

1

TRADITIONAL BANKING MODEL

2

OPERATING MODEL

3

DDO REGULATION IMPACT

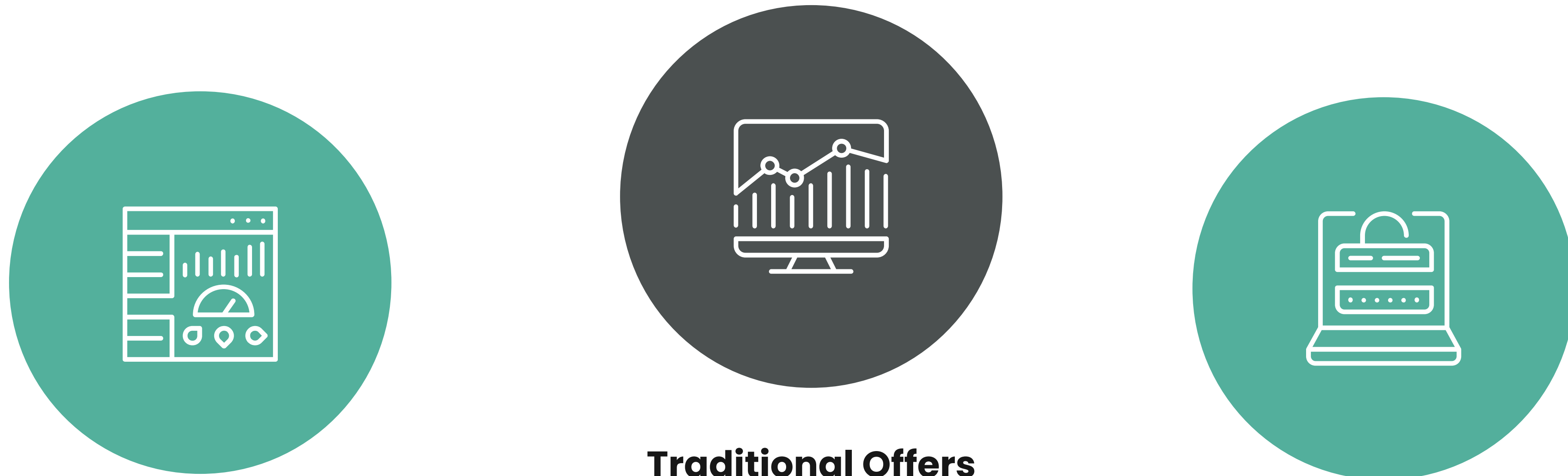
4

CULTURE TRANSFORMATION

# FI's TRADITIONAL BUSINESS MODEL

Product-oriented, Internally Focused Business Strategy Model

2



**Closed Environment**

**Traditional Offers**

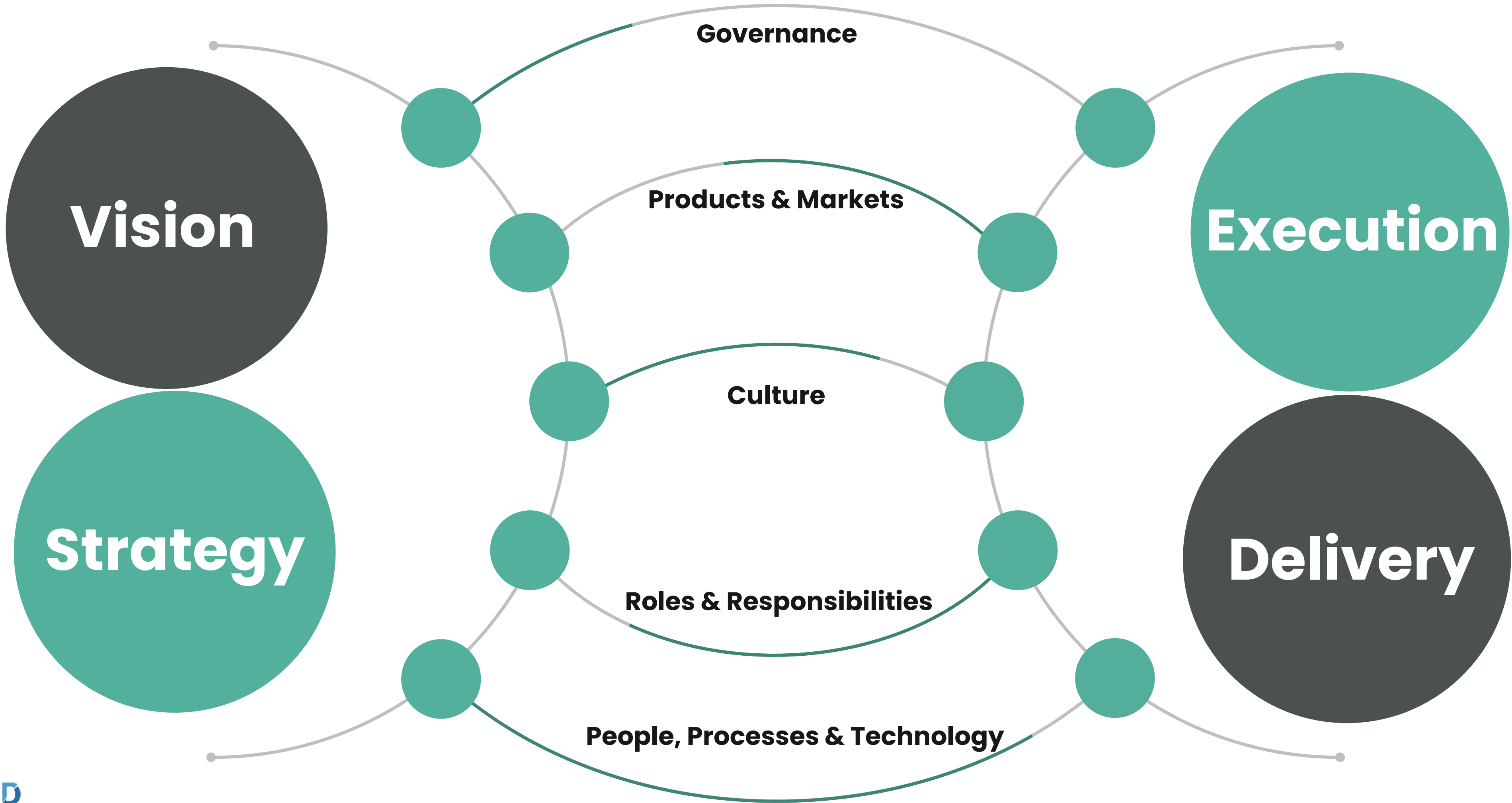
**Proprietary Apps**

Attention is based on a resource-based, cost-efficient creation of products and service which has been designed to target old mass markets with homogenous demands

**Product Centric**

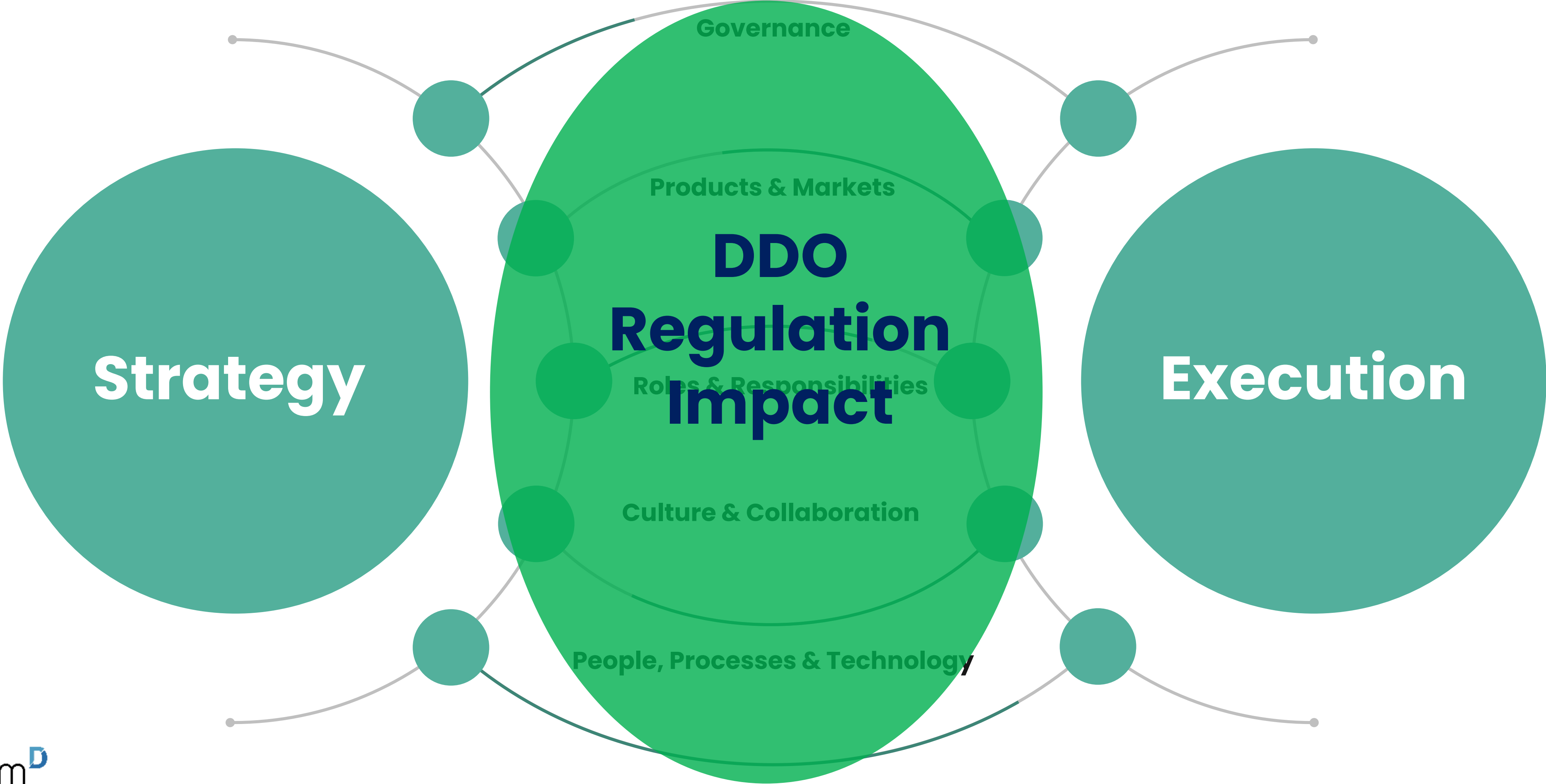
# Financial Institutions

## OPERATING MODEL



# Financial Institutions

## OPERATING MODEL



# FI's Service & Value Centric BUSINESS MODEL



**Collaborative Environment**



**Targeted Offers**

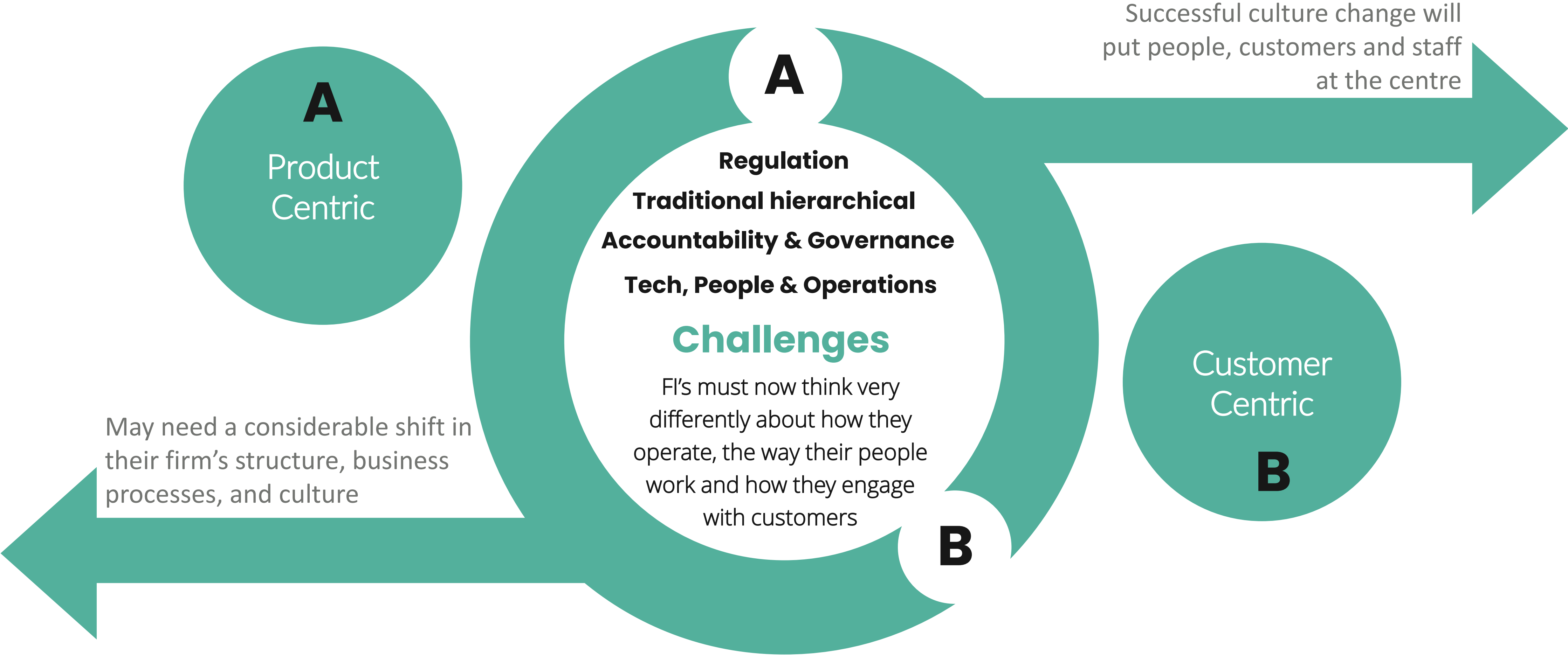


**Shared Data**



# CULTURE TRANSFORMATION

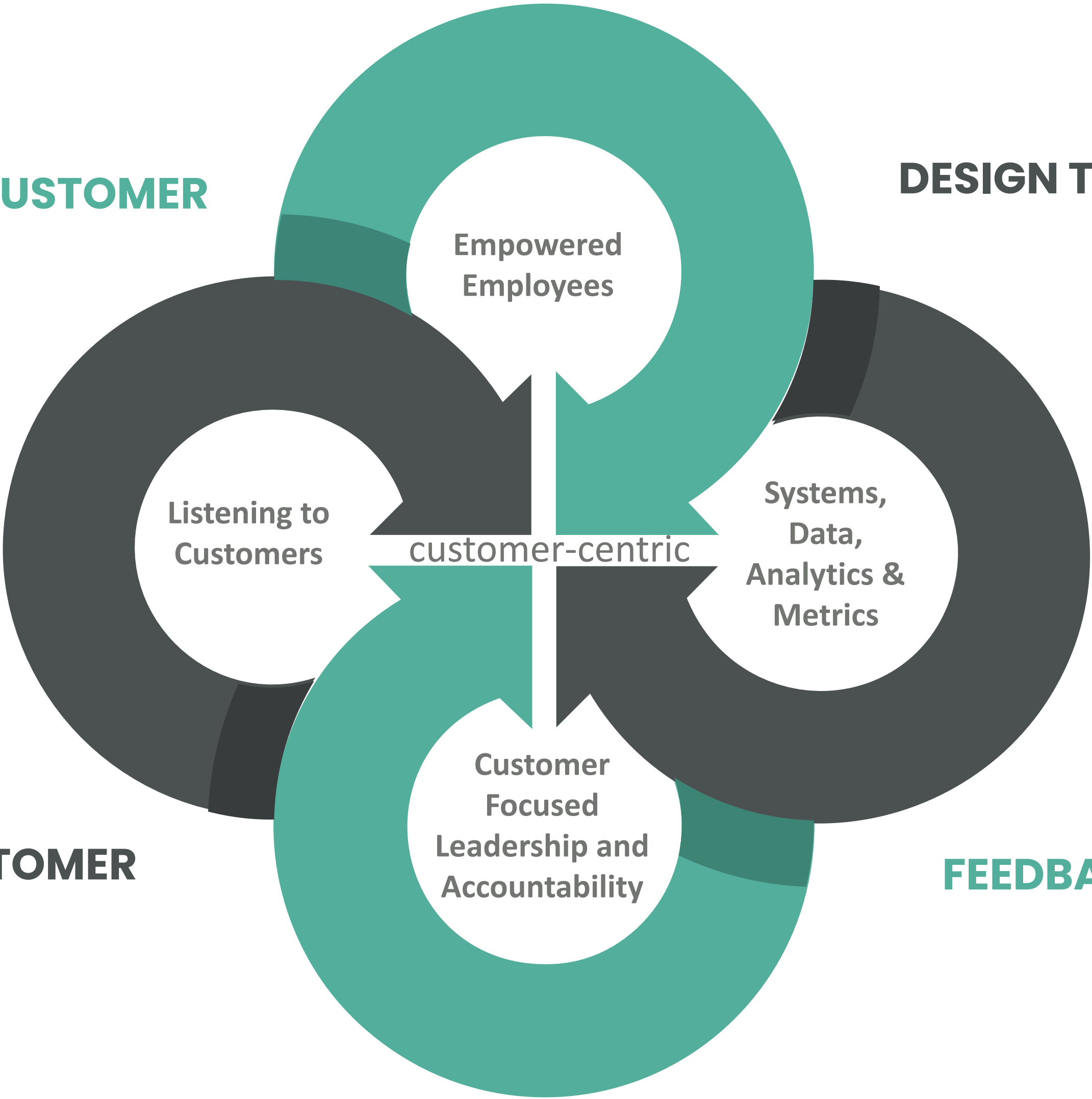
DDO demands a well-defined form of accountability structure in place



# CUSTOMER CENTRIC DISCOVERY

CREATE VALUE FOR THE CUSTOMER

DESIGN THE EXPERIENCE & CONNECT



KNOWING YOUR CUSTOMER

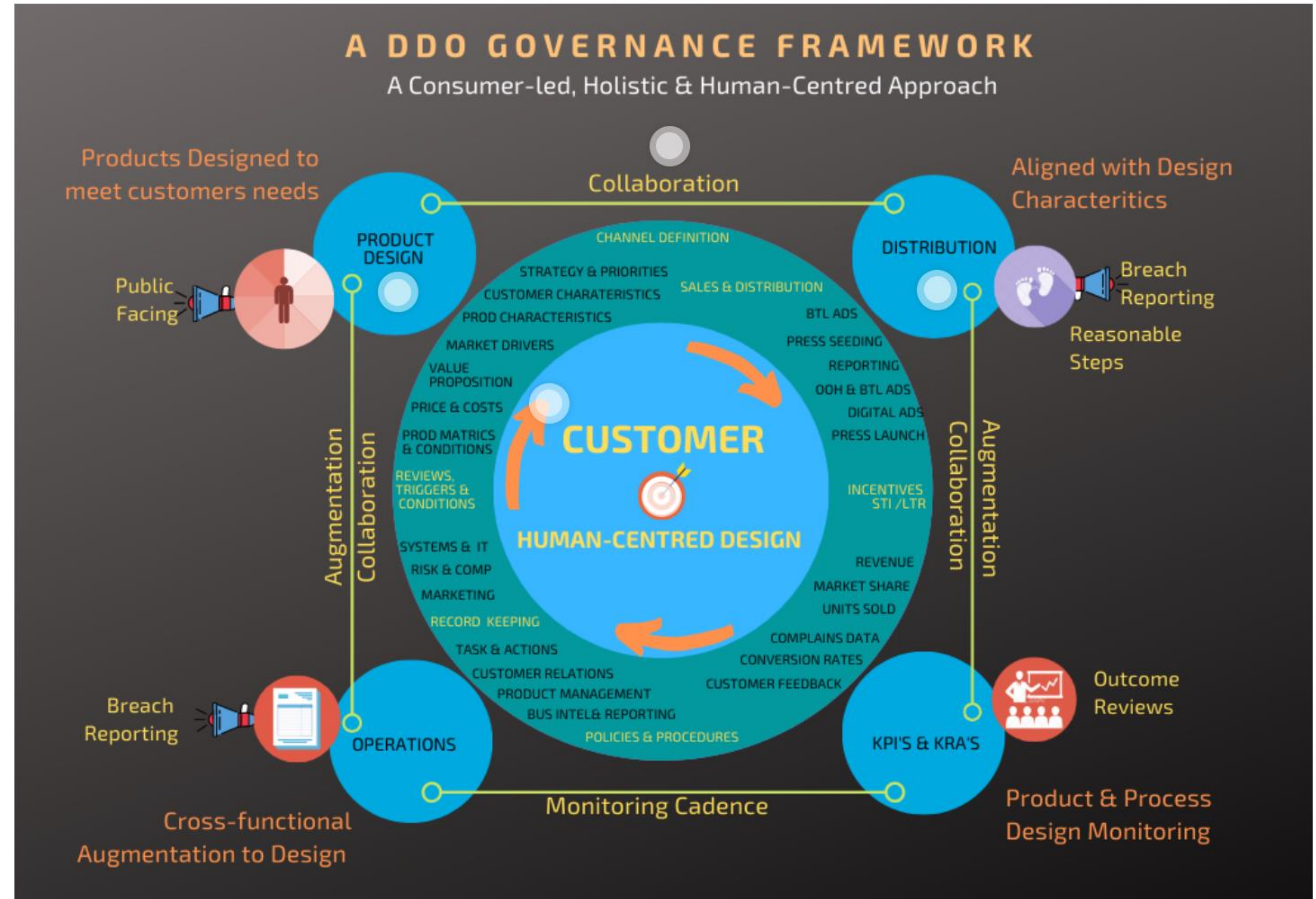
FEEDBACK, CONNECT & ANALYTICS



# A DDO FRAMEWORK MODEL

Companies that focus on their customers can provide a positive customer experience through their entire journey

To accomplish this, companies may need to undergo a considerable shift in their firm's structure, business processes, and culture





**Contact Us**

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