

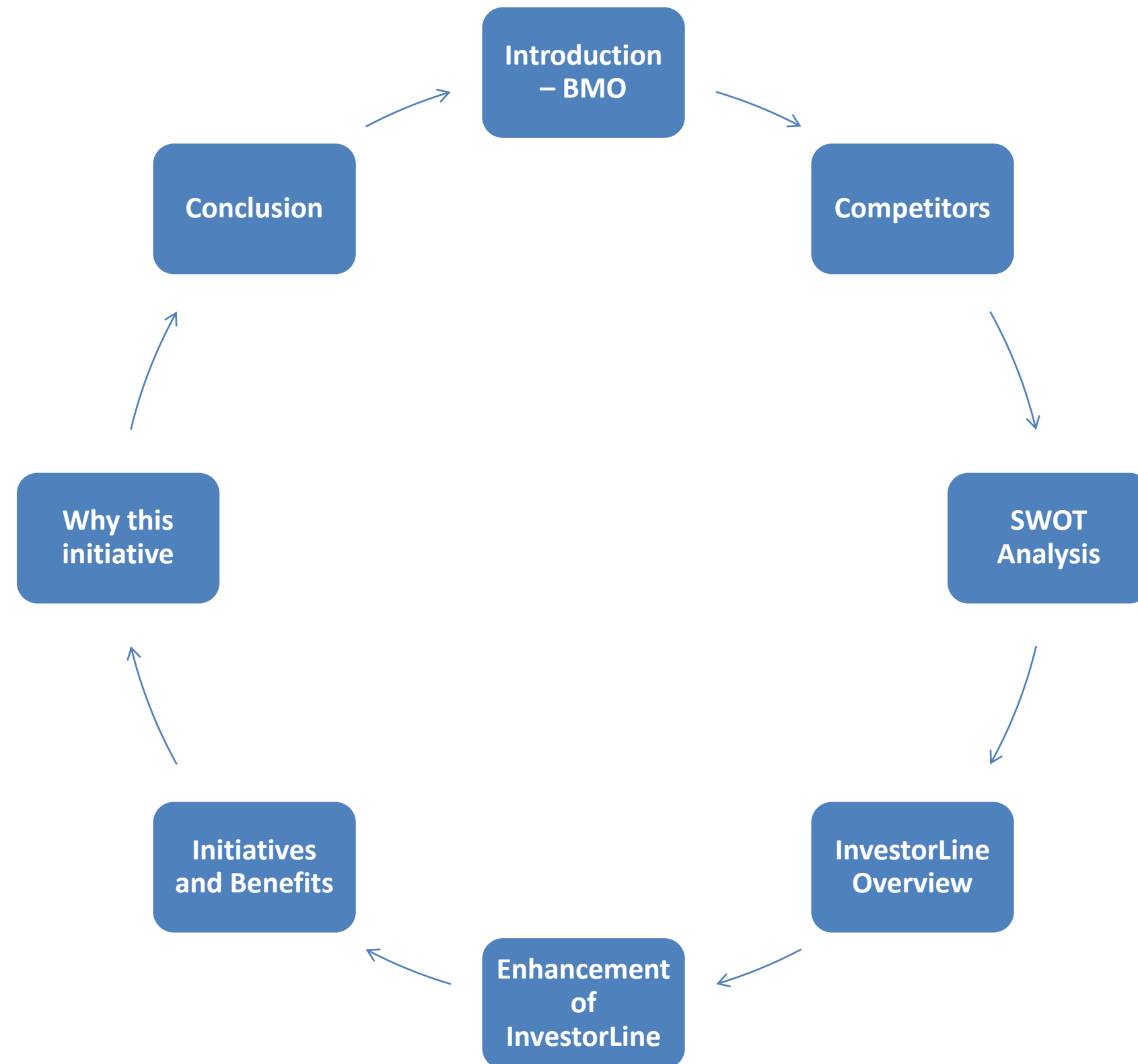
Capstone Project – Initial Presentation

By Epic Consulting

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AGENDA



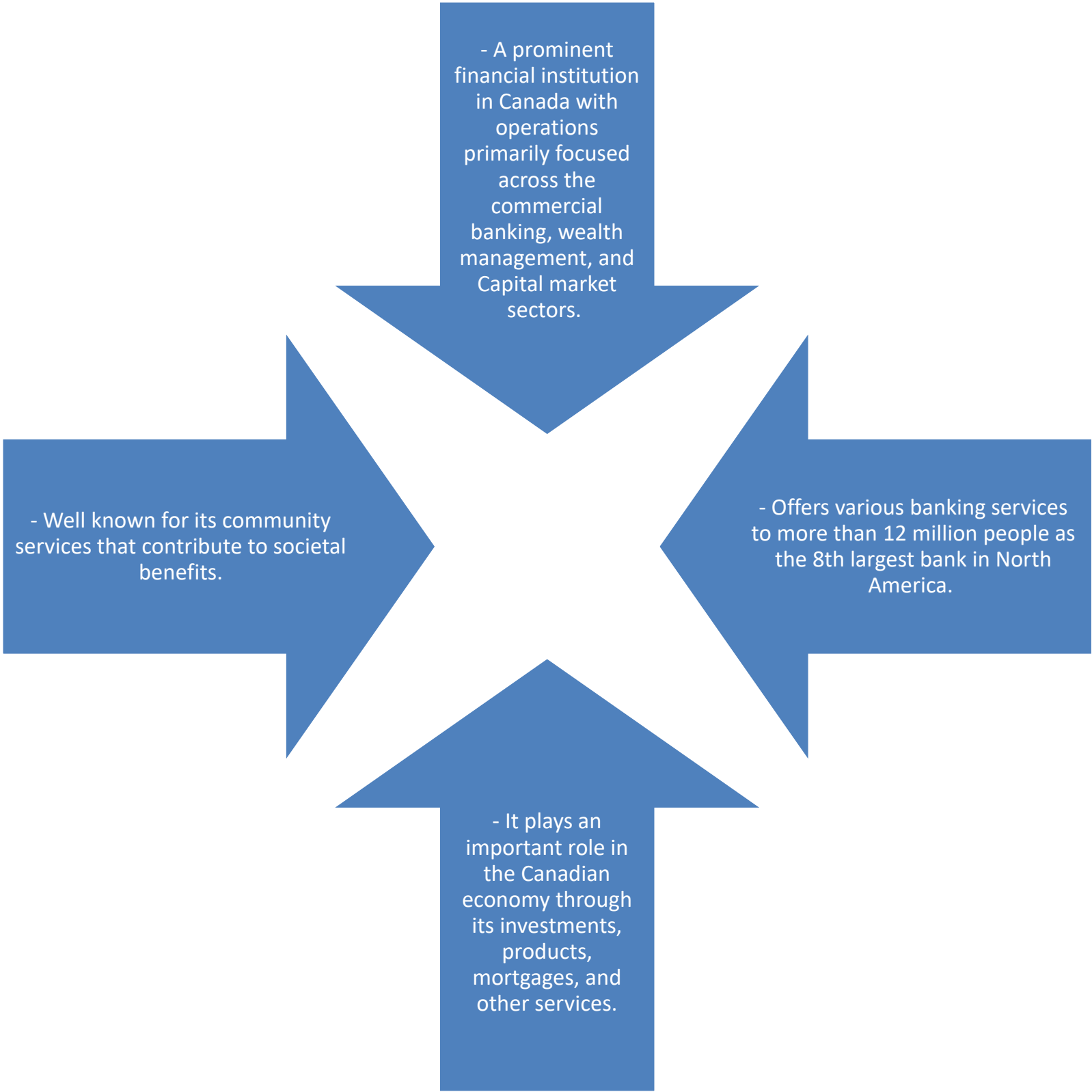
WHY BMO - Bank of Montreal

"To Boldly Grow the Good in Business and Life,"

Various aspects of BMO have made us choose this as our topic.

Community services, multi-faceted initiatives that will benefit its customers, global presence, and efforts to contribute to environmental sustainability are some key factors for opting for BMO as our capstone topic.





COMPETITORS



CIBC – Canadian Imperial Bank of Commerce



Scotia Bank



Toronto Dominion Bank



SWOT Analysis

Strength

- **Market Dominance and Capitalization**
- **Global Presence and Customer Support**
- **Consistent Income and Performance**
- **Diversified Service Portfolio**

Weakness

- **Dependence on the North American Economy**
- **Operational Complexity and Risk Management**
- **Increasing Competition**

SWOT

Opportunities

AI-driven Services :

The integration of AI in customer service and cybersecurity may significantly enhance user experiences and strengthen the bank's defence against online threats.

Upgrading the mobile banking app :

This offers a great chance to increase offerings, increase user happiness, and keep a competitive advantage in the financial industry.

Green Investments for Market Leadership:

Participating in GREEN Bond transactions positions the bank as a pioneer in sustainable finance and helps it tap into a rising market for financial products that are environmentally friendly.

Market expansion in US :

By acquiring Bank of the West, the bank significantly strengthened its position and capabilities in the US market, potentially increasing its market share and profitability.

Threats

Disruptions in the supply chain and inflation :

This can represent a serious risk to the stability of the bank since they might result in lower profit margins, higher production costs, and supply shortages.

Canadian Housing Crisis:

Soaring property prices and tight supply pose a serious problem that might result in housing insecurity and financial instability for a large portion of Canadians.

Adaptation to competition :

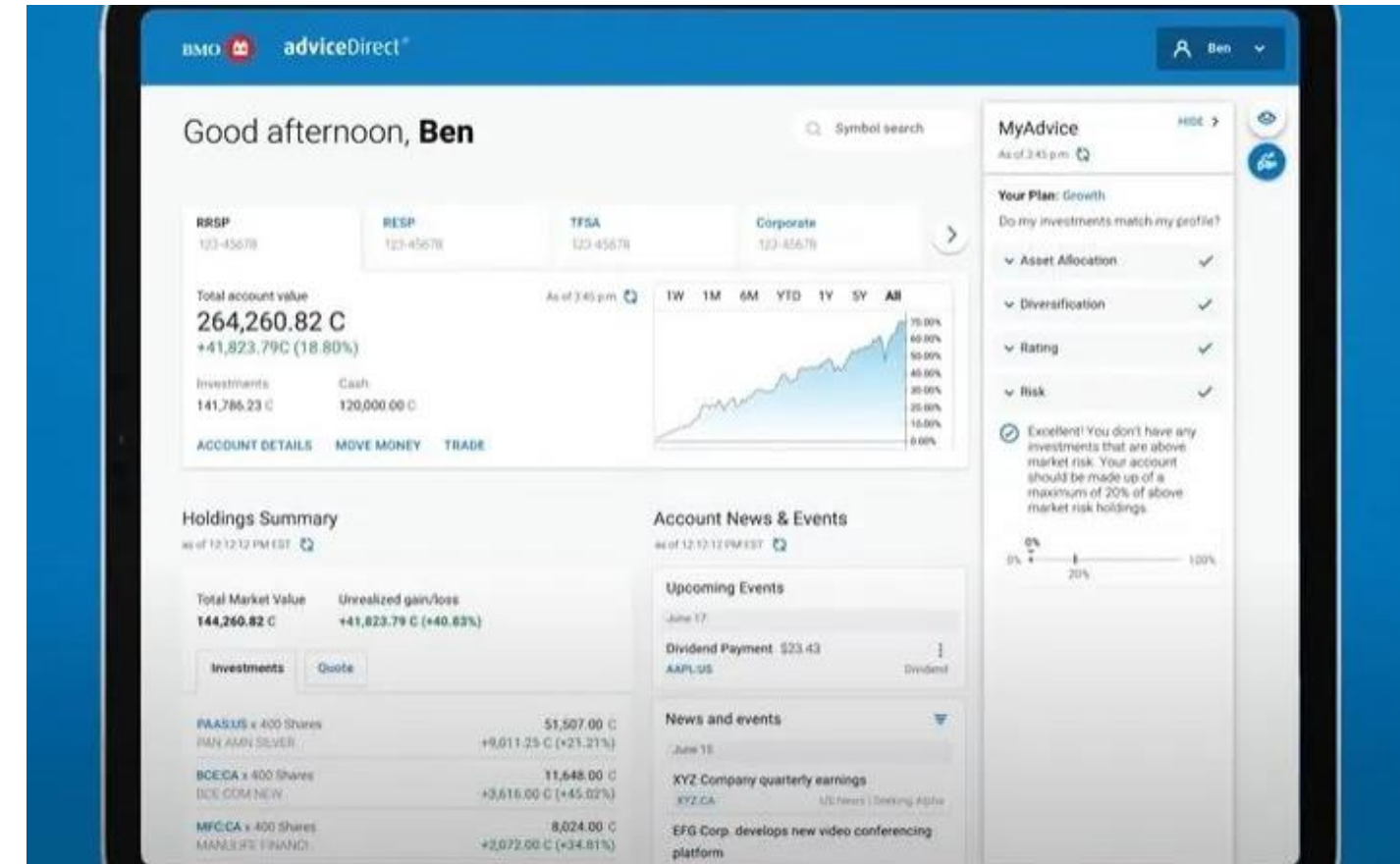
The growth of creative fintech businesses necessitates quick invention and adaptation to remain relevant in the market, creating a severe competitive challenge.

Untapped Growth Potential with Immigrant clients:

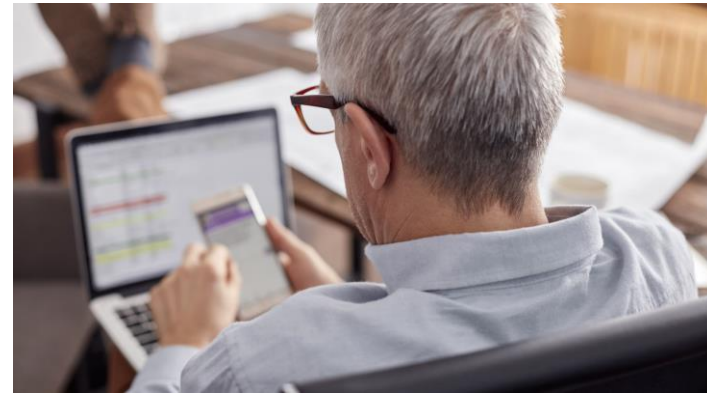
Underutilizing immigrant clients represents a wasted growth potential. To properly service this group, specialized methods are required, taking into account their unique financial demands.

InvestorLine - Overview

- BMO InvestorLine is a broker that offers an online trading platform.
- Self-directed investors can manage their own investing portfolio using stocks, ETFs, and mutual funds through BMO InvestorLine.
- It has Real-time research and alerts, performance tracking, and margin that adjust throughout the day.
- \$9.95 fee per trade
- Trust and reputation of 200+ years of BMO



Enhancement of BMO InvestorLine



Eliminating **Trading Commission**

- Making it more competitive in the market can attract new investment and investors.

Simplifying **Technology**

- Simplify the platform to make it easy for new users.
- Add new features, and educational tools and increase the real-time support 24/7.
- Add automated features such as tax-loss harvesting, automatic portfolio balancing.

Restructuring **Affordability**

- Restructure the fees for reg and non-reg accounts to be fairer and affordable to newbies.
- Reduce the quarter maintenance fees to attractive small portfolio investors.

Updating **Mobile Application**

- New and simple user interface
- More optimized and flexible
- Increase the responsiveness and provide real-time alerts and custom notifications.

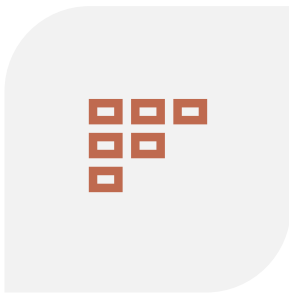
Proposals and Benefits



Internal Development



BETTER CONTROL
OVER THE SYSTEM



EASY DEVELOPMENT
OF NEW FEATURES



CUSTOMIZATION



SCALABILITY



COST EFFICIENT



BETTER SECURITY



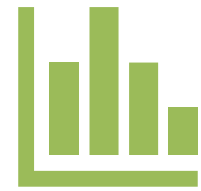
EASY MAINTENANCE



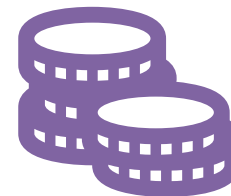
Hybrid Development



Reduced development
and integration time



Familiar and latest
analytics tool



Reduce development
cost



Reduced maintenance
costs and resources.



Subject matter
experts.



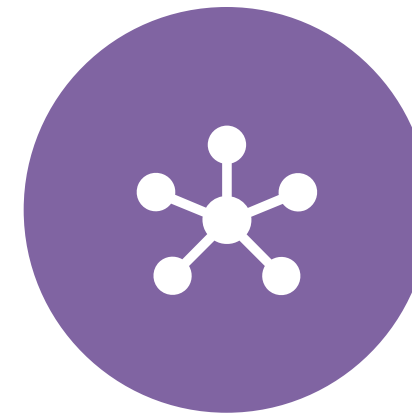
Maintain Status "Quo"



REALLOCATION OF COST
AND RESOURCES



MINIMAL DISRUPTION



FOCUS ON THE CORE
PRODUCTS.



BETTER EVALUATION OF
THE SEGMENT



Why this Initiative?

Canadian Market Overview

8 M 

International Students

40 M 

Population in 2023

5M 

Immigrants expected by
2025

34% 

Percentage of Canadians
Invested



W h y

User Needs and Expectations

Strategic Positioning

Financial Positioning

Customer-Centric Approach

Competitive – Attracting more investors

J.D. Power 2022 Canada Retail Banking Satisfaction StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

Big 5 Banks



Thank you!

