

# Banking on Digital Transformation

Streamlining and automating processes to increase sales, enhance employee satisfaction, and elevate the customer experience



## SPECIFICATIONS

### INDUSTRY

- Financial Services

### DRIVERS

- Modernize with digital transformation
- Simplify and automate referral system
- Establish process standards and best practices
- Improve the customer experience

### PRODUCTS

- Microsoft Power Platform

### DEPLOYED

- North America

*To centralize its disparate systems and modernize its legacy referral process, this established bank turned to Hitachi Solutions and Microsoft Power Platform for help. Working together as one team, Hitachi Solutions was able to guide the customer on a digital transformation journey that paved the way for increased user adoption, improved responsiveness, and scalable growth.*

## Challenges

Whether it is customers or employees, this leading financial institution strives to put people first when it comes to banking. Which is why they were looking to address their challenges related to old and disparate systems and processes.

They had numerous internal applications that served different departments, but these applications were outdated and disconnected. Many processes and forms were customized and manual, and data was siloed. This hindered the bank's ability to do business effectively and was negatively affecting sales, profitability, and customer service.

For example, the loan referral process — used by tellers, loan processors, and other back-office employees to identify opportunities for new loans and services for existing customers — was extremely slow and inefficient. Employees did not have easy access to the information and insights they needed to be proactive in prompting customers about their life events and new needs. And employees had to manually check the system, which meant employees were not using it regularly — often only checking it once a month. In this age of instant and on-demand service, this just wasn't cutting it. And the bank was missing out on a lot of sales opportunities and customers were not getting the best service they could.

It was apparent the bank needed to automate to improve efficiency and productivity and modernize to better meet customer expectations and continue to grow and thrive. They turned to Hitachi Solutions for help.

## Solution

Hitachi Solutions began working with the customer a couple years ago to help with some infrastructure and data work. With the success of the initial projects, Hitachi Solutions was able to build a trusted advisory relationship with them, especially when it came to digital transformation. This led to collaborating with the company's other departments, like the referral group, who were looking for application innovation.

To address their latest challenges, Hitachi Solutions assessed the current environment and proposed a cloud-based solution built on Microsoft Power Platform. The primary focus was on modernizing the referral application and streamlining and standardizing the process. We created a Power App that was easy to use, integrated seamlessly with relevant systems, and enabled faster processing of referrals. Additionally, notifications were incorporated to keep stakeholders informed.

Key to success of this project was a collaborative approach. The Hitachi Solutions team worked closely with bank leadership and employees, transferring knowledge and empowering them to be self-sufficient in managing and expanding the solutions built on Power Platform. The goal was to ensure they could continue to improve and innovate on their own.

Despite the tight timeline and shifting priorities, Hitachi Solutions was able to demonstrate the power of digital transformation, automating and simplifying complex and time-consuming processes for the bank.

## Benefits

Moving from an outdated manual referral system, the bank now has a centralized and integrated digital solution that is accessible to everyone who needs it. With information available at the ready, bank employees can leverage it to gain valuable insights and be more proactive in upselling and cross-selling customers, making informed business decisions, and improving the overall customer and employee experience.

Key outcomes include:

- The introduction of the Power App resulted in a high rate of adoption among bank employees. The streamlined and user-friendly interface makes it easy for various teams to use the application efficiently, be more productive, and provide a higher level of service to customers.
- This solution paves the way for the bank to improve agility and responsiveness, enhance the client experience, and be more competitive in a tough and dynamic industry.
- The successful modernization of the referral application has led to a broader realization that almost any process can be automated, and they are inspired to explore further opportunities for process improvement.
- The collaboration with Hitachi Solutions was pivotal in facilitating knowledge transfer, enabling them to take control of their digital transformation journey and provide an enhanced customer experience through modern, efficient processes.

This project highlights the positive outcomes that can be achieved through digital transformation using Power Platform. By modernizing inefficient and outdated internal applications, the bank not only streamlined its processes but also embraced the concept of automation for growth.

## Future

The new Power Platform solution has been so effective, the bank is exploring further digital transformation initiatives, including developing some external-facing applications. And with a newfound understanding of the power of automation, guidance and technology expertise from Hitachi Solutions, and the capabilities of Power Platform, they are looking to continue to enhance the customer experience, boost revenue, and remain responsive and profitable in today's competitive market.

[Contact Us](#)