

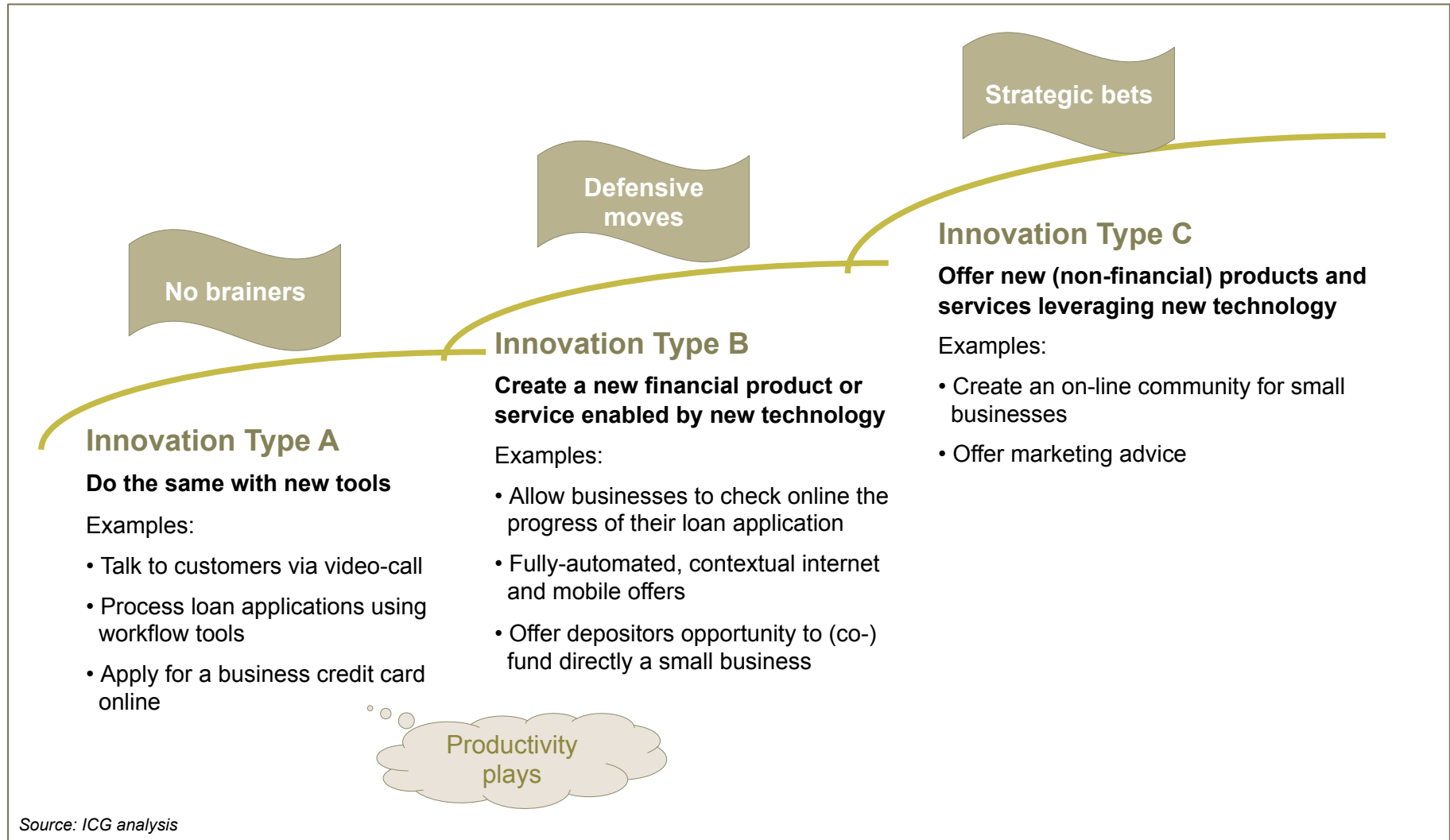
‘Impact of digitisation on business banking relationship management model’: Structure and contents

Sections	Pg.	Description
1. Introduction	8	<ul style="list-style-type: none"> • Describes the document’s scope, approach and structure; frames the issues
2. Key messages	2	<ul style="list-style-type: none"> • Summarises the six key messages of the document
3. Impact of digitisation		<ul style="list-style-type: none"> • Identifies key drivers of digitisation and macro-impacts • Offers a framework for linking technological change to business transformation • Identifies industries most affected by digitisation
4. Lessons from retail banking	3	<ul style="list-style-type: none"> • Summarises recent innovations in retail banking • Identifies obstacles new entrants face in offering a broad proposition
5. Digitising business banking	40	<ul style="list-style-type: none"> • Identifies best practices for managing the middle market, including those related to digitisation • Lists recent innovations in business banking by company and by type of SME need • Describes numerous case studies and examples of innovation • Explores how existing digital technologies could be leveraged to transform relationship management activities • Lists best practices to develop a world class customer analytics capability • Identifies banks that are excelling in big data and analytics and describes case studies • Analyses to what extent the implicit beliefs underlying the traditional relationship management model are being challenged by new digital technologies • Explores what technologies and business models would be most disruptive for business banks and how they could be desintermediated
Appendix	20	<ul style="list-style-type: none"> • Gives further detail on speed and impact of digitisation; describes additional case studies of excellence in data management and customer analytics; offers additional knowledge references

84 pages
in total

Sample exhibit 1: Three types of innovation

Technological innovation can come in three flavours, but all three have the potential to be quite disruptive



Sample exhibit 2: Example: Crowd Cube

Crowdcube gives the UK's entrepreneurs and business pioneers a new way to raise business finance by tapping into a 'crowd' of like-minded individuals willing to invest smaller amounts of cash in exchange for rewards and a stake in their business.



Better for investors

- ✓ **Invest** in UK businesses
- ✓ **Benefit** from EIS and SEIS **tax relief**
- ✓ **Support** businesses you admire
- ✓ Select **investment ready** businesses
- ✓ **No investment fees**

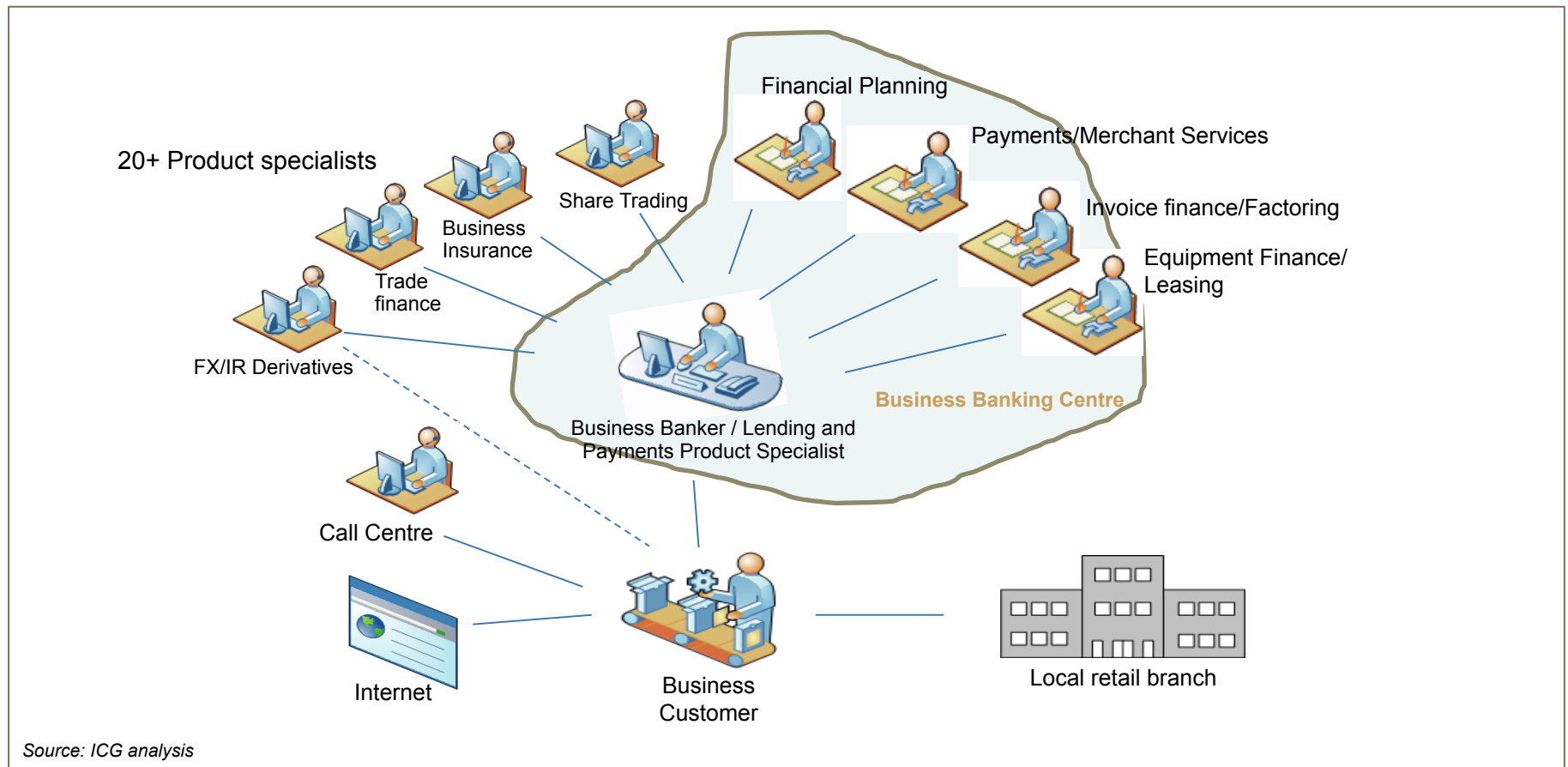
Better for businesses

- ✓ **Connect** to thousands of investors
- ✓ **Access** the finance you need, fast
- ✓ **Seamless** end-to-end funding process
- ✓ **Benefit** from investor expertise
- ✓ **No upfront costs**

Source: www.crowdcube.com/pg/how-it-works-4

Sample exhibit 3: Where does all this leave the typical business banking relationship model?

The typical business banking model – centred on a business banker/relationship manager who often doubles up as the credit and payments product specialist, supported by a large range of product specialists, some based in the BBC, others stationed at HO – has a logical rationale. But to what extent are the implicit beliefs of that model being questioned now by new digital technologies?





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