

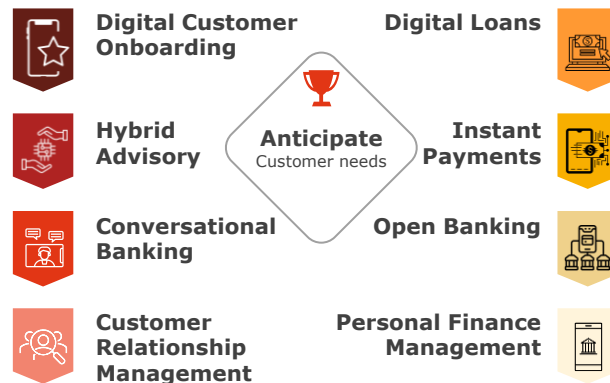
BANKING



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



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**.
- **Fintechs** 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 their organization.

Benefits



Customer

- Online, "on the app", hassle-free (**ease, time-saving, frictionless**)
- Overall improved **customer experience** (anticipation of customer needs, **personalized service**)



Economic

- Accelerating business process, higher productivity, reduce overhead cost (**Cost-optimization**)
- **Increase revenue sustainably** : client retention, boosted targeting and marketing capabilities



Risk mitigation

- 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



Skilled



Down-to-earth



Versatile



At the forefront



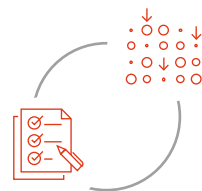
Polyglot



Flexible

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.



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



Customer Relationship Management

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

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

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 prioritization, 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.:

- **Real-time analysis** means customer journey is embedded with analytical outcomes
- **Increased and continuous** mapping of behaviors and 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

Contact

Roberta Profeta

Associate Principal

Roberta.profeta@elca.ch

Tel **079-277-56-78**



ELCA ADVISORY

<https://www.elca.ch/de/advisory>