

THE FUTURE OF BANKING

Digital transformation and the technologies future-proofing banking and financial services.

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FOREWORD



I can't recall a time in history when we've seen such an exciting and accelerated pace of change in the Banking and Financial Services sector. Driven by the fourth industrial revolution, new and emerging technologies are creating cultural and societal shifts that are reshaping our very way of life, including how we consume goods and services.

In financial services, the battle is on for marketshare and customer attention. Razor sharp customer experience continues to be the key differentiator to acquisition, retention and satisfaction, as consumer demands and expectations climb higher than ever.

Artificial intelligence and bots are rapidly becoming the norm. Personalisation has taken on surgical precision to create data sets of one. Self-serve portals are driving accessibility and delivering great service at home and on-the go.

As always, Microsoft is leading the way in the future of banking. Cloud solutions and immersive tools that make common data model technologies work harder and smarter are levelling the playing field and helping incumbents retain competitive advantage against new born-in-the-cloud market entrants. Agile technology, integrated, unified data and the no code business applications support cross-departmental efficiencies and collaboration, drive product and service innovation, and increase service quality standards at every customer touchpoint.

In the new, differentiated banking marketplace, everything is to play for. At Redspire, we're proud to be leading radical digital transformation in the sector via world-class Microsoft technologies. Together, we're helping retail and commercial banks understand and engage with customers like never before.

No matter what stage you're at in your transformation journey, there's no doubt that your customers are ready for the banking standards of the future. Together, let's show them the art of the possible...

Billy Lyle
Chief Executive Officer



EXECUTIVE SUMMARY

Harness the powerful data you currently have to get the actionable insights you want now.

This short paper investigates how the banking sector can harness the power of Microsoft's latest technologies to drive effective business change, innovate at speed and revolutionise all areas of banking business operations.

Why is transformation so important now? As the sector radically transforms to overcome immediate pains in banking, it's just as essential to open up the exciting new opportunities that new and emerging tech offers, and futureproof services for the long term.

Exploring this two-fold nature of transformation in Banking, sector leaders will understand the tools that are building and mapping the foundations of future transformation now. Whilst embracing emerging solutions that deliver the immediate customer and stakeholder centricity that banking in the digital age demands.

The message is simple: use tech to harness the powerful data you currently have to get the actionable insights you want now. And the beauty of the tech that's delivering change? You needn't rip out and replace high value legacy systems to succeed.

THE STATE OF BANKING...

Seismic changes are happening in Banking and Financial Services. Focus and goals shift rapidly, as political and economic issues manipulate operational decisions. Nimble new market entrants have prodded a slumbering sector into action. Brexit contingency plans lead front and centre, stalling digital investment. Yet the need for digital-first, customer focused data-centric operations are more vital than ever

The arrival of PSD2 (Payment Services Directive 2) and GDPR (General Data Protection Regulation) have given clarity on data ethics and put control back in customer hands. Open banking and challengers enter the marketplace at pace.

Big Data players like Uber and Amazon have paved the one-click purchase appetite and slick user journeys have made their way into the banking consumer psyche. Rapid technologies, from the cloud to API's, changing the face of internal operations, service delivery and capability.

Looking beyond the sector's challenges, you will find opportunity: an expanding, shape-shifting marketplace, packed with the chance to succeed. Easy-to-implement technology that inspires customer delight and loyalty. With banks like [Santander](#) using Dynamics 365 and LinkedIn Sales Navigator to boost revenue and [Metro Bank](#) utilising Dynamics 365 and Power BI to track customer interactions to create loyal fans, it's clear to see that modern technologies are a key enabler to success in Banking.

Across retail, commercial and corporate banking, those who prove to be agile and digital-first can expect to stay relevant and competitive.

Banks that identify and implement the correct digital technologies will see a positive outlook; futureproofing their business for the exciting years ahead, where everything is to play for.



...AND THE OPPORTUNITY TO THRIVE: METRO BANK

To gain a deeper understanding of customer needs and track interactions with branch, services, online, telephony and mobile, Metro Bank sought an intelligent data solution to guide decision-making. PowerBI with Dynamics 365 gave Metro Bank what it was looking for; cross-team focus on customers:

CALL CENTRE OPERATIONS: PowerBI and Dynamics enables Metro Bank to track call volume, service levels, customer segments, call times and staffing. Reporting data is refreshed nightly, so colleagues have a clear picture of the previous day, weeks, months and year.

MOBILE AND INTERNET BANKING: Colleagues can analyse data like call volume, transactions type, device use and peak activity times, gaining a sense of how channels are growing.

CUSTOMER SATISFACTION: Metro Bank track complaints, service level metrics, resolution times and departments involved. Teams can flag urgent complaints and resolve before the deadline for reporting to regulators.

STAFFING AND WORKLOAD PLANNING: Power BI collects data on peak activity times in branches, transactions type and other customer activity, enabling adequate staffing to meet customer demands.

CHALLENGING THE CHALLENGERS

Without the chains of legacy systems, sprightly new market entrants are delivering the smoothest of experiences, with a side order of brand sass. For incumbent banks, with an ageing customer base, those hard-earned reputations and customer loyalty will only go so far.

Audiences have come to expect so much more. With challenger banks marketshare increasing year on year, the battle for customer wallets is on.

As new entrants like Monzo, Starling and Tide deliver slick customer journeys and bold, digital-first in-app experiences, top performing incumbents like MetroBank and CYBG lead the way in embracing digital disruption in the traditional markets too.

A recent banking report by [Accenture](#) highlighted that new competitors have already grabbed **14% of the UK's banking revenue.**

Challenger banks are set to continue growing as an additional £775 million is pumped into the sector under the [Alternative Remedies Package](#) to promote competition in the small and medium sized enterprises (SMEs) market.

The key to success? To compete and lead in a fast-moving banking marketplace? Leading cloud technologies like Microsoft Dynamics 365 and integrations to the wider Microsoft ecosystem are revolutionising all aspects of banking. Indeed, organisations who unify data, culture and operations are making competing with born-in-the-cloud competitors a breeze.



The [Office of National Statistics](#) has estimated that the Banking sector in the UK is worth over £12trillion. The key challenges facing the sector today include:

- embracing disruptive service models
- staying up to date with new technologies
- challenging new competitors
- achieving customer centricity
- increasing customer expectations
- managing stakeholders and 3rd parties
- compliance with complex regulation
- outdated legacy systems
- overcoming cyber risk

THE ENDLESS OPPORTUNITY OF NEW AND EMERGING TECH

Overcoming challenges with the latest Microsoft technologies



Customer bases in banking sprawl wide, interconnected networks. Most customers have multiple accounts, collectively carrying out hundreds of thousands of different applications, transactions and requests each day and interacting across different departments, platforms, and geographies. It's essential to manage this vital customer data safely, securely and efficiently cross-departmentally.

At a macro level, data-centricity via **Dynamics 365** and other Microsoft technologies like **Azure**, and **Power BI** help banks understand, analyse and report on business performance and pipeline, monitor growth and risk, and manage profitability.

To succeed, continuous tracking of KPIs, from overall profitability to the detailed performance of departments and single product lines is also vital.

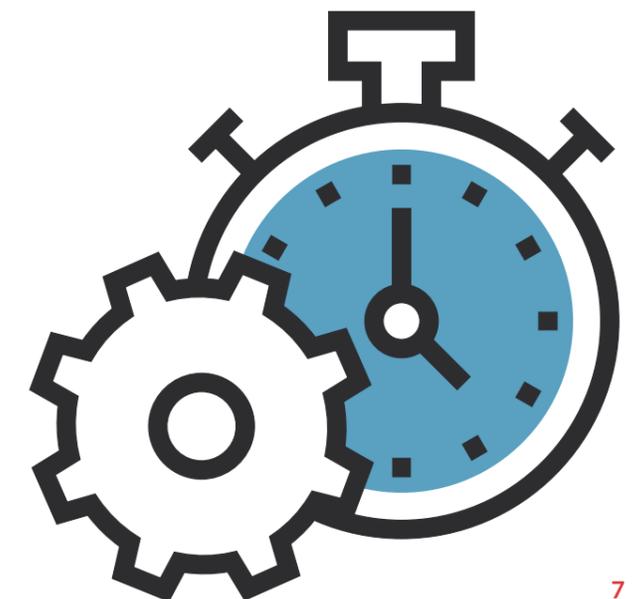
63%

of current financial services players didn't exist a decade ago.

Accenture, Star Shifting: Rapid Revolution Required (2018)

At a micro, departmental level, Microsoft's vast ecosystem of easily integrated tools help banks unify operations, accelerate sales and deliver meaningful and slick customer experiences.

Microsoft Dynamics 365 cloud online is the single most effective tool in the Banking leaders and changemaker's digital transformation arsenal. At its simplest, it resolves business pain by unifying data, systems and processes into one, single intelligent system. With capability to connect multiple, disparate legacy data sources, key business information can be served up via intuitive, custom-built real-time dashboards. Teams are provided with the tools and insights they need, from a real-time, single view of the customer to relationship insights tools that automate and suggest next step action. All integrating neatly into the **Office 365** technology and **Windows** hardware that your employees already know and love, and **Power Platform** functionality that puts the tools to deliver no-code services tailored precisely to your business needs, right in your team's hands.



BANKING DATA REIMAGINED WITH POWER BI AND DYNAMICS

The possibilities of Microsoft empowered intelligent banking are endless. Unlock opportunity and delight customers through seamless experiences across channels, products, and services, and define slick new ways of working that empower teams.



Analyse individual or segment profitability by product, loan type, and geography



Visualise and analyse how products and revenue streams are performing



Leverage historical banking data to predict and decision make on future strategy



Understand the products, people and departments requiring attention or investment



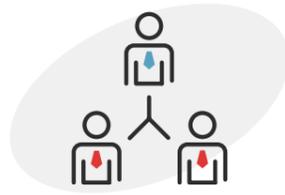
Control, track and monitor pipeline on a macro and micro level



Set goals, targets and KPIs based on sound knowledge, insights and data



View organisational health and prepare visual real-time analytics reports



Benefit from a constantly updating CRM and teams working with live up-to-date data



Gain macro & micro insight to products, performance and people



Connect disparate legacy data systems and ensure data enrichment and soundness



Insight from tools that utilise advanced analytics, AI & social selling



Drill into clients by relationship, location, risk weighting and more



INTELLIGENT OPERATIONS AND DATA-LED DECISION MAKING

Power BI and Dynamics 365 create powerful insights in banking, improving productivity and driving rapid decision making.

In the financial services industry, time is money. Time spent sourcing valuable data and creating static manual reports diverts strategic attention from taking action on gained insights at the right time. Often by the time teams have caught up, market conditions or user demand has shifted. Too little too late.

The immeasurable potential of **Dynamics 365 combined with Power BI** is redrawing this picture. Financial data teams no longer have to use up to 80% of their time trying to find, format, and present the right data, with little time left over to make the right decisions and partner fully with decision makers. Instead, **Power BI** enables analysts to share the latest, refreshed data to colleagues through powerful, interactive visualisations.

Power BI combined with Dynamics 365 creates powerful insights for Banking leaders, connecting disparate legacy systems and cloud technology into easy to understand visual dashboards. Top ranked by **Gartner** as the most powerful **Business Intelligence** solution on the market for the twelfth year running, **Power BI analytics** has the power to transform financial services business operations, with success stories including **QuickBooks, Metro Bank** and more.

THE FOUR PILLARS OF SUCCESS IN BANKING, DRIVEN BY DYNAMICS 365



Engage customers

Provide your client with new, tailored experiences that they'll love by harnessing data that serves a complete customer view. Drive personalisation through actionable solution insights and relationship building AI and achieve a satisfied segment of one.



Empower employees

Reimagine productivity and enable a data-led culture that empowers your people to achieve and do more. Every working style thrives when digital intelligence, flexibility and mobility is prioritised whilst keeping your bank, people and data, safe and secure.



Transform products and processes

Lead with innovation in a crowded financial services marketplace by differentiating via data as a strategic asset. Shift from hindsight to foresight, automate manual process and deliver the personalised services, innovative products and experiences your customers crave.



Optimise operations

Modernise and transform operations, utilise your best assets in the right place at the right time, and accelerate customer responsiveness via intelligent systems and processes. Automated operations anticipate and predict future needs, co-ordinate your people and future-proof your banking position.

THE POWER OF DATA INSIGHTS TO PREDICT, SELL AND SERVICE BANKING CLIENT NEEDS

The importance of leveraging data insight is more important than ever in Banking. While, according to Forrester, experience and satisfaction scores are flat for the third year running, notably 86% of consumers will pay more for better customer experiences. There is huge opportunity for financial providers to meet and exceed their customer expectations, deliver on product and service innovation and in turn, create loyal fans.

Powerful user experiences in retail have increased human appetite for instant response, with the same

service levels expected from the banking sector. Product led selling is out and consultative, insight-based selling is in.

When the UK's sixth largest retail bank, **CYBG** utilised the power of Microsoft Dynamics in Small Business Banking, their consultative selling model didn't just gain productivity but spiked revenue year on year too. Whether in Retail or Commercial Banking, today's B2B client or retail consumer expects their financial institution to know them, look out for them, and fulfil and predict their needs. This requires

new data led tools, insights and new success strategies.

Dynamics 365 for Service and tools like Dynamics 365 AI Customer Service insights, utilised alongside the latest selling tools, create warm human experiences, fed by data and supported by artificial intelligence.

Customers benefit from low-touch self-service options as and when they want them, can take advantage of high-touch branch, phone or chat support - all fed by up to the minute real time data and serviced by smart new tools - when they prefer a human touch.

Sales teams are no longer the golden source of product and service information, but experts invited into the buying process only when a customer is ready to let them.

A Dynamics 365 CRM ensures that your people's skills and knowledge and the data sitting in your systems is enabled alongside machine learning and augmented intelligence; creating customer experiences like never before. This 24-hour, 7 day a week convenience is winning loyalty, gaining marketshare and replacing disengaged customers with loyal fans.

When it comes to selling and managing client relationships, tools like Dynamics 365 for Sales, Relationship Insights, AI for sales and Portals are revolutionising how agents interact with clients and invigorating the process.

Today's clients, with a wealth of knowledge and information in easy reach have become experts at navigating their own route to purchase. Sales teams are no longer the golden source of product and service information, but experts

invited into the buying process only when a customer is ready to let them. The data generated during a buying journey, especially in relation to complex banking products, give sellers insight to pipeline warmth and what prospects need to know next. Selling is no longer talking and educating, it's listening and responding.

Whilst the first step to success is the Dynamics 365 driven single customer view, Microsoft's relationship insights, predictive intelligence and augmented intelligence allow salespeople to mine rich data, analyse interactions to date and calculate the health of each relationship and opportunity.

With these tools, your team become more than salespeople, they become active consultants who build meaningful relationships, educate and inspire, anticipating customers needs in advance and driving customer experiences that stick.

CROSS DEPARTMENT TOOLS THAT HELP TEAMS COLLABORATE

Microsoft have set out a future vision to empower every person and organisation on the planet to achieve and do more through collaboration and connectivity.

Within global Banking, their suite of modern workplace tools are fuelling teamwork, driving collaboration and encouraging cross-team conversation. Within Office 365, Microsoft Teams brings the whole organisation together and provides a hub where remote workers, colleagues on client sites or those in disparate geographies from London to Glasgow, New York to Dubai, can get work done via text or video chat, online meeting space and connect via built-in app integrations.

This central meeting point leverages the power of Dynamics 365 and Office 365, and the possibilities for productivity are endless. Integrate with Sharepoint, Power Portal, Adobe Sign, Flow or 3rd party credit lending and payments platforms to

automate lending decisions between the customer point of application, internal teams and payments systems.

Connect teams as they on-board new client and push throughout the welcome process. Set up document secure controls and high-level storage options in Sharepoint with the correct permission levels for each data area. Host meetings, screensharing ideas, resources and collateral for approval. All within Dynamics 365 and Outlook 365.

These tool analytics to help teams work smarter, schedule focus time and eliminate unnecessary and unproductive meetings. Monitor and up-level your team's productivity with MyAnalytics and Workplace Analytics, tools that highlight where work time is spent, where productivity could be improved and how to achieve peak work / life balance. These tool analytics to help teams work smarter, schedule focus time and eliminate unnecessary and unproductive meetings.

A single, complete and reliable view of each customer has been the holy grail for Financial Services leaders for a very long time. Having a single customer view just isn't enough any-more. The real competitive advantage lies in what your teams do with it next.

Microsoft

MOVING TOWARDS A SHARED DATA LANGUAGE IN BANKING

The long term goal of the banking sector at large as FinTech and Open Banking partnerships become the norm, is to define a shared data language in banking and the wider financial services sector. It becomes easier for organisations and their partners to connect systems, disparate data silos and standardise data formats and definitions across the industry.

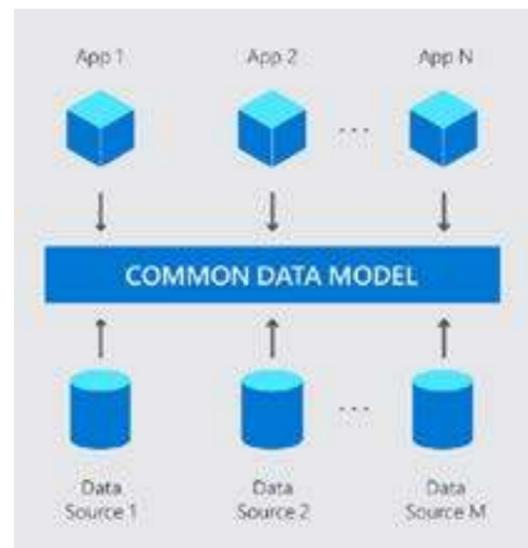
Microsoft's suite of connected business applications, cloud solutions, and productivity tools and dashboards have started the journey already, providing improved processes and insights, easily deployed in any environment, on any device.

Whether using off the shelf banking solutions and accelerators or custom built tools bespoke to your business operations, Microsoft are helping banks of all shapes and sizes tap into huge volumes of disperse data that are driving better decision making. Advanced analytics and day to day operations are improved as AI tools and chat bots are introduced at pace.

Data from across the banking ecosystem's internal and external systems is connected and language unified using **common data model** methodologies. Every interaction's value is maximised as data gathered from mobile, app and web interactions, online or in-branch financial transactions, ATM usage, social media impressions and more, create rich business intelligence that drives customer loyalty.

What this means for customers is that you know them and can predict their needs. When you place your customers at the heart of an interactive business ecosystem, where they can contact you on their channel of choice, as and when they choose, with a unified cross-channel response and real time knowledge and understanding of their needs and issues; you create an immersive sales and service environment that engages. Customer experiences that can't fail to stick.

What does this rich data ecosystem mean for employees? Well when banking staff - from personal bankers, financial advisors, commercial lenders and business bankers, all the way through to marketing and operations - are working from these data rich sources with unified common data languages, it provides razor sharp focus and better decision making in the day to day business delivery. See Page 13 for some examples of the tools in action.



“ The Common Data Model is a metadata system that simplifies data management and app development by unifying data into a known form. It includes a set of standardised, extensible data definitions published by Microsoft and their partners that enables consistency of data and its meaning across applications and business processes like PowerApps, PowerBI, Dynamics 365 and Azure – creating a unified, shared data language. ”

Microsoft

THE TOOLS IN ACTION: TRANSFORMING BANKING OPERATIONS



• Retail Banking

Lending teams and relationship managers can make use of analytics and productivity dashboards to gain a high level view of the day ahead, with predictive analytics and machine learning identifying prospects most likely to close, highlighting any key referrals and expiring KYCs (Know Your Customer). These insights allow relationship managers to plan their day effectively and connect with customers with propensity to close. Onboarding new customers also becomes easier for relationship managers as manual processing of new prospects, loan and mortgage applications, KYC and other retail banking workflows are automated and managed via dashboards and portals. The benefits of these step by step business processes mean relationship managers are more productive administratively and can focus on relationship building and providing a consultative support to prospects and existing customers.



• Commercial Banking

Like Retail Bankers, the commercial lending and relationship managers can identify opportunity and see a holistic view of their portfolio utilising loans and relationships dashboards. Teams can view accounts with a high propensity for closing, track deteriorating accounts that need immediate attention and predict success for the week ahead. This insight, supported by artificial intelligence and smart next step actions helps commercial bankers and team managers plan their working day and strategically view and diarise future cross-selling opportunities. Augmented workflows slicken up administrative tasks like completing loan applications. Commercial bankers can quickly understand if an opportunity is won or lost, ensuring maximum productivity and avoiding too much time being focused on the wrong accounts.



• Branch Managers

Branch managers benefit from a unified data model and a common data language across Retail and Commercial banking. With a comprehensive 360 degree view of the entire bank operations from business mortgages issued through to commercial lending performance, it's easier to track performance and KPI's across different geographies and branch locations. Not only does this help set strategy and plan for the year ahead, advanced data analytics insights also help improve processes and provide operational efficiencies that drive team productivity on a micro and macro level. Working on real-time data across different branch locations makes delivering meaningful in-person customer experiences that much easier.



• Cross-business referrals

Connect departments across the banking eco-system with PowerApps and Portals to simplify the referral sharing process across retail, commercial and branch. This can be as simple as retail banking inputting a new business lending opportunity lead on a unified customer 360 form, which instantly shows up within the commercial banker's 360-degree customer view. With existing customers, the commercial team can access rich customer data like existing product portfolio, KYC history and previous interactions to become an invaluable business consultant in the next phase of their client's business, understanding their needs in advance of connecting.

76% of customers and prospects have researched the website or done a web search on their query, before they make contact with an agent. By the time they're on the phone, they already know a lot about the products they want so they're likely to ask more difficult questions and expect increasing levels of expertise from staff."

Microsoft

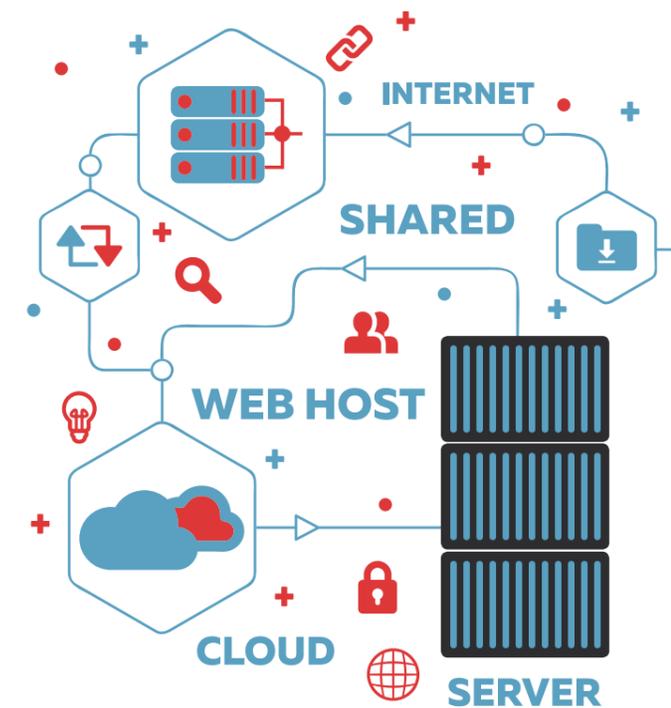


THE BENEFITS OF CLOUD-BASED DYNAMICS 365

There are lots of benefits to a cloud-based Dynamics 365 CRM system for the banking sector. Instead of having to invest in costly infrastructure, servers or equipment, cloud-hosted Dynamics online requires only a strong internet connection.

World-class security and automatic updates are managed by Microsoft, meaning you're always working on the latest version, with continuous access to the latest features, with integration with Office 365 & 3rd party APIs too. Banking field and branch teams can access the latest tech in real-time, benefitting from centralised updates on all of their systems.

These cloud-based technologies make your people and the business more agile, leading to an improved bottom-line. Accessing new cross-platform and cross-departmental features like integrated web portals, advanced AI like Relationships and Customer Service Insights, mobile apps and a slick new user interface provide seamless employee and stakeholder experiences and deliver incredible customer journeys.



CLOUD-BASED OR ON-PREMISE CRM?

With increased regulation, risk and security at the forefront of Board conversations, many Banks and Financial Services clients were slow to adopt the cloud.

Yet the access and security provided by Microsoft's cloud technologies are some of the most secure and compliant security structures available today, and fully optimised to meet PSD2 (Payment Services Directive 2) and GDPR (General Data Protection Regulation) regulations. Connections between Microsoft data centres and end users are encrypted, and public endpoints secured using industry-standard TLS.

Additionally, Microsoft review and authenticate over some 40 trillion logins per day. Threats and cyber hacks are managed by Microsoft's Cyber Defence Operations Centre, which brings together security response experts from across the company to help protect, detect, and respond to threats in real-time. Microsoft's annual investment in security, data protection, and risk management exceeds over a billion US dollars.

More granularly, within your organisation, role-based security permissions are controlled by senior teams, assigned based on responsibility within the organisation and involvement in processes.



Cloud based Dynamics 365 vs On-premise

CLOUD	ON-PREMISE
<p>Overview</p> <ul style="list-style-type: none"> • Deployed online (Azure Platform) • Microsoft responsibility to maintain infrastructure • Accessed and installed via the internet – software lives on Microsoft servers • Benefits from regular update to features and application availability <p>Benefits</p> <ul style="list-style-type: none"> • Automatic updates • Latest version • World-class security • Web portals • Advanced AI • Gamification • Relationship insights • Customer service insights • Project service capabilities • Dynamics 365 for Marketing 	<p>Overview</p> <ul style="list-style-type: none"> • Traditional deployment – hosted on own servers or with an IT partner • All data is kept in-house • Users solely responsible for all upkeep, maintenance and updates and security of data and operations • No access to data support • No access to Microsoft machine learning and AI features <p>Benefits</p> <ul style="list-style-type: none"> • Use existing hardware and IT infrastructure • Full ownership of data • Create bespoke reports • No cloud storage costs • No need for fast internet connection • Make use of in-house personnel or outsourced IT resource to manage system • Control when upgrades are applied and application changes enforced

CASE STUDY

HOW CYBG BOOSTED CREDIT TURNOVER AND GAINED 3,173 WORKING DAYS WITH DYNAMICS 365 FOR SALES



CYBG recently acquired Virgin Money to become the UK's sixth largest bank. At double the size of any UK challenger bank, CYBG's vision has customer experience, innovation and digital transformation at the heart of it, leading with immersive technologies, agile systems and sound data processes.

Prior to engaging, the Banking Group's challenges were lack of centralised data centres, disparate legacy systems and poor central reporting for colleagues in Small Business Banking. CYBG collaborated with Redspire to create

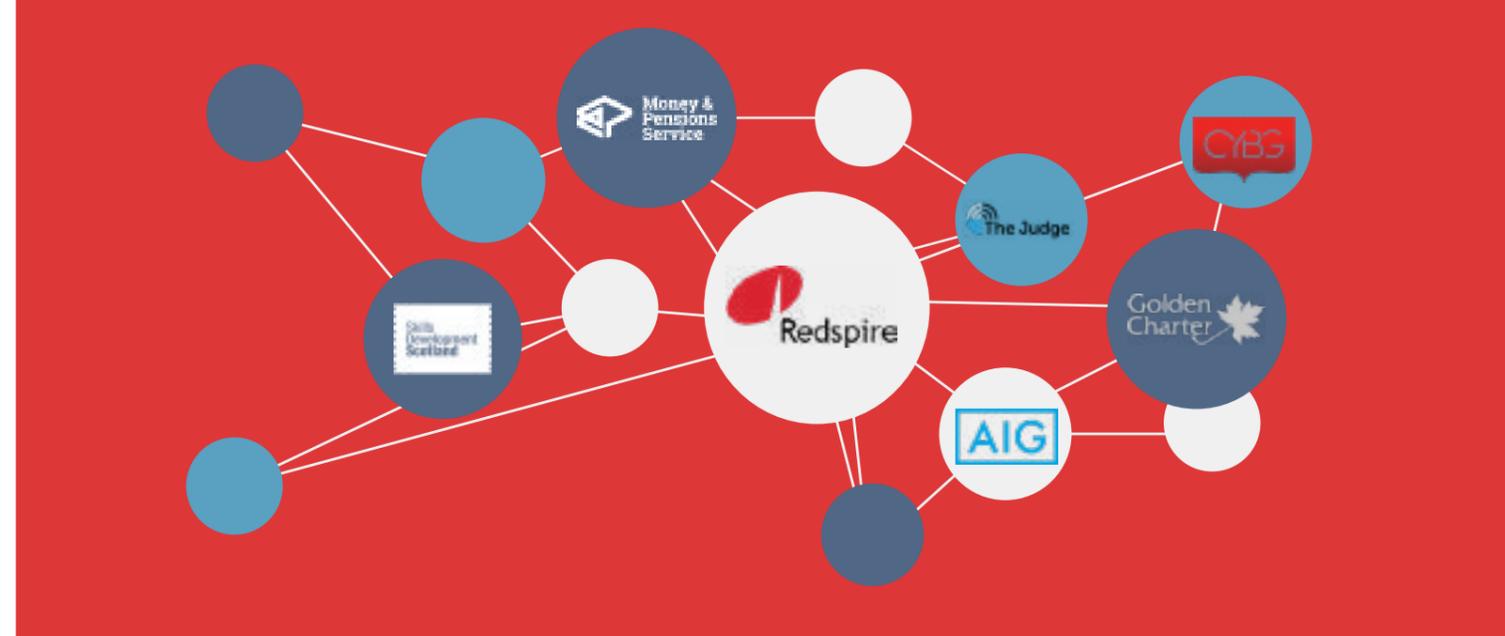
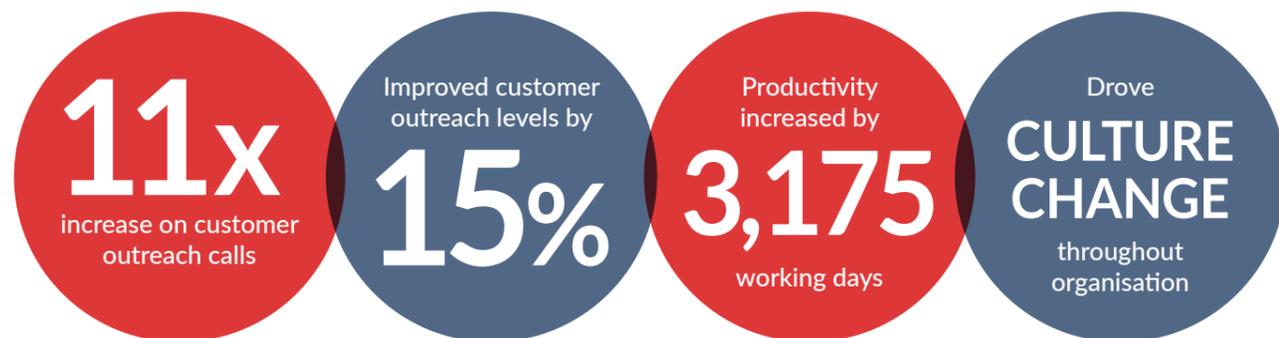
and deliver a simple but effective vision:

To enhance the customer and employee proposition in Business Direct Small Business Banking and deliver improved cross sales, lead management, capacity creation and management information (MI), by building a cloud-based Microsoft Dynamics CRM system.

Dynamics 365 for Sales was implemented for opportunity and pipeline management and goal reporting. Native Dynamics 365 to O365 integration was used for word document generation and export to excel outputs against opportunity data. A custom Windows application was built to facilitate the transfer of data from multiple disparate source systems into Dynamics 365, enriching client data and has

providing Relationship Managers with key decision-making data at their fingertips.

Dynamics 365 for sales has improved opportunity identification and boosted sales, created time efficiencies and vastly improved customer engagement tracking. Dashboard MI is available in real time, providing operational insight, and improving financial reporting. Proactive Opportunity and Retention dashboards for each user, coupled with immersive training on querying the Dynamics database to build call lists has aided in a cultural shift in how the department approaches relationship management, switching from product salespeople, to become consultative business advisors who are trusted extension of their client's business.



GETTING STARTED AND SELECTING THE RIGHT PARTNER

So, you know all about Microsoft Dynamics and its limitless integrations and understand the art of endless possibility within the Banking sector. You know how your competitors are modelling success with Microsoft's latest technologies and you have a need for internal change, now.

What's the next steps?

The partner approach

Selecting the right business partner for your digital transformation project is an essential part of success. It's vital that you select an agency who is experienced within your sector, who understand the nuances and challenges of your business and who also has references and success models within your industry. From pre-sales scoping and needs analysis to, project and process mapping and build, all the way through to implementation and beyond, a strong partner is the primary key to success. Together you'll shape what your project looks like, define a sound strategy, map out the project journey. Whatever stage you are at in your process, Redspire can help via discovery sessions and workshops designed to analyse your needs.

Let's connect, and talk about how together, we'll lead your organisation through the future of banking. You can find my contact details overleaf >>>

Closing remarks

Digital disruption and transformation is in motion from the top down, and across the entire banking and financial industry. From new market entrants to established High Street names, banking globally is rapidly accelerating and shapeshifting into highly focused, strategically planned, modern and agile institutions.

Microsoft Dynamics 365 and the wider Microsoft ecosystem is steering differentiated customer journeys and operational success. In a rapidly evolving business environment where only the strongest and most innovation hungry institutions will thrive and survive, the question is:

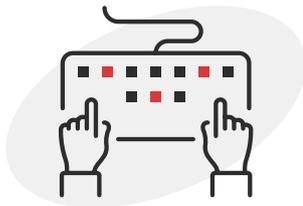
How does your organisation's digital strategy stack up?

At Redspire, when we partner with you, we become your dedicated Dynamics partner throughout your whole improvement journey. We have particularly strong capabilities in Financial Services, FMCG, Government, and Third Sector and we have worked on the biggest operational challenges facing these industries today.

From Small Business Banking improvements at CYBG, client and stakeholder engagement at Money Advice Service and operations and field service at Golden Charter and AIG Group, our expertise in Dynamics 365 and the wider Microsoft ecosystem help our Banking and Financial Service clients achieve operational excellence and project delivery that promises return on investment.

YOUR NEXT STEPS IN FUTURE BANKING

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