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The Magazine for Professional Testers

Test Techniques in practice -

Do they help?
Why do we often test without them?

Interview Norbert Bochynek
Director IT Strategy

Not every reader of this article is familiar with DSGV. Can you please give us a brief overview of the tasks and goals of DSGV?

The Deutscher Sparkassen- und Giroverband (German Savings Bank Association, DSGV) is the umbrella organization of the Sparkassen-Finanzgruppe. This includes 446 savings banks, 7 Landesbanken, 10 Landesbausparkassen, 12 public insurance companies and many more financial service providers.

DSGV represents the interests of the Sparkasse financial group, organizes the formation of intention within the group and determines the strategic direction. For this purpose it partly operates in an affiliation with the regional associations and additional institutions of the Sparkasse financial group.

DGSV is the carrier of the central educational facilities of the Sparkasse financial group: the German Sparkasse Academy and the college of the Sparkasse financial group, the University of Applied Sciences. Other community institutions are the Association for the Economic Support by the Sparkasse financial group, the Eberle-Butschkau Foundation and the Sparkasse Foundation for International Cooperation.

It also administers the institute-securing programs according to the Deposit Protection and Investor Compensation Law and the liability association formed for this purpose, along with the insurance funds of the bank transfer centers and the insurance funds of the Landesbausparkasse banks.

As the director, you are responsible for the IT strategy of DSGV? In what way are you supporting your member institutions?

My department provides support during the rendering of nationwide IT concepts. These serve as recommendations for the member institutions but are not legally binding. Among other things, my division implements projects to develop control systems for IT, for the invoicing service of Sparkasse and for the trade with the used licenses.

We also coordinate the implementation of regulatory requirements (e.g. the compensation tax) as well as the business strategies (financial concepts) that are developed at DSGV to IT. Here we are working especially closely with FinanzInformatik.

Employees of the institutions, FinanzInformatik, and association partners are collaborating on all of our projects and look for the best solutions and concepts.

Which challenges is your department facing at the moment?

The fusion of FinanzIT with the Sparkassen Informatik processing to form FinanzInformatik has been completed. The consolidation process of ten data centers in 1998 to one in 2008 has therefore been achieved successfully. This fusion makes it possible for us to achieve sustainable synergies and these now have to be increased.

The development in the IT of the regional banks will be changed significantly by the current influences. Until there is clarity here about the business models and fusions, not much will change in the IT collaboration between the regional banks.

Which challenges do you see particularly for the IT in this crisis among the (affected) banks?

The cost and margin pressure as well as new legal requirements by the legislator will have the effect that banks will have to pay closer attention to the costs, optimize their IT and handle their project challenges much more effectively. The optimization will not only lead to the implementation of new and improved systems but also to the slimming down of the processes and a corresponding training of the employees. One bank or another will surely look for near-shoring and off-shoring possibilities and accordingly keep the costs within certain limits.

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IT is decisive for the success, regardless of whether a bank is more or less affected by the subprime crisis. We can see that some banks have a clear economic advantage compared to others due to their superiority in IT. A good example in Europe is the Spanish Santander Group.

You have addressed a few subjects that I would like to examine individually.
You're speaking about the use of new, improved systems. We're observing that some of the new and prevailing systems and applications in the banking world still don't have the necessary maturity, which has the result that the old systems have to continue to be operated simultaneously at least for a while. Doesn't this result in higher costs after all and make IT inefficient?

Well, there will always be problems during the employment of new technologies and systems. There is no IT project that is not faced with these challenges. With some projects the problems can be solved in the prescribed or planned time period, but not with most of them. The planning of IT projects has to be improved. Everyone in IT has to face this

problem – it's not a specific problem for a particular group.

About the other point: it is known that there are providers who are not offering "the heart of the matter" and that their systems don't perform in the way they are supposed to in the end. But I think that the market will be regulated on its own even in this respect. No IT management board will want to carry additional costs in the long-term. The effectiveness and efficiency of the IT added value chain is a central goal. One might believe that some providers and IT executives think that the delivery date is more important than the quality. But in actuality the total costs of systems that were not tested sufficiently are much higher than those of systems that were subjected to a professional and sustainable quality assurance. These additional costs then strain the budgets in the IT business and of course the yields of a bank.

There are certainly also deadlines that definitely have to be met. But here the cost/use ratio should be seen in relation to the risk that is being created. In the past we have seen that decisions were made based on a

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processes. In addition, an effective IT process management is indispensable that effectively controls the procedures with the aid of suitable measured quantities – so-called key performance indicators (KPIs) - and therefore continuously improves them. This is an incredibly important aspect in the quality management of banks.

Quality management and quality assurance play a central role especially in large migration projects. To what degree can you prescribe to the member institutes how the quality management has to be arranged or that they have to use established methods to determine test cases?

We can't prescribe anything and that is intentional. But as an association, we can define certain approaches that concern the entire association. If you find a majority here and they are finalized, then they're usually implemented too.
The persons in charge of IT at the Sparkasse financial group are aware of how much significance the quality of systems and applications has.

We recommend to our members that they support their employees during their daily work, e.g. through targeted continuing education. Two perspectives are very important here: For one, the employee expands

missing risk analysis that afterwards had very costly effects. But I think that the IT managers and stakeholders are aware of this situation.

You spoke about the processes. The effectiveness of IT should be supported by new, adjusted processes, among other things. Do you rely on international standards or models for this purpose in your association?

We support our members with the studies and results from pilot projects and benchmarking analyses of other banks. We don't close ourselves off towards trends or new discoveries and developments.
CMMI, SPICE and especially ITIL are in a boom, sometimes with more or less intensity. I think that we are well-advised to provide our members with the necessary support in IT process management. In this area we work together with very experienced partners so that our member institutes remain competitive.
But the processes are just one side of the coin. The employees and their know-how in filling these processes with life are the other, almost more important aspect. They have to be trained, supported and coached professionally so that these changes have a sustainable effect on the

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his personal profile and is developing it in a future-proof manner. For another, the loyalty to the company as well as its character are supported. The lack of qualified IT personnel will increase over the next years. If one's own employees are not offered the opportunities for continuing education or if they are not trained appropriately for their tasks, there is the danger that they will leave the company to develop their future elsewhere.

You mentioned the training and education of employees to guarantee a sustainability of the changes in IT, to have the employees properly complete their tasks and to form a good connection to the company. There are movements on the subject of certification on a worldwide level; the offers are very diverse. What is your opinion about this?

As I said, it's important to me that the employees are qualified for their tasks. This is the prerequisite to counter certain risks in the life of the project.
All regular testers and test managers should at least receive a basic training – and by this I don't just mean the IT staff but also the specialized departments. The ISTQB certified tester training with almost 100,000 certified people worldwide forms a foundation for this. At the same time everyone is also aware that a certificate alone isn't everything. The em-

ployees have to practice and collect their experiences and here professional coaching is very helpful. What is important in this respect is that the colleagues have initially been told what they can do and should do and how it is done – professionally. The continued development of each individual – like other continuing education – is planned by the respective supervisors. Several steps are provided in the ISTQB certification series that round off the performance of a professional tester and test manager.

Other relevant certifications are offered as well, such as e.g. according to IREB for professional requirements engineering or the certificate developed by ISSECO on the topic of application

security. The certification of ISSECO is something that IT has needed for a long time already. Aside from that ISSECO was founded by German companies, among others, at the top of which is SAP AG. The transfer of these special skills has to be regulated and it especially has to be kept at a high standard.

I would like to emphasize again that the certification alone isn't everything. A certain practical experience is required. With QAMP the certifications are supplemented and rounded off by this important but previously missing perspective. Because QAMP certifies that the person has not only attended a variety of classes and passed tests but also has at least two years of practical experience in this environment.

What has been done in this area in the last few years was and continues to be necessary.

I would like to bring up application security again. Here most people think of firewalls, penetration, etc., or hardware security. Few see the application itself as a weak point. Do you think that this topic will be booming soon?

Yes, definitely. The attention of IT was always directed towards attacks from the outside – knowing quite well that the enemy can also be on the inside! Especially the security of data at companies and the protection of applications will continuously gain in significance and there are enough examples that show that this is necessary.
This perspective of security had not been widely distributed so far, where one had to defend against attacks not only on the outside but the inside as well. Yes, this is a topic.

For years there has been an increased amount of off-shoring and near-shoring in the private bank economy. Do you also see this as a possible model for the public banks?

Of course. Steps in this direction have already been taken by one or another of the public banks. This is another development that one can't close off to.
Nonetheless this also has to be quite well considered. Depending on which country and cultural circle they enter, they will be confronted with different problems. These can also be mastered, that's certain.
Some off-shoring or near-shoring projects fail for the same reasons as one's own projects locally. Those don't always function either, unfortunately.

The characteristic risks that have their origin in the distance, communication and culture have to be minimized. This specific risk management can only be realized with a partner who is working with the local shoring partner. These partners have to be selected very carefully, but in this respect these projects require a very specific planning.

It also has to be made clear, however, that not all subjects are suitable for an off- or near-shoring project – pertinent experiences have already been made in this area.

Thank you very much for your time and the interview.

You are welcome.