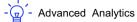
# We helped a large European Bank implement a digital transformation driving radical change to customer experience as well as 15-35% cost reduction for journeys in scope



Lean Process redesign







### Impact so far

#### **Journey**

- 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**



- 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**



- · 250+ colleagues being upskilled (service design, CX/UX design, Digital delivery, Service Excellence)
- New digital talent recruited

#### **Culture and** organization



- 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**

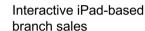
#### Commercial Lending



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

#### Retail -**Current Accounts**





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

# Retail -Savings



80%



- Transformed branch sales. reduced screens by up to
- ~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

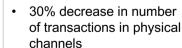




- Strong increase in average loan value (8% uplift) from online
- Up-Front Eligibility "quick check"
- ~8% uplift in sales conversion

#### Retail - Current Account Servicing





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

