



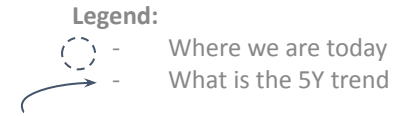
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# Business models spectrum

## Incumbents Vs New players ... and trends



### Customer centricity:

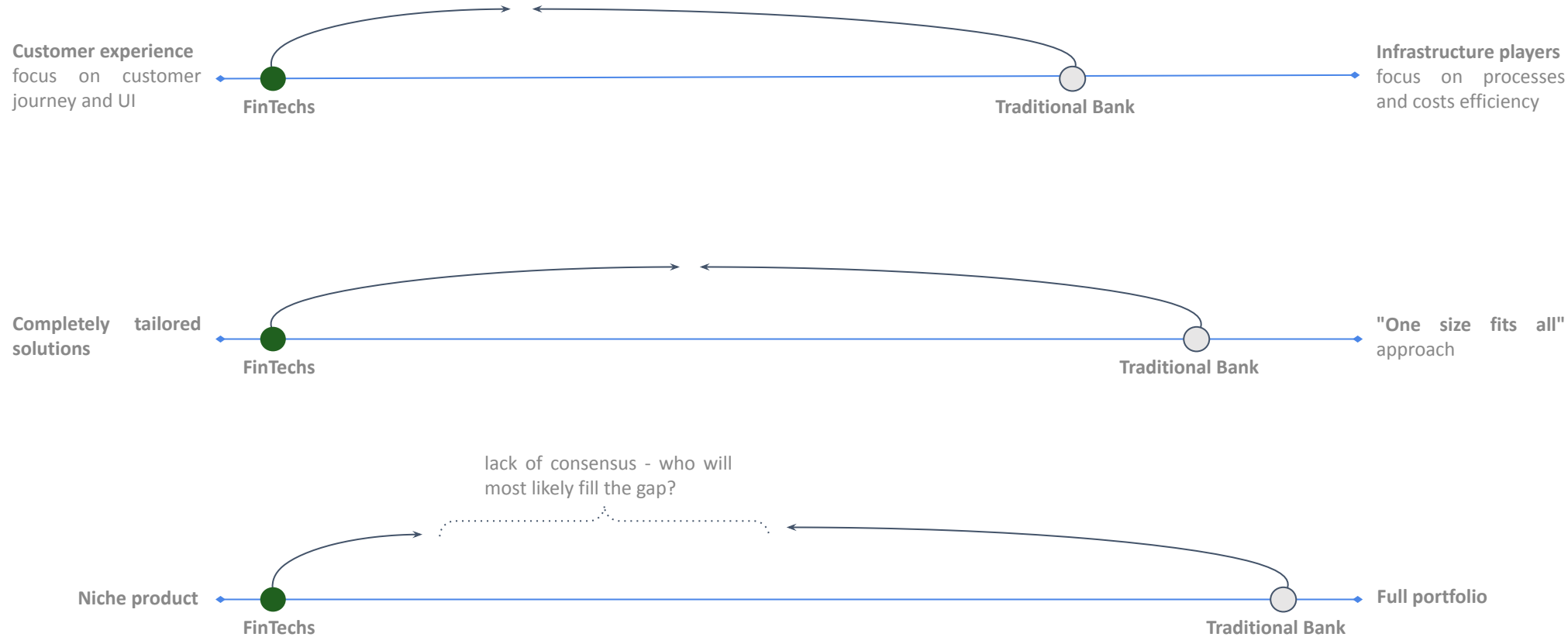
The extent to which an organization would like to engage with addressing the end-customer needs

### Degree of customization:

The extent to which an organization meets the specific needs of each customer

### Portfolio width:

The extent to which an organization maintains a broad product portfolio and respective competences (Payments, Commercial lending, Fast lending, Mortgage, Wealth management, M&A, etc)



NB: all the values represent a subjective opinion on the average market player. Data is grounded on numerous research papers of the global top four consultancy companies yet rounded for the purpose of this audience

# The "Bank of the Future" decomposed

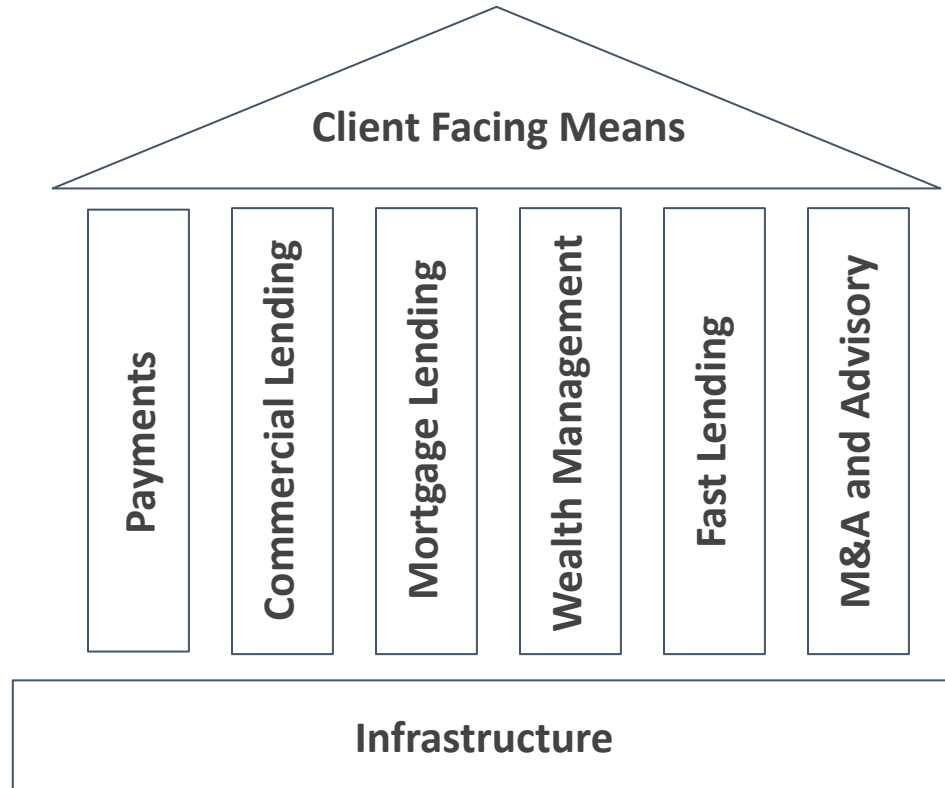
Happening as we speak ...

## Layers

### The Interface

### The product factory

### The infrastructure



## Some conclusions:

One player can hardly compete on all vectors =>

Specialisation is the key driver to keep customer acquisition costs low and keep ROE high;

Platform players are a great, immediate alternative but imposed to the critical complexity of managing multiple agents relationships:

..... what about GAFA?

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