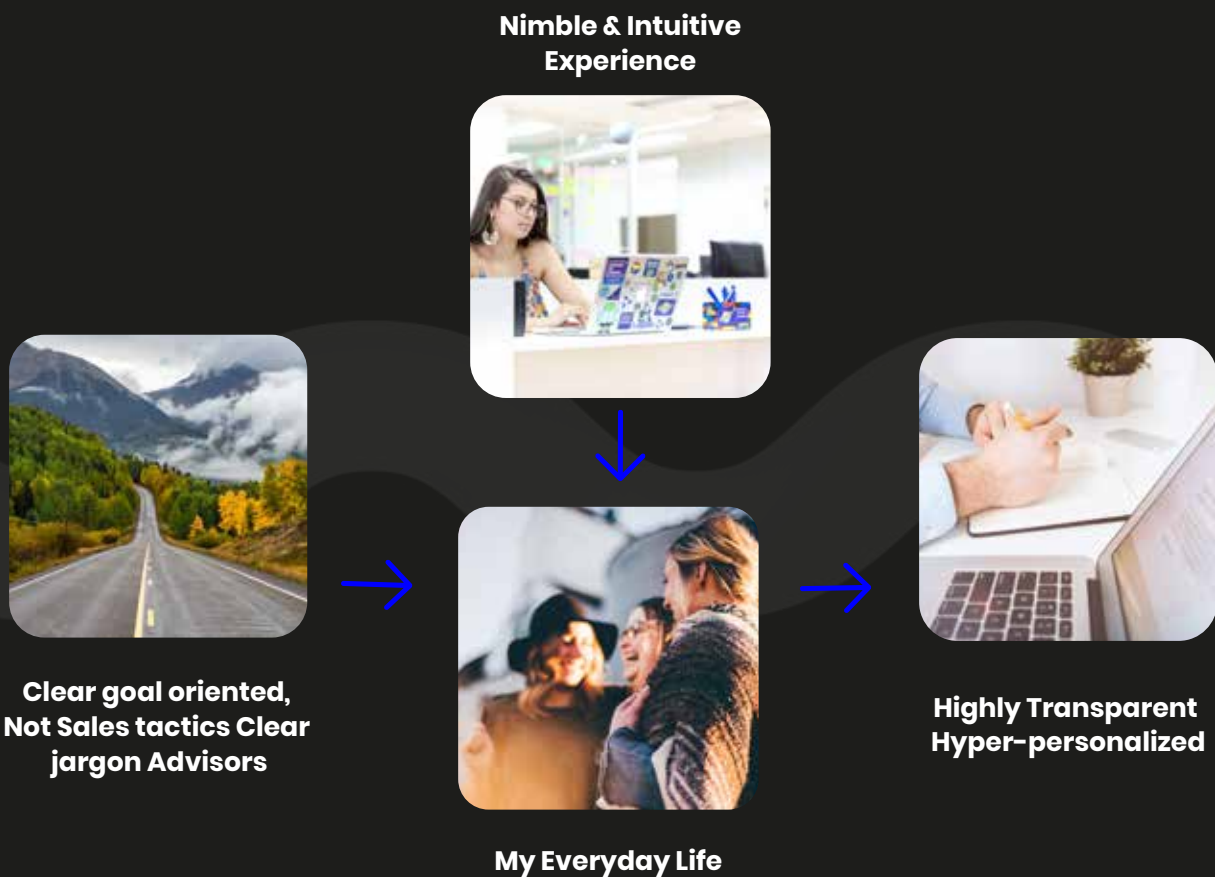


# Financial

## Customer Driven and More Nimble Competitors Ahead

At Lagash, we help the Financial Sector by being nimbler and designing solutions for real customer motivations. We leverage the right technology to modernize internal operations and create great digital experiences connected to the customer's everyday life.



Creating great digital products is only one part of the equation, as great design or modern mobile and web applications are not enough. Core banking systems still need to be modernized: expensive and repetitive internal processes need to be redesigned, existing services and products adapted to everyday customer needs, and the fintech market ecosystem must be integrated as a new service channel.

App Modernization, Digital Platform Strategy and Intelligent Automation are powerful approaches within industries in which moving forward is technology-led. At Lagash, we combine these approaches to help modernize and optimize resources.

# Our Approach: Customer, Data, and Technology

At Lagash we help connect the dots and enable the core digital capabilities that financial institutions need to modernize and be part of their customers' everyday life.

## Our Vision

**The Banking of the Future will change radically from how we know it.**

**Already, in today's disruptive environment, partnerships with Fintech and the ability to target the bottom of the pyramid are the keys to success.**

In this regard, the industry will be pursuing a technology-led approach with Open Banking and Digital Platform Strategies in order to offer a wide spectrum of services, increase personalization of products, and use cognitive capabilities to better engage with customers.

The Banking of the Future will need to deeply understand customer needs and behaviors. The challenge is to better design a wide range of products and services that help customers get what they want, and earn a spot in their everyday lives.

Eventually, all banking interactions will be 100% digital and available on any device, from mobile

phones to Smart Assistants like Alexa or Google Home (or even your fridge when buying groceries, or your car when paying for fuel.)

In this scenario, banking interactions will be channeled through partnerships: retail stores, coffee shops, local grocery stores – channels that are specialists in their trade.

Another interesting change, which is already taking place, is regarding manual workforce. The tendency of using technology to optimize operations and reduce labor-intensive and overhead processes will be intensified. Coupled with the digitalization of channels, this means shifting the strategy to IT.



Lagash helps envision and design capabilities on top of these Digital Pillars:

- 1. Customer Experience Innovation & Journey Discovery: conducting Design & Discovery processes and implementing cognitive capabilities for customer-facing processes**
- 2. Designing an Open Platform Strategy to enable modern B2B channels**
- 3. Enabling Analytics and Cognitive Capabilities**
- 4. Agility & Efficiency by designing automation workflows**
- 5. Designing and building Digital Experiences on top of a Digital Platform Strategy**

