With a strategic business view, hand in hand with ELCA's consolidated technical first-class expertise, Financial Services Advisory works with clients in re-shaping their view and mission to strengthen market positioning, reinforce security, ensure stability, increase profitability and achieve sustainable growth.

**Digital Transformation Scope**

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**Why**

- Digital first world calls for digital business model
- Post 2008 banks prioritised regulation; then came the advent of game changing technology
- Our everyday life has been transformed, and created a huge gap between what the banks offer and their clients' expectations
- Fintech emerged with their digital agility, lower costs, and ease of customer interaction
- In face of this new competition, banks need to evolve to ensure sustainable growth, with a culture of digital business models, innovation, and entrepreneurship across the organisation.

**Benefits**

- Online, "on the app", hassle-free (ease, time-saving, frictionless)
- Overall improved customer experience (anticipation of customer needs, personalized service)
- Accelerating business process, higher productivity, reduce overhead cost (Cost-optimization)
- Increase revenue sustainability - client retention, boosted targeting and marketing capabilities
- Elimination of human error (accuracy)
- All regulatory/legal mandatory steps are integrated in the processes (compliance)

**How we contribute**

- Providing all necessary roles from a single source, such as financial consultants, analysts or business developers
- Bridging Business & IT to achieve an overall futureproof strategy, aligned with the constantly evolving banking needs
- Launching workshops and deliver innovation knowledge & methods as well as innovation approaches & frameworks
- Setting clear, understandable and factual indications on how to achieve the most appropriate approach to tackle the identified challenge
- Inclusion of a Trend & Technology Radar that gives a cross-industry & panoramic view of trends in your business environment

**Value proposition**

**Digital Customer Onboarding**

- Fast, simple, secure, automated and attractive onboarding of prospects, with a frictionless and easy access to the bank's products, services and facilities

**Hybrid Advisory**

- Adequate and engaging combination of roboadvisor and personal relationship in assisting clients for investments and portfolio management

**Conversational Banking**

- Appealing, easy and efficient client-bank interaction via in-app chatbots, voice assistants, human agents through voice, text, and/or visual engagement tools

**CRM**

- Aligned with the Customer Onboarding Journey, efficient Customer Support, one-stop solution with integrated data, activities and interaction for all concerned departments.

**Digital Loans**

- Simple, speedy and efficient loan application with a complete digital customer journey and e-kyc, allowing for a swift response and rapid time-to-cash

**Instant Payments**

- Easy and real-time digital transactions between two parties, effortlessly, smoothly and 24/7/365, boosting security for both businesses and consumers

**Open Banking (AIS & PIS)**

- Attractive and efficient overall control of all accounts held with banks, with easy, frictionless and real-time debiting of each from one single point of entry

**Personal Finance Management**

- Engaging, straightforward and simple support to clients in managing and planning their expenses and finances on a continuous basis to accomplish their financial goals.

**Assessment**

With the help of the 5-steps approach, we can analyze the current situation as well as existing gaps. Measures for implementation are defined for each level.

**Customer Project examples**

Retraites Populaires launched two digital transformation projects: the implementation of collaborative tools and the modernization of workstations. A path towards the virtualization of their IT, an approach to the implementation of collaborative tools, as well as a recommendation on the need to develop an information governance were proposed. A roadmap was delivered and activated with the client.

**E-channel Strategy for Customer Touchpoints**

Based on new trends and technologies, we have developed an e-channel strategy for the customer contact points and defined a project portfolio for its execution.

**Deliverables**

- Providing an approach to digital transformation
- Accompany Digital transformation based upon digital business models, products and services
- Assessment of current situation and evaluation of existing gaps compared to the target situation supported by a Digital Maturity Assessment
- Product Maturity Assessment to identify gaps and support prioritisation
- Support in shaping a strategy and vision around digital business models, bringing business and technology together
- Actionable roadmap with prioritisation, milestones, detailed activities and process flow
- Support in building the user journey, including user experience and interface
- Accompany the Change management with recommendations

**Benefits**

Placing customer data at the core means more data points, i.e.:  
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- Real-time analysis means customer journey is embedded with analytical outcomes  
- Increased and continuous mapping of behaviours preferences  
- Contextualisation of the above  
- Boosted targeting and marketing capabilities  
- Improved customer satisfaction, retention  
- Increased reach in market (efficient insights) & Cost-optimization and risk-mitigation

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