Quantifying Transformation in Banking

Korcomptenz

Total Technology Transformation

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Letter from the CEO

Prakash Anthony

Korcomptenz

Dear Banking and Financial Services Leader,

At Korcomptenz, we partner with financial institutions to bridge the gap between technology investment and measurable business outcomes. Our Mutual Value Discovery (MVD) workshops help leadership teams uncover, prioritize, and structure transformation around customer impact, operational excellence, and strategic clarity. The Business Value Register (BVR) then transforms these insights into quantifiableresults that are governed, auditable, and ROI-driven.

Our credibility is independently validated: **Forrester recognized Korcomptenz** in *The Microsoft Business Applications Services Landscape, Q3 2025*, and **ISG named us a *Contender* in its *2025 Provider Lens™*** *for the Microsoft Cloud and AI Ecosystem.*

Together, MVD and BVR give banks a unified path from identifying value to proving it, all while rooted in trust, transparency, and measurable transformation.

We are recognized for excellence

FORRESTER
Forrester Landscape
2025 Notable Vendor
Microsoft Business Applications Services

ISG Provider Lens™
Quadrant 2025
Microsoft AI and Cloud Ecosystem
AI Services for the Microsoft Cloud
Contender | Global
Data Fabric on Azure
Contender | Global

QUALITY SYSTEM CERTIFICATION
DNV
ISO 9001

INFORMATION SECURITY MANAGEMENT SYSTEM
DNV
ISO/IEC 27001

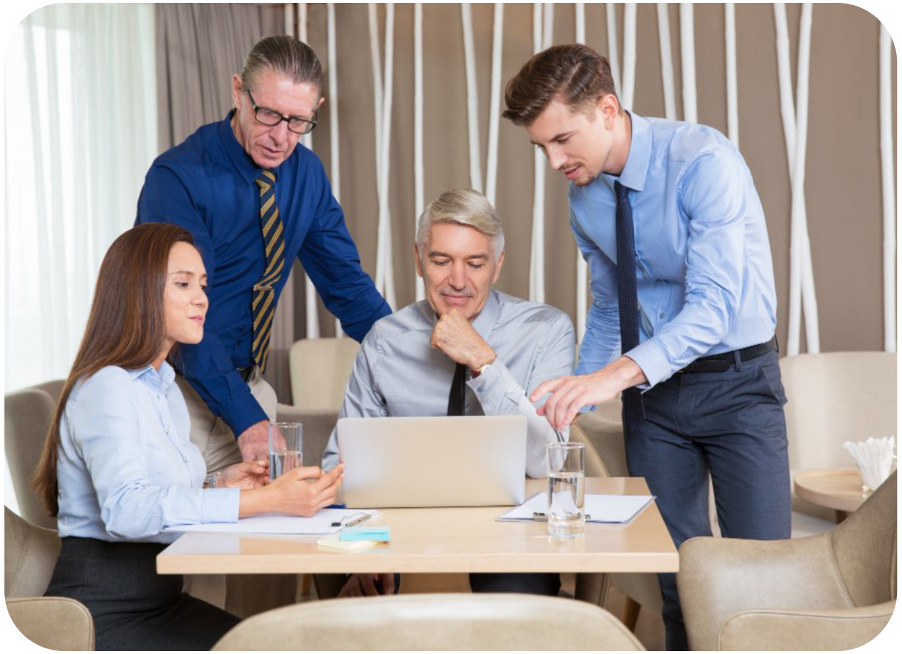
Creation of Business Value for the Modern Financial Institution

Banks have entered a decisive decade.

After years of digital transformation with core modernization, cloud migration, and of course AI acceleration the boardroom question has changed from "*What can technology do?*" to "*Where is the measurable business value?*"

The Business Value Register (BVR) by Korcomptenz answers this question with structure, governance, and precision by enabling institutions to translate transformation efforts into definitive business outcomes that build confidence and trust will all the stakeholders and more importantly are validated by the business .

It's creation of busines value as a management discipline: driving faster execution, lower cost-to-serve, and speed-to-market.



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The New Imperative:

Measurable Transformation

It's 2025 and technology has become the backbone of every financial strategy. However, the link between investment and impact often remains elusive.

Investments in innovation outpace realized outcomes.

With Global Opportunities Opening up we need ensure there is speed to market

It is important to be customer centric and ensure there is holistic view of the customer and there are new avenues of revenues created

Defining and Tracking the Metric and ensuring value is created is essential and is Core of what we ensure to realize the ROI.

Korcomptenz helps banks move from projects delivered to value realized, creating a culture of evidence-based transformation that accelerates decision-making and reduces time to impact.

The Business Value Register:

A Framework for Value Governance

Korcomptenz's BVR is a living framework that connects every initiative across risk, operations, and customer experience to measurable outcomes.

Dimension	Purpose
Business Objective	Aligns programs with Tangible Business Goals
KRA/ Metrics	Define and establish the KRA and Metrics
Baseline vs Created Tangible Business Value	Track the baseline versus actual achieved and report the achievement
Financial Benefits	Ensure the benefits are validated and reported with benefits achieved clearly described
Trust and Confidence	Provides Transparency and build trust on the published results

This structure embeds accountability from day one and establishes a shared language of value between business, finance, and IT fueling faster and well governed execution.

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The Business Value Chain:

Where Speed Becomes Advantage

The BVR accelerates speed-to-market by revealing where transformation delivers the highest impact first.

Retail Banking

Cut onboarding times, improve product ranges and deepen deposits within depth analysis and AI empowerment

Corporate & Commercial

Improve treasury visibility, credit risk, and liquidity control.

Wealth & Private Banking

Focus on the outcomes for HNI and HNC and create specific products to achieve the ROI on Financial Investments

Risk & Compliance:

Ensure key aspects of regulation like KYC, integration with different systems, exceptions handling and transparency of data elements are reported immediately, and corrective steps are part of the process to ensure Trust, transparency and confidence.

Marketing & CX

Launch Hyperpersonalized campaigns increase micro segmentation to gain increased revenue and increase share of wallet from targeted customer interaction

Branch Profitability

Enable predictive profitability forecasting including branch relocation and branch shutdown

From Data to Decision:

The Value Realization Lifecycle

Korcomptenz embeds the BVR within a six-stage lifecycle that ensures transformation remains measurable, transparent, and continuously optimized.

	Stage	Focus	Example
1.	Identify Value Levers	Pinpoint growth, efficiency, and risk-reduction drivers	Faster loan processing, automated AML
2.	Define Metrics	Establish baselines & targets	% cost reduction, revenue uplift
3.	Document Value	Capture owners & timelines in a living register	Unified source of truth
4.	Monitor & Validate	Track progress via dashboards	Real-time KPI variance
5.	Quantify & Sign-off	Convert outcomes into financial impact	ROI validation
6.	Report & Refine	Share dashboards and discover new levers	Continuous improvement

Every initiative becomes part of a repeatable rhythm that links execution speed to measurable outcomes.

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BVR in Action:

Driving Hyper-Personalization and Growth in Mortgage Lending

Customer Insight | Speed to Market | Profitable Personalization

The Challenge

A mortgage lender wanted to improve engagement and reduce acquisition costs but lacked unified visibility into customer data. Campaigns were generic, slow to launch, and disconnected from real customer needs.

Our Approach

Using theBusiness Value Register (BVR), Korcomptenz helped the bank identify measurable value levers within its personalization strategy.

We mapped and governed use cases including:

- Personalized loan and refinance offers
- Geo-targeted savings campaigns
- Cross-selling of insurance and investment products
- AI-based churn prediction and prevention

The Results

20–25 % higher engagement

15–20 % lower spend per acquisition

60 % faster campaign cycles

30 % more high-net-worth customer acquisitions

The Impact

The BVR turned data-driven personalization into a strategic growth engine, aligning marketing and product teams around measurable impact.

By unifying data, accountability, and agility, the lender achieved faster campaign deployment, stronger customer trust, and sustainable revenue growth.

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BVR in Action:

Transforming Campaign Performance Through AI-Driven Personalization

Engagement Reimagined | Cost Efficiency| Customer Acquisition Redefined

The Challenge

A top-tier bank relied on manually managed marketing campaigns that struggled to connect with customers.

Engagement rates had fallen as low as 12%, campaign execution was slow, and the cost of acquisition continued to climb, undermining marketing ROI and customer retention efforts.

Our Approach

Korcomptenz applied the Business Value Register (BVR) framework to pinpoint where automation and intelligence could create measurable improvement.

We implemented an AI-driven campaign engine seamlessly integrated with the bank's CRM, enabling automated segmentation, real-time targeting, and campaign optimization based on engagement data.

Each initiative was tracked in the BVR against key metrics — engagement, conversion, and campaign cost — to ensure clear accountability and performance visibility.

The Results

Engagement rate increased from 12% → 52%

Campaign execution expense reduced by 50%

Cross-sell success improved by 30%

The Impact

The BVR enabled the institution to transition from manual marketing to intelligent, measurable growth cycles.

By aligning every campaign to quantifiable business outcomes, the bank decreased customer acquisition costs, accelerated campaign delivery, and proved that personalization, powered by data, directly drives profit and loyalty.

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The CFO’s Lens:

Financial Accountability That Builds Trust

For CFOs and finance leaders, the BVR provides what most transformation programs lack: verifiable numbers and traceable impact.

Quantify return on capital across modernization initiatives.

Validate cost-to-income and efficiency ratios.

Reallocate budgets in real time based on actual value delivery.

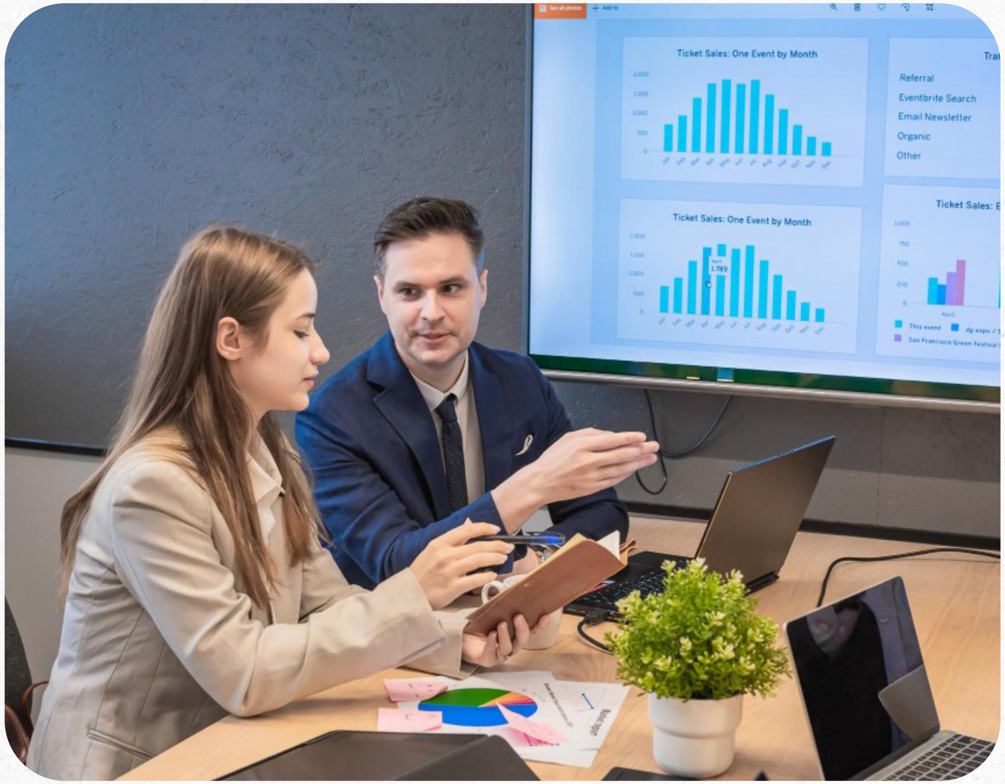
By tying every initiative to a financial metric, the BVR turns technology spend into a defensible narrative of governed growth – fueling trust across boards and regulators.

Why Customer Centric Measurement Matters

In a trust-based industry, value must extend beyond savings into customer impact.

The BVR captures how transformation improves:

- Service speed and reliability.
- Customer satisfaction and NPS.
- Personalization and retention.



By embedding measurement into customer journeys, banks can prove that investments in experience deliver returns in both revenue and trust.

The Korcomptenz Advantage:

Transformation You Can Trust

Korcomptenz combines banking expertise with engineering precision to make transformation measurable and rapid.

Deep BFSI Domain Expertise: Lending, risk, regulatory modernization.

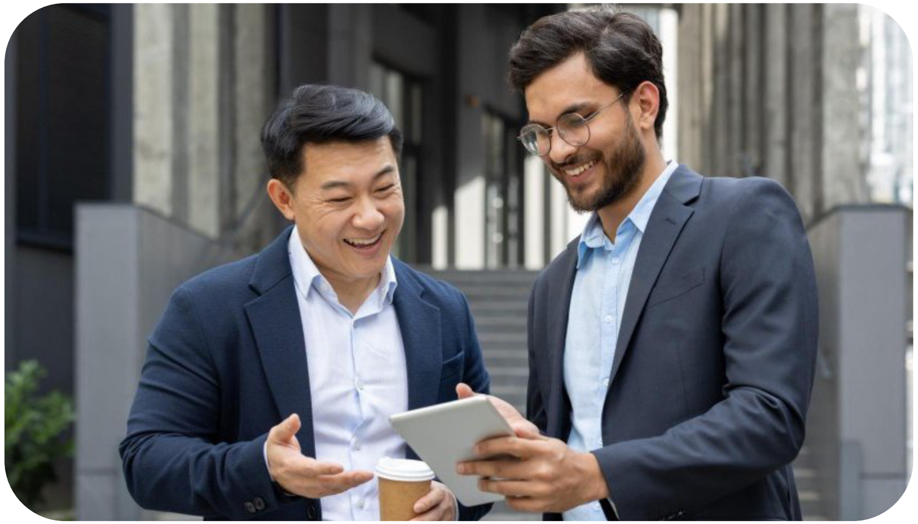
CKVAL Cloud: Compliant, resilient, cost-optimized modernization.

Data & AI Practice: Predictive analytics and intelligent automation.

Accelerators like BankIQ: Reduce implementation time and boost speed-to-market.

BVR-ROI Engine: Continuous governance and reporting at scale.

Recognized by Forrester in *The Microsoft Business ApplicationsServices Landscape,Q3 2025* and by **ISG *Provider Lens™* as a *Contender in its 2025 Q3 for Microsoft Cloud and AI Ecosystem***, Korcomptenz is trusted by leading banks for delivering transformation that is governed, measurable, and fast.



With Korcomptenz, speed and accountability go hand in hand, because velocity without visibility is risk, and visibility without velocity is waste.

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Implementing a Business Value Register:

Your Path to Continuous Value Creation

The journey to a fully realized BVR is a guided collaboration between your institution and our consulting team—embedding value thinking into every decision you make.

How We Partner with

Our BFSI consultants work with your leadership to:

- Identify the top 3–5 transformation levers across operations, CX, and risk.
- Map initiatives to measurable outcomes that drive both efficiency and growth.
- Establish a living Business Value Register with clear owners and metrics.
- Implement governance and dashboards to monitor and refine performance.

By adopting the BVR mindset, your organization will:

- Accelerate speed-to-Market for strategic initiatives.
- Reduce waste and duplicate spend through data-driven prioritization.
- Free capital for innovation by identifying and scaling what works.
- Build a trusted, transparent narrative of value for boards and regulators.

The Business Value Register becomes the foundation of your institution's operating discipline for growth and governance – a continuous cycle of insight, execution, and proof.

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Total Technology Transformation.
Measurable Business Results.

We help financial institutions move from activity to accountability, from technology to trust, and from spending to scaling measurable value.

Transformation is no longer an act of faith but an act of proof. And the Business Value Register is how you show it.

Thanks for reading our

Quantifying Transformation in Banking

Explore where the real impact lies — start with a quick discovery call.

Schedule a Consultation