

We helped a large European Bank implement a digital transformation driving radical change to customer experience as well as 15-35% cost reduction for journeys in scope



Lean Process redesign



Digitization



IPA



Advanced Analytics

Journey 	Impact so far <ul style="list-style-type: none"> Transformed Customer Experience, touching 80% of Bank customers 15-35% reduction in end-to-end costs for journeys in scope Significant revenue uplift and protection
Technology 	<ul style="list-style-type: none"> Implemented Agile delivery through setup of 10 agile labs Fostered IT modernization and shift to a 2-speed IT model Lead time from “idea” to “done” reduced by ~70% Route-to-live time reduced by ~95% for front-end changes
People 	<ul style="list-style-type: none"> 250+ colleagues being upskilled (service design, CX/UX design, Digital delivery, Service Excellence) New digital talent recruited
Culture and organization 	<ul style="list-style-type: none"> Operating model simplification Implemented a new way of working Mind-sets and behaviours transformation, promoting test and learn and fast decision making

Commercial Onboarding



- 50% reduction in time to onboard
- Omnichannel process
- Integration with external vendors
- Leveraged Intelligent Process Automation

Commercial Lending



- Significant reduction in time to cash for both secured and unsecured lending expected

Retail – Current Accounts



- Interactive iPad-based branch sales
- New, market-leading online sales journeys
- Online account for all major account types
- eID&V increased conversion by ~80%

Retail – Savings



- Transformed branch sales, reduced screens by up to 80%
- ~50% reduction in customer time
- Online Account for one segment shifted 40% of account opening to digital

Retail – Credit Cards



- Transformed all online sales journeys using responsive web architecture
- ~4% uplift in sales conversion across 22 products

Retail – Loans



- Strong increase in average loan value (8% uplift) from online
- Up-Front Eligibility “quick check”
- ~8% uplift in sales conversion

Retail – Current Account Servicing



- 30% decrease in number of transactions in physical channels
- 45-70% uptake rate among digitally active customers

Corporate Pensions



- 30% unit cost reduction
- Fully automated end to end self-service portal
- Digital mobile offering
- Automated activities, STP