

IT'S A  
WHOLE  
NEW



ANIKA FAISAL

WORLD



for Bankers

*Never let a **good crisis**  
go to waste*

Winston Churchill

BEFORE COVID19

We embrace change - Let's go digital



AFTER COVID19

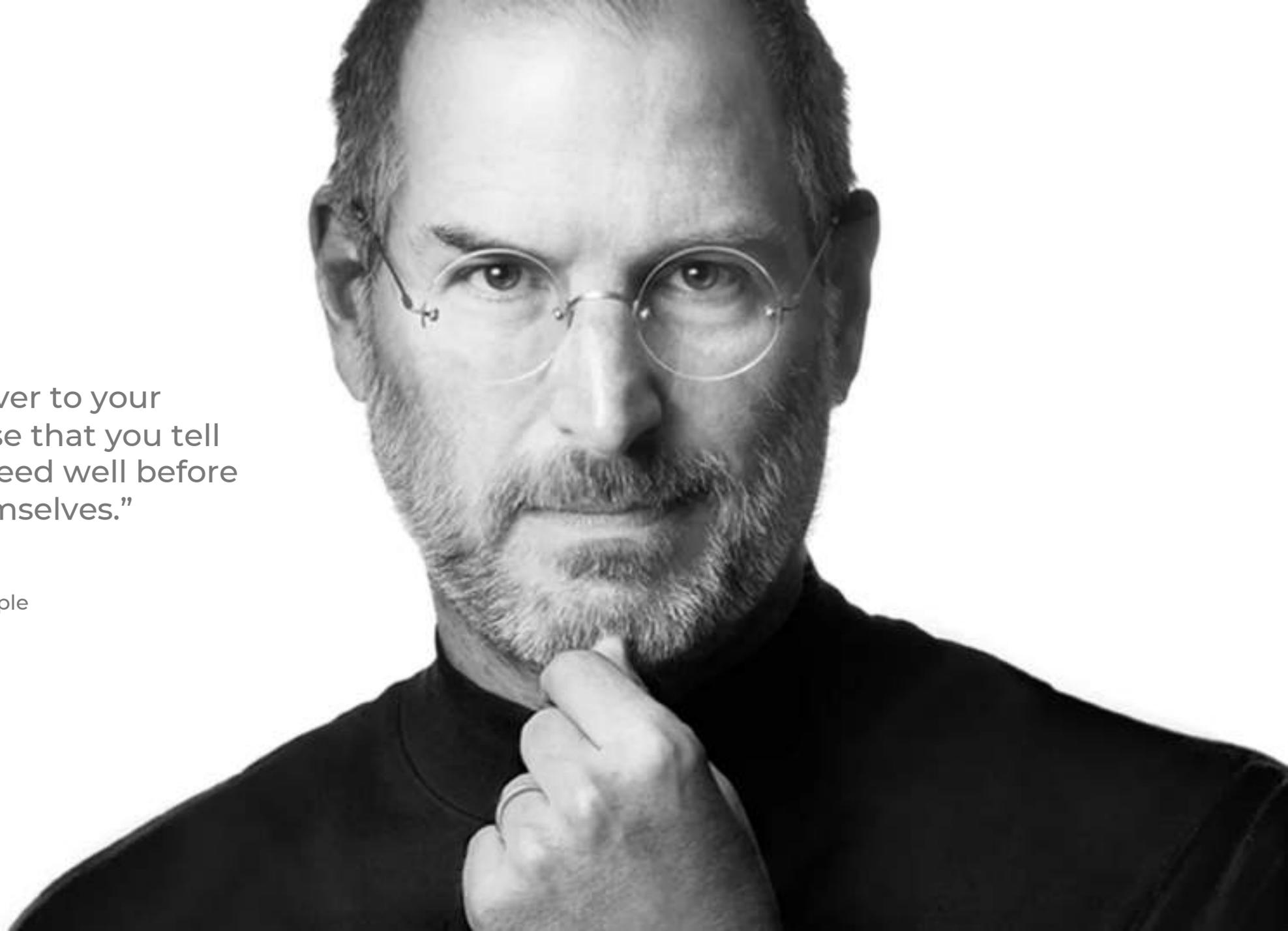
Digital is a must



## Customer-foresight

“Get closer than ever to your customers. So close that you tell them what they need well before they realize it themselves.”

Steve Jobs,  
Founder & Former CEO, Apple



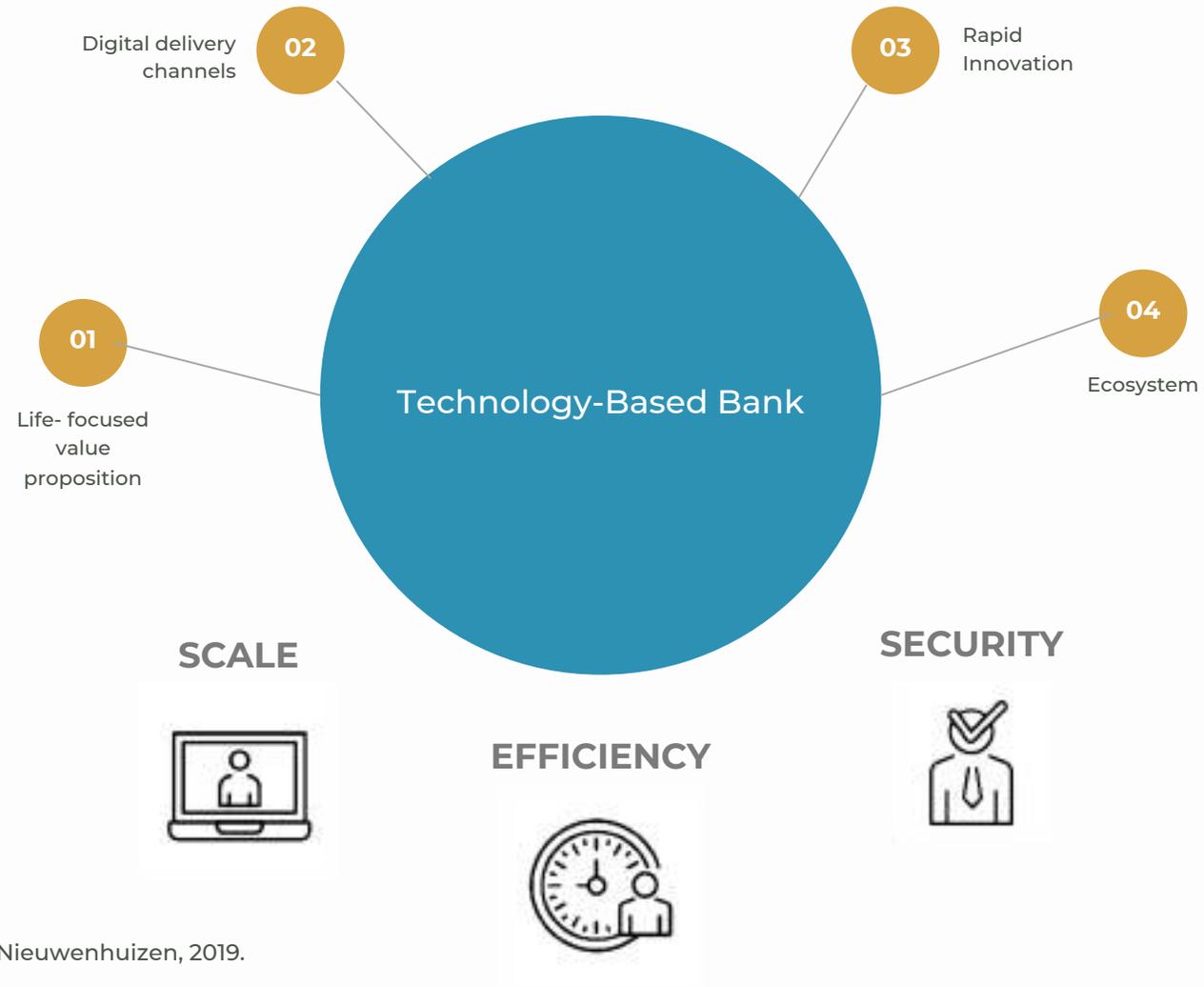


## Customer Centricity

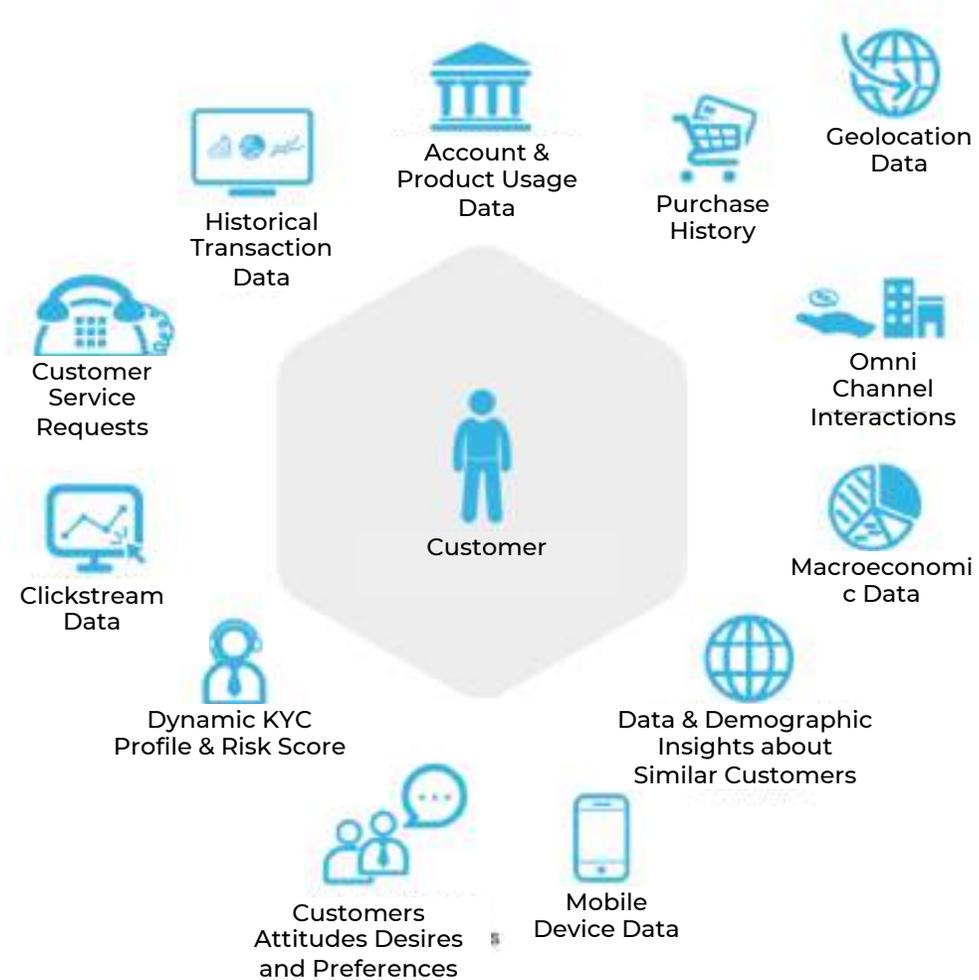
“I would define Amazon by our big ideas, which are customer centricity, putting the customer at the center of everything we do”

Jeff Bezos,  
Founder & Former CEO, Amazon

# Customer-driven Imperatives



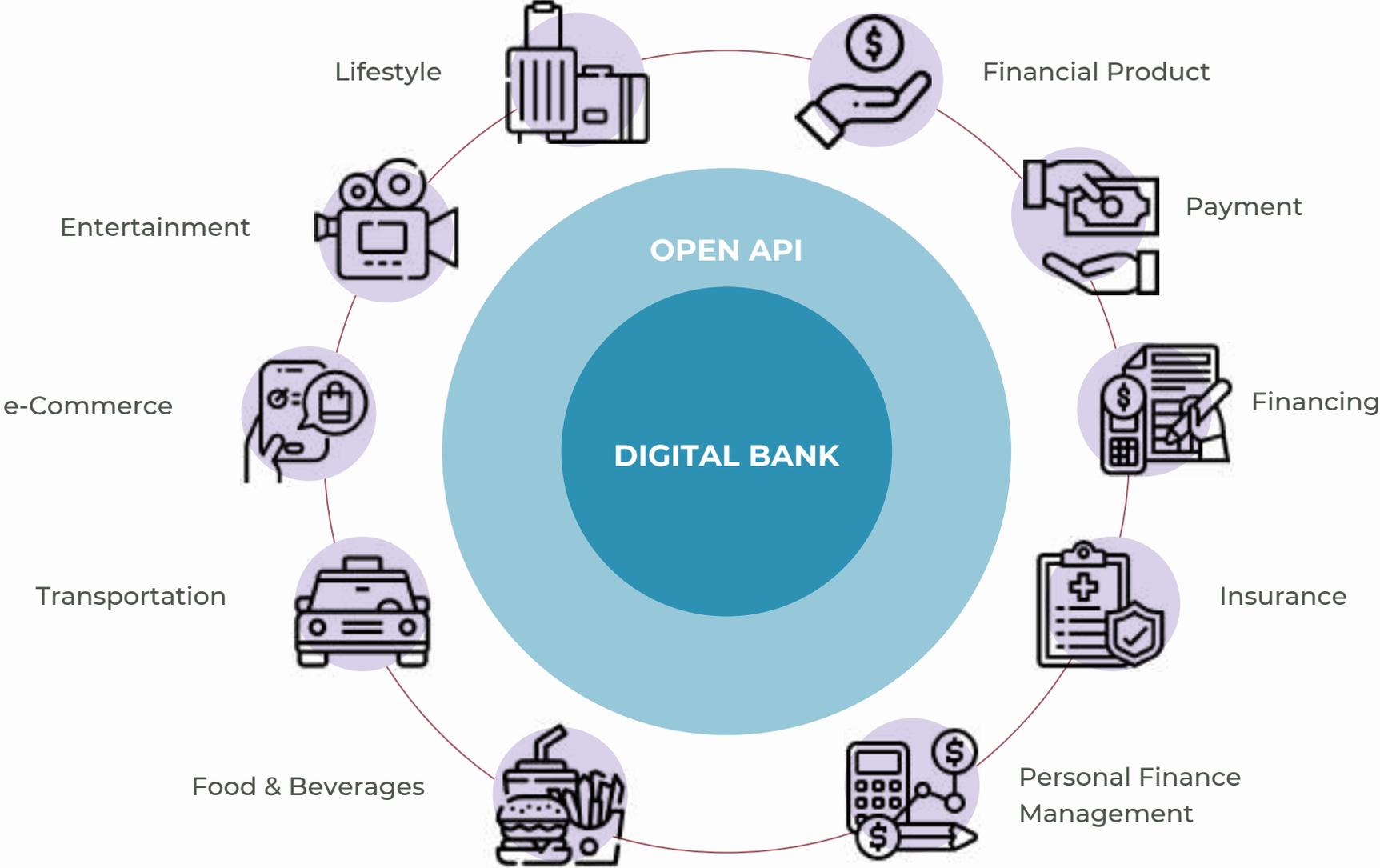
# Single View of Cardholder and the Benefits It Confers



## Rapid Innovation



# The bank of the future will therefore have to play in digital ecosystem



*New Normal  
for Bankers*

**Prudent**



Think on your feet

**Agile**



Flexible working is a way of working that suits an employee's needs, e.g. having flexible start and finish times, or working from home, having flexible start and finish times, job sharing and working part time.

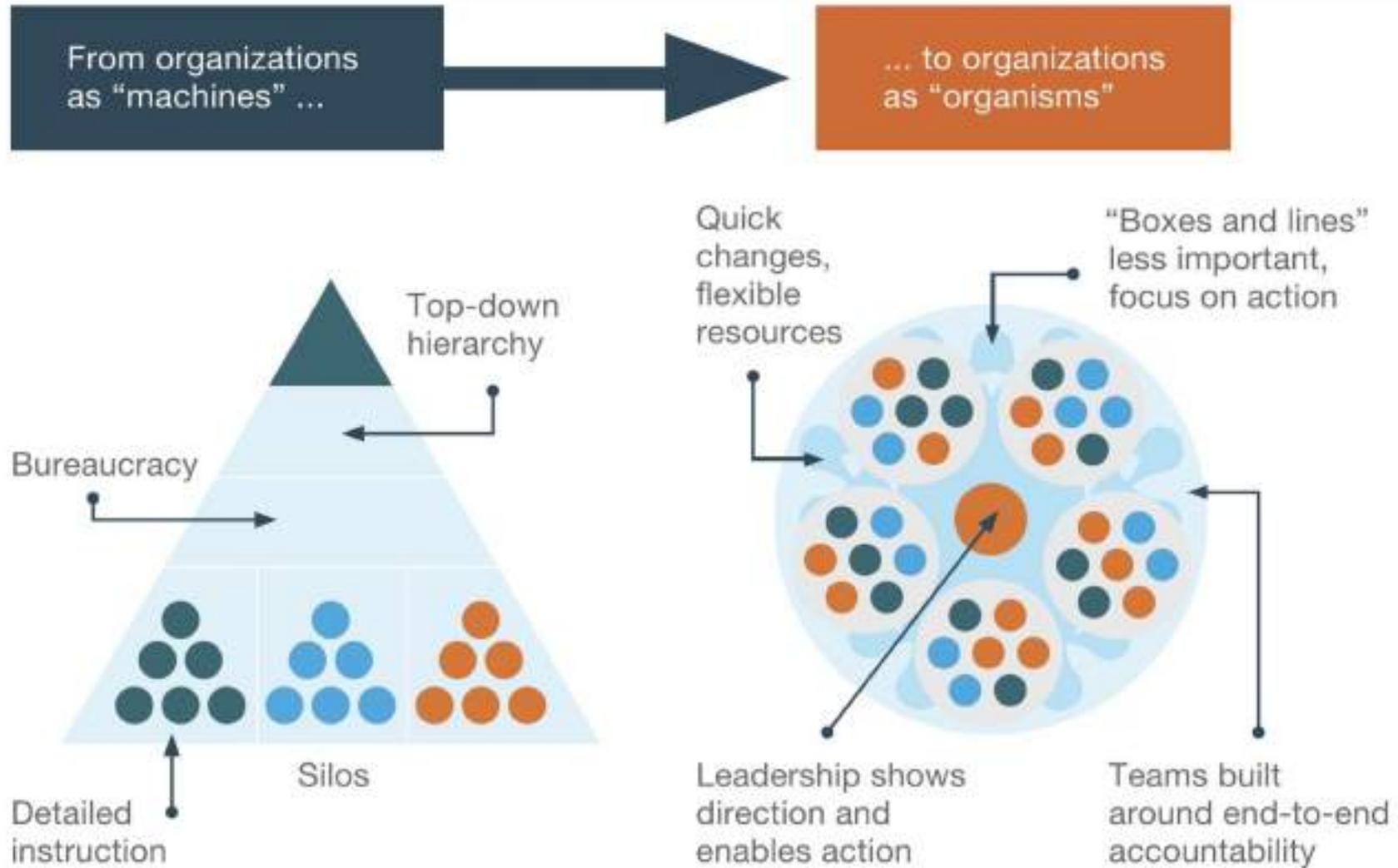
**“Agile is a way of working that allows people to work where, when and how they choose provided it meet the needs of the business. It is enabled by technology to create a new model that optimizes performance and empowers people to do their best work with minimal constraints and maximum flexibility”**

## There are five trademarks of agile organizations

	Trademark	Organizational-agility practices
<b>Strategy</b>	North Star embodied across the organization	<ul style="list-style-type: none"> <li>• Shared purpose &amp; vision</li> <li>• Sensing &amp; seizing opportunities</li> <li>• Flexible resource allocation</li> <li>• Actionable strategic guidance</li> </ul>
<b>Structure</b>	Network of empowered teams	<ul style="list-style-type: none"> <li>• Clear, flat structure</li> <li>• Clear, accountable roles</li> <li>• Hands-on governance</li> <li>• Robust communities of practice</li> <li>• Active partnerships &amp; ecosystem</li> <li>• Open physical and virtual environment</li> <li>• Fit-for-purpose accountable cells</li> </ul>
<b>Process</b>	Rapid decision and learning cycles	<ul style="list-style-type: none"> <li>• Rapid iteration and experimentation</li> <li>• Standardized ways of working</li> <li>• Performance orientation</li> <li>• Information transparency</li> <li>• Continuous learning</li> <li>• Action-oriented decision making</li> </ul>
<b>People</b>	Dynamic people model that ignites passion	<ul style="list-style-type: none"> <li>• Cohesive community</li> <li>• Shared and servant leadership</li> <li>• Entrepreneurial drive</li> <li>• Role mobility</li> </ul>
<b>Technology</b>	Next-generation enabling technology	<ul style="list-style-type: none"> <li>• Evolving technology architecture, systems, and tools</li> <li>• Next-generation technology development and delivery practices</li> </ul>

The 5 trademarks include 23 practices for organizational agility; a8 are based on survey research. Five additional practices are included that have emerged from recent experiences with large global companies transforming into agile organizations

# Rather than organizations as machine, the agile organization is a living organism



## Hard Skill

Developer

Data Scientist

Planning

Analytics

Risk Management

Cybersecurity

## Soft Skill

Employee

Leader

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Adaptability

Visionary

Perseverance

Walk the Talk

Entrepreneurial

Empathy

Curious

Open minded

Team Player

Transparent



**Great things come from  
hard work and  
perseverance. No excuses.**

Kobe Bryant

 quote fancy

A group of seven hands of various skin tones are shown from the bottom, holding up large, 3D-style letters that spell out the word "Thanks". The letters are in two colors: yellow and maroon. The 'T' is yellow, 'h' is maroon, 'a' is yellow, 'n' is maroon, 'k' is yellow, and 's' is maroon. The hands are positioned behind the letters, supporting them from below. The background is a plain, light gray gradient.

**Thanks**