

Sbanken - Case Story

Sbanken is a Norwegian digital bank founded in the year 2000.

Location:

Lisbon, Portugal



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May Britt Haugsvær

Engineering Manager | Sbanken

SCROLL TO CASE



10

Developers

6

Technologies:

JavaScript, C#, .Net Core,
React, Kubernetes, Azure Cloud

4

Years with

INSCALE

“We wanted a partner that we can **develop together with**. And INSCALE provided us with that.”

About Sbanken

Sbanken is a Norwegian digital bank founded in the year 2000, quickly becoming a challenger within the bank industry due to the bank being online-only and a self-servant for their customers. No fees and a simple concept meant that the bank was able to challenge the industry and quickly gain a customer base during its first years of operation. Their vision is to help their, now, 450.000 customers make smart financial choices. They have approximately 300-350 employees located in Bergen, Norway, with some being employed by INSCALE in Portugal, working for Sbanken

The Challenge – Preparing the organisation

In early 2018, Sbanken advanced a variety of technological solutions. With a plan of more extensively utilising AI and Machine Learning in 2019, Sbanken needed access to skilled technologists to handle the challenges that lay ahead: “The challenge for Sbanken was to get enough competence within technology. It was a challenge for the whole industry,” Eirunn Skogen, HR Lead, Sbanken says, while highlighting that, due to the challenge, they were looking outside of Norway at the time, attempting to find companies that could aid: “Portugal came up and was a very good fit for us due to their time indifference, it being an attractive location for our employees to travel to as well as the Portuguese culture being quite similar to Norway,” Eirunn states.

However, due to Sbanken being based in Norway and with their primary language being Norwegian, preparing the organisation to work with a

company outside their borders proved challenging as well: “The main challenges were to prepare the organization for working with sourcing, and then the language. To use another language, that was a big challenge,” Eirunn Skogen says, while suggesting to other companies considering the same, to: “do your homework, prepare your organization for it, and really welcome the employees from the sourcing company. That is important,” Eirunn explains.

Creating a safe environment

With Sbanken having their eye set on Portugal as a nearshore location; cultural differences, herein business culture, was also a difficult and interesting subject for the company: “Be prepared to spend time to get over the cultural differences, get the team members safe. You cannot expect to put everyone in a meeting room for something and they’ll just speak their mind. You need to create a safe environment; that takes time. I think it is very important to create that mutual respect,” May Britt Haugsvær, Engineering Manager, Sbanken, suggests.

The Solution – A competent team of 10 developers in Portugal

In Q3 of 2018, Sbanken partnered with INSCALE, increasing their development capacity substantially by establishing a team of 10 developers in Lisbon, Portugal. This allowed the bank to upscale their development capacity more quickly, enabling diverse expertise and at a lower cost than what would have been possible in Norway. Challenging the status quo and renewing their organisation with a goal of lowering their development costs and increasing efficiency: “INSCALE fit us very well with their philosophy, and how we want to develop our people and collaborate with a partner,” Eirunn Skogen informs.

With INSCALE handling practical elements of an external location, Sbanken was allowed to focus on the people, with an approach centered around implementing the new Portuguese team members into the Sbanken team, treating them as if they were their own employees: “We wanted to have them as an integrated part of our team, we wanted them to feel like they are part of Sbanken, and not a B team.”, May Britt Haugsvær explains. From initiation of the collaboration with INSCALE to the first employee being onboarded, 9 months passed.

Matching the needs of Sbanken

During this time Sbanken conducted their own interviews with the employees that INSCALE handpicked to match the needs of Sbanken: “It was INSCALE’s attitude, trying to focus on what we wanted as their customer; what was important for Sbanken, not just “selling us one or two persons”. They wanted to really understand ‘what would we want, what do we need’,” Eirunn Skogen states, with May Britt Haugsvær continuing: “We did the interviews ourselves, figuring out if these people fit in with the rest of the team. As soon as they were hired, we did all the onboarding ourselves, the same way we would with an Sbanken employee,” May Britt says.

The Result - Competence allowing delivery

4 years have passed since the initiation of the partnership between INSCALE and Sbanken. The partnership has yielded close collaboration despite working externally with a location in Portugal: “The main outcome for us was of course that we got more competence and could deliver to our customers. Second outcome was our people, to work with team members in another country, to use another language. That is a positive thing for our employees to develop themselves, and to work with people in another culture”, Eirunn Skogen explains, with May Britt Haugsvær continuing, highlighting that the people of their Portuguese team are key, and who made the collaboration between INSCALE and Sbanken a

success: “Our Portuguese team is just amazing. Last year we lost quite a few people on the Norwegian side of the team and the Portuguese team members sort of just kept us afloat; because we had given them the responsibility, because we didn’t consider them a B team,” May Britt explains.

Part of the Sbanken family

According to May Britt, the Portuguese team has become part of the Sbanken family: “It’s people that we have gotten to know, people we have gotten to care about outside work as well. Being able, now that COVID is hopefully nearing an end, to visit each other both for work and outside of work as well. I think it has been an eye opener for a lot of people. We now have a Portuguese team; we know what they stand for and what they can deliver. But I also think it has been an eye opener for the other teams in the bank that don’t have a Portuguese team, that they see what their values are, and how much they deliver. They just earned the respect that way,” May Britt clarifies.

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