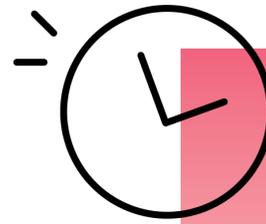# OSF|DIGITAL

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Building the trust to transform

Unlocking the power of Salesforce industries

A practical workbook for FinServ leaders to start their journey to maximise the incredible power of the **Salesforce** Platform.

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Navigating the digital transformation journey with Salesforce

The time is now

The urgency to adapt and innovate isn't just about keeping pace — it's about seizing opportunities to lead in your industry. With Salesforce as your platform and OSF Digital as your partner, the path to digital excellence is clear and achievable.

Why embrace transformation now?

- **Unlocking Salesforce's full potential:**
  Whether you're new to Salesforce or looking to deepen your usage, now is the time to harness the full power of Salesforce. Maximising its capabilities can drive efficiency, innovation, and customer satisfaction to new heights.

- **Digital transformation is no longer optional:**
  The digital landscape is evolving rapidly. If your organisation has yet to embark on its digital transformation journey, the moment to start is now. Delaying could mean falling behind in an increasingly digital-first world.

- **Differentiation in a competitive market:**
  In a sea of competitors, standing out to your customers is more important than ever. Salesforce enables you to offer personalised experiences and innovative services that distinguish your organisation from the rest.

- **Proactive versus reactive strategy:**
  The digital era demands a proactive approach to both customer engagement and organisational challenges. Leveraging Salesforce's advanced AI and analytics, you can anticipate needs, innovate solutions, and address potential threats before they impact your business.

Empowering every step of your journey

- **Guidance for new salesforce users:**
  If you're considering Salesforce, we provide the roadmap and tools to ensure you start strong, leveraging the platform's capabilities to achieve your strategic goals from day one.

- **Optimisation for current users:**
  For those already on Salesforce, we offer insights and strategies to unlock additional value, ensuring your investment continuously evolves with your business needs.

- **Strategic transformation partnership:**
  Embarking on or advancing your digital transformation journey requires a trusted partner. With our expertise in Salesforce solutions, we guide you through every phase, ensuring your organisation not only adapts but thrives.

- **Facing competition with confidence:**
  Our approach helps you redefine customer engagement, leveraging Salesforce to deliver exceptional, personalised experiences that set you apart in the marketplace.

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About this workbook

Explore how top-tier organisations are enhancing customer experiences — inspired by cross-industry insights and leveraging the full force of the Salesforce platform and OSF Digital, a leading Salesforce partner.

In a world where service defines success, Financial Services decision-makers will discover how organisations are redefining engagement standards, optimising support environments and navigating pivotal moments effortlessly.

Join us as we uncover the blueprint for building trust and driving transformative change, tailored specifically for your goals and ambitions.

Sean Catlin

A visionary with over 20 years domain expertise in Financial Services, Sean drives transformative change and delivers strategic customer growth. With experience at Salesforce and OSF Digital, he provides leadership and methodology to transform and disrupt customer experiences.

"Sean and his team at OSF Digital are one of our most trusted partners at Salesforce. Their focus on educating, inspiring and guiding customers to success aligns harmoniously with Salesforce's values and commitment to customer success. This workbook is filled with practical, real-world concepts, tools and methods. It's a must-read for any leader in Financial Services tasked with delivering their organisation's transformation ambitions."

Eran Agrios, SVP & GM
Financial Services at Salesforce

Thought Capital

Unlock game-changing insights, strategies and methodologies, packed with expert thought capital for navigating digital transformation (DT) in Financial Services.

Real Examples

See how other leading organisations have disrupted their business to drive exponential growth, with examples from Financial Services and other industries.

Exercises

Bring the strategy to reality with practical exercises, helping to accelerate your thinking and get you started on the road to success.

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Building the trust to transform

The journey begins with building a foundation of knowledge, skills and ambition. FinServ leaders must adapt to new thinking, considering evolving customer needs and technological innovations. We'll help you to develop the muscle memory, expertise, and vision required for successful transformation.

Trust forms the bedrock upon which successful transformation can thrive. As FinServ organisations navigate the complexities of DT, establishing confidence in every facet of the journey is imperative. Central to the transformation is trust — in the process, partners, leadership, and the IT department.

Successful transformation means evolving into a business that is not just surviving but thriving in the face of change, taking strategic measures to become distinct and relevant amid uncertainty. This requires navigating the shifting landscape of FinServ, embracing innovation, and adopting a customer-centric approach.

What FinServ businesses are doing

Discover the five key megatrends revolutionising how the industry operates and delivers value, with the power of data, AI and automation.

How to digitally transform

Transform at the right pace for your organisation to ensure success — from fast fixes and optimisation, to end-user problem-solving or company-wide innovation.

Becoming the catalyst for change

Our catalyst framework is a proven methodology with four distinct stages, designed to guide you through the transformation journey.

Unlocking the power of AI

Recognise the impact AI is having on revolutionising the financial services industry, from automating processes and improving decision-making to delivering hyper-personalised customer experiences.

Why now?

Stages of engagement with Salesforce

Exploring Value:

For organisations considering Salesforce or in the early stages of adoption, the focus is on understanding how the Salesforce platform can serve their specific needs. This stage involves:

- Identifying immediate problems that Salesforce can solve.

- Recognising areas where Salesforce can drive productivity gains.

- Seeking to understand the broader capabilities of the Salesforce ecosystem and how it can support strategic goals.

Maximising Value:

For existing Salesforce customers, the emphasis shifts to deepening engagement with the platform. Organisations at this stage are interested in:

- Leveraging advanced Salesforce features and integrations to enhance operational efficiency.

- Customising the platform to better serve unique business processes and customer engagement strategies.

- Engaging with the Salesforce community and partners for insights on best practices and innovative uses of the platform.

The type of change sought

We can categorise the type of change organisations are seeking into three progressive levels:

1. Solve immediate problems

At this foundational level, companies look to address specific, often urgent challenges. Salesforce provides tools to quickly resolve these issues, laying the groundwork for more significant transformations.

2. Drive productivity and improve operating model

Beyond immediate fixes, the next step involves leveraging Salesforce to optimise workflows, enhance collaboration, and streamline operations, contributing to a more efficient and effective business model.

3. Create a competitive gap and transform your business

The pinnacle of Salesforce engagement is using the platform not just for incremental improvements but for comprehensive business transformation. This involves leveraging Salesforce to innovate business processes, redefine customer engagement, and create new value that distinguishes the company from competitors, ultimately aiming for the "Customer Company North Star".

Take the leap now

The shift towards digital dominance in Financial Services is not just an opportunity but a necessity for survival and success. Embracing digital transformation with Salesforce today ensures your organisation not only remains competitive but leads the charge into the future. With OSF Digital by your side, the path to digital excellence is both visionary and achievable. Transform with purpose, innovate with clarity.
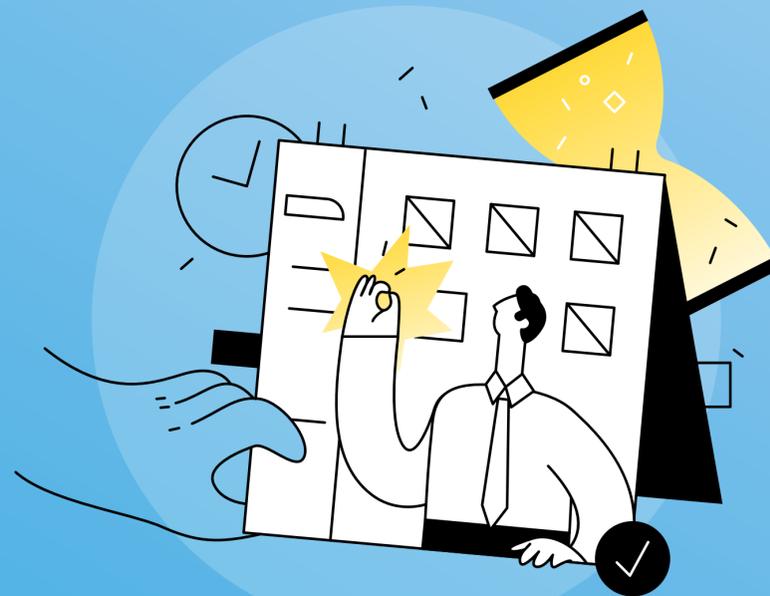
This workbook will help you to...

Chapter 1

Industry Megatrends

Understand the key trends that your peers are focused on
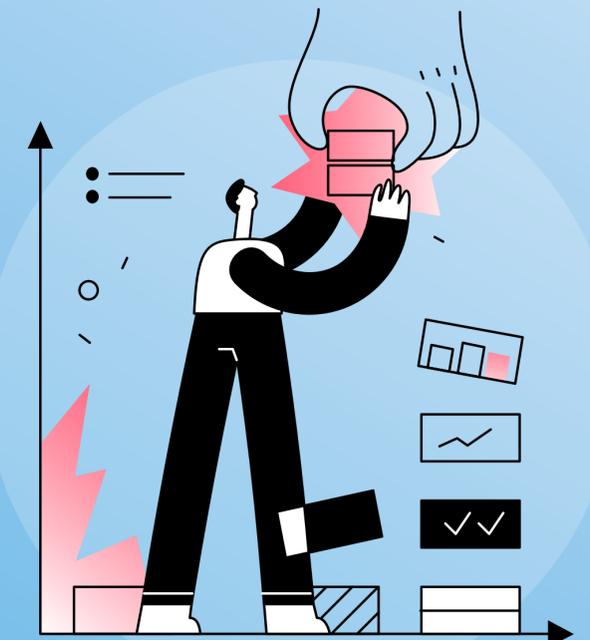
Page 7

Chapter 2

Pragmatic & Radical Transformation

See how you can safely transform at the right speed

Page 20

Chapter 3

Catalyst Frameworks

Leverage our frameworks that are the proven catalysts for change

Page 25

Chapter 1

Industry Megatrends

Discover the 5 megatrends that our global Financial Services customers are focused on and how AI is already influencing and reshaping your landscape.

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The 5 megatrends reshaping the FinServ industry

Explore the 5 key trends that represent not just shifts in technology but profound changes in how FinServ organisations operate and deliver value. The power of the platform, data and AI underscores the megatrends that are driving digital transformation in the FinServ industry. It is the driving force that enables organisations to continually innovate, propelling their business forward.

As you explore each megatrend, you'll find real use cases from innovative companies that have successfully embraced these shifts, offering insights into the art of the possible. These organisations are not merely adopting new technologies; they are unlocking the combined power of Salesforce and OSF Digital to become next-gen businesses, achieving hyper-growth and realising sustainable profitability.

Are you ready to start building the trust needed to unlock the full potential of your business and create exceptional customer and employee experiences?
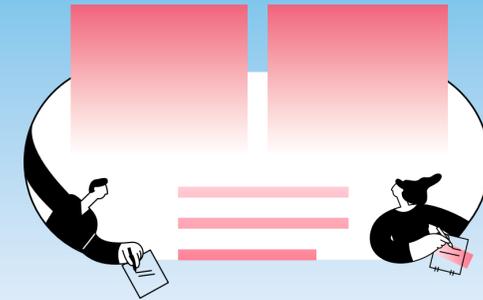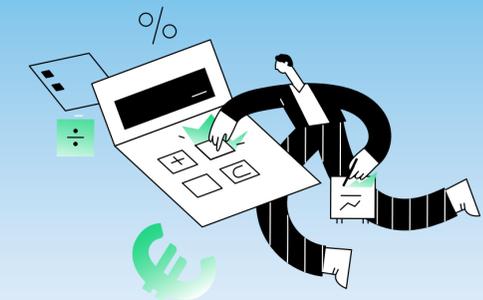
Crafting connected experiences to build meaningful relationships

Digitising end-to-end processes for customer-centric outcomes

Empowering colleagues to create the fungible workforce

Charting new frontiers beyond traditional Financial Services

Unleashing a data-rich, AI-powered future fuelled by the Salesforce Financial Services Cloud

Megatrend 1

Crafting connected experiences to build meaningful relationships

In the digital transformation of financial services, establishing genuine connections with customers has become the cornerstone of growth. Financial institutions must forge meaningful relationships by creating personalised customer experiences that resonate deeply with individual needs and moments in life.

Current State:
Financial institutions don't recognise customers across different channels. Each interaction feels isolated, lacking continuity or understanding of past interactions and future needs.

Future State:
Each interaction with the financial institution is tailored to the customer, acknowledging their history and needs across all platforms, ensuring consistent, informed support for both immediate issues and future financial planning.

Avoid transactional relationships that risk loyalty

In an era where digital channels can make customer interactions feel less personal, financial companies need a better understanding of their customers at every contact point.

Financial Service organisations need to develop engagement strategies and platforms that not only delight but create a sense of belonging and continuity, encouraging repeat visits.

Blending automated digital services with timely human interactions results in impactful, resonant experiences that drive customer loyalty.

The best experiences seamlessly integrate multiple channels, providing a consistent and connected customer journey — especially during key life events.

To succeed, you need to shift from using isolated technologies to a unified, adaptable platform approach. Salesforce provides the necessary agility and integration to help companies transform every interaction into a foundation for lasting relationships.

Personalised customer experiences

- **Reactive → Proactive:** Proactive data and AI drive customer interaction and assisted journeys based on intent and need versus product pushing.

- **Transaction → Empathy:** Human interactions during high-empathy moments. (E.g., guiding the bereavement journey).

- **Multichannel → Omnichannel:** Transition from siloed, disconnected channels to a seamless, unified customer experience across all touchpoints, enabling customers to move effortlessly between channels while maintaining context and personalisation.

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Megatrend 1

5 key ways AI powers connected experiences

1 Personalisation at Scale
Leverage AI to analyse customer data and deliver hyper-personalised interactions, offers, and recommendations across all touchpoints.

2 Empathetic Engagement
Use AI-powered sentiment analysis to understand customer emotions and tailor interactions for more human-centric experiences.

3 Proactive Service
Apply predictive AI to anticipate customer needs and proactively offer support, solutions, and guidance.

4 Omnichannel Consistency
Employ AI to ensure seamless and consistent experiences across all channels, including AI-powered chatbots and virtual assistants.

5 Contextual Relevance
Use AI to understand the customer's context and intent in real-time, and dynamically adapt interactions and offerings for maximum relevance.

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Megatrend 2

Digitising end-to-end processes for customer-centric outcomes

In the rapidly evolving financial services landscape, digitising end-to-end processes is crucial for delivering superior customer experiences and driving operational efficiency. This megatrend pushes for a more client-centric approach, where digital solutions help streamline workflows and enhance service delivery.

Current State:
Customers are left in the dark with processes like mortgage applications or card issuance, lacking the transparency of modern services.

Future State:
Fully digital customer experiences with clear, real-time updates that give control and visibility, akin to best-in-class consumer services.

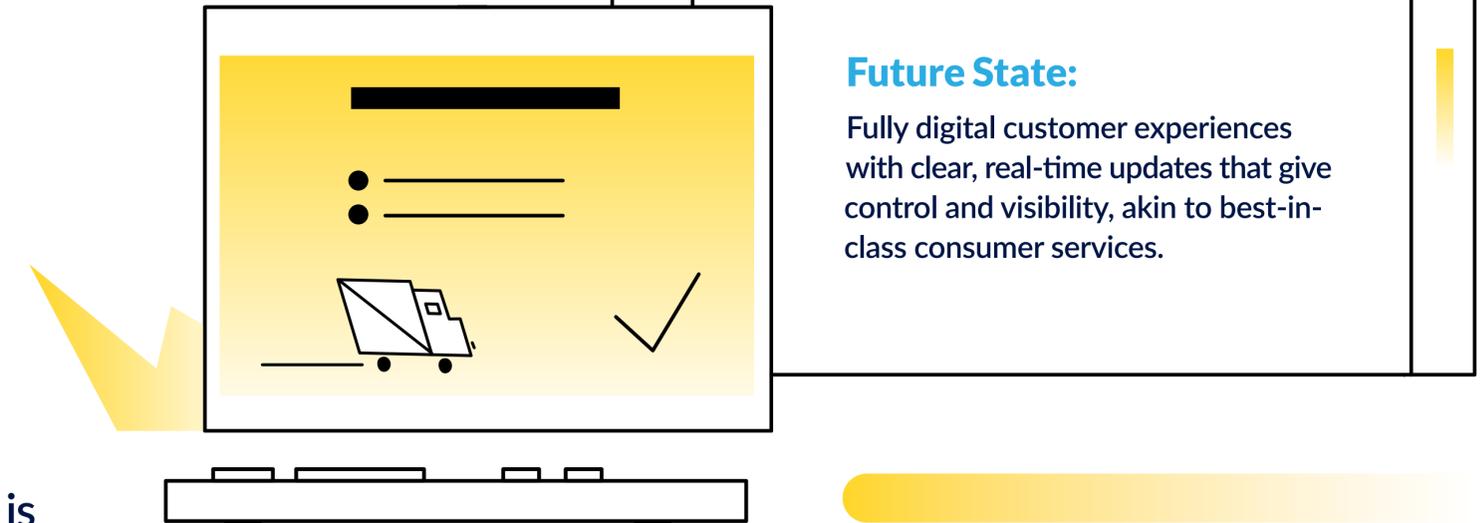## Superior service through digital innovation

Salesforce provides sophisticated orchestration and workflows, along with robust process libraries, enabling businesses to build detailed, industry-specific processes across all segments.

With Salesforce's CRM-powered capabilities, you can develop processes that are closely linked to customer interactions and data, improving everything from basic service requests to complex, high-value customer experiences. Examples of business scenarios transformed by this include:

1. **Debit order management:** Automating debit order processes for accuracy, efficiency, and compliance.

2. **Client/product onboarding:** Streamlining the onboarding process for new clients and products by leveraging digital technologies, data integration, and automated workflows. This includes digital identity verification, risk assessment, and personalised product recommendations, enabling a seamless and efficient onboarding experience that reduces time-to-revenue and enhances customer satisfaction.

3. **Dispute resolution:** Streamlining dispute resolution with automated workflows to enhance transparency and customer satisfaction.

4. **Claims management:** Digitising claims processing with AI and analytics for quicker, more accurate assessments.

5. **Fraud management:** Using machine learning and predictive analytics for real-time fraud detection and prevention.

Drive customer experiences with end-to-end digitalisation

- **Fragmented case data → Unified case view:** A 360-degree view of each case that consolidates data from multiple systems, providing a comprehensive, coherent picture for effective case management and resolution.

- **Hard to build → Easy build:** Service Process Studio makes it easier to build end-to-end service processes using low-code/no-code programming, multi-channel deployments, configurable business rules and policies, and declarative integrations for external services.

- **Slow → Speed:** Pre-existing libraries and tools, such as Salesforce's industry-specific libraries, data models, and pre-built process catalogues, along with OSF's FinServ process catalogue and the service discovery framework, help accelerate the deployment of complex industry solutions.

Megatrend 2

5 key ways AI powers customer-centric experiences

1

Intelligent Automation

Use AI and machine learning to streamline and optimise complex processes, reducing manual effort and errors.

2

Continuous Improvement

Apply AI to analyse process performance data and identify opportunities for ongoing optimisation and efficiency gains.

3

Seamless Customer Journeys

Integrate AI-powered tools and insights to create frictionless customer journeys, from onboarding to servicing and support.

4

Data-Driven Decisions, Automated Call Wrap-Ups, Quality Assurance

Leverage AI to extract valuable insights from process data, enabling smarter, faster, and more customer-centric decisions.

5

Prescriptive Analytics

Use AI to not only predict potential process issues but also recommend optimal actions to prevent or mitigate them.

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Empowering colleagues to create the fungible workforce

This megatrend ushers in a transformative approach to the workforce within Financial Services. Instead of assigning teams to rigid silos, equip them with tools and knowledge to be versatile and adaptive. The aim is to spread expertise so any team member can meet various customer needs.

Current State:
Financial institution employees navigate numerous systems and lack collaborative tools, hampering their ability to provide effective customer service, especially in remote working environments.

Future State:
Employees use a unified system that empowers them to serve customers by streamlining information access and enabling effective problem-solving, improving both customer satisfaction and professional development.

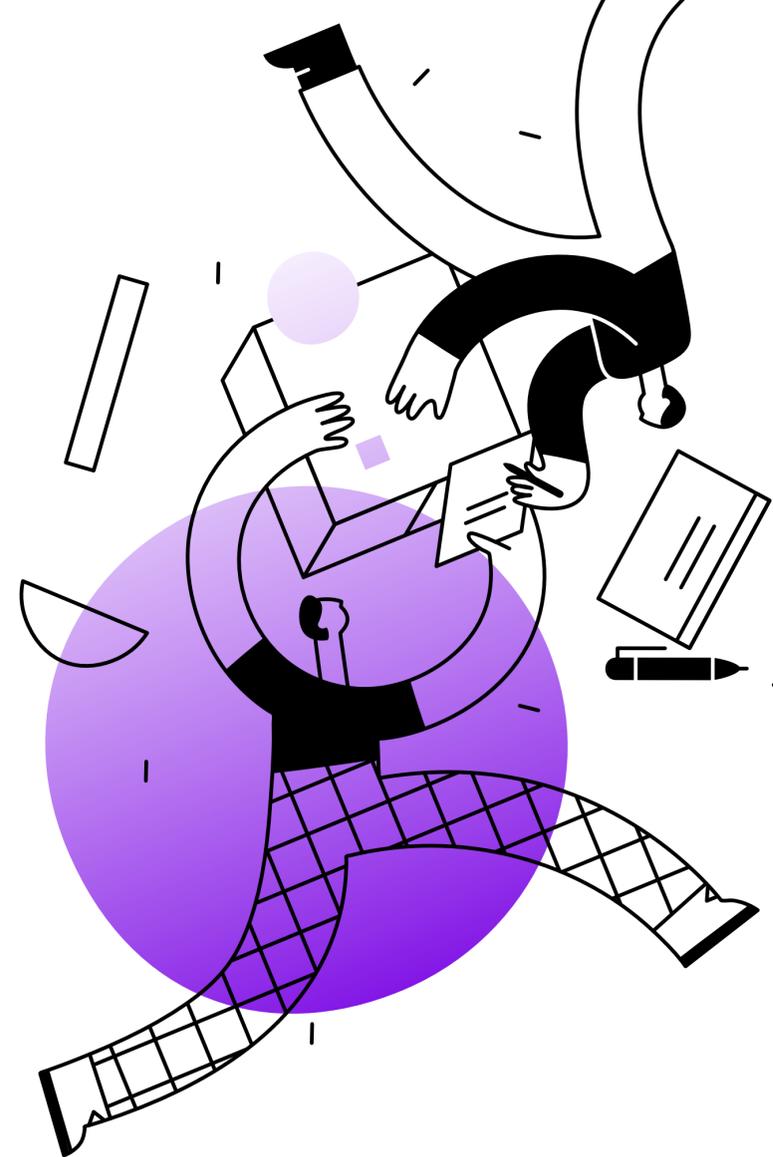## Moving away from transactional relationships

Workforce fungibility means employees are supported by intelligent systems that provide the right information when needed, for a unified view of the customer lifecycle and interactions.

With Salesforce, AI creates a flexible team that solves problems and uses digital tools and instant data to improve customer interactions, empowering teams to transcend transactional exchanges.

The result is a workspace where passing work between colleagues is seamless and trackable. There's no need for note-taking or screen-switching, as AI-driven prompts and integrated learning cultivate continuous upskilling.

This empowerment allows employees to address complex issues confidently and collaboratively. Ultimately, this approach revolutionises critical customer touchpoints, weaving empathy into every interaction. By fusing human expertise with advanced digital tools, financial institutions create an innovative work environment primed for the future.

Create the fungible workforce

- **Individual problem-solving → The fungible workforce:** Shift to a versatile workforce that can tackle various challenges using shared knowledge and tools.

- **Bad colleague experiences → Empowered colleagues:** Unify channels on a single platform, improving the colleague experience with data and AI to boost customer service.

- **Isolated colleagues → Coaching culture:** Promote a culture of coaching and teamwork, using AI-driven insights to tackle complex issues and deliver efficient customer solutions.

Megatrend 3

5 key ways AI powers the fungible workforce

1 AI-Assisted Expertise

Develop AI-powered tools that provide employees with real-time insights, recommendations, and guidance to enhance their performance.

2 Intelligent Task Allocation

Use AI to dynamically route tasks and cases to the most suitable team members based on skills, experience, and capacity.

3 Personalised Upskilling

Implement AI-driven learning and development programs that adapt to individual needs and learning styles.

4 Augmented Collaboration

Employ AI to enhance collaboration tools with features like predictive text, sentiment analysis, and real-time translation.

5 Adaptive Performance Management

Leverage AI to continuously assess individual and team performance, provide targeted coaching, and optimise workforce allocation.

Megatrend 4

Charting new frontiers beyond traditional Financial Services

This megatrend encapsulates the Financial Services industry shifting towards customer-focused models that go beyond traditional limits. It's a move towards combining banking, insurance, and broader lifestyle services to offer more value and create partnerships for rapid growth.

Current State:

Interactions with financial institutions are purely transactional, focusing on selling products rather than understanding or assisting the customer's financial journey.

Future State:

Financial institutions serve as true life partners, providing tools and insights to help families make informed financial decisions, transforming financial services into a collaborative, supportive journey towards financial wellness.

The tools to go beyond expectations

This trend moves away from basic banking to offering a variety of services and subscriptions, giving customers more choices and flexibility.

The heart of this megatrend lies in crafting infrastructures that go beyond facilitating transactions; they anticipate needs and offer proactive, value-enriching assistance cementing customer loyalty.

As institutions grapple with launching new products, pioneering companies are leveraging next-generation platform thinking to push the limits of what's possible. With expert guidance and advanced tools, FinServ companies are now creating seamless, efficient applications on par with top consumer brands.
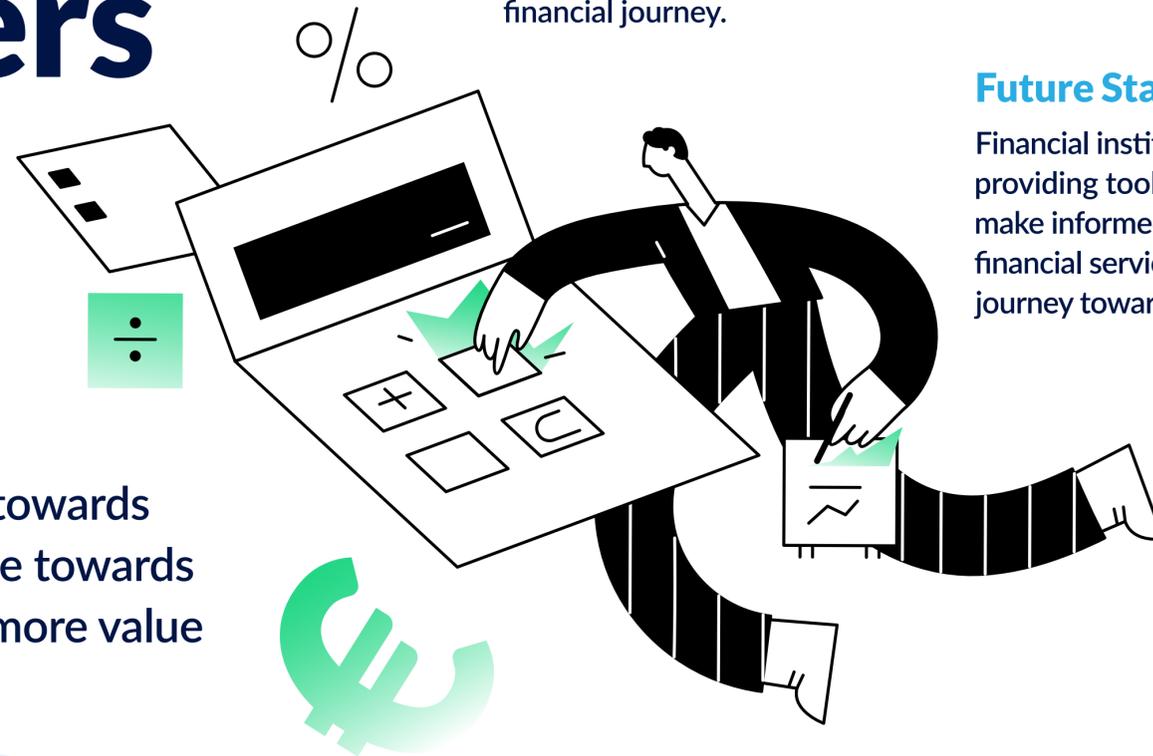
By integrating life-centric products and innovative loyalty programs, financial institutions are fostering a collaborative ecosystem. This ecosystem enhances customer experiences and strengthens the connection between the business and its clients.

Redefine customer engagement

- **Traditional FinServ → Beyond FinServ experiences:** Shift focus from standard banking offerings to providing comprehensive financial wellness experiences.

- **Product ownership → Subscription and services:** Move towards subscription-based models and service offerings, enhancing customer value and engagement.

- **Singular solutions → Ecosystem and marketplaces:** Shift to developing and joining ecosystems and marketplaces that provide a variety of connected services and products.

Megatrend 4

5 key ways AI powers above-and-beyond experiences
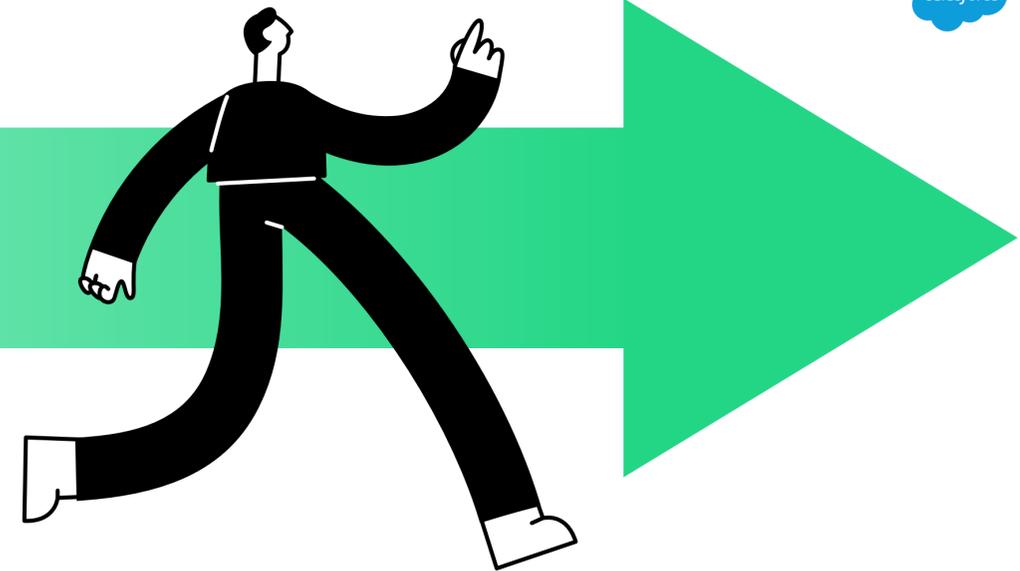
1
Predictive Innovation
Leverage AI to identify untapped opportunities, predict emerging customer needs and guide the development of new products and services.

2
Hyper-Relevant Offerings
Use AI to personalise and optimise cross-industry offerings, bundles, and recommendations based on individual customer profiles.

3
Ecosystem Orchestration
Apply AI to identify potential partners, seamlessly integrate services across ecosystems, and manage complex network relationships.

4
Adaptive Expansion
Use AI to analyse market dynamics, consumer behaviour, and regulatory factors to inform strategic decisions and mitigate risks in new markets.

5
Disruptive Business Models
Employ AI to identify and capitalise on opportunities for disruptive innovation, such as using machine learning to underwrite credit for underserved segments.

Megatrend 5

Unleashing a data-rich, AI-powered future fuelled by the Salesforce Financial Services Cloud

The fusion of data and AI within the Salesforce platform strategy is pivotal. The Salesforce Customer Data Platform (CDP) is instrumental in this blend, transforming vast amounts of data into actionable insights. This strategy transforms data use — from simple collection to active engagement, creating smart, personalized customer experiences that connect on a deeper level.

Current State:
Businesses operate on basic cloud platforms with isolated AI capabilities, requiring significant effort to tailor and maintain industry-specific functionalities, leading to siloed data and disjointed customer experiences.

Future State:
Financial services leverage a holistic Salesforce platform enriched with industry-specific features and strategic partnerships like AWS and OpenAI, yielding an integrated ecosystem that drives innovative, socially conscious customer engagement without the need for constant maintenance.

Platform CRM (industry CRM + AI + Data) + strategic partnerships pre-integration, which significantly increases the overall impact beyond just additive value

AI within this megatrend is tangible and operative, seamlessly woven into the fabric of daily operations, and accessible to users across the spectrum. Its integration is underscored by strong governance and oversight, ensuring that AI is not only a novel feature but a dependable component of the customer engagement strategy. Crucially, Salesforce's platform strategy rejects the premise that adding layers to the tech stack enhances capability.

Instead, it embraces a model where pre-built integrations unify diverse functions and clouds, demonstrating a philosophy where combined efforts surpass individual contributions.

With strategic tech partnerships like AWS and OpenAI, Salesforce moves beyond traditional cloud limits to offer pre-integrated, fully managed services. By integrating data, generative AI and a trust-based approach, Salesforce will help you master AI complexities, gain ongoing insights, and intelligently evolve your systems, enhancing staff and customer experiences all within a unified, forward-thinking ecosystem.

Revolutionise experiences for staff and customers

- **Generic Cloud → Industry Cloud:** Adopt prebuilt industry models and capabilities to quickly meet specific industry needs and add value.

- **Build → Platform:** Leverage monthly releases and and combined strengths to create value greater than the sum of individual parts. 1+1=3.

- **AI as an island → Integrated and democratised AI:** Move from isolated AI implementations to integrated, accessible, and democratised AI, making advanced analytics a core component of every process.

Megatrend 5

Bring it all together to unlock potential and value

Imagine integrating your cloud, platform, data and AI for game-changing possibilities.

	Cloud	**Platform**	**Data**	**AI**
Reality Today	I didn't realise that Salesforce and AWS have a strategic partnership.	Selecting supposed best-of-breed products and then attempting to integrate them inevitably results in a loss of features and functionality.	Data in my organisation remains fragmented, lacking visibility and accessibility from a centralised location.	I know AI could make a huge difference to my organisation in terms of efficiency and productivity, but I need to understand the right areas for it first.
Optimal State	The Salesforce and AWS connected clouds are like a 1+1 effect; Sales + Marketing, Commerce + Service.	The resilience and availability of the platform are better than my internal service levels. I no longer have to be focused on upgrading platforms — this provides my business with continual compliance.	With Salesforce data cloud more data can be stored, activated and leveraged by regulated and complex banking organisations.	Salesforce has enabled me to build trust and safely use Generative AI and optimise processes in my business.
Key Enablers	Seamless cloud integration empowers unified experiences and business agility.	Safely adopt and manage the platform with our trust framework.	Harmonise all of your data for a unified customer profile and generate invaluable continuous insights.	Engage customers seamlessly with conversational banking AI bots, refined through model learning and tuning.

Exercise 1: Start reshaping your business

1 **Choose a Megatrend that is most relevant to you**

- ☐ Crafting connected experiences to build meaningful relationships
- ☐ Digitising end-to-end processes for customer-centric outcomes
- ☐ Empowering colleagues to create the fungible workforce
- ☐ Charting new frontiers beyond traditional Financial Services
- ☐ Unleashing a data-rich, AI-powered future fuelled by the Salesforce Financial Services Cloud

2 **Pick your business unit this could apply to**

_____
_____
_____
_____

3 **Define what this would mean for customers and colleagues?**

Customers

Pains	Gains

Colleagues

Pains	Gains

4 **What are the potential outcomes for your organisation?**

" _____
_____
_____
_____ "

" _____
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" _____
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Chapter 2

Pragmatic and radical transformation

Moving from inspiration to exploring the realities — this chapter explores the three approaches to digital transformation, helping to select the right focus areas, and shining a light on the optimal pace of change for your organisation.

Transforming at the speed of your organisation

The concept of "Renovate, Transform, Innovate" offers a structured approach to address digital transformation challenges. Customers are often at different stages of transformation, requiring tailored solutions. Each phase is strategically designed to address specific challenges and capitalise on opportunities that emerge, so obsessing over the problem and approaching change with the right methods is crucial.

Moving at the right pace is crucial — neither too blue sky nor unambitious, or so fast that it results in waste and friction, ensuring progress through a genuine partnership. Acknowledging that the path is non-linear, your organisation can advance with purpose.

Innovate
Imagine what's next | Marketplace & new services | C-suite alignment

Transform
Ready for the new | Managed E2E relationships | Outcome-driven approach

Renovate
Fix issues now | One-focus area | Business unit

We will take you here

Your competition is here
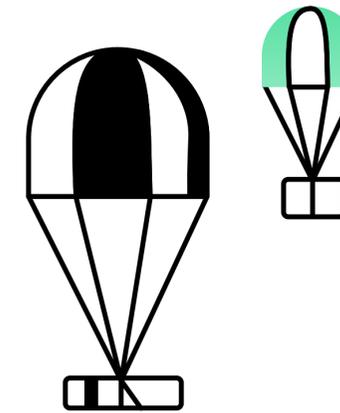
You want to go here

You are here

Traditional DT's have an 84% failure rate*

Our outcome-driven methodology actively diminishes barriers to ensure a successful transformation.

Source: **Salesforce Trends**

Why do DT initiatives fail?

- Ambiguity
- Siloed structures
- Talent gaps
- Execution challenges
- Organisational inertia
- Lack of alignment

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Three lenses supporting transformation modes

Assessing transformation through the lenses of customers, colleagues (employees), the business and other stakeholders is a comprehensive and strategic approach. It ensures a holistic understanding of the impact of transformation initiatives, facilitating balanced and sustainable growth, and ensuring a balanced approach that values people, profit and the planet. Considering these three lenses fosters resilience, adaptability and a competitive edge in an ever-evolving business landscape.

Customer Lens

Focusing on the customer ensures that transformation efforts directly address evolving consumer needs, preferences, and behaviours. This customer-centric approach helps in developing products and services that are not only relevant but also deliver enhanced value and experiences. In the context of the three modes of transformation, understanding the customer lens allows organisations to:

- **Renovate** by improving existing processes and systems for better service delivery.

- **Transform** by reengineering the business model to offer personalised and proactive customer experiences.

- **Innovate** by anticipating future needs and creating new value propositions that extend beyond traditional offerings.

Colleague (Employee) Lens

Employees are the driving force behind any organisational change. Assessing transformation from the colleague lens ensures that initiatives are practical, enhance workplace efficiency, and contribute to a positive culture. This perspective encourages organisations to:

- **Renovate** to streamline operations and improve the working environment, making it more responsive and agile.

- **Transform** by fostering collaboration and breaking down silos, aligning everyone towards a unified customer-centric goal.

- **Innovate** by encouraging a culture of continuous learning and innovation, where employees are empowered to experiment and develop new solutions.

Business & Other Stakeholders Lens

Looking through the business and stakeholders' lens involves evaluating the financial, operational, and strategic impacts of transformation efforts. This ensures that initiatives contribute to long-term sustainability, profitability, and compliance. It also considers the broader ecosystem, including partners, suppliers, and the community, to ensure that transformation efforts create shared value, and highlights the need to:

- **Renovate** by ensuring that the business maintains operational excellence and meets current stakeholder expectations.

- **Transform** by redefining business models and strategies that not only drive growth but also strengthen relationships and trust.

- **Innovate** by leading the market through sustainability and responsibility, creating value propositions that serve the wider community and environment, aligning with the goals of stakeholders interested in ESG (Environmental, Social, Governance) criteria.

Renovate, Transform, Innovate

Renovate: Stabilise and Optimise

In the Renovate phase, organisations focus on stabilising their current systems and processes to address immediate operational needs. This stage is crucial for becoming resilient in the face of challenges, with an emphasis on becoming customer-reactive, ensuring ongoing operations and laying the groundwork for agility and flexibility.

Extended Capabilities

Customer-reactive: Developing a responsive approach to customer needs and feedback, addressing service issues promptly to maintain trust and satisfaction.

API-enabled architecture: Implementing API-first strategies to make data and services more accessible, fostering innovation and enabling the creation of flexible, agile solutions.

Data accessibility and agility: Ensuring that data can be easily accessed and used across the organisation to improve decision-making and operational efficiency.

Operational stability ("Keep the Lights On"): Prioritising the maintenance and swift resolution of service issues to ensure continuous, reliable service delivery to customers.

Transform: Engage and Personalise

The Transform phase is about reengineering the organisation's approach and business model through digital innovation. It focuses on becoming more proactive in customer engagement, leveraging deep insights into customer needs and behaviours to deliver personalised experiences and services.

Extended Capabilities

Proactive customer engagement: Moving beyond reactive service models to engage with customers proactively, using insights from their interactions and behaviours.

Personalisation: Using data and analytics to tailor interactions and offerings to the individual needs and preferences of each customer, enhancing their experience and satisfaction.

Customer-centric processes and teams: Aligning business processes and organizational structures around the customer, ensuring a seamless, unified approach to customer service and engagement.

Innovate: Predict and Expand

In the Innovate phase, organisations transcend traditional boundaries, pioneering new services and value propositions that extend beyond conventional financial services. This stage is characterised by predictive engagement with customers, offering solutions that address broader life goals and needs, and leveraging marketplaces for exponential growth.

Extended Capabilities

Customer predictive: Using analytics and AI to predict and meet customer needs proactively.

Beyond Financial Services: Expanding offerings to enhance various aspects of customers' lives beyond traditional banking and insurance.

Helping customers progress: Designing services and products that support customers' personal and financial goals.
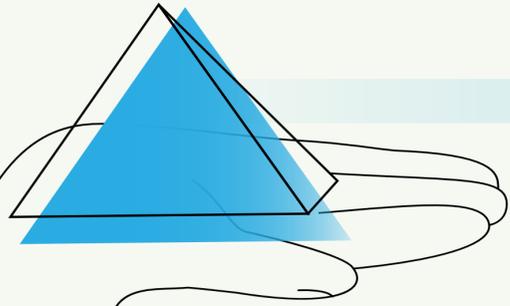
Marketplaces for growth: Building digital marketplaces to offer diverse services, fostering deeper ongoing customer relationships.

Invisible financial support: Seamlessly integrating financial services into everyday life, making them indispensable yet unobtrusive.

Serve society by integrating purpose: Embedding ESG principles to align Financial Services with societal progress, addressing challenges like climate change and equality, and positioning them as leaders in sustainable development.

Exercise 2: Apply the digital lense

List your current activities and add them to one of the three key areas.

Renovate → **Transform** → **Innovate**

Activities

No 1
No 2
No 3
No 4
No 5

Renovate

No	Outcome

Transform

No	Outcome

Innovate

No	Outcome

Chapter 3

Catalyst
Frameworks

The OSF Digital Catalyst Frameworks are a dynamic approach designed to guide financial services organisations through their transformation journey, from pragmatic problem-solving to radical transformation. This chapter explores OSF Digital's proven methodology and techniques that hinge on trust, and drive successful transformation.
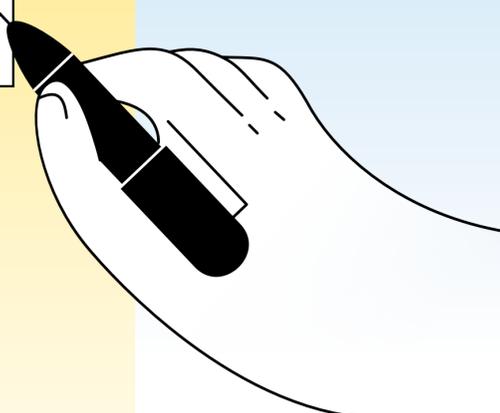
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Let's check in on your progress

- **Understand the industry mega trends** ☑
- **Clarity on the speed of your transformation** ☑
- **Build the trust to transform** ☑

Our Catalysts
Outcome-focused work packages for successful transformation

Enters with...
A vague understanding of challenges and opportunities, siloed decision-making and a lack of immersive vision.

Enters with...
Traditional standalone systems, outdated workflows, and unclear data understanding.

Enters with...
Linear development processes, manual governance, and a product-centric focus.

Enters with...
Fragmented business goals, ad-hoc change efforts, and external dependencies (partners).

Vision to Impact | **Foundations & Fast Start** | **Digital Workbench** | **Transformation**

Leaves with...
A precise identification of core issues/ambitions, a C-suite-aligned, experience-led vision, and a clear pathway from strategy to execution.

Leaves with...
Salesforce-integrated ecosystems, modern operational blueprints, and quick wins with scalable functionalities.

Leaves with...
Agile and faster development, iterative development, efficient automation, and a customer-centric approach.

Leaves with...
A holistic transformation strategy, structured planning, and an internal Centre of Excellence (transfer of knowledge and ownership).

Now let's put the the theory into practice with the Catalyst Framework

At the core of our approach are Catalysts — four distinct stages designed to propel your transformation, encapsulating a "delivery by design" approach.

The framework enables OSF Digital to deliver outcome-focused programmes of work that are developed to support the business. Our approach blends advice, insightful consultation, hands-on implementation and personalised support to align with every step of your unique transformation journey.

It's important to note that while the framework is the powerful enabler that guides your organisation, building the trust necessary to transform starts with you.

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Catalyst Blueprint

A human-centred approach to rapid innovation

Catalysts in your transformation journey are not a one-size-fits-all solution; instead, they are configured based on your specific needs and requirements. With this flexible framework, we can dial Catalysts up or down based on the size of the problem, level of complexity and stage of transformation.

Our programmes of work fit across the entire discovery, development lifecycle and support journey. Achieving economies of scale is a fundamental aspect — as the model gains momentum and learnings are shared, it becomes faster and more cost-effective each time you apply it.

A continuous loop exists between the Vision to Impact Catalyst and the Digital Workbench, ensuring ongoing project discovery, optimal governance, and sustained alignment with the C-suite. To make this work smoothly, businesses need the right domain expertise and strategic system integration partners.
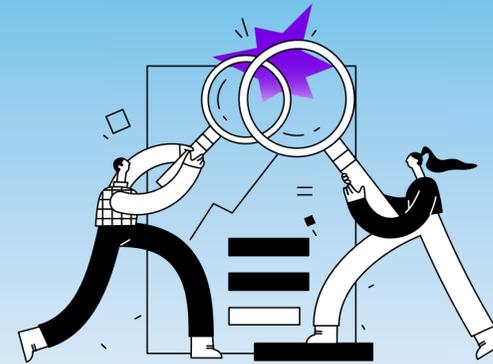
Vision to Impact
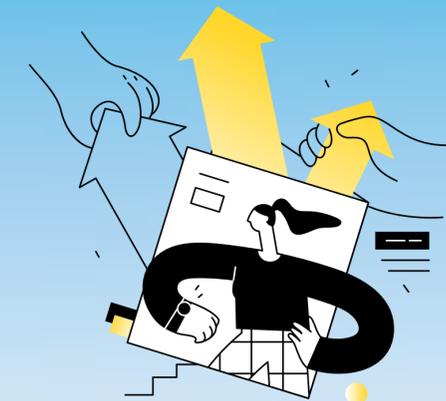Top down business discovery to establish the future roadmap and aligned business outcomes.

Foundations to Fast Start
Bringing your vision to reality with a comprehensive execution strategy.
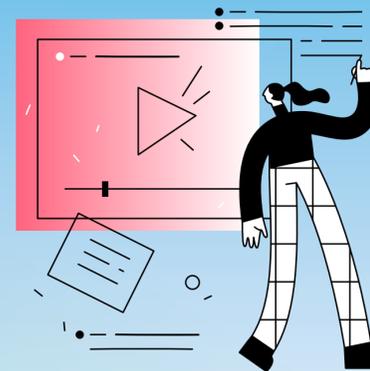
Digital Workbench
An agile approach to development and testing with embedded expertise.

Transformation
Ensuring all programs work in harmony to create business value and you become the owner of your future transformation.

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Vision to Impact Catalyst

Start with a top-down business discovery that relentlessly zeroes in on the core problems and opportunities. Here, we align your vision to key challenges, crafting a customisable strategy with flexible timelines, resulting in a clear plan that turns ideas into actions for growth. With leadership collaboration, design thinking, and customer-centric approaches, we lay the groundwork for tangible transformation.

What our customers say...

"OSF's strategic vision blueprint was the compass we needed to steer our company in the right direction."

Chief Innovation Officer
Global Bank Top 10

"Their approach led us to customer-centric solutions that we hadn't imagined possible."

Chief Product Officer
Global Wealth Management Firm

"It was a game-changer for getting board-level buy-in."

MD Head of Channels & Customer Experience
Global Insurance Company

How OSF and Salesforce redefine business outcomes

From:	To:
Vague problem definitions	**Precise** identification of core challenges and opportunities
Isolated decision-making	**C-suite** aligned-vision and collaborative leadership
One-size-fits-all solutions	**Scalable**, configurable solutions
Product	**Customer Value Proposition**
Generic experiences	**Customer-centric** designs with engaging journeys
Siloed operations	**Cross-functional** collaboration
Top-down directives	**Direct customer and colleague feedback**
Abstract strategies	A **clear pathway** from strategic blueprints to practical execution
Static thinking	**Platform thinking and design**
Generic KPIs	**Measurable** business value cases
Physical	**Phygital** (seamless blend of physical and digital experiences)
Short-term focus	**Long-term** strategic planning
Assumptions	**Data-driven** decision making

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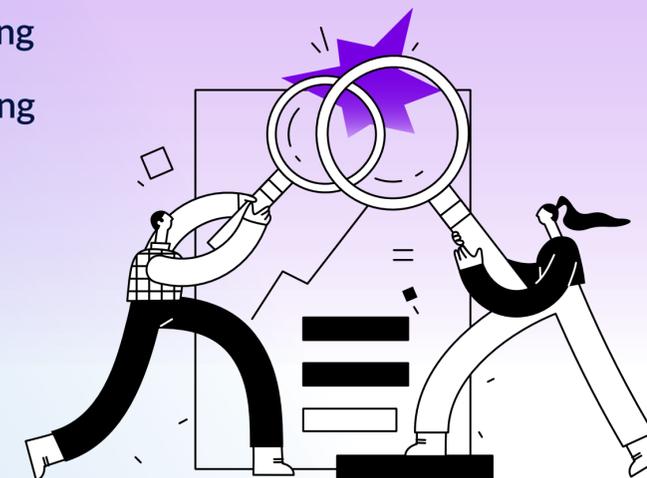
Foundations to Fast Start Catalyst

Kickstart the journey by integrating Salesforce technology within your business DNA. Establish a new operational blueprint, focus on data strategy, and build momentum. From impactful, swift-to-deploy use cases to advanced functional complexities, we lay a tech-driven pathway towards a confident and accelerated launch.

What our customers say…

"Our journey from a legacy system to Salesforce integration was seamless, thanks to OSF's approach."

Chief Technology Officer
European Building Society

"Seeing our teams confidently tackle complex functionalities after such quick wins was incredibly rewarding."

Head of Development
Asia-Pacific Wealth Management Firm

"We moved from initial concept to actionable solution in weeks, not months."

Chief Information Officer
North American Payments Processing Company

How OSF and Salesforce redefine business outcomes

From:	To:
Traditional standalone systems	**Salesforce-integrated** technology ecosystems
Coding-heavy customisations	**Configuration-focused** operating principles
Outdated workflows	**Modern** operational blueprints
Unclear data understanding	**Coherent** data strategies
Delayed ROI	**Quick wins** and scalable functionalities
Uncertain and complex integration landscape	**Clarity-driven** integration blueprint
Unfocused efforts	**Strategic prioritisation** of use cases
Vague success definitions	**Clear, defined** metrics for early wins
Knowledge hoarding	**Shared learnings** via a knowledge-sharing framework
Monolithic architecture	**Modular, scalable** Salesforce components
Manual data entry	**Automated** data capture and processing
Siloed departments	**Connected**, collaborative teams

Digital Workbench

Adopt an agile ethos with a Digital Workbench that infuses development and testing with deep-rooted expertise. This phase moves the focus from mere projects to enduring products, using advanced tools and automation to speed up development. With customer-centric development at its heart, we aim to create industry-leading solutions on the Salesforce platform.

Leveraging a proven prebuilt set of tooling powered by OSF's AllAi Productivity Platform, we accelerate the development process and ensure the highest quality of deliverables. AllAi empowers not only Salesforce professionals, but also our customers, with AI-driven tools that enhance efficiency, reduce errors, and enable a faster time-to-market.

AllAi Productivity

How OSF and Salesforce redefine business outcomes

From:	To:
Linear development	**Agile**, iterative project-to-product transitions
Features and user stories	**Jobs-To-Be-Done**
Manual processes and governance	**Efficient** tooling and automation (DevSecOps)
Product-centric	**Customer-centric** development focus
Scattered tool usage	**Unified** tooling guides and automation kits
User confusion	**Clear strategies** for user adoption and engagement
Undefined Salesforce Development Team Structure	**Optimised** Team Composition with Defined Roles & Skills
Infrequent releases	**Continuous** delivery and deployment
Reactive problem-solving	**Proactive** issue prevention through automated testing
Local development environments	**Cloud-based** development platforms

What our customers say…

"OSF Digital has revolutionised our product lifecycle, cutting time-to-market significantly."

VP of Product Development
Top 5 UK Mortgage Lender

"Our adoption of DevSecOps has not only improved our efficiency but also our product quality."

Chief Product Officer
European Online Banking Platform

"Their user adoption strategy has made our team more productive and open to new technologies."

Chief Transformation Officer
Latin American Insurance Provider

Transformation Catalyst

Materialise your vision with a comprehensive, executable strategy that cements all facets of your business in unison to deliver intrinsic value.

It's a focused plan customised to fit your specific needs for change. By establishing a Centre of Excellence for tech and ongoing innovation, we transfer knowledge and domain expertise from OSF to you, making you a Salesforce connoisseur within your industry. This marks the start of your transformational evolution, elevating your capabilities and putting you in control of your future path.

How OSF and Salesforce Redefine Business Outcomes

From:	To:
Fragmented business goals	An **all-encompassing** strategy for holistic transformation
Ad-hoc change efforts	**Structured** planning and sizing for organisational change
External dependency	**Internal** Centre of Excellence
General knowledge transfer	**Tailored, expert** knowledge integration
Theoretical concepts	**Clear definitions and examples** of MVP and MMP
Reactive	**Proactive**, robust change management strategies
Leadership detachment	**Active C-suite involvement and alignment**
Resistance	**Embracing** a culture of continuous improvement
Top-down communication	**Transparent, bi-directional** communication
Individual performance metrics	**Team-based** success measures
Technology-driven change	**People-centric** transformation

What our customers say…

"With OSF's transformation plan, we've aligned our business goals with actionable strategies that are already showing results."

Chief Executive Officer
Australian Retail Bank

"OSF has made us self-reliant and confident in our transformation journey."

Chief Financial Officer
Middle Eastern Islamic Bank

"Transforming our entire business strategy was an ambitious goal, but with OSF we've made incredible strides."

Chief Executive Officer
South African Financial Services Group

Exercise 3: Determine your readiness

Fill out, check alignment and fix the gaps with your team

Vision to Impact

Q1. Have you established a clear vision that aligns with your business challenges? Y | N

Q2. Is there a communication plan in place to ensure all stakeholders understand the Salesforce capabilities? Y | N

Q3. Do you have a structured approach to prioritise capabilities that drive desired outcomes? Y | N

Q4. Have you crafted a detailed roadmap for value realisation with Salesforce? Y | N

Q5. Are you prepared to scale your Salesforce solutions with agile decision-making processes? Y | N

/5

Skills to improve

Foundations to Fast Start

Q1. Have you identified a simple, impactful use case to start your Salesforce implementation? Y | N

Q2. Do you have a deep, domain-specific use case for further development post-initial implementation? Y | N

Q3. Is there a scalable deployment strategy in place for your Salesforce solution? Y | N

Q4. Can you address customer struggles effectively with the planned use cases? Y | N

Q5. Have you defined clear deliverables for each phase of the Salesforce implementation? Y | N

/5

Skills to improve

Digital Workbench

Q1. Is your development team adequately sized and skilled for Salesforce projects? Y | N

Q2. Are your teams organised to support customer-centric development efficiently? Y | N

Q3. Do you have tailored solutions ready for diverse, domain-specific needs? Y | N

Q4. Have you integrated efficiency tooling and automation into your delivery methodology? Y | N

Q5. Can your Salesforce team support multiple languages and follow-the-sun operations? Y | N

/5

Skills to improve

Transformation

Q1. Are you ready to plan and size your end-to-end Salesforce journey? Y | N

Q2. Do you have the right skills and profiles among your team for the transformation? Y | N

Q3. Is there executive alignment on the transformation objectives and approach? Y | N

Q4. Have you committed to a transformation strategy, be it MVP or MMP? Y | N

Q5. Are you looking for a sustained partnership beyond the initial project phase? Y | N

/5

**Skills to improve**

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Why OSF Digital?

Harnessing an entrepreneurial mindset, extensive FinServ expertise and a deep Salesforce partnership, OSF Digital is at the forefront of global commerce and digital transformation. Our team of engineers collaborate seamlessly with clients, driving innovation and delivering customer-centric solutions since the inception of our Salesforce partnership in 2010. Together, we connect technology and strategy to propel business growth and transform digital experiences.

The role of OSF Digital
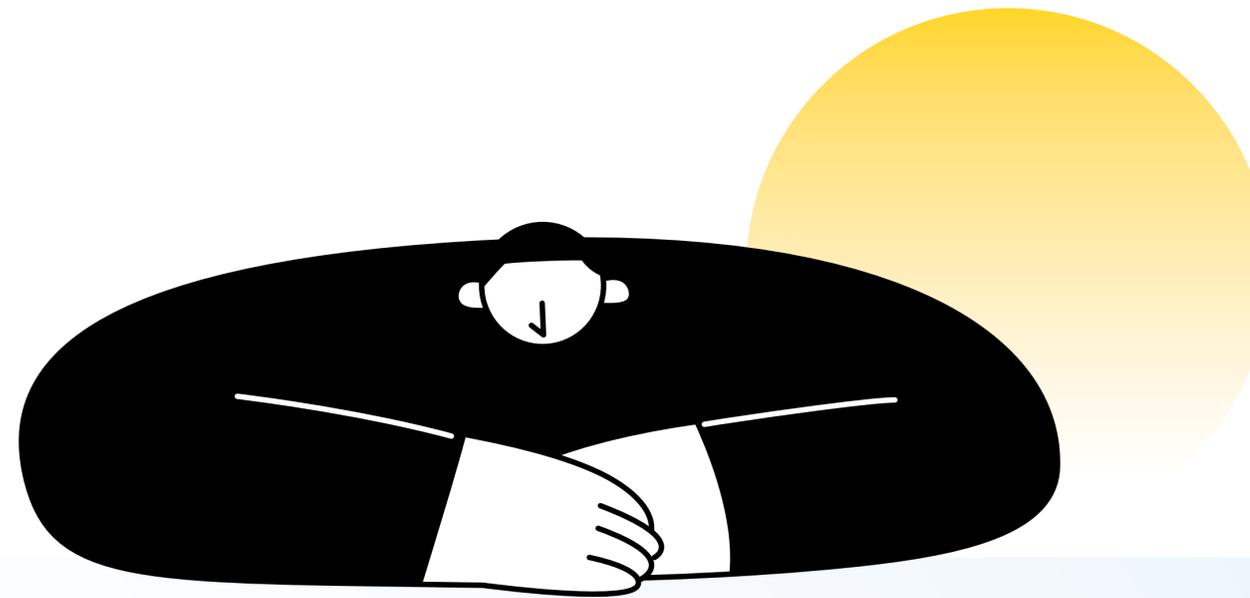
OSF Digital excels as a strategic catalyst, going beyond traditional consultation to serve as your expert navigator and co-creator in the transformation journey.

We are not just builders; we are innovators and facilitators, working hand-in-hand with your team to not only identify critical challenges but to redefine and exploit them as strategic opportunities.

This collaborative partnership propels your business beyond the expected, driving it from incremental enhancements to transformative, industry-leading change.

With each iteration, from pinpointing pain points to implementing strategic solutions, we ensure that every outcome marks a significant leap towards achieving and exceeding your ambitious business objectives.

Deep Salesforce platform knowledge to unlock business potential: Leveraging our profound understanding of the Salesforce ecosystem, we identify and unleash new business opportunities. Our strategic vision aligns Salesforce's expansive capabilities with your unique business objectives, uncovering and optimising the potential for impactful outcomes.

Industry-led experience approaches: Our design thinking process is deeply rooted in industry-specific expertise, ensuring that every solution is tailored to your market's nuances. By placing the user and their needs at the heart of our innovation, we craft user experiences that resonate deeply with target audiences, driving engagement and adoption.

Outcome-focused transformation and delivery: We are dedicated to delivering transformation that is measured by real business outcomes. From initial ideation through to final implementation, our goal is to drive tangible results that reflect improved efficiency, increased revenue, and enhanced customer satisfaction, ensuring the Salesforce platform is fully leveraged to achieve strategic business goals.

Why our clients chose us as their Salesforce Partner

- **Award-winning innovation:** Salesforce's Top Innovation Partner 2023

- **Industry leadership:** Global financial services delivery with regional expertise

- **Delivery excellence:** With over 2,500 Salesforce-focused engineers

- **Proven, scalable solutions:** Expert Cloud practices enriched with in-house developed AI tools

- **Strategic Salesforce partnership:** OSF participates in 10 out of 12 Salesforce partner advisory boards

- **Customer success:** We still work with many of our very first customers, 20 years later.

Your transformation powered by our proven and specific AI

AllAi is a Salesforce specific platform for Salesforce delivery teams

OSF adopted AI for all its teams in 2021, way ahead of the current explosion of generative AI in the marketplace. We are ahead of the curve. We have a fully adopted team, fuelled and assisted by a platform of battle-tested and proven tools that allow them to create the transformational experience you want with faster and with higher quality.

Not only do you get this as part of your OSF engagement, it means that OSF knows how to:

- Do the change management around big programs using AI technologies
- Plan, execute and monitor enablement and adoption
- Assess your current AI readiness and approach based on our experience

From:	To:
Coding from scratch	AI code generated from best practice with a few words
Tedious documentation of functions	Auto documentation of every function and method
Simple issues being picked up in code review	Issues found and fixed before code reviewed
Searching documentation for help	Getting an answer based on your question
Having to figure out existing code	Code is explained in the flow of work
Hand-crafted test cases	Auto-tested case creation based on user stories

-36.6%
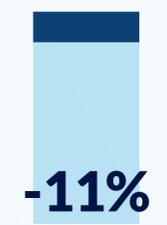All new feature and defect tickets
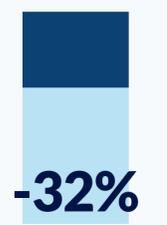
-63.1%
Consultant tickets

Tickets get closed faster and tasks are completed sooner

-19.1%
Project management

-11%
QA engineers

-32%
Technical leads

Less time spent by roles ensuring quality and communication in the team

Your Financial Service partner

The finance industry is undergoing a transformative shift toward a "jobs-to-be-done" paradigm, emphasising the need for the right platform. OSF Digital is more than a system integrator, deeply collaborating with Salesforce to pioneer innovations.

We strive to maximise the value of your Salesforce investment. With a team of Financial Services experts and global engineers, OSF Digital has successfully delivered 600+ multi-cloud engagements and 1000+ transformation projects. We use our engineering expertise to create advanced tools that integrate AI and data into the global FinServ Data Centre — meaning that with OSF Digital and our strategic Salesforce partnership, you'll be at the forefront of the global financial services transformation.

Innovation and Experience

A design-thinking, experience-led approach that puts your customers first.

Platform Expertise

Recognised as Salesforce experts, with esteemed colleagues that sit across ten advisory boards.

Engineering Mindset

Developing world-class tools that harness the power of AI and data to provide the right solutions for your business.

Outcome-focused

Pioneering the strategy and technology for a customer outcome-centred approach.

Delivery Excellence

Building a high-performing delivery team for your success.

Industry Focus

Leverage tailored solutions and industry-specific expertise from our industries partnerships to drive optimal business outcomes.

"The OSF Digital team truly went above and beyond with our Salesforce Order Management cartridge implementation. The team was responsive, creative, and thorough, and helped us stay on schedule to launch in AppExchange as soon as possible — ultimately driving new revenue faster and shortening the time to break even. "

Tyler Zanini, Director of Strategic Partnerships, Checkout.com
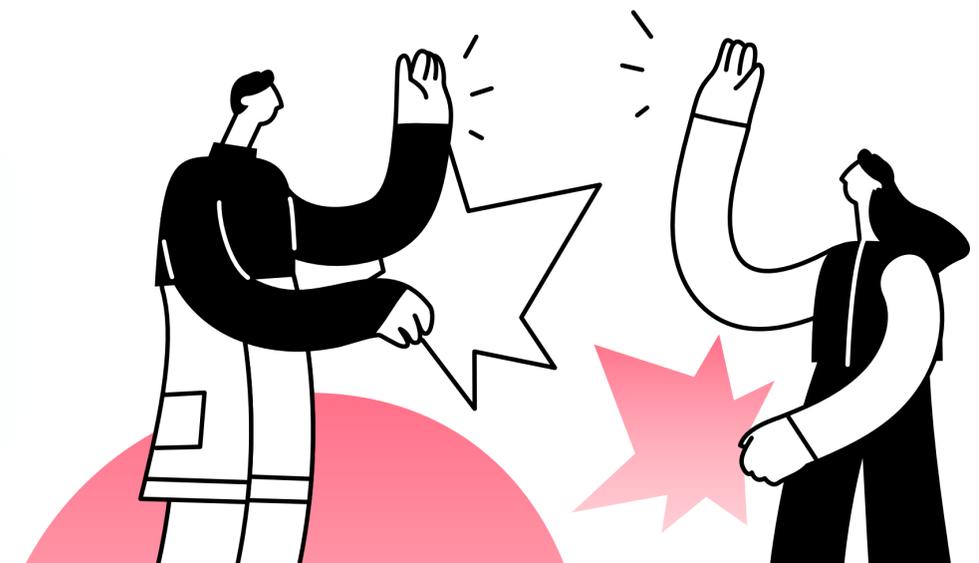
Cultivating a value-fit partnership for your success
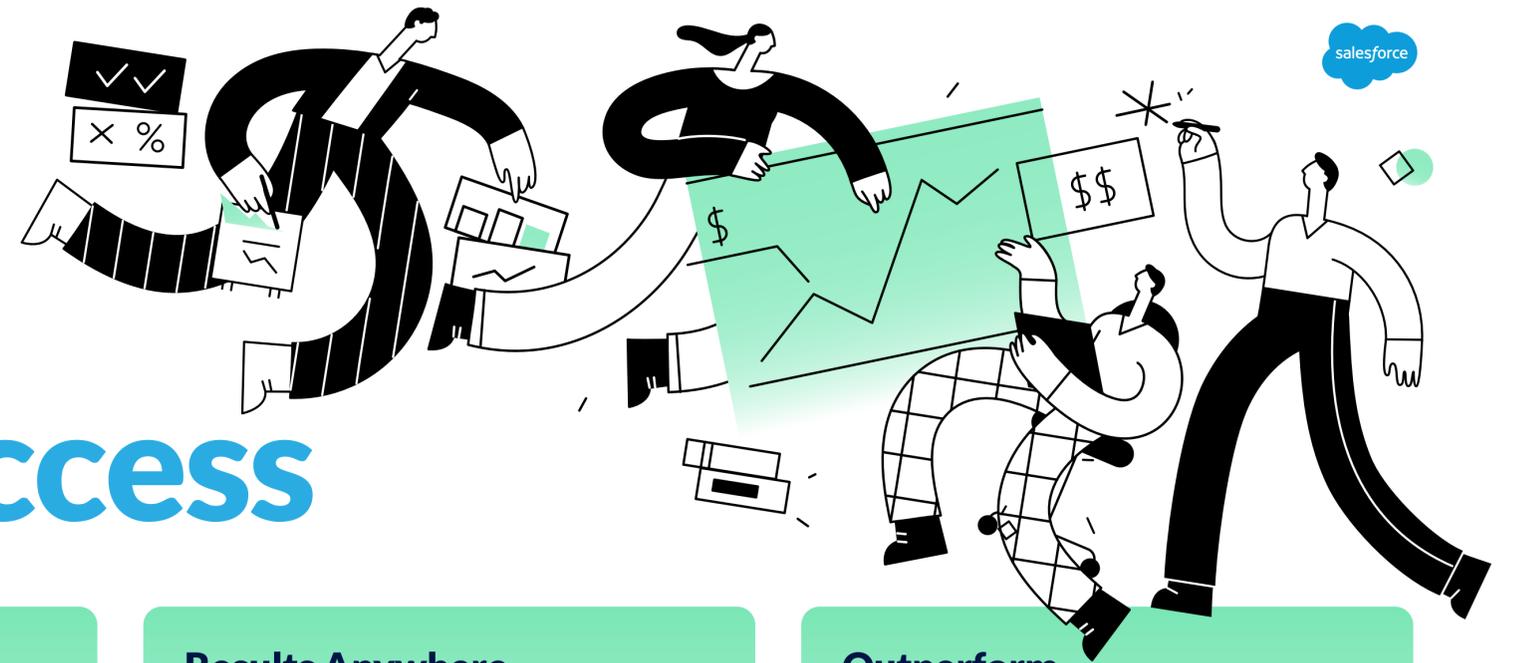
We strive to bring innovative, ground-breaking solutions to the global financial services customers we serve. Our collaborative journey of discovery and innovation with customers is anchored in shared values, forming a strong foundation for our work approach, problem-solving strategies, and solution delivery.

OSF actively seeks Financial Services organisations that align with our values and culture, fostering a synergistic approach to transformation. We believe that holding the same values as our customers is paramount, and these shared principles fuel everything we do at OSF.

One Team

Through a growth mindset and open communication, we foster a collaborative environment that's crucial for navigating the intricate Financial Services landscape, ensuring seamless support for our customers and partners.

Results Anywhere

With over 2,200 employees across 50 locations and working in 36 languages, we're committed to delivering the right results for our Financial Services customers wherever their people and customers are.

Outperform

Leveraging our experience and global expertise, we deliver tailored solutions that go above and beyond expectations, and meet the unique needs of the Financial Services industry.

OSF Strong

Our strength lies in our uniqueness, enabling us to tackle complex challenges in the financial sector with innovative and effective solutions.

Driven by Change

Always forward-thinking with an eye on the future, our proactive approach guides financial organisations through transformative changes, ensuring a competitive edge in your constantly evolving landscape.

OSF Excellence

Rooted in a commitment to innovation and excellence from the start, OSF Digital delivers real change in financial organisations, setting the standard for continuous improvement and client success.

Ready to transform your business?

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Connect with OSF Digital and embark on a journey to build trust, transform experiences, and unlock the full potential of your organisation.

Contact us today to explore the possibilities of digital innovation and propel your business forward.

Visit OSF Digital