Title : The top ten IT managers of the year

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By Greg Wilson

Internal research & development work is seen as inefficient, time consuming, costly and even risky. According to conventional wisdom, packaged solutions are the way forward, even if some companies find themselves having to compromise on functionality or integrate a third party application.

Habib Bank AG Zurich (HBZ), on the other hand, has stuck to its internal development track, delivering solutions both internally to its user base and externally to customers, and eventually reaching a unique status of vendor independence. Currently, HBZ's backend consists of a large Sun Solaris machine that acts as the Sybase database server, and a series of Red Hat Linux application servers, delivering the group's Java-based business applications to the user community. "Many other banks have multiple vendor dependencies... when they want to make changes to their environments they have to be careful not to disrupt other systems," says Syam Pillai, vice president, information technology, HBZ.

Syam Pillai of Habib Bank AG Zurich.

"This is one of the major differences here — by having everything developed in Java we are not dependant on any vendor... any machine can run the [core banking applications], " Pillai explains.

Admittedly, the internal development path isn't necessarily the smoothest route. The bank spends a 'substantial amount' in R&D every year, as it evolves its IT environment.

Currently, the 15-man IT team is split roughly into two sections — one half continues the Java development, while the other takes that development work, integrates it into the current application framework and maintains the environment.

Regardless of the resources thrown into the bank's R&D work not all of the investment results in workable solutions. " It's the price you have to pay to maintain the environment... we have to invest in research or we won't be able to evolve," says Pillai. "R&D is continuous... [we] have to spend a lot of money and conduct a lot of experiments."

However, whatever the bank invests in evolving its IT environment, it is able to regain through its adherence to open source software. Most recently, the bank began a project to deploy Linux to the desktop for its 400 users in the UAE. By the end of 2001, the corporate bank had migrated approximately 300 users to the open source operating system.

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Although HBZ intends to migrate the rest of the users to Linux in the coming months there is no firm timetable to do so, due to the limited nature of IT resources available to conduct the migration.

The bank's plan to migrate its user community to Linux is aided by the limited use of Microsoft software. Pillai estimates that approximately 10% of the user community are actually using Microsoft technology. The rest of the users just accesses HBZ's Java-based core banking applications, via thin client machines.

"We're just replacing Windows on the client machines with Linux... There is no change in the application — that remains the same. Very few of [the users] are using other applications, such as spreadsheets. For that purpose users run either Sun Office or K-Office, which is part of the Linux distribution," says Pillai.

HBZ's Dubai-based IT-shop is already investigating the possibility of rolling out Linux to the other eight countries that it's responsible for.

The extensive use of Linux, initially at the server level and now increasingly at the client level, has helped HBZ to significantly reduce its hardware expenditure. Until last year, the corporate bank was still using 286 machines to access its core banking applications. The antique boxes where only replaced when Windows demanded more powerful machines. The same fat Intel machines are now using Linux, which says Pillai, delivers enhanced performance. "We have found that Java under Linux runs better than Java under Windows," he says.

Core to Habib Bank's whole platform independent ethos has been the extensive Java development that has been ongoing since 1996. Since that time the bank has developed a massive 18-module suite of banking applications — internally described as the banking enterprise.

From the outset the bank realised the 'freedom' that Java could offer them.

"We saw a language that was going to be supported by the industry. We saw the capability that Java gave us to accelerate development time and help simplify the architecture," comments Pillai.

With the accelerated development time provided by Java, the bank shrugs off suggestions that internal development is both time consuming and expensive. In October 2000 Habib Bank delivered Internet, SMS and WAP banking. More recently, HBZ became the first bank to offer online letters of credit. According to Pillai, the timely delivery of such services proves that the in-house development track works and that the application infrastructure is both flexible and scalable.