

How Traditional Banks Unlock New Digital Capabilities



Transforming a traditional bank into a digital powerhouse offering financial services at your fingertips.

Client Overview

Our client, one of Austria's largest banks serving 2.5 million customers in Austria, Germany, and Switzerland, faced growing competition from neobanks. They needed to improve customer experience, sales, and software efficiency while transitioning from a legacy IBM mainframe system. Their goal: prevent customer churn and attract new clients by building a modern, easy-to-use financial platform.

Challenges

Klika partnered with the bank to design and implement a modern microservice-based architecture that allows flexibility, scalability, and third-party integration. We used Kubernetes for container orchestration and Java/Spring for creating microservices. This new architecture minimized maintenance costs and allowed for faster feature rollouts.

Klika's Solution

Neobanks were rapidly gaining market share with their no-fee accounts, fast sign-up processes, and user-friendly interfaces. To compete, the bank had to move away from legacy systems, which were slow, costly, and inflexible. Another major challenge was shifting the traditional banking culture towards agile practices, empowering teams to take ownership and deliver results faster.

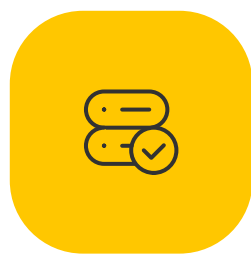
Key Implementations



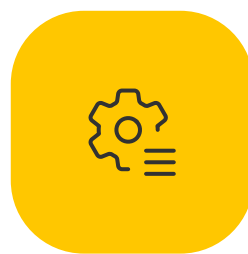
Split the platform into domain services, with each responsible for a product like customer onboarding or loans.



Introduced a Spotify-like agile model to speed up releases and improve transparency.



Implemented SaaS Fast Loan products for the bank's partners (Saturn, Mediamarkt), and tools for the Marketing Department (integration with CRM, loyalty providers).



Developed a robust mobile app for iOS and Android, enhancing the digital banking experience.

Result

The bank evolved into an agile-driven organization, with product and development squads releasing features almost weekly. The new platform consisted of 200 microservices, drastically cutting software duplication and reducing maintenance costs. The omni-channel experience, real-time banking services, and customer-centric products made the bank highly competitive, on par with digital-only neobanks.

Technology Stack



Java/Spring



Docker/Kubernetes



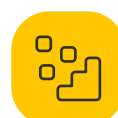
Kafka



Azure Cloud



ELK stack



Oauth2/JWT/2FA