

Triodos Bank Improves Development Efficiency with NativeScript

CASE STUDY

Challenge

CLIENT

Triodos  **Bank**

INDUSTRY

Financial Services

PRODUCT

NativeScript

SUMMARY

Triodos Bank wanted to completely overhaul its digital ecosystem. With NativeScript, the bank could develop an array of rich omni-channel customer experiences while maintaining the development team's agility and efficiency.

Digital tools and technology have redefined customer engagement for many businesses in the financial services space. The bar for customer expectations has been raised, and offering a seamless user experience across multiple channels has become a necessity.

This was particularly the case for Triodos Bank, which is one of the world's leading sustainable banks. Founded with the goal of making its money work for positive social, environmental and cultural change, Triodos Bank needed a better digital experience that would help convey that message to customers and differentiate itself from other banks.

Triodos Bank's existing mobile application, which was built using Cordova, had become outdated. Keeping it in line with the rising expectations of modern customers was simply more trouble than it was worth.

This is when Triodos Bank decided to kick off a new digital initiative, called the Signature program, with the goal of creating a comprehensive omni-channel digital ecosystem that delivered a rich customer experience. This meant completely redesigning the architecture from scratch. However, as a small development team, creating a new digital ecosystem that delivered the required native performance was a challenge.

“With a few developers, we simply couldn’t do full native development for both iOS and Android to the level we wanted to achieve with Signature,” explained Winfred Van Egteren, Component Architect, Triodos Bank. “We would have to split our team to devote two or three developers per application, and it would splinter our department.”

Solution

Triodos Bank initially explored some off-the-shelf solutions that would enable the company to make cross-platform web and mobile apps. However, the institution couldn’t find the right fit and had some concerns about whether the solutions could be used to deliver the necessary applications in a timely fashion. Plus, integration could be a major challenge with off-the-shelf solutions.

This led Van Egteren to explore Progress® NativeScript®, an open-source framework for building truly native cross-platform applications. After working on some personal projects to familiarize himself with the framework and prove its viability, he proposed to use NativeScript for the development of the Signature apps.



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Winfred Van Egteren, Component Architect, Triodos Bank

With a team of mainly Java developers, NativeScript enabled Triodos Bank’s developers to work efficiently while still delivering the immersive omni-channel experience originally envisioned. Because NativeScript uses Angular, developers could fully reuse their web skills and share code to build high-performance, cross-platform applications. Since they could use a single codebase for all the different applications, they could spend more time developing unique and innovative features.

“NativeScript does the trick for our team,” Van Egteren explained. “With NativeScript, we can leverage our web skills to build apps with native UI without requiring heavy investments in iOS/Android native development. No different codebases, no different development processes and CI tooling and a less steep learning curve.”

Results

In a matter of five months, Triodos Bank developed and deployed the new mobile banking application for the UK market for both the iOS and Android platforms. The applications for the Netherlands and Dutch markets followed shortly after, with the Netherlands app taking a bit longer because of a more extensive set of products and services.

“With NativeScript, we’re able to work more efficiently, which has helped us accelerate the time to market of the new mobile applications,” said Stefanie de Niet, Team Lead, Triodos Bank.

Benefits such as native API access enable Triodos Bank’s developers to create features and functionality that are specifically tuned to the capabilities of the user’s device. Meanwhile, backend REST APIs make for easy integration and high scalability.

The new Triodos Bank application is a big departure from the previous application and helps the bank realize the Signature digital ecosystem vision. In addition to basic banking capabilities, such as checking account balances and transferring money, the application also enables customers to track how their money is being used to benefit the greater good.



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Stefanie de Niet, Team Lead, Triodos Bank

The Know Where Your Money Goes feature shows customers which organizations Triodos Bank is lending money to and provides customers information on where their savings are invested. Additionally, there is a gift address book feature that enables customers to easily make donations to local charities and nonprofits.

“One of the key goals of the Signature program was to enhance the way we told the story of why we do what we do,” said Van Egteren. “NativeScript is helping us do that by empowering us to deliver rich cross-platform applications with unique content and features, while also being lean and agile as a team. Functionality like the Know Where Your Money Goes feature help us convey to our customers where their money is being used to create a positive impact.”

About Triodos Bank

Founded in 1980, Triodos Bank has become a reference point for sustainable banking globally. Triodos Bank is an independent bank that promotes sustainable and transparent banking. It does not see any conflict between a focus on people and the planet and a good financial return. Instead it believes that they reinforce each other in the long-term. Triodos Bank has branches in the Netherlands, Belgium, the UK, Spain, Germany and an agency in France. It is a global authority in the field of microfinance in developing countries, Central Asia and Eastern Europe.

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