

Case Study

Becoming a bank of the future



Bank innovates how work gets done to endear customers and get the edge on competition.

Business situation

Our customer, one of the leading savings banks in Europe serving more than 13 million customers, wants to become a 'bank of the future' by innovating how work gets done. Many of its business processes were manual and paper-intensive which was slow, inflexible, and lacked transparency. The bank wants to exploit technology to improve its business, become more agile and collaborative, and create a differentiating, market-leading customer experience.

Results delivered

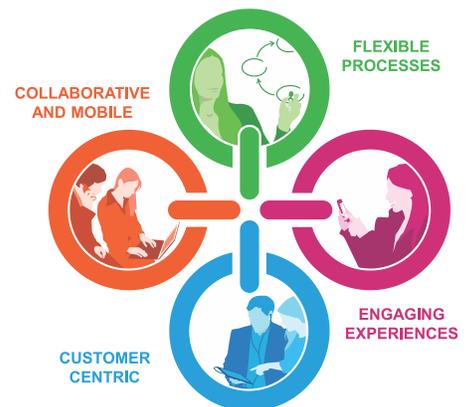
Avanade is the bank's innovation partner, helping the organization implement its digital vision. The bank is highly focused on productivity and it has a rigorous, systematized process to advance innovations

through proof of concept into production.

One successful proof of concept pilot that was implemented broadly is a collaborative social networking application that enables the bank's employees--distributed across the bank's 5,000 branches--to collaborate in real-time within and across branches. For example, users can review, comment and document decisions digitally, improving collaboration and speeding up processes such as loan approvals.

Another successful productivity improvement project is a desktop user interface tool that personalizes and contextualizes the user work experience, which has been very well received.

These work redesigned projects have helped to improve productivity, speed decision-making and improve the customer experience by having the right information at the right time to personalize customer interactions.



Work redesigned: A strategy for seizing new opportunities.
www.avanade.com/workredesigned

Case Study

Innovative European bank

The Work Redesigned

Leading European bank redesigned many internal and customer facing processes and tools to better engage customers and help employees get work done more efficiently.



The inside story

- **Collaborative social networking application**

Avanade worked with the bank to implement a collaborative tool to help people get what they need, improve visibility to work flow, and share documents. With Microsoft SharePoint in the back end, a user-friendly intuitive interface guides users to the information they need to help them get their work done, as well as enable small and large communities to improve how they work together. One benchmark of successful adoption: Since this was implemented, 85% of all documents have been moved

onto the shared application from individual desktops (up from 10%) which also helps to improve security and compliance.

- **Desktop user interface tool**

A section of real estate on each individual's screen is customized with small Apps that are integrated with the bank's back-end systems, and serve up content that is role-based (i.e., what they do) and contextual (i.e., how they like to work and what they are working on). Acting like a virtual personal assistant, information is pushed out at point of need or when convenient for the user. For example, when a bank teller is not engaged with a customer, information that is important to them is served to them, such as alerts for certain tasks in a workflow, to do's, or relevant information on new products and services. If action is required, they can act with one click. It could be as simple as alerting them that their printer is out of paper. For customer-facing employees, customer information is provided in addition to relevant products

and services to cross-sell. These contextual Apps are being extended to iPads and other mobile devices.

The road ahead

Avanade continues to work with the bank on numerous Proof of Concept projects to redesign and digitize bank processes ranging from mobile-enabling the financial advisor sales process to creating a collaborative and transparent loan approval process to enabling customers to self-service browse the bank's offerings at branch locations via a gesture-controlled interface powered by Microsoft Kinect. The bank is also exploring using tablets to guide sales conversations, capture signatures and advance transactions, providing customers with a more streamlined, improved experience. These projects also help to advance the bank's sustainability goals by digitizing historically paper-intensive processes.



About Avanade

Avanade provides business technology solutions and managed services that connect insight, innovation and expertise in Microsoft® technologies to help customers realize results. For more information, visit www.avanade.com.

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