

Accelerating business transformation with desktop virtualization

Banking Sector Advisory



Becoming a digital bank

Digital transformation programs are probably a priority for your company, as banks and financial institutions seek to increase their market relevance and stature with new products and omnichannel customer engagement models. Driven by customer expectations and evolutions in technology, your branch transformation initiatives are likely to be competing with front, middle and back office renovations. And if that wasn't enough, you're no doubt preparing for GDPR, IFRS 9, Open Banking and MiFID II. There are many aspects to becoming a digital bank, so this advisory document will focus on just one of them: the modern digital workspace – a flexible, safe, mobile environment where work gets done.

Driving innovation, productivity and collaboration across the business

Two-thirds of the employees within your company are likely to be focused on creating the knowledge and know-how that underpins the products, services and experiences that are driving customer acquisition and business growth. Like you, these business professionals use a variety of digital tools and applications to get their work done, so the business is likely to suffer if the desktop computing environment isn't up to scratch. Managers, analysts and advisors don't want any undue burden or complication when it comes to using IT, but they know that governance, risk and compliance matter. So, if you can provide a digital workspace that is safe, mobile and flexible, the business can accelerate digital transformation initiatives without the familiar Windows desktop getting in the way.

Customer advisors, branch assistants and administrative roles typically account for around a quarter of all employees in the banking sector. Business managers need this workforce to be well trained, adaptable and mobile, able to offer the customer the right product or service at the right time, in branch or online. This must be coupled with being better, faster and more convenient for the customer than the competition. Customer facing roles and back office teams need to service and support a growing range of products, legacy systems and productivity applications, and all these need to be readily accessible via a centrally-managed, fully supported, digital workspace environment.

Virtualizing Windows desktops and applications to help the business adapt and scale

The design goal of a modern digital workspace is to provide employees with an easy-to-use, secure and cost-effective desktop experience that can deliver the personalized applications and data that they are likely to need, on any device that they are likely to use, from any location they need to be. You'll probably be familiar with remote desktops and virtualization technology, as the banking sector was an early adopter. However, the technology is evolving fast, bringing benefits to more use cases. Here are just three examples that highlight the business value of modern desktop virtualization technology:

- ◆ **Computational finance:** Using new graphics virtualization technologies, specialized processors can be dedicated to virtual Windows desktops, enabling the investment analyst, business advisor or lending manager to run big data analytics and visualization applications on-demand, on any device.
- ◆ **Access systems from anywhere:** Multifactor authentication, resource authorization policies and connection authorization policies control which employees have access to which resources located within your secure computing environment, enhancing security, compliance and mobility.
- ◆ **Pre-configured, pre-integrated and pre-tested:** Vendors and system integrators are taking the pain away from deploying the servers, storage, network connectivity and software required for on-premise desktop virtualization deployments. And when cloud services make sense, modern remote desktop infrastructure is available here too, including Desktop as a Service (DaaS).

Server **session-based desktops** continue to offer the most cost-effective route to a Windows PC, but with Windows Server 2016, **Remote Desktop Services** can also be configured to provide **personal and pooled virtual desktops**, or a combination of the two models. Within these virtualization environments, IT has the flexibility of giving users a full desktop experience, complete with core banking applications and productivity tools, or users can access specific applications that are hosted/run on a virtualized system but appear as if they're running on the user's desktop like local applications. By combining these approaches, banks can develop more adaptive, more creative working environments, optimized for specific employees, roles and activities.

Modern desktop virtualization offers new benefits to the banking sector

Financial institutions have long been a target of criminals, but now it's getting personal, with 'spear phishing' attacks and malware payloads targeting bank managers, directors and senior officials. Desktop virtualization hasn't been the primary means of protecting and securing this segment of the workforce, but by using new offline working features and sophisticated access authorization policies, banks can provide additional layers of security while still promoting mobility.

Roles such as financial risk analysts, business advisors, project delivery managers and IT professionals place heavy demands on the desktop computing environment and those that support it. Modern, centralized desktop virtualization technologies can help reduce this burden while accelerating the deployment and adoption of new business applications, advanced tools and desktop operating systems.

Customer advisors, account administrators, branch assistants and sales advisors are frequent users of desktop virtualization technology today. These employees often present the public face of the bank's brand, playing an important role in routine and semi-routine business processes, including those that cannot be totally automated. So, as banks introduce new customer engagement models and ways of working, the need for an adaptive digital working environment becomes essential. This is where modern virtual desktop infrastructure and application virtualization technologies can play a pivotal role. So, how might the matrix below look for your own business?

Modern Desktop Virtualization Benefits and Opportunities	Productivity and Business Continuity	Governance, Risk and Compliance	IT Efficiency & Efficacy	Digital Transformation Opportunity
Investment Banker, Credit Assessment Manager, Branch Manager	✓	✓	✓	✓
Business Advisor, Financial Risk Analyst, Business Continuity Manager	✓	✓	✓	✓
Program Director, Risk Assurance Manager, Business ChangeManager	✓	✓	✓	✓
Financial Advisor, Credit Risk Analyst, Financial Loans Advisor	✓	✓	✓	✓
Customer Advisor, Sales Advisor, Branch Assistant, Customer Assistant	✓	✓	✓	✓
Account Administrator, Financial Services Administrator, Audit Assistant	✓	✓	✓	✓

The bigger the tick, the more positive the impact

Implementation considerations

Business transformation initiatives can be accelerated when business and IT leaders co-create solutions with experts in the field. System integrators and technology providers have already developed a range of offerings that span every aspect of desktop delivery strategy, from initial assessment right the way through to Desktop-as-a-Service (DaaS) if that's what you're looking for. It's now time for banks to add their own layer of business value. And while desktop virtualization is not a panacea, delivering a modern digital workspace without it is likely to be a whole lot harder.

Further Reading

The full paper 'Desktop virtualization as an accelerator of digital transformation: Fast-track creation of a modern digital workspace' can be downloaded from the Fujitsu website [here](#).

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Fujitsu provides desktop virtualization solutions based on best-in-class virtualization technologies, proven infrastructure products, and end-to-end lifecycle services from a single source. Customers benefit from rapid implementation and reduced risk resulting from Fujitsu's extensive project experience. Especially for VDI, several integrated Fujitsu systems give customers the choice of making a fast and easy move to virtual workspaces according to specific business needs, including applications and digital workspaces delivered as a service from the Fujitsu Cloud.

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