



BUSINESS MODEL



CUSTOMER EXPERIENCE



PEOPLE AND PROCESSES



ENABLERS

BUSINESS AS USUAL

1

Strategy **does not** rely on **digitally enabled** products and processes. There is **minimal understanding or commitment to digital** from leadership. Traditional R&D.

Traditional products accessed manually. Heavy reliance on **human touch**.

Manually managed processes. Staff have **limited knowledge** of digital. Focus on **individual** functions/business units.

Sporadic use of data (primarily for reporting). **Poor quality data**. Basic systems (e.g. MS office).

EXPERIMENTATION

2

Some **ad hoc digital products** in individual business units with oversight from individual managers. Innovation results from **internal drivers**.

Introduction of new products or addition of digital features to existing products. **Basic digital channel adoption** (e.g. mobile banking over USSD).

Digitization introduced through **simple processes**. Some digital skills within the organization. **Inconsistent adoption** of tools to enhance employee experience.

Aggregated reporting in some functions, but usage limited. **Ad hoc system updates** to improve capability and functionality.

ESCALATION

3

Business model incorporates digital technologies and **data insights increasingly drive innovation**. Leaders are **digitally savvy** and promote collaboration.

Products feature **increasing complexity** and "connectedness" to data and external platforms. Use of **digital self-service channels**.

Workflows and processes **reimagined for optimization** and digitization. Sustained and concentrated effort to **attract digital talent**. Digital tool implementation.

Clear articulation of **data management strategy**. Foundational **data standards** established. **Stable systems** delivering on basic digital requirements of the organization.

ACCELERATION

4

Good digital governance with clear priorities and metrics. C-Suite and Board **actively engaged** in formulating, communicating, and amplifying digital transformation journey. **Structured approach** to innovation.

Greater proportion of customers served by products that incorporate data insights and digital channels. **Advanced analytics and customer segmentation** to provide **customized** customer experience.

Automation of end-to-end complex processes containing structured and unstructured data. **Cross-functional teams** with accountability for delivering on digital. **Strategic investments** in tools and processes to enhance new ways of working. Flexible, collaborative, and **data-driven decision making**.

High-quality, integrated data from various sources used enterprise-wide for performance management and planning. **Investment in digital tools** to scale gains in productivity and customer experience.

DIGITAL NATIVE

5

Business strategy relies on **digital tools** to increase efficiency and customer growth. Digital embedded in senior leadership **DNA**. Strategy driven by **digital-first mindset**. Heavily collaborative **innovation ecosystem** that leverages network.

Hyper-customized products, offered to defined customer segments. Use of analytics to drive better customer experience. **Omni-channel interface** with customers on-demand.

Data-enabled tech driven processes that generate signals for self improvements. Field and C-Suite staff recognize the power of digital to drive efficiency and growth. **Digital mindset is embedded** in staff processes from recruitment to performance management.

Actively **leveraging real-time data strategically** to make business decisions, modify products, and improve performance. **Sophisticated technology tools** in place (e.g. AI, robotics) to enhance productivity and promote sustained business growth.