



BATTLING STRATEGIC DRIFT

CLIENT CASE STUDY: REGIONAL BANK

55

Employee interviews

25

External interviews

3M

transactions analysed

836

Customers tested

Today's pace of change is pressuring businesses into action. Globally and across industries businesses are battling the threat of new entrants, increasing digitalization and the legacy nature of their incumbent business models. To succeed today, new thinking is required in how operating structures best utilize the competencies, capabilities and resources at their disposal

With this context in mind, KAE was engaged to evaluate and design the optimum business structure to service a large regional bank's current and future needs

Challenge

How does the bank best structure its issuing business to succeed over the next 5 years and beyond?

Approach

To provide robust recommendations within a landscape of continual change, we deployed a multi-methodological approach that utilised a range of our capabilities



1. Internal Assessment

- Internal Audit
- Data Cube
- Segmentation



2. External Landscape & Market Dynamics

- Industry benchmark
- Proposition design



3. Decision

- Impact modelling
- Cost assessment



4. Strategy Design

- Workshop facilitation

Outcome

Our recommendations shed light on the challenges the bank's current structure induced, and the path towards stemming decline and creating growth. Current implementation of the strategy outlined is leading towards:

+1%

Increase in customers over 5 years

-15%

Reduction in net fraud losses

-14k

Hourly savings per/annum

-30%

Cost reduction (fees & charges)