

# Digital transformation

An imperative and opportunity to increase profitability

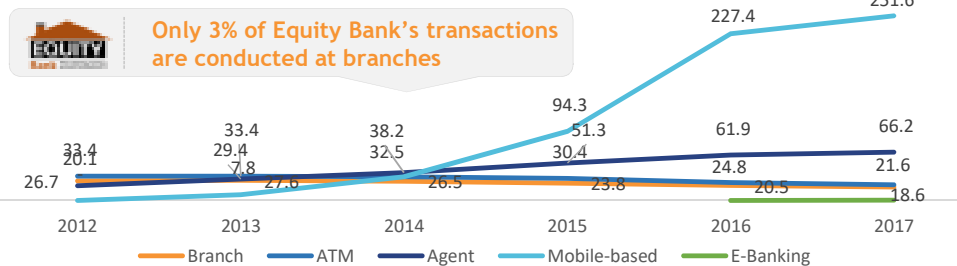
## The challenge

The convergence of technology with finance, combined with demographic and cultural shifts continue to change the nature of the financial industry fundamentally. Digital disruption has the potential to shrink the role and relevance of the incumbents.

## The opportunity

However, digital technology can help incumbents to create better, faster, and cheaper services and equip them to better serve their customers. Incumbents have the opportunity to embrace digital transformation to retain and enhance market share, outreach, and profits.

Transactions (2005-17, millions per annum)



## Our impact

- Channel and product development with Equity Bank, Centenary Bank, Stanbic Bank, and First Bank Nigeria
- Digital banking strategy and app design—HF Whizz—gaining customers, deposits, transactions, and instant loans for HF Bank Kenya—used by over 60,000 people
- Digital transformation in Uganda—agent banking strategy and implementation for three leading banks
- Over 1,000 people trained on the digital transformation across Africa and Asia

## Clients and partners



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## MSC offers

- Digital strategy and transformation
- Digital channels (agency banking)
- Digital processes (reducing turnaround-time, creating customer delight)
- Digital products (intelligent credit, smart savings) based on behavioral assessments
- Digital engagement (app design, UX/UI, customer service)