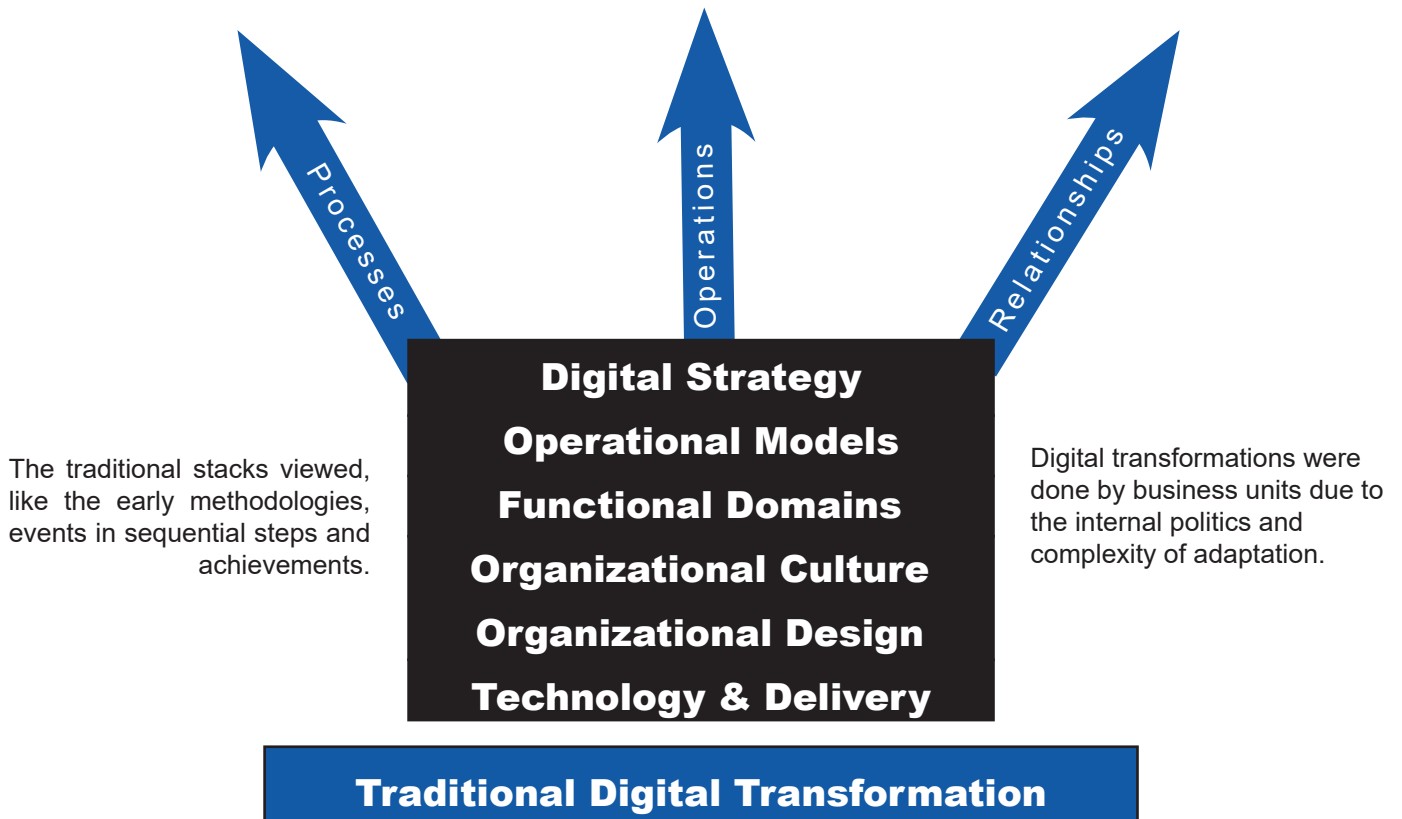


d.LEVERAGE

DIGITAL TRANSFORMATION

Digital transformation is about digitizing processes and data. Using technology, the effort was to remove manual tasks, improve quality, and make accessible the data in common formats necessary to achieve profitability and competitive differentiation. Traditionally, these innovation imperatives were one-off solutions implemented along lines of business or underneath a visionary business leader. Across the enterprise, solutions were siloed resulting in widespread interfaces, extractions, transformations, apps, and technologies.

Traditional digital transformation initiatives common within FSBO's used to be stacked model to define, organize, and deliver results - yet often these efforts were only partially successful resulting in rework and stop-start momentum.



BlackFin Group is a management consulting firm that specializes in the Financial Services, Banking, and Mortgage Lending Industry. Working closely with Regional, State, and Community Lenders, Banks, and Credit Unions. BlackFin Group routinely moves clients forward by effectively guiding the implementation of business and technology initiatives. BlackFin Group's innovative strategies, proprietary frameworks, models, and technologies will reduce expenses, increase productivity, revenue and give you the competitive edge.

YOUR TRUSTED PARTNER, DEDICATED TO YOUR SUCCESS
Banking | Consumer Lending | Mortgage Lending | Secondary | Technology

HOW CAN DIGITAL TRANSFORMATION BE LEVERAGED?

To leverage traditional digital transformation effort (i.e., product or service digitalization) they must be approached holistically. Prior initiatives need to be compartmentalized and used as building blocks exploiting innovation to arrive at rapid prototyping and delivery (not all of which is technological). Using data, technology, process, people, customers as components, business leaders can deliver independent, highly accelerated layers of change and results. In the end using this leverage, organizations take change of their innovation and customer channels reducing project failure rates and increasing reuse and decreasing risks.

IS DIGITAL TRANSFORMATION PRIMARILY ABOUT INNOVATION AND INNOVATIVE TECHNOLOGY?

The simple answer is no. While there are segments of d.LEVERAGE (i.e., digital leverage) that requires emerging solutions (e.g., AI, ML, VR, DL), the focus is on rationalizing the existing investments, expanding what is working, and anticipating what will be demanded. Examples of this illustratively include customer behaviors and usage, profits and budgets, workforces and organizational design, partnerships and alliances, vast data modeling, and layering of transformations to arrive at innovative disruption (e.g., beyond point-based solutions).

ISN'T THE LARGEST VALUE WITH DIGITAL TRANSFORMATION ABOUT REDUCING COSTS?

Yes and no. A critical value of digital transformation is about reducing errors, rework, and duplication. To improve across any or all of those categories should reduce the total spend—yet the impacts of these are not just about the variable costs associated with their achievement. Digital transformation when leveraged also delivers tangible and intangible ROI's across opportunities, forecasting, regulatory compliance, strategic and operational governance, market analysis, consumer anticipatory demands, and of course, customer loyalty and satisfaction. To only discuss digital leverage using cost efficiencies misses extensive growth and value-add capabilities.

WHO HAS THE CAPABILITY TO IMPLEMENT d.LEVERAGE CONCEPTS AND PRACTICES?

The ability to leverage digital assets and expertise is not singularly about the technology. Using our experiential and bespoke frameworks tailored to your situation, we transfer the models, skills, and guidance to your collaborative team leaders. BlackFin Group recommended solutions will highlight the requirements for delivery and adoption process to allow for proactive decision making and a filter for incorporating changing business demands against time periods.

WILL d.LEVERAGE REQUIRE LONG TERM COMMITMENT TO BLACKFIN GROUP AND THEIR CONSULTING PERSONNEL?

No. We represent the “tip-of-the-spear” for your digital leverage initiatives including the definition of existing solutions against the company goals and future plans. We provide solutions (both from experience and delivery) to compliment your enterprise, while identifying future gaps and skills necessary for sustainability. At BlackFin Group, we give provide the guidance to enable quick wins and long-term solutions executed at your pace—not ours.

WHY CAN'T WE JUST DO THIS OURSELVES WITHOUT ENGAGING BLACKFIN GROUP?

You can, once the initial assessments, roadmaps, and priorities are defined. The approach is not to establish a continuous revenue cycle for BFG, but to identify what must be done and allow the organization to accel at what you do. We will educate and coach the enterprise as you would like, and we will explain risks, options, and success criteria on how to measure progress.