

The Challenge

Bankers face several challenges regarding their customer service and sales results today:

- ➔ How customer service processes can be streamlined.
- ➔ How customer value can be increased.
- ➔ How customers should be retained and how their loyalty can be firmed.
- ➔ How IT systems serve the bank's business strategy.
- ➔ How operational processes aligned with front-line strategy.

The above questions have several aspects, such as IT, personnel, process and organizational ones, and these factors are tightly linked together. It practically means that none of them could be changed without a serious effect on the other. Despite of its complexity, improvement of front-line processes cannot be postponed anymore. In the new financial era banks need to put more focus on sales effectiveness and customer service quality.

The Answer

As an IT vendor and consulting company, IND developed a standard methodology to support banks in answering all questions above. It is called IND Front-line Survey and was developed to analyse bank's infrastructural and organizational front-line readiness.

IND Front-line survey is based on standard methodology to evaluate the front processes in the context of the industry standards and provides the bank with:

- ➔ An overview of the current status of the Front-end functionalities including both IT sales/service perspectives in the mass retail segment.
- ➔ A reflection of the development phase versus peers in financial/banking markets.
- ➔ An objective cross-check of your operational Front-end solutions in relation to strategic and short-term goals of the bank.
- ➔ A recommendation for a realistic IT vision in line mid-term business goals and strategies.
- ➔ A high-level roadmap of your development possibilities based on gap analysis of all areas and dimensions.
- ➔ The survey focuses on financial services providers in the EMEA region.

Methodology

The customer service and sales activity is analysed along 13 dimensions

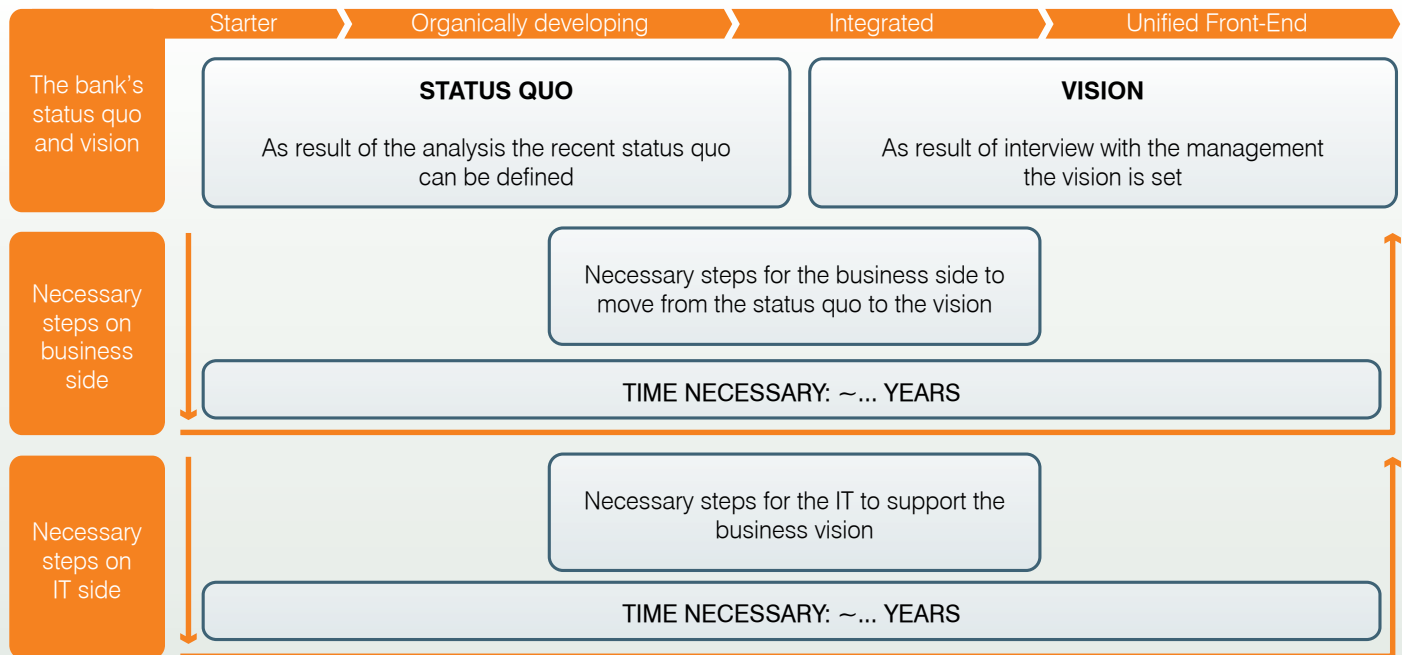


A. EASY-TO-USE UNIFIED FRONT-END	A.1 Channel management
	A.2 Unified Front-End
	A.3 Banking process management
	A.4 Electronic doc. management
	A.5 Common services
B. SALES MANAGEMENT	B.1 Product management
	B.2 Operative CRM
	B.3 Sales support
C. BUSINESS INTELLIGENCE	C.1 Customer and business data management
	C.2 Performance management
	C.3 Organizational coordination and communication
D. IT REQUIREMENTS	D.1 Architecture and integration
	D.2 System functionalities

Outputs of the Survey

The survey delivers an as-is analysis, which is the description of the status quo on the front-line: processes, systems in use, bottlenecks. Based on multi-level management interviews a future vision of the bank can also be defined.

- ➔ The maturity of the bank's front is analyzed along the dimensions
- ➔ Each dimension has a four-level of maturity: Starter, Organically developing, Integrated, Unified Front-End
- ➔ As a result of the analysis, bank's position can be defined for each dimension



As an additional value, the survey delivers a high-level roadmap, how the bank can achieve the vision from its current situation, which are the necessary steps, pre-requisites and dependencies. After finishing the survey, IND issues a gap analysis. It is a study on the market best practices comparing the bank's results to the appropriate peer group.

We strongly believe that all these information are essential for decision makers to define the bank's strategy required for meeting the expected financial results.

Benefits Delivered to our Customers

With this brief and concentrated survey we support our customers how to decide to spend the available IT budget in order to improve sales capabilities at the highest achievable extent. Based on the results a long-run strategy for IT developments can also be established.

For further information please visit our website: www.indgroup.eu/frontline or e-mail to info@indgroup.eu

About **IND**

IND Group is a leading developer and provider of banking front-office products on the European e-finance market. IND's flagship product, the IND Banking Front-Office (IND BFO), is a comprehensive range of solutions that empowers front-office operations. As IND BFO covers branch, internet, mobile and contact centre banking on the same platform, service quality and performance can significantly be improved. The remarkable growth IND has made over the past years marks a true success story in the International financial IT market. We provide proficiency and state-of-the-art technology in more than 15 countries on three continents. With a foundation of profitable growth since its inception in 1997, the Group is operating now from several European cities: Bucharest, Budapest, London, Miskolc, Stuttgart, Vienna. Information on IND and its products is available at www.indgroup.eu