increasing amount of time on maintaining existing systems and struggled to deliver new capabilities on time,” says Peter Bugge Jakobsen, solution architect at Jyske Bank. “Now we deliver more quickly on what the business needs.”

Solution Components

Software

- IBM® WebSphere® Portal
 - IBM Web Content Manager
-

“With the IBM solution, we can separate content from presentation. We capture and manage web content in a repository and aggregate it in different ways. This capability is one of the main drivers behind what kind of a platform we wanted.”

— Ole Møller

Reaching out to the widest possible audience with responsive web design

Jyske Bank had a design that looked great on the desktop, and the bank wanted to fit it on a mobile screen view. It wasn't long, however, before the project team began moving in a different direction. “We realized that content was king and that the best approach for deployment on the widest variety of devices was to design for the small content space first,” says Ole Møller.

The Jyske Bank project team began working on the new digital strategy, focusing on content and ways to navigate that content without using menus. “We had a goal that more than 90 percent of the page should be content and only a small part should be navigation at the top and at the bottom,” says Jakobsen. The bank tested the new strategy by bringing people in and asking them to find particular Jyske Bank offerings using their mobile devices. “They could do it quickly,” said Ole Møller. “They liked the design, and it worked well.”

Today, Jyske Bank draws more than one million visitors each month to its customer-facing website. The appeal is an optimal viewing experience that supports the bank's nontraditional, unpretentious brand message. From virtually any device, visitors enjoy easy reading and navigation with minimal resizing, panning and scrolling.



“We were one of the first commercial sites in Denmark to launch with responsive web design.”

— Peter Bugge Jakobsen

Gaining greater value from web content assets

The previous web copy creation system was extremely page-centric. When writers and editors in the Jyske Bank marketing and communications departments set up a page, they got exactly one page. Using Web Content Manager authoring templates, they can now break content into reusable pieces and designate where each piece of content displays. For example, copy within an article can also appear on a navigational page.

As they develop content, authors can use their browsers to preview how it will look on different devices. Then they can publish it without involving IT because the IBM solution separates content authoring from content presentation. Device-specific design and navigation are built into the presentation templates.

The content created is not only reusable across devices but also reusable across line-of-business sites. “Because of compliance mandates, some content cannot be reused,” says Jakobsen. “However, at least 80 percent of the content our communications department creates can be shared now that we have the technology to do so efficiently.”

Partnering with IBM on determining solution direction

Among the first IBM clients to deploy responsive web design, Jyske Bank contributed to maturing the concept and the software. It was a design partner with IBM, sharing insights from custom work its IT organization developed to enhance solution capabilities. “Because Web Content Manager was so new, there weren’t that many best practices available,” says Ole Møller. “For example, IBM had not yet created the content template catalog. However, the product is so flexible we could do almost anything we wanted with it.”

Jyske Bank IT staff members worked closely with IBM solution architects and other consultants. “They looked at what we were doing and concluded that we were actually doing what the product was intended to do,” says Ole Møller. “We were just ahead of the curve.” Some of the tools the Jyske Bank project team developed inspired enhancements that IBM is delivering with new software releases. It’s a winning relationship for both companies. When the bank upgrades to the latest release, it will be able to retire its custom tools without losing key capabilities. “Custom code is costly to maintain,” says Jakobsen. “We want to go all in on IBM out-of-the-box functionality, so we appreciate the opportunity to influence whatever gets into the product.”

For more information

To learn more about how IBM portal solutions support responsive web design, please contact your IBM marketing representative or IBM Business Partner, or visit the following website:

ibm.com/software/wexp-usen

To learn more about Jyske Bank, please visit the following website:

www.jyskebank.info



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Software Group
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