

Yapı Kredi Improves Performance, Productivity, & Efficiency Through Enhanced Identity and Access Management

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IDC Opinion

The threat surface of organizations is rapidly expanding due to the increasing use of next-generation solutions. Alongside this, the transition of companies to remote working — a side effect of the pandemic — has led them to reconsider their identity and access management strategies and investments. Today, when identity is the new perimeter, it is extremely important for organizations to make authorizations quickly and correctly to keep security risks to a minimum. In addition to monitoring access, it is critical to gather necessary data and reports — both for management and auditing purposes.

Many organizations are redesigning their strategies and pursuing organizational change in 2021. In this context, identity and access management will continue to play a major role — not only in terms of enhancing customer and employee experiences, but also in reducing security risks and framing investments in next-generation technologies. An identity-and-access-management structure with automation and orchestration evaluated at the highest level, will be indispensable for organizations in the very near future.

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In This Buyer Case Study

This IDC Buyer Case Study examines the key reasons for **Yapı Kredi** selecting **İHS Teknoloji** as its chosen solution provider and choosing to implement **SailPoint IdentityIQ** to address its challenges.

The Case Study provides a series of best practices and key pointers for organizations that are looking to redesign their authorization systems and strengthen their identity perimeters.

The Essential Guidance chapter provides practical advice to companies seeking to improve their identity and access management.



Situation Overview



Organization Overview

Yapı Kredi, established in 1944, has sustainably strengthened its market position through a customer-centric approach and a focus on innovation over the past decade or so. Yapı Kredi is the third-largest private bank in Turkey, with total assets worth TRY 534.7 billion (as of the end of Q1 2021). Constantly seeking to increase its contribution to the financing of the Turkish economy while maintaining a customer-centric approach, Yapı Kredi enlarged the volume of its total cash and non-cash loans to TRY 421.5 billion in the first quarter of 2021, representing year-on-year growth of around 25%.

Challenges and Solution

The traditional security perimeters surrounding corporate networks no longer meet the needs of today's businesses. During the pandemic, the transformation of perimeter security has accelerated, and the primary focus has shifted to "identity as the new perimeter." Identity management is at the core of orchestrating omnichannel interactions and provides frictionless digital-first experiences. Yapı Kredi decided to review its identity and authorization infrastructure before the pandemic started.

After laying the foundations for this initiative in mid-2019, Yapı Kredi started its identity management (IDM) project in January 2020. The acceleration of digital transformation among organizations in pursuit of becoming true future enterprises is driving organizational change and the integration of systems and line-of-business processes and initiatives. In this vein, Yapı Kredi positioned its IDM project as part of a wider organizational-change initiative — not simply as a product implementation and systems integration process. According to Yapı Kredi, this project has improved the bank's overall performance, with the new system offering automated certification processes and being more user friendly. Other key benefits included improved efficiency and simplified security management thanks to a significant decrease in the complexity of identity management.

Yapı Kredi had a fragmented identity management structure in place, with different teams operating in siloes. This inevitably stretched the organization and drove it to reorganize its overall structure. The IDM project incorporated aspects designed to overcome the challenges posed by the bank's fragmented identity and authorization processes.

Yapı Kredi had several key objectives when it came to strengthening corporate security and identity management:



To improve the performance of authorization and identity management



To optimize and simplify authorization review



To comply with regulations



To automate certification processes



To improve efficiency and productivity

All of the above project objectives have been addressed by SailPoint IdentityIQ product and İHS Teknoloji's consulting.

Needless to say, strengthening security was a high priority for the bank. To meet this aim and with a desire to enable organizational change, Yapı Kredi decided to unify the three teams involved in the authorization process. This had the added bonus of resolving various conflicts that had persisted between IT and business units.

Yapı Kredi made its first IDM investment in 2004 and made subsequent in-house improvements over time. But the bank decided that its existing solution no longer met its requirements. As such, it sought a new solution. By upgrading its IDM technology, Yapı Kredi has been able to automate its authorization review and data collection processes, which has not only saved significant time and manpower but also minimized performance problems. To this end, the bank has achieved its goal of centrally managing identities, authorizations (both granting and receiving), and certifications.

Project Benefits:



Yapı Kredi — which performs millions of authorization reviews each year — has been able to increase the rate at which it **completes user certifications on time from 65% to 98%**.



While it previously took the bank 60 to 70 man-days a year just to manage **the certification process**, this requirement has now **been reduced to zero thanks to automation**.



Some **manual operations have been automated**. The user-authorization management operations **workload, for example, has been reduced by 30%, with some of the resources** from this team now engaged in software development.



Separation-of-duty (SoD) rules have been created, and alarms are now automatically generated, both of which have helped to **eliminate the security risks that can arise from authorization conflicts**.



Daily snapshots of each user are kept by the system, and a **central environment is provided for requests from management or auditors**.

Identity management projects are extremely challenging and require real synergies — both across the organization and with third parties — to be successful. Different business units across Yapı Kredi collaborated intensively to enact organizational change, with multiple examples of successful coordination between the bank and İHS Teknoloji to ensure the project remained on schedule. İHS Teknoloji adapted well to the rapid change of business plans at Yapı Kredi and continued to offer support, undertaking necessary actions very quickly. Thanks to unwavering collaboration, this major project was successfully implemented on time.

During the project, the IHS team embraced the project not as a different company, but as employees of Yapı Kredi Bank. With the strong communication and cooperation of the teams, we completed the project quickly and successfully. The technical competence, experience, and product dominance of the IHS and YKB teams played an important role in the success of the project.

Kerem Kulduk, Identity & Access Management Manager, Yapı Kredi Technology

Yapı Kredi positioned this project as a process-oriented initiative and conducted gap analysis to create a list of requirements prior to starting. This analysis revealed that the rate of wrong title selection and incorrect registration during the authorization process was 38%, indicating a significant waste of time and manpower — for both users and for the authorization team. The IDM project has enhanced processes and interfaces on the solution-center side, resulting in increased efficiencies for users and the authorization team.

Thanks to the project, we have gained an identity and access infrastructure, enabling us to perform all authorizations of users in all banks and subsidiaries from a single point, perform authorization certification whenever needed, and instantly monitor SOD rules and authorization crashes.

Kerem Kulduk, Identity & Access Management Manager, Yapı Kredi Technology

Primary Business Benefits:



Automation and orchestration — a decrease in the error margin due to the automation of manual processes



A reduction of security risk — the prevention of authorization conflicts and a reduction of security risk in this area due to the implementation of SoD rules



The identification of high-risk users — calculating risk scores to identify and segregate users who have higher levels of authorization than necessary

Results

Efficiency, ease of management, and security are critical factors for finance organizations, and a solution that combines all these factors represents maximum value — in terms of both profitability and customer satisfaction. Automating manual processes improves profitability, while providing fast authorizations to customers waiting in branches increases customer satisfaction.

Within the scope of the project, authorizations were reviewed, and more detailed authorization sets were created. As a result of the improvements made, corporate security was strengthened, and major improvements were seen in the areas of performance and profitability.

The product that Yapi Kredi selected enables the integration of next-generation technologies, as well as providing additional benefits related to DevOps. In addition to the better management of its DevOps environment, Yapi Kredi is now able to pull and view all privileges.

Essential Guidance



IDC offers the following recommendations to organizations that are considering the deployment of any identity management solutions:

Automate Processes and Transition to Centralized Management: Organizations should centralize governance and automate manual processes, which will reduce costs. Centralized management and systems produce faster reporting and facilitate audits, as well as enabling centralized data collection for faster analysis and in-depth and actionable insights.

Choose the Right Vendor and Business Partner: Organizations should aim to take their identity and access architectures to the next level in terms of their IT strategies. Today, when identity is the new perimeter, the design of a project and the analysis of the relevant processes are very important. Working with a business partner that is experienced in the architectural design and implementation phases and that can offer the most suitable products is critical for the success of such projects. Solutions that include new-generation technologies in the product roadmap and offer appropriate automation and management should be evaluated in detail. Organizations should select partners that have strong technical skills and can offer adequate support during and after implementation.

Build Strong Integration Capabilities: Organizations must ensure that the chosen solution(s) can be integrated into existing infrastructure and meet emerging needs with next-generation solutions. As the IT environment complexifies, organizations need more solutions, which must be integrated quickly and easily and must enable centralized management.

Prioritize Data Gathering and Reporting: With the acceleration of digital transformation, organizations are increasingly evaluating next-generation solutions. New investments, however, entail new authorizations and reporting. Centralized data collection not only enables data analysis, but it also ensures that the necessary reports are created in the desired time. Organizations should consider solutions that allow centralized data integration.

About İHS Teknoloji

Since 1999, İHS Teknoloji has positioned itself as a leading information and communications technology (ICT) provider, developing smart software solutions and offering a comprehensive range of infrastructure services for organizations across Europe.

We live in a connected world, and businesses depend on their ICT being secure, reliable, efficient, easily accessible, and able to grow with business needs as new technologies emerge.

İHS Teknoloji has become a trusted partner for organizations of all types and sizes within the commercial, industrial, healthcare, and education sectors. Many of these organizations return to İHS Teknoloji for its in-depth knowledge of ICT and the integrated approach it offers.

İHS Teknoloji's dedicated team of qualified software and hardware developers and engineers has extensive knowledge of and experience with the latest technologies. Not only does it supply cost-effective state-of-the-art technologies, but it also backs up this provision with proactive customer service and technical support across the following areas:

- Datacenter and cloud computing facilities
- Hardware, software, and system supply and integration
- Software development
- Information technology outsourcing
- Call-center IT services

About SailPoint

SailPoint is the leader in identity security for the cloud enterprise. We're committed to protecting businesses from the inherent risk that comes with providing technology access across today's diverse and remote workforce. Our identity security solutions secure and enable thousands of companies worldwide, giving our customers unmatched visibility into the entirety of their digital workforce, ensuring that each worker has the right access to do their job – no more, no less. With SailPoint as foundational to the security of their business, our customers can provision access with confidence, protect business assets at scale and ensure compliance with certainty.



ABOUT IDC

International Data Corporation (IDC) is the premier global provider of market intelligence, advisory services, and events for the information technology, telecommunications, and consumer technology markets. IDC helps IT professionals, business executives, and the investment community make fact-based decisions on technology purchases and business strategy. More than 1,100 IDC analysts provide global, regional, and local expertise on technology and industry opportunities and trends in over 110 countries worldwide. For 54 years, IDC has provided strategic insights to help our clients achieve their key business objectives. IDC is a subsidiary of IDG, the world's leading technology media, research, and events company.

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