

Beat: Business

## LEADERSHIP in times of VUCA & Going DIGITAL for The BANKS

### Strategic Choices To Be Made

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**USPA NEWS** - The key, as always, is 'offering value', a Term that has almost lost its meaning through overuse. Salespeople are often exhorted to 'sell the value,', without much Direction as to what that means. It's important to understand Value as defined by each Customer. What used to seem stable has become increasingly volatile. It seems that nearly every day a new Startup is coming up, new Research surfaces, new Technology Breakthroughs are achieved, and new Customer Trends are developing....

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- LA VENTE DIFFERENCIÉE - Réussir sa transformation commerciale pour augmenter les profits' (differentiated Sale - How to succeed its commercial transformation to increase profits) by Frédéric VENDEUVRE & Christopher GUERIN and published by Dunod Editions.

'How do we gain the attention of Customers when they are being flooded with calls from so many sales reps ?' - 'How do we differentiate ourselves enough that they want to talk to us and not feel they are getting the same story they hear from every other company ?'... What used to seem stable has become increasingly volatile. While we have more Data than ever we are more uncertain about the Future than ever. In a planetary context, the World has become overwhelmingly complex. Once an Organization becomes successful and scales, a different Dynamic sets in : In a mature Organization it becomes about managing Complexity and reducing Ambiguity.... The acronym VUCA (Volatile, Uncertain, Complex, and Ambiguous) was coined in the 1990s. One of the biggest Branding challenges today is that to really drive Business Results, the whole Organisation has to get behind the Rebrand , not just Marketing but Sales and Human Resources too.

To differentiate themselves from Competitors, salespeople need to align with the customer's location on the Value Map, adjusting the performance level of the offering to be compatible with the customer's price requirements. This level of analysis makes it possible to offer the customer a solution that is different from what Competitors are doing. As a Leader, you get to create a vision for yourself, and for where you could collectively take your organization. The overarching Umbrella Programs will then be executed in a myriad of different Activities

- TRANSFORMER LA BANQUE - STRATEGIES BANCAIRES A L'ERE DIGITALE' (Banking Transformation - Banking Strategies in the Digital Age) by Bernard ROMAN & Alain TCHIBOZO and Published by Dunod Editions;

Consumers around the world are quickly adopting digital banking. Incumbents only have a short period to adjust to this new reality or risk becoming obsolete. Revenues and Profits will migrate at Scale toward Banks that successfully use Digital Technologies to Automate Processes, create New Products, improve Regulatory cCompliance, transform the Experiences of their Customers, and dDisrupt Key Components of the Value Chain.

Globally, more innovative incumbent banks and financial institutions are moving rapidly to embrace digital. Most have invested heavily in transaction migration. They have also significantly upgraded web and mobile technologies and created innovation and testing centers. Most Banks today want to become Digital Banking Leaders. And for much of the past Decade as Digital Banking has taken hold, most Leading Traditional Banks have incorporated strong Digital Strategies.

To keep up in this fast-changing Market, Traditional Banks will have to adapt their Operating Models. In particular, changes in IT, New Products and Services Development, and changing Expectations or time-to-market will be Key Factors going forward...

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