

cl@b 2016

XVI CONGRESO LATINOAMERICANO
DE AUTOMATIZACIÓN BANCARIA

LIMA-PERÚ 14-16 SEPTIEMBRE

DIGITAL TRANSFORMATION & SELLER PRODUCTIVITY IN FINANCIAL SERVICES

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Digital Transformation

Tennis player

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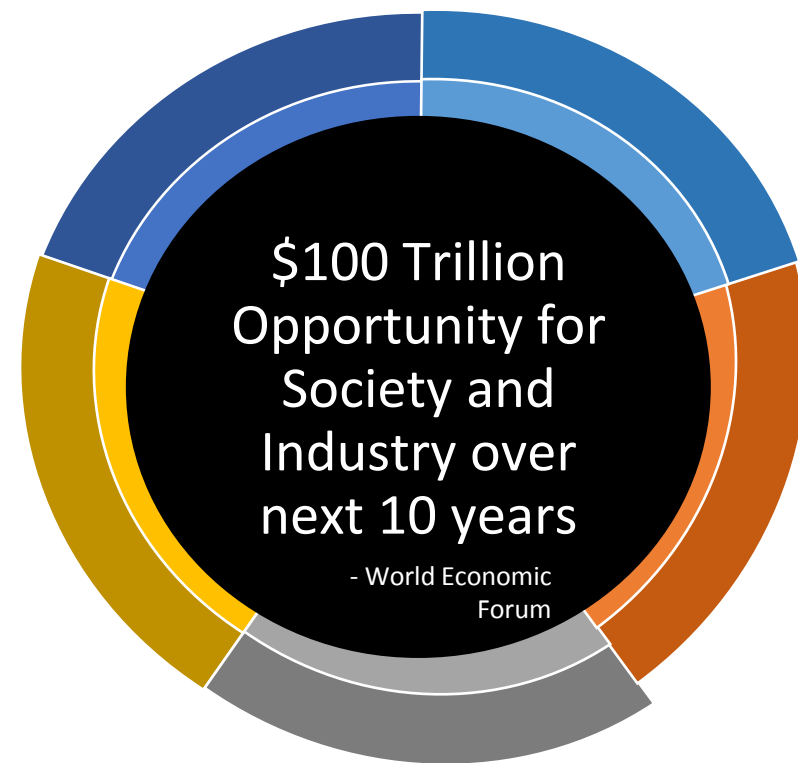


Our society & technology

The Digital Era has Arrived



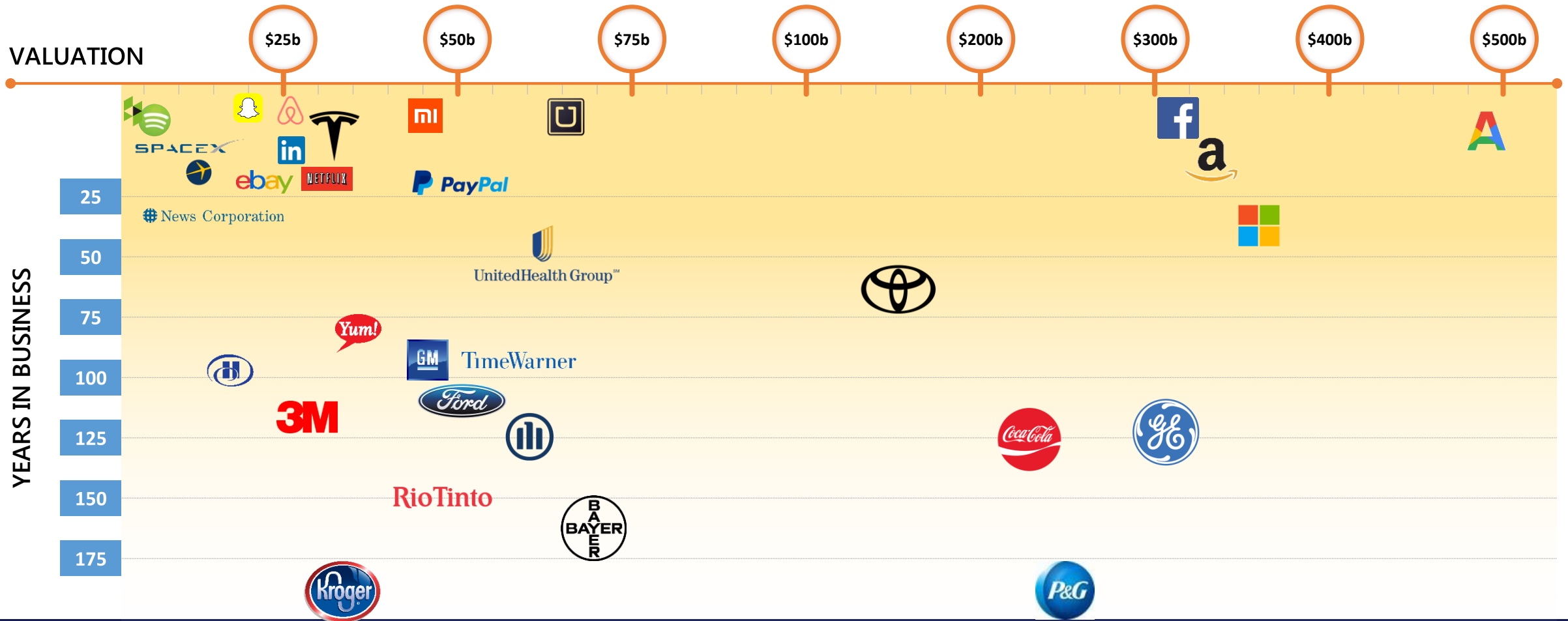
Threat



Opportunity

Digital Era Value

Digital Companies grow fast and disrupt further



Digital is driving massive demand for transformation in financial services

~70%



IT Budgets

are currently required to keep the lights on
(Source: Celent)

\$280B



Paid in **bank fines** since 2009

(Source: [Morgan Stanley](#))

MANAGING THE REALITIES OF RISK, REGULATION, LEGACY SYSTEMS AND COST PRESSURES

> 15% | > 50%

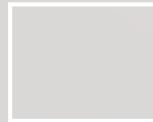
customers | of Gen Y

LIKELY TO LEAVE THEIR BANK IN THE NEXT SIX MONTHS
Top reasons....
Ease of Use and Service

(Source: [Capgemini](#))

FINANCIAL COMPANIES ACCOUNTING FOR U.S. CORPORATE PROFITS

30%



17%



(Source: [The New Yorker](#) May 16, 2016)

DELIVERING INNOVATIVE CUSTOMER AND EMPLOYEE EXPERIENCES WITH SPEED AND AGILITY

79%

will use a digital channel for insurance interactions

(Source: [Bain & Company](#))

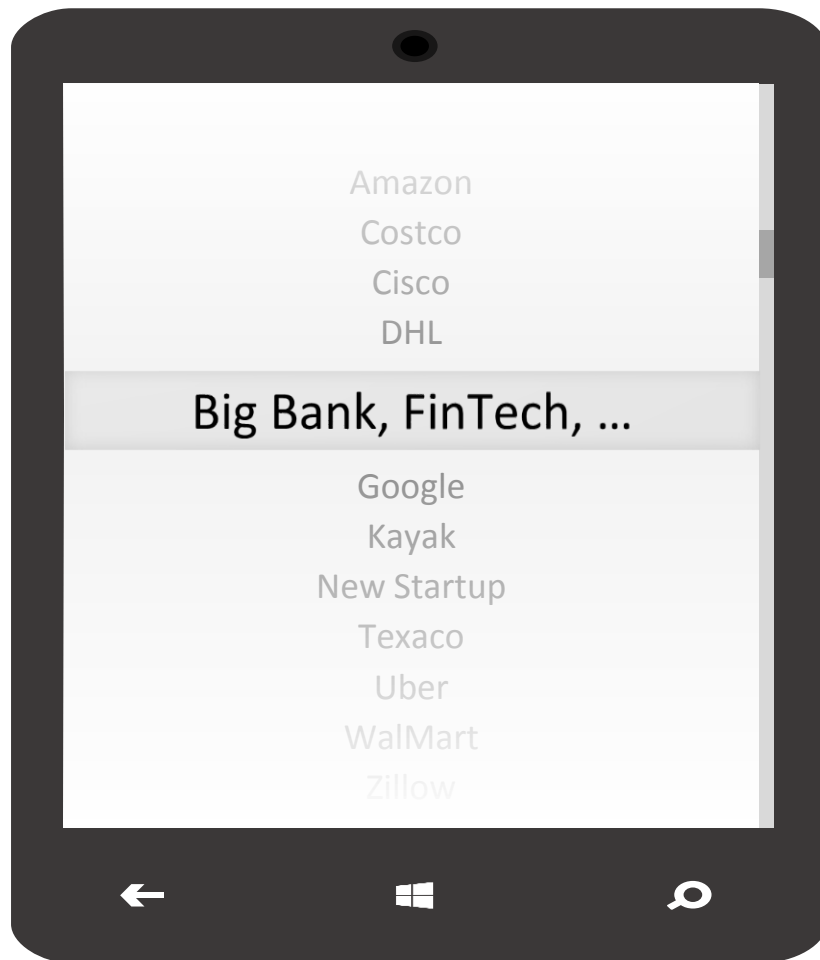
Traditional banking customers seek **more personal or tailored solutions** ... and are happy to consider alternatives to traditional banks.

(Source: [Gartner](#))



Disruptor Mindset

How could



...disrupt my market, and win?



Disruptor

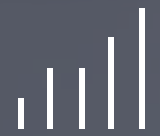
How could I disrupt



and win?



How can you transform AND perform, while satisfying clients and shareholders alike?



Drive growth



Change culture



Simplify processes



Reduce cost

Digital transformation is essential to sustaining a competitive advantage



ENGAGE YOUR CUSTOMERS
with connected experiences



EMPOWER YOUR EMPLOYEES
to respond faster to subscriber needs



OPTIMIZE YOUR OPERATIONS
and rapidly deliver new services



TRANSFORM YOUR PRODUCTS
to unlock new revenue opportunities



Digital Transformation in Financial Services

Your Digital Transformation Journey – Our Approach

Ideate, and document your
digital transformation journey.
Your Book of Dreams

Build a **digital innovation lab.**
Bring your Book of Dreams to life.
Your Digital Dream Factory



Recruit and form your
digital transformation unit.
Your Digital Dream Team

Create your Digital Book of Dreams



Dream

Ideate, and document your digital transformation journey.

Your Book of Dreams



Design

Build your desired state and roadmap. Form your

Digital Dream Team



Deliver

Bring your Book of Dreams to life. Your **Digital Dream Lab**



Trends and Insights

What are the key trends and insights that are relevant to your organization?



Digital Vision

How do you envision the future reality of your organization?



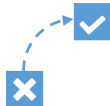
Digital Journey Map

How do your customers engage with your organization?



Scenario Planning

What three ideas will you try?



Scenario Narrative

What are the pains, needs, and desired outcomes of your customers?



Solution Storyboard

What solutions would address your scenarios?



Value Scorecard

What's the value of the new outcomes?



Roadmap

What are the phases and milestones to get there?

Recruit and Form your Digital Dream Team



Dream

Ideate, and document your digital transformation journey.
Your Book of Dreams



Design

Build your desired state and roadmap. Form your **Digital Dream Team**



Deliver

Bring your Book of Dreams to life. Your **Digital Dream Lab**



Economic Justification

How will this drive revenue?



ACM Plan, and Roadmap

How can we address implementation challenges through an adoption and change management plan, and roadmap?



Prototype

What will the future look like?



Digital Transformation Unit

What team will get us there?



Build a Digital Dream Lab



Dream

Ideate, and document your digital transformation journey.
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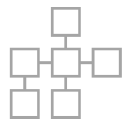
Design

Build your desired state and roadmap. Form your **Digital Dream Team**



Deliver

Bring your Book of Dreams to life. Your **Digital Dream Lab**



Agile Storyboarding

What are the project features' sequence and interconnectedness?



Value Engineering

Are we making the right tradeoffs to deliver the lowest cost consistent with required performance, quality and reliability?



Value Delivery and Management

As we deliver, how will we monitor and control?



Rapid Prototyping

Can we see it in action?



Transformation Roadmap

How will we move forward in a prioritized manner?

Digital Transformation Journey – Service Mapping



Dream

Imagine and envision the art of the possible



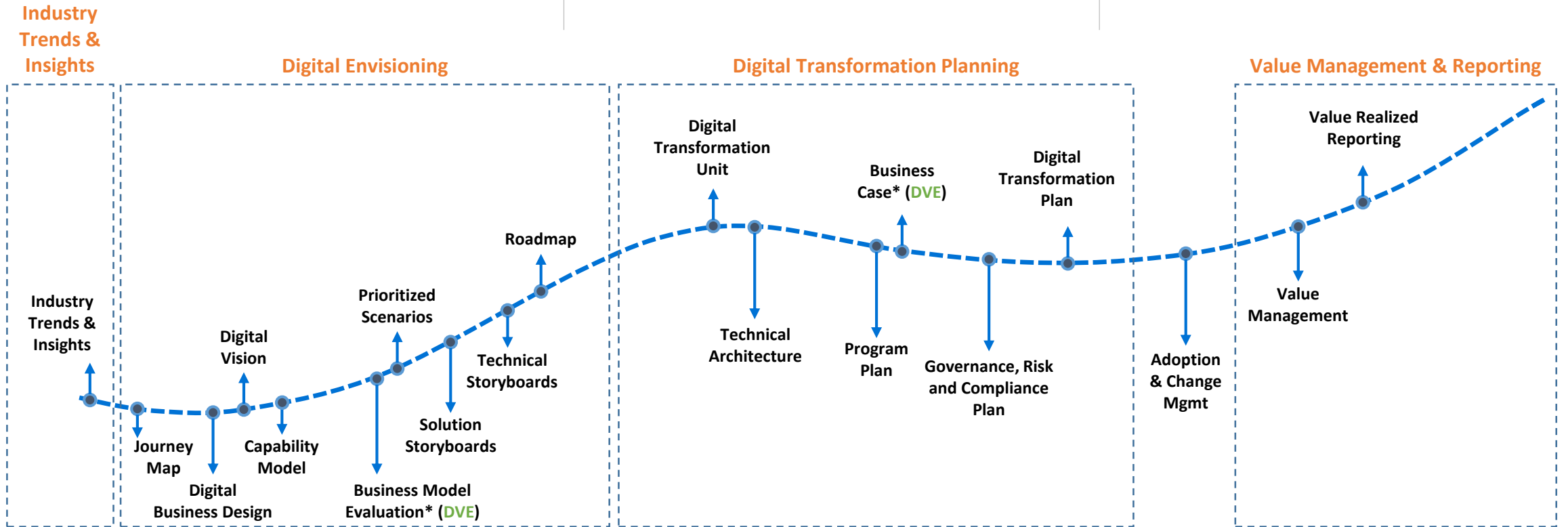
Design

Design to realize the value of the vision



Deliver

Deliver, adopt and realize the vision and value



*Digital Value Engineering (DVE)

Creating a Program of Change for Digital Transformation





How do you **gain insight** into customers' habits and preferences, enabling actionable customer segmentation, more informed interactions, and new opportunities for targeted product offerings and cross-selling?

Can you **design for segments of one** – mass personalization at scale?

Will you **create apps** that provide relevant personalized and seamless experiences, regardless of how and when the customer interacts with the organization?

What if you could **address your digital customers** differently from your traditional customers?





Do you **recruit and retain digital-savvy employees** that use information to positively impact individual, team, and company performance?

What if you could **create seamless employee experiences** for HR, procurement, and other internal interaction workflows?

How do you **sense, collect, organize, maintain, and process data** so that employees can lead innovation, make informed decisions, and design business processes?

Can you **change the way people work**, so that the digital transformation advantages can be realized?

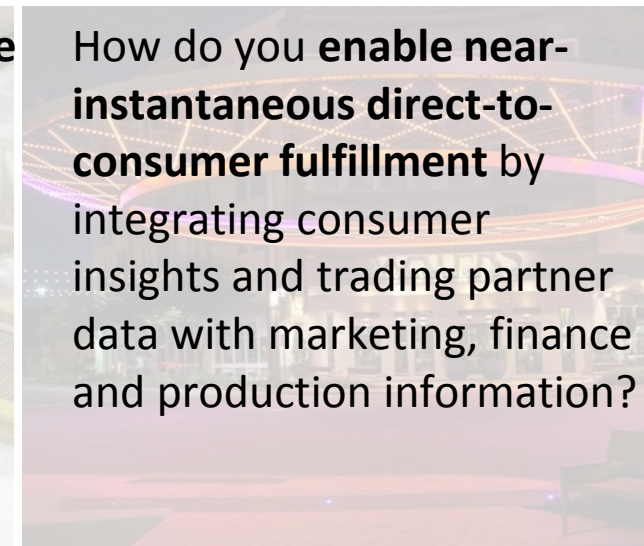




Do you **use data and software** to improve risk and fraud management?



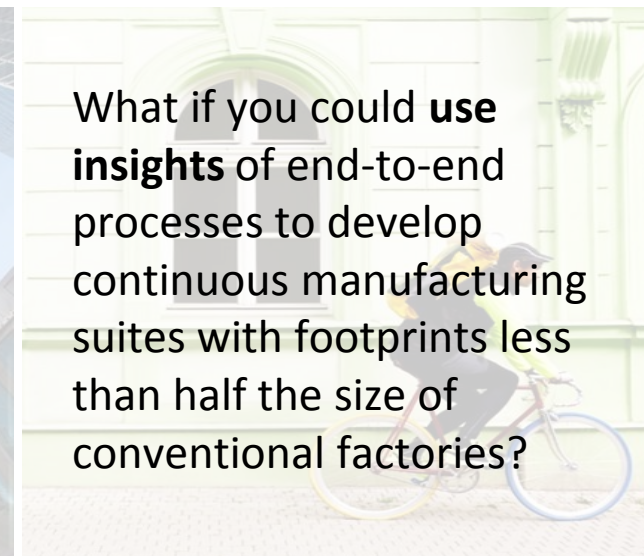
How do you **enable near-instantaneous direct-to-consumer fulfillment** by integrating consumer insights and trading partner data with marketing, finance and production information?



Can you **adjust pricing** in real time?



What if you could **use insights** of end-to-end processes to develop continuous manufacturing suites with footprints less than half the size of conventional factories?





What if you could **use new insights** to drive demand, create new service offerings improve customer satisfaction, drive lower cost models, improve the supply chain?

Would you like to **use insights to create new** marketplaces, broker deals, and advertise?

Can you **sell insights**, whether its raw information, analysis and insights, benchmarking data?

What products would you sell if your company had the necessary capabilities?





Seller Productivity in Financial Services



Sales productivity vision for financial services

A single user experience that's productive, insightful, and connected

Give your people one place to go for all their tasks and eliminate application-flipping by delivering contextual information in a simple user experience.



Improve
operational
efficiency with
familiar tools

Deliver sales
insights in the
context of each
user's role

Empower the
sales force with
collaborative,
mobile tools





Closing and next steps



Next steps

- Learn more about our vision for digital transformation at microsoft.com/banking
 - Our perspectives in blogs, videos and articles
 - Customer stories
 - Events & webcasts
 - Social channels
- **Contact Microsoft at your local office or raoropez@Microsoft.com**

