



DIGITAL BANKING: ARCHITECTURE AND ROADMAP ADVISORY

Maximising digital transformation investment and value delivery



CONTEXT

Market forces are causing digital banking strategies to be refreshed

- Market forces such as acceleration of digital channel adoption, increasing customer expectations, intensifying competition, ultra-low interest rates and the emergence of new business models and ecosystems have prompted banks to create digital business strategies to compete in this new environment.
- These strategies cover the why (e.g. purpose, values), the what (e.g. products, services, differentiation), the how e.g. (operating model, channels, capabilities), the who (e.g. customer segments, staff capabilities) and the when (e.g. time to market). They will also draw heavily on how data and digital technology will be leveraged to drive the business.
- Strategies are underpinned by capabilities (e.g. people, organisational, technology) which are defined in a target state blueprint and many of which do not exist today and need to be developed.

Many face a challenge moving from strategy to execution

- The big challenge that many banks are facing is how to turn this strategic vision and target state blueprint into a concrete target state architecture and an executable roadmap that will deliver value incrementally.
- This is a complex process that involves making the right technology choices, defining viable interim states that balance competing objectives, and implementing an agile way of working that enables both speed of execution and adaptability to change.

BJSS have experienced many banking digital transformation programmes and offer independent architecture and roadmap assurance to clients to ensure the right choices are made, the right path is followed and the strategic vision becomes a reality.

DIGITAL ARCHITECTURE AND ROADMAP WORKSHOP

How do you turn your digital banking strategy into a target state architecture and optimised roadmap that will deliver value incrementally?

BJSS offers a free 1 hour intro, to help define workshop for banks who are looking to:

- Move from digital strategy to execution.
- Translate business capabilities into a target state architecture and executable roadmap.
- Build out digital capabilities and modernise legacy systems.
- Take the optimal transformation path.
- Understand the technology options available and make the right choices.
- Deliver value iteratively and adapt as needed.
- Leverage the opportunities of digital and cloud technology.

A PROVEN APPROACH AND FRAMEWORK

1

We will present the BJSS digital architecture and roadmap assessment framework, market insights and best practice recommendations.

ALIGN ON BUSINESS OBJECTIVES

2

We will work together to understand and prioritise your business objectives, map them to our taxonomy and identify areas for discussion.

IDENTIFY PRIORITY AREAS OF FOCUS

3

We will help you to identify areas that need further analysis in order to design and validate the target state architecture and roadmap

CASE STUDY: ARCHITECTURE ASSURANCE AND DIGITAL DELIVERY STRATEGY FOR A TOP 5 BUILDING SOCIETY

A leading UK building society had decided on their business objectives and digital strategy but required expert guidance on their target state architecture and delivery approach to ensure an optimal approach to modernisation and transformation.

- > The BSS team worked closely with the client through workshops and interviews to understand business objectives and conduct a current state assessment of architecture, solutions, ways of working and current capability.
- > Following the current state assessment, BJSS worked with client teams to understand the required capabilities aligned to business objectives, develop the target state architecture, and make strategic solution choices (both existing and new).
- > BJSS worked to understand business and technology trade-offs to create and assess different delivery paths and feasible interim states, developing an adaptive delivery strategy balancing transformation and modernisation objectives to enable incremental value delivery.
- > BJSS additionally provided coaching in agile ways of working and produced a current and target state capability matrix to support the client in growing the in-house capability needed for success.

Outcomes:

- > Improved time-to-market and reduced risk for digital through hybrid architecture that enabled decoupling of digital with core banking platform refresh.
- > Digital programme kicked off and running in agile delivery model with business value being delivered every two-weeks.

Summary of Relevant BJSS Services:

-  Technology and Cloud strategy
-  Digital delivery strategy
-  Agile Transformation Programme

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