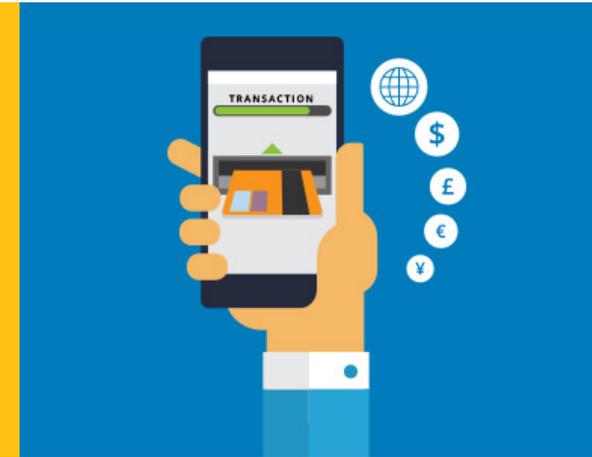


Banking

Driving **financial inclusion** in Africa through a mobile banking solution to give a bank's customers access to remote banking services

BSG assisted a South African bank to provide their customers in Africa with access to banking services via a mobile app, to give them the **freedom to bank** without having to travel into a branch.



Overview of the client's needs

Drive a digitisation strategy in Africa, to include:

- A low-cost, easy-to-access mobile channel for specific value-added services and a better customer experience
- Reduce the customer effort required to use certain banking services
- Create direct relationships with customers via a mobile platform
- Reduce the cost associated with servicing customers by reducing the amount of time each customer needs to spend in a branch



Objectives of the engagement

- Develop a low-cost, easily accessible mobile banking system
- Ensure the new mobile banking solution engenders trust



Benefits of the change

- Customers are no longer forced to travel to branches to perform certain banking tasks, reducing the demand for branches and associated costs
- Economies-of-scale due to standardisation of the solution across Africa
- Ease of future maintenance due to a single integration point across all countries
- Additional revenue generation due to various value-added services
- Automated reconciliation between the bank and third parties has resulted in revenue savings

BSG designed and implemented a **standardised mobile banking interface across 10 African countries**, enabling easier access to banking.

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Engagement Overview

The needs of the bank's customers were a key consideration to ensure the mobile banking system would enable the bank's customers to remotely carry out previous branch-dependent banking tasks.

BSG ensured the bank's processes were equipped to support the requirements and design of the app by developing an optimised view of the required to-be business processes, which relied on business process transformation activities.

A highly collaborative project, BSG worked with various internal and external project teams (across numerous work streams) to successfully deliver the solution into 10 African countries.

Solution

The BSG project team initially conducted business requirements analysis to better understand the bank's needs and strategic business analysis, as driven by the overarching business objectives. Once the team had a clear view of the requirements of the mobile service, they began the systems analysis and design.

Playing a supportive role during the development, testing and implementation phases of the project, BSG provided expert input and guidance to ensure stability of the release. Other aspects the project team provided guidance on included cross-channel and functional alignment, system integration and user acceptance testing, go-live support and training and post-implementation support.

As the development phase of the project came to a close, the BSG project team began working on developing a framework to guide the roll out across the 10 in-scope countries, to reduce the costs and time required for subsequent roll-outs by introducing economies-of-scale. Throughout the process, the project team engaged with in-country stakeholders to ensure buy-in and commitment, and requested these stakeholders have sufficient time allocated to safeguard against capacity constraints.

The BSG project team also provided support of key operational change activities, ensuring all in-country stakeholders were adequately committed to the success of the roll out.

In order to ensure the needs of the customer remained top-of-mind, the BSG project team advocated the use of iterative development approaches, coupled with user experience design (UXD) practices. This enabled the development team to ensure mobile technology advancements and user feedback could be incorporated into each subsequent release.

BSG making a difference

This project provided increased convenience for the bank's customers in 10 African countries, by enabling customers who would previously have had to travel to a branch, to perform certain banking tasks without ever leaving the comfort of their homes. By standardising the mobile banking interface, cost savings and improved customer experience could also be realised for the bank.

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