
Business Technology Association Case Competition

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STREAMLINEBANK DIGITAL TRANSFORMATION STRATEGY

Navigating the Future of Canadian Banking



Collaborate. Innovate. Lead



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Introduction

StreamlineBank, a mid-tier regional bank with 450 branches across Ontario and Quebec, has long prided itself on personalized customer service and community-focused banking. Founded in 1987, the bank has weathered multiple economic cycles by maintaining conservative lending practices and fostering deep customer relationships through its extensive branch network. However, the post-pandemic financial landscape has forced StreamlineBank's leadership to confront an uncomfortable reality: their traditional business model is under siege.

The catalyst for change came during the bank's Q3 2024 board meeting when CEO Margaret Chen presented sobering statistics. Customer acquisition had declined 23% year-over-year, while digital engagement remained stubbornly low compared to industry benchmarks. More alarming was the demographic shift—customers under 35 now represented only 18% of the bank's customer base, down from 31% in 2019. Meanwhile, neobanks like Koala and Paymi were capturing market share with sleek mobile apps, instant account opening, and AI-powered financial insights.

The executive team identified five key branches for a comprehensive performance review: Toronto-King Street, Ottawa-Rideau, Montreal-Plateau, Hamilton-Downtown, and Quebec City-Vieux. These branches were selected not for poor performance, but because they represent diverse market conditions, customer demographics, and operational challenges that could provide insights for the entire network.

Your consulting team has been engaged to analyze two years of comprehensive data from these branches and provide strategic recommendations for StreamlineBank's digital transformation journey. The stakes are high—your analysis will directly influence a \$50 million technology investment decision and potentially reshape the bank's future.

Market Context and Competitive Landscape

The Canadian banking sector is experiencing unprecedented disruption. Traditional banks face pressure from multiple directions: fintech startups offering specialized services, Big Tech companies expanding into financial services, and changing consumer expectations shaped by digital-first experiences in other industries.

Recent market research indicates that 78% of Canadian consumers now expect banking services to be available 24/7 through mobile apps, while 65% prefer digital channels for routine transactions. However, 43% still value in-person service for complex financial decisions—creating a delicate balance between digital innovation and traditional service excellence.



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StreamlineBank's competitors have responded differently to these pressures. National banks like RBC and TD have invested heavily in digital infrastructure, launching AI-powered chatbots and comprehensive mobile banking platforms. Credit unions have focused on maintaining their community connections while selectively adopting digital tools. Meanwhile, fintech disruptors continue to chip away at specific services—payments, lending, and investment management—without the regulatory burden of full banking licenses.

The regulatory environment adds another layer of complexity. Recent updates to the Personal Information Protection and Electronic Documents Act (PIPEDA) have tightened data privacy requirements, while the Office of the Superintendent of Financial Institutions (OSFI)

has increased scrutiny of cybersecurity measures. These regulations, while necessary, have slowed digital adoption and increased compliance costs.

Internal Challenges and Organizational Dynamics

StreamlineBank's internal culture reflects its conservative roots. Many long-tenured employees take pride in the bank's relationship-driven approach and view digital transformation with skepticism. Branch managers, who historically measured success through deposit growth and loan origination, now face pressure to drive digital adoption while maintaining service quality.

The technology infrastructure presents its own challenges. Core banking systems, implemented in 2012, were state-of-the-art at the time but now struggle to integrate with modern digital tools. The IT department, traditionally focused on maintaining stability, lacks experience with agile development methodologies and cloud-based solutions.

Customer feedback reveals a complex picture. While older customers appreciate the personal touch and branch accessibility, younger demographics frequently cite frustration with limited digital services, slow online processes, and inconsistent mobile app functionality. Exit interviews with former customers consistently mention superior digital experiences at competitor institutions.

Financial performance across the five focus branches shows concerning trends. While traditional metrics like deposit growth and loan portfolio quality remain stable, newer indicators paint a different picture. Digital engagement scores lag industry averages, customer acquisition costs have increased 34% over two years, and the average customer age continues to rise.

The Strategic Imperative



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StreamlineBank's leadership recognizes that maintaining the status quo is not an option. However, the path forward remains unclear. Should the bank pursue aggressive digital transformation, potentially alienating its traditional customer base? Can it successfully compete with fintech startups while maintaining its community banking identity? How can limited resources be allocated to maximize both short-term stability and long-term growth?

The five branches in your analysis represent different strategic possibilities. Some serve affluent, tech-savvy urban professionals who demand cutting-edge digital services. Others cater to traditional customers who value personal relationships and face-to-face interactions. A few operate in mixed markets where both approaches might be necessary.

Your team's challenge extends beyond data analysis. You must understand the nuanced needs of different customer segments, evaluate the feasibility of various strategic options, and recommend a path that balances innovation with operational realities. The executive team expects more than numbers—they need a compelling narrative that addresses both opportunities and risks.

Your Mission

Using the comprehensive dataset provided, your team will analyze customer behavior, operational efficiency, financial performance, and market dynamics across the five branches. You'll examine trends in digital adoption, customer satisfaction, product utilization, and competitive positioning. The goal is to identify patterns that can inform strategic decisions about technology investment, branch operations, and customer experience enhancement.

Your final presentation should address three critical questions: Where should StreamlineBank focus its digital transformation efforts? How can the bank maintain its competitive advantage while adapting to changing customer expectations? What specific actions should leadership take in the next 12 months to position the bank for long-term success?

Remember that your audience consists of seasoned executives who understand both the banking industry and the complexities of organizational change. They expect rigorous analysis supported by clear data visualization, practical recommendations that acknowledge resource constraints, and a roadmap that balances ambition with achievable milestones.

The banking industry doesn't reward hesitation. Your insights will shape StreamlineBank's next chapter—make them count.

Data and Methodology



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Your analysis should leverage Excel for data manipulation and statistical analysis, while Power BI will serve as your primary tool for creating compelling visualizations and interactive dashboards. The dataset includes customer demographics, transaction patterns, product adoption rates, digital engagement metrics, operational costs, and competitive intelligence.

Success will be measured not just by the sophistication of your analysis, but by the clarity of your insights and the practicality of your recommendations. The executive team values strategic thinking that translates complex data into actionable business decisions.

Time is of the essence. The board expects preliminary findings within the competition timeframe, and your presentation must demonstrate both analytical rigor and strategic vision. This is your opportunity to influence the future of Canadian banking—approach it with the urgency and creativity it deserves.



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