



“Digital Transformation Strategy in the Covid19 era. Transformation in online Business & e-Payments”

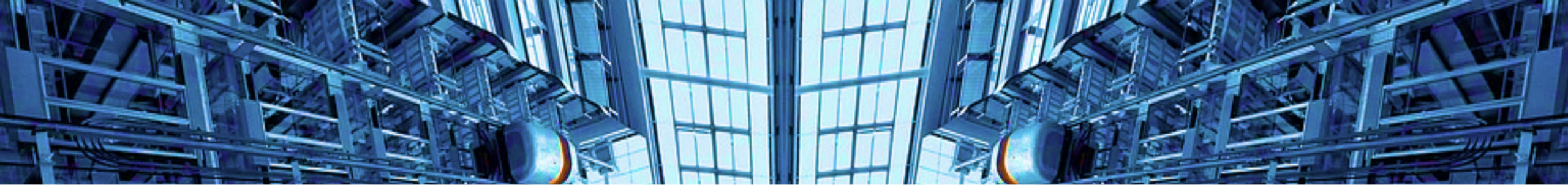
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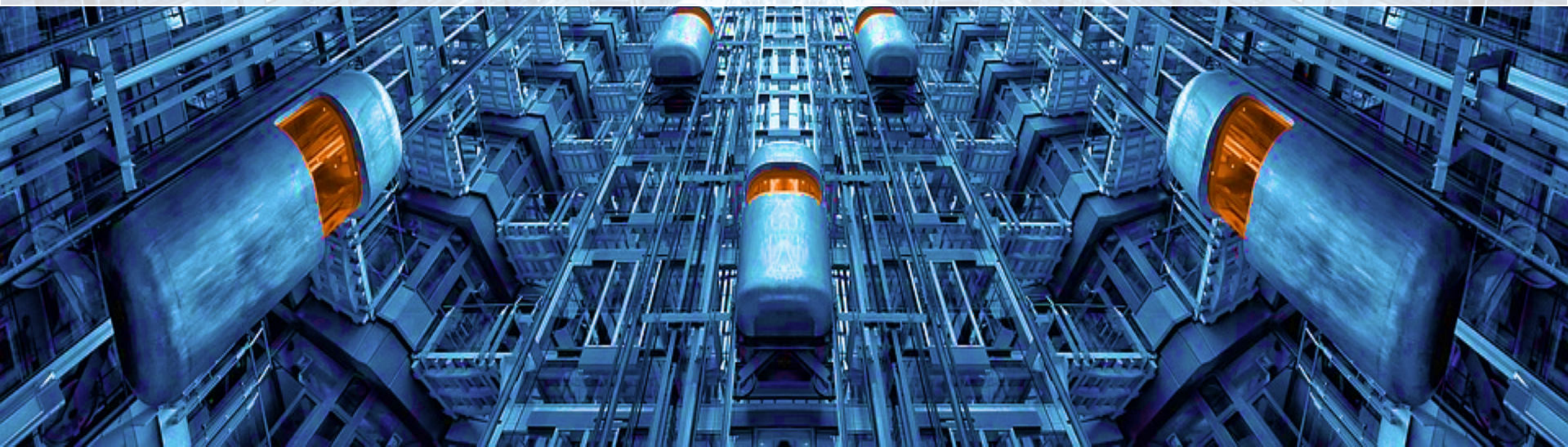


DIGITAL SERVICES,
TOOLS & SOLUTIONS

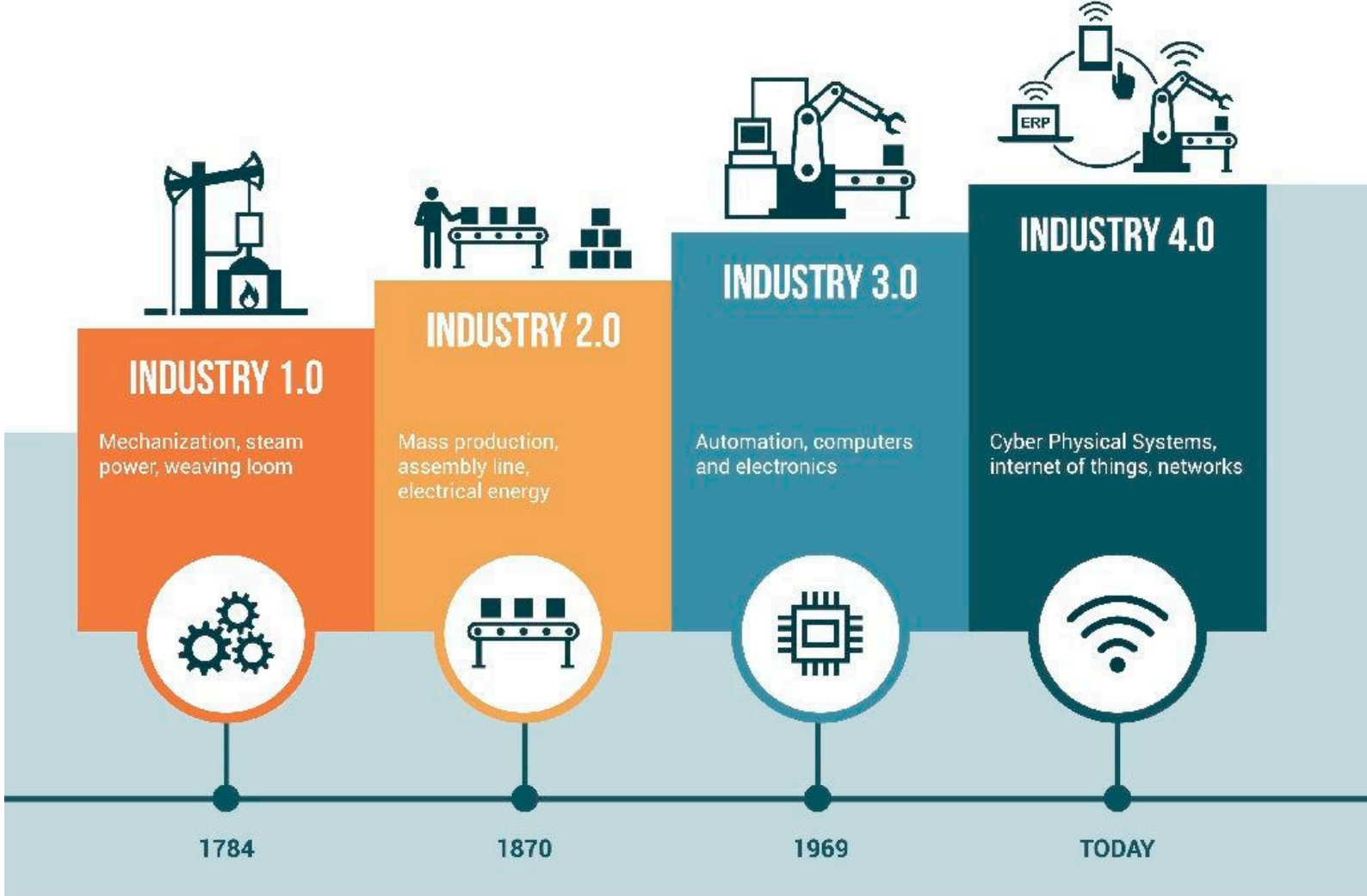




Sustainable Digital Transformation, Digital Banking, ePayments considered as FinTechs Concepts are the new normal. Both will become from niche to mainstream trends and are conditions for growth at post COVID19 era. Companies and consumers need to adopt them and adapt to new reality.



The 4th industrial revolution is Digital



Why Digital Transformation, Entrepreneurship & innovation are relevant for state & private economy for all sectors. Top innovative countries & economies


(Source: World Economic forum, Bloomberg 2017 – 2018)

These are the world's most innovative countries

Based on Bloomberg's Innovation Index, 2018

Country	Place change from 2017	Total score
1 South Korea	0	89.28
2 Sweden	0	84.70
3 Singapore	+3	83.05
4 Germany	-1	82.53
5 Switzerland	-1	82.34
6 Japan	+1	81.91
7 Finland	-2	81.46
8 Denmark	0	81.28
9 France	+2	80.75
10 Israel	0	80.64

Source: Bloomberg

 The Top 10 Most Innovative Economies	Rank*
Global Competitiveness Report 2017-2018	
Switzerland	1
United States	2
Israel	3
Finland	4
Germany	5
Netherlands	6
Sweden	7
Japan	8
Singapore	9
Denmark	10

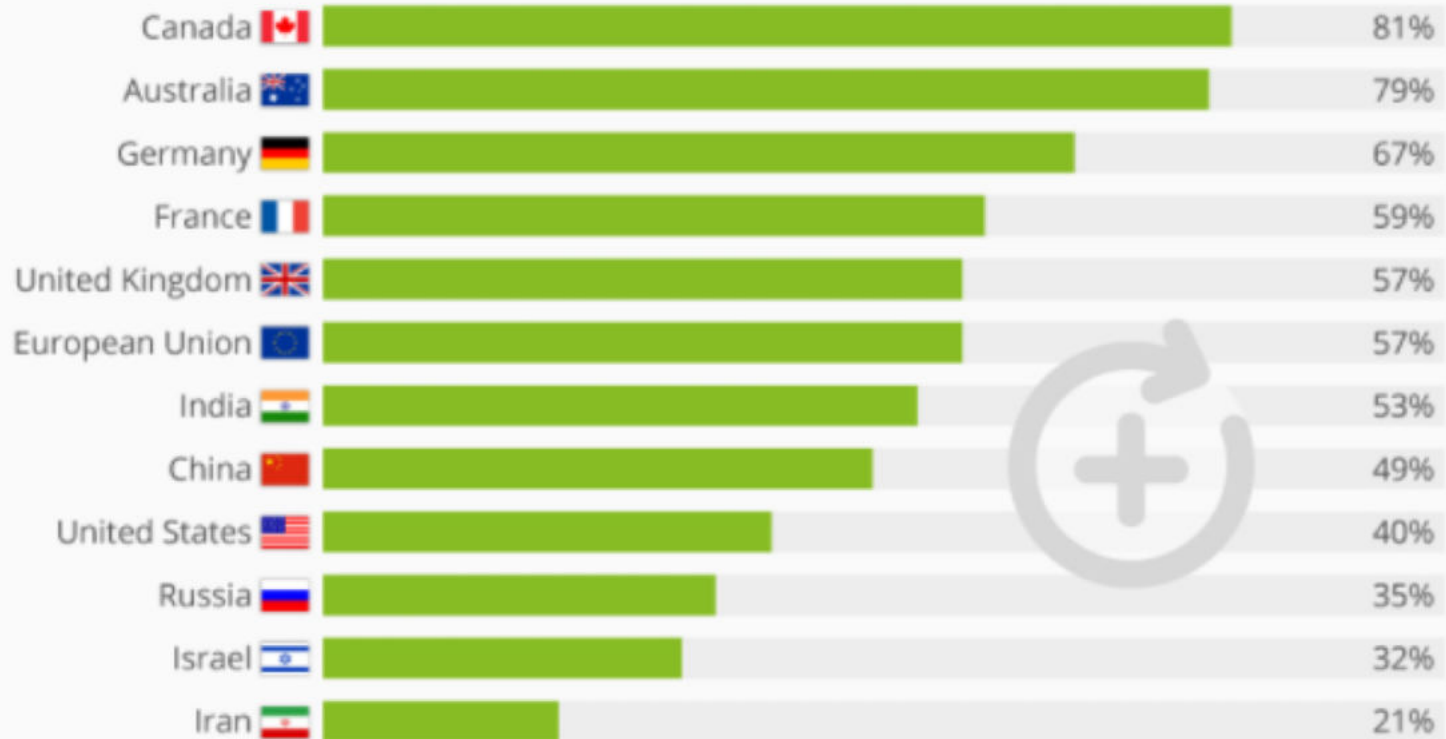
Source: The Global Competitiveness Report 2017-2018

*2017-2018 rank out of 137 economies

Top positive influencing countries globally (Source: World Economic forum, Statista 2017)

Canada Seen As The Most Positive Influence Globally

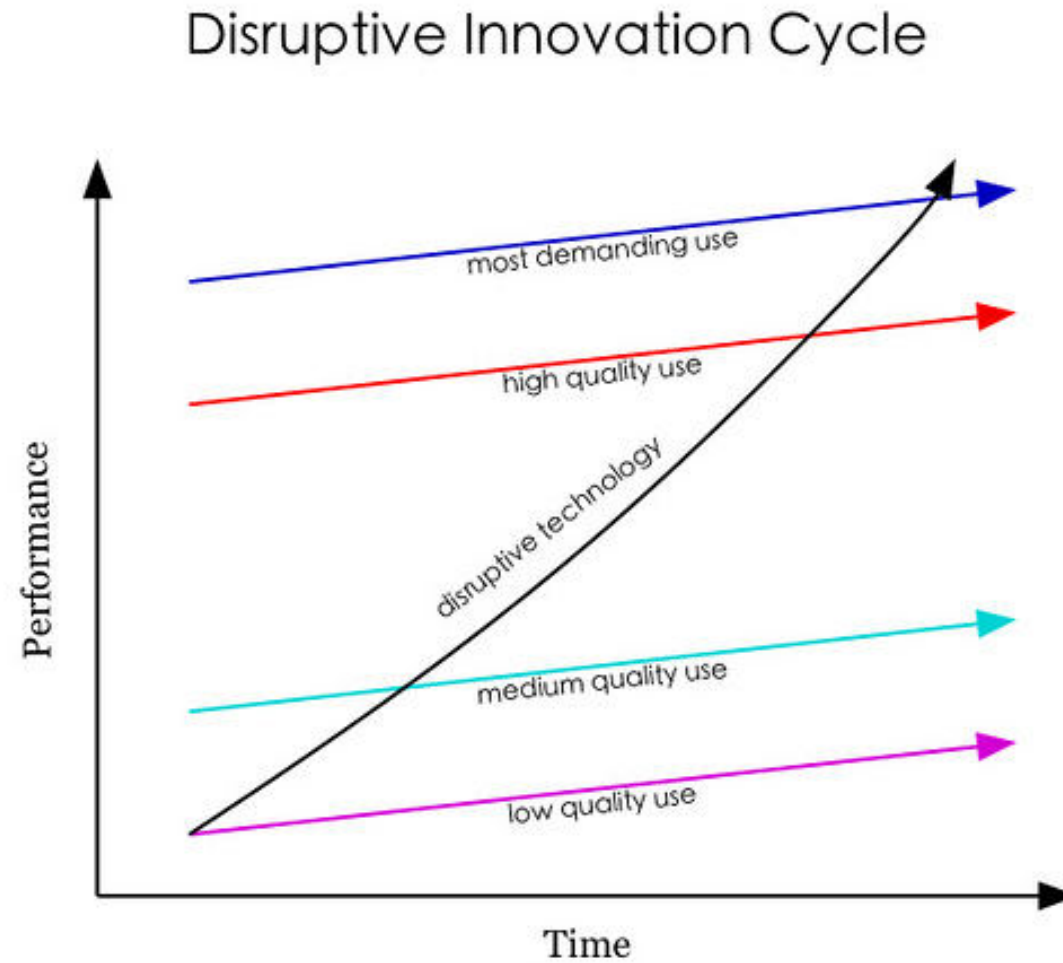
Share saying the following have a strongly/somewhat positive influence on world affairs



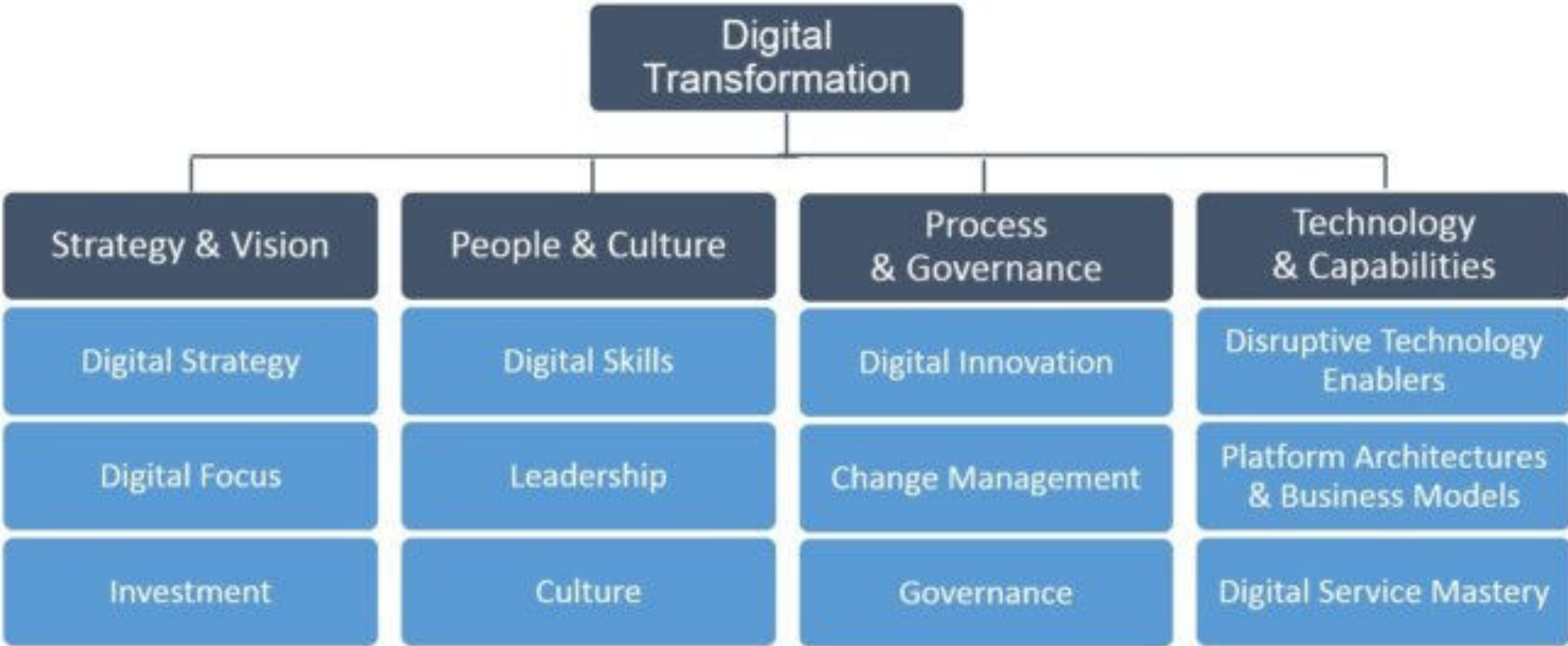
Online Banking Penetration EU Markets Benchmark (Source: Statista, CCG)



The Disruptive Innovation Cycle

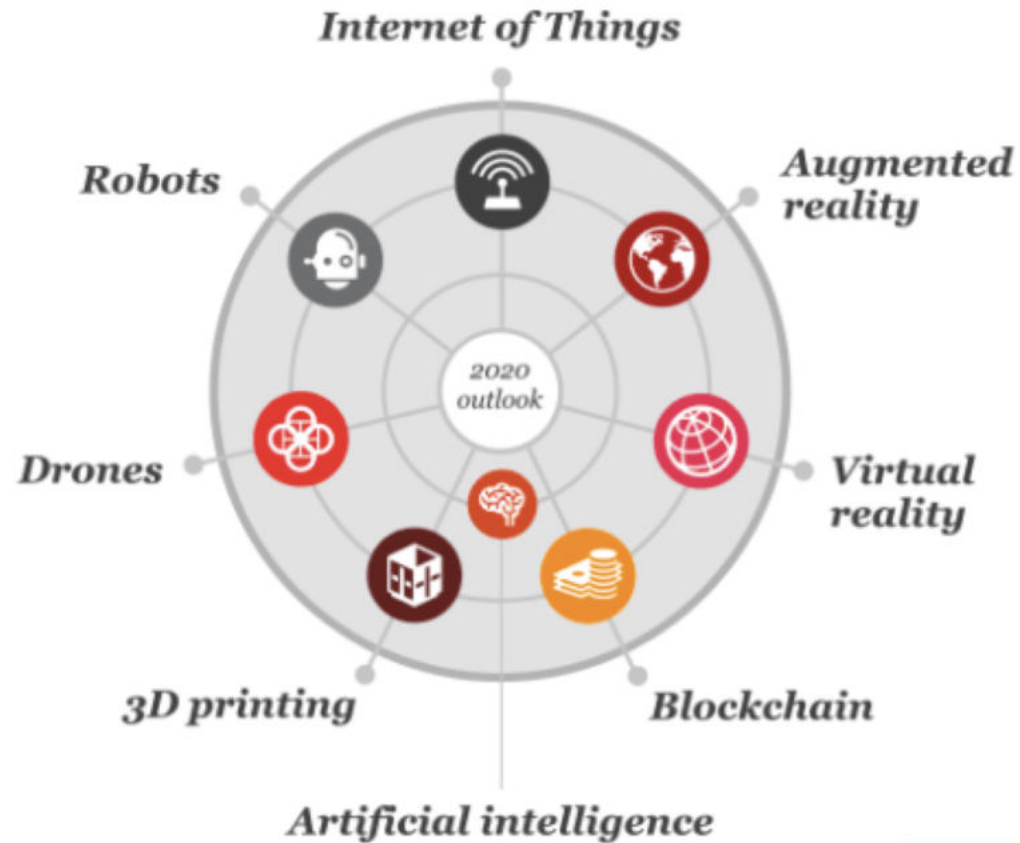


Applying Digital Transformation (Source: Cio.com)



The most essential innovative technologies

The essential eight technologies



The Current Economic Stand Due To The COVID19 Crisis



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ファナック 18165 +195	京セラ 6788 -8	太陽誘電 3160 +140	日東電 5430 +10	三井E&S 635	パナソニック 5624	凸版印 1887 +6	大日印 2610 +15	ヤマハ 5370 +70	
日立産 388 +13	三菱重 3424 +5	川重 1964 +4	IHI 1964 +4				ファミリーマート 2384 -2	三井物 1748.5 -35.0	
日産自 466.7 +3.1	いすゞ 1011.5 -4.5	トヨタ 7120					高島屋 1008 -1	丸井G 2155 +49	
マツダ 762 +12	ホンダ 2805.5 +6.0	スズキ 4363 +26	SUBARU 2636 +16					三菱UFJ 527.1 -4.8	
りそなHD 405.0 -4.2	三住トラスト 3686 -14	三井住友 3463 -21	千葉銀 53	JR東日本 8315 -4	JR西日本 7695 +77	JR東海 18260 +480	日通 5330 +160	ヤマトHD 1720 +18	
静岡銀 678 -4	みずほ 146.3 -1.3	大和証G 471.8 +12.6	野村 658 +21	郵船 1562 +18	商船三井 2274 +33	川崎船 1235 +19	ANA 2987.5 +80.0	三菱倉 2492 +1	
SOMPOHD 3967 -49	MS&AD 3448 -35	ソニーFH 2173 +15		海上 730 -71	NTT 2548.0 +18.5	KDDI 3056 -2	NTTドコモ 2955.0 +27.5	東電力HD 406 -4	
T & DHD 1052 -13	三井不 2532.0 +54.5	養地所 1904.0 +60.0		中部電 171.0 -5	関西電 1157.0 -7.5	東ガス 2153.0 -30.0	大ガス 1722 -23	東宝 3440 +115	
東武 3255 +35	東急 1666 +10	小田急 210 +11			セコム 8622 +47	カシ HD 3950 +55	ファーストリテイ 54230 +790	ソフトバンクG 5125 +112	

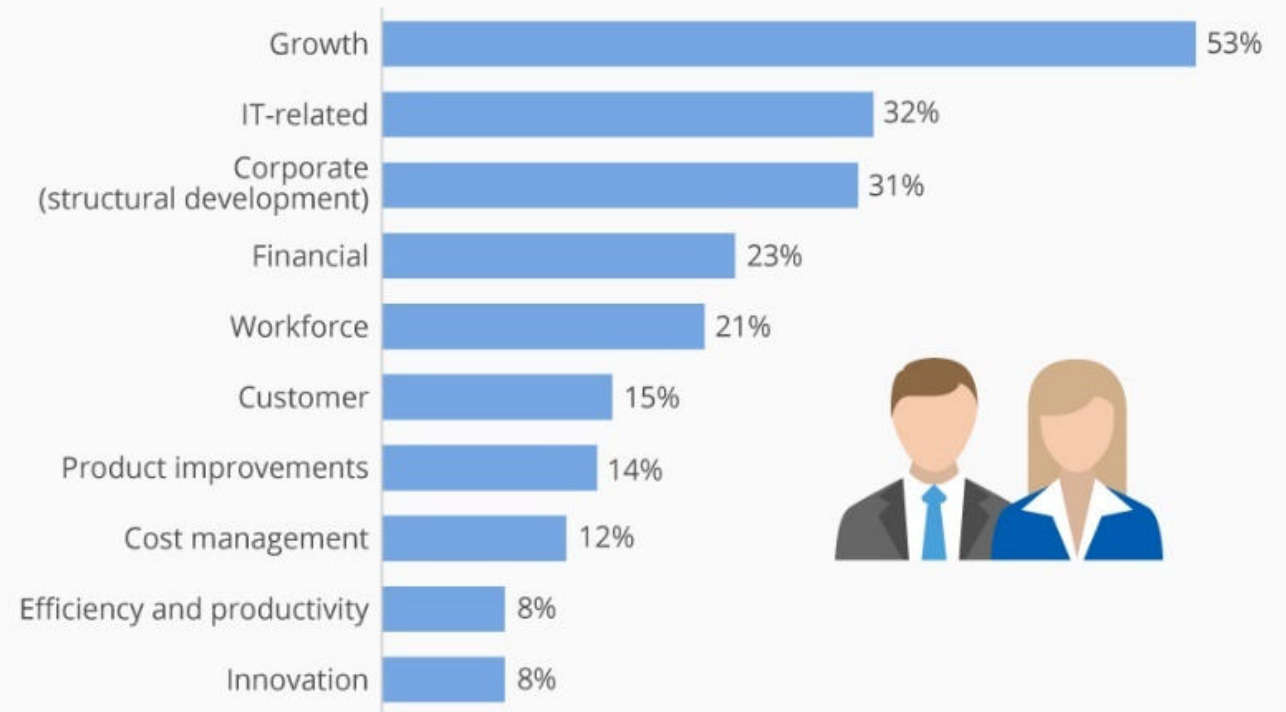


Digital Transformation Background

- According to a study done by *Mckinsey*, 92% of companies prior to COVID-19 thought their business models needed to change due to digitalization.
- Since the outbreak of COVID-19 we have seen four main areas change drastically. Telecommuting, On-Demand Food and Services, Virtual Events, and The Cloud.
- In addition, according to the study conducted by Statista the second highest priority for CEOs and senior executives is *IT-related* just behind the obvious one being *Growth*.

Growth Remains a Top Priority for CEOs

% of CEOs naming the following as a top 3 strategic priority for 2019 and 2020



© StatistaCharts

Based on a survey of 473 CEOs and senior executives of companies with \$50+ million in annual revenue (60% with \$1+ billion in revenue)
Source: Gartner 2019 CEO Survey

statista

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Digital Transformation as a must and not as a nice to have for all organisations

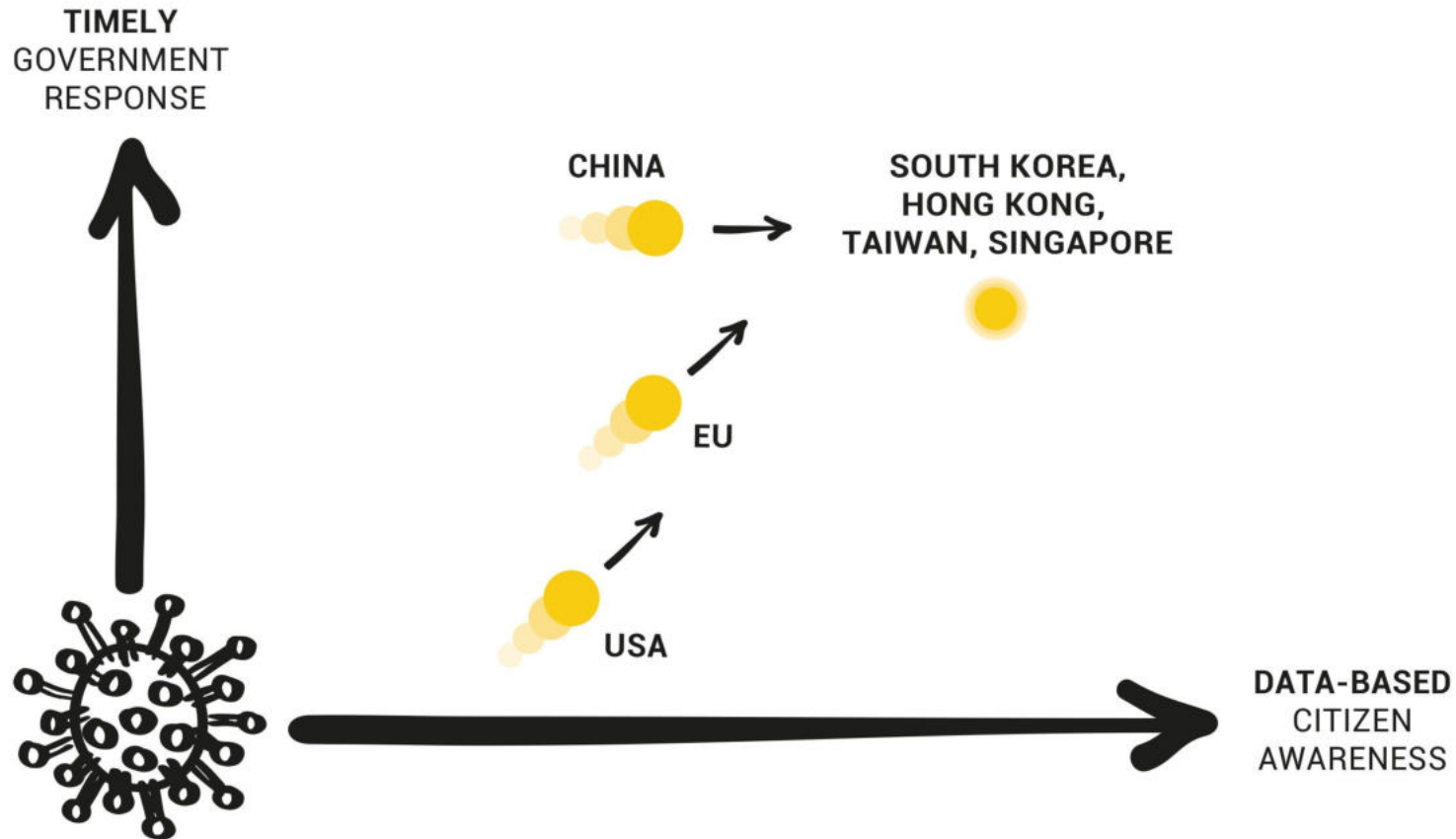
- In 2018, an estimated \$1.3 trillion was spent on digital transformation according to the *Harvard Business Review*. In addition to that a study done by Statista suggests this number will be \$2.3 trillion by 2023.
- Although, 70% of this was wasted on failed programs at major companies like GE, Ford, and Procter & Gamble. Those that didn't fail outright saw a 16% increase in their performances and the ability to sustain.
- However, these seven major companies to the right show that changes might not occur overnight, but investing in digital transformation can make a large financial impact overtime.

DIGITAL TRANSFORMATION TIMEFRAMES AND GROWTH RATES

	 YEARS IT TOOK FOR DIGITAL TRANSFORMATION	 STOCK PRICE GROWTH RATE
 Microsoft MICROSOFT	5 YEARS	258%
 HASBRO	7 YEARS	203%
 BEST BUY	7 YEARS	198%
 HONEYWELL	3 YEARS	83%
 NIKE	2 YEARS	69%
 TARGET	8 YEARS	66%
 HOME DEPOT	2 YEARS	59%

Response Of Regions/Countries Against COVID19 (Source: Medium)

CORONAVIRUS RESPONSE: One Map, Many Pathways



The Impact Of COVID19 Per Industry (Source: Forester Forecast)

RadarView™: Coronavirus Impact Index by Industry

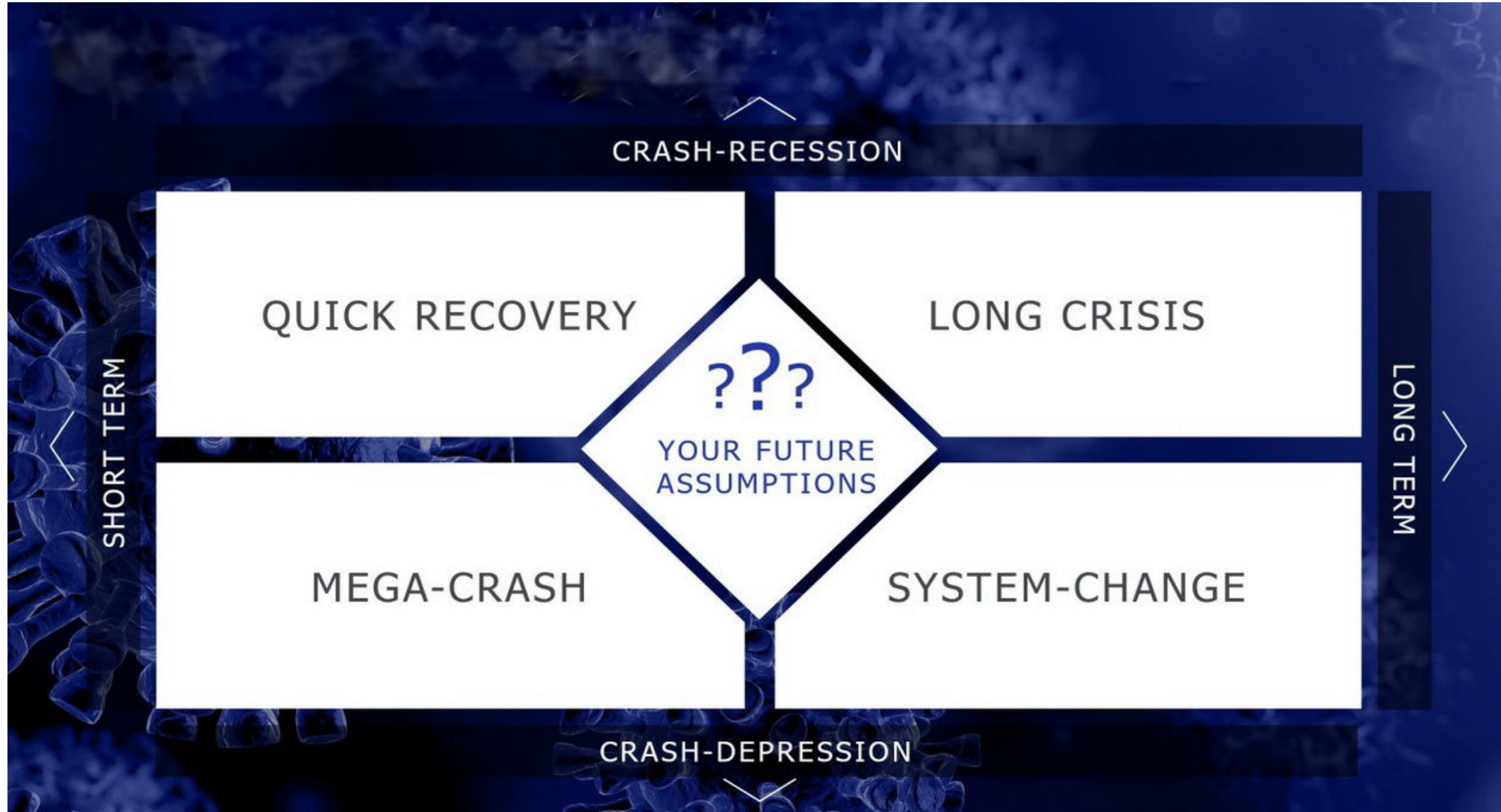
Categories affected by COVID-19	Banking, Financial Services & Insurance	Energy & Resources	Healthcare & Life Sciences	High Tech & Telecommunications	Media & Entertainment	Public Sector	Retail	Manufacturing	Universities & Colleges	Non-profits	Travel & Transportation
Personnel	Moderate	Major	Significant	Moderate	Moderate	Major	Severe	Severe	Severe	Severe	Severe
Operations	Moderate	Major	Severe	Moderate	Severe	Significant	Major	Severe	Significant	Major	Severe
Supply Chain	Minor Impact	Severe	Significant	Severe	Significant	Minor Impact	Severe	Severe	Minor Impact	Minor Impact	Severe
Revenue	Severe	Major	Major	Severe	Moderate	Moderate	Major	Severe	Severe	Severe	Severe
Overall Avasant Assessment	Moderate	Major	Major	Major	Major	Moderate	Severe	Severe	Major	Major	Severe



Source: Avasant, LLC, 2020

Figure 1

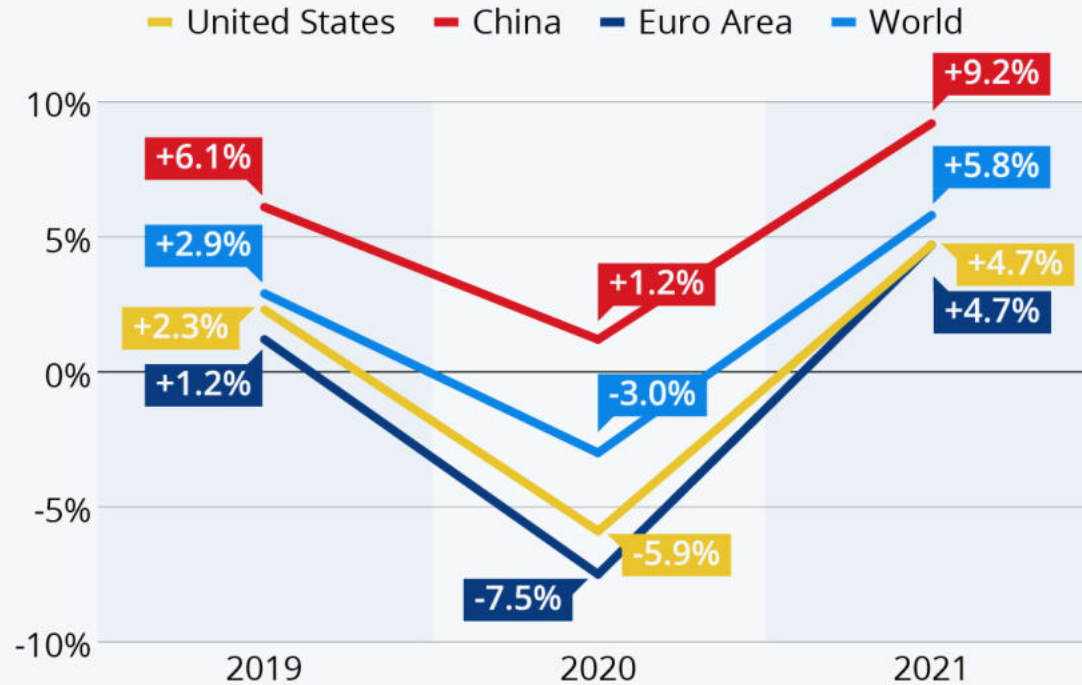
The Scenarios & Some Viable Solutions (Source: Future Management Group)



Hoping For A V-Shaped Recovery At The Post COVID19 Era (Source: IMF, Statista)

Hoping for a V-Shaped Recovery

GDP growth forecast for selected economies
(as of April 2020)



Source: IMF

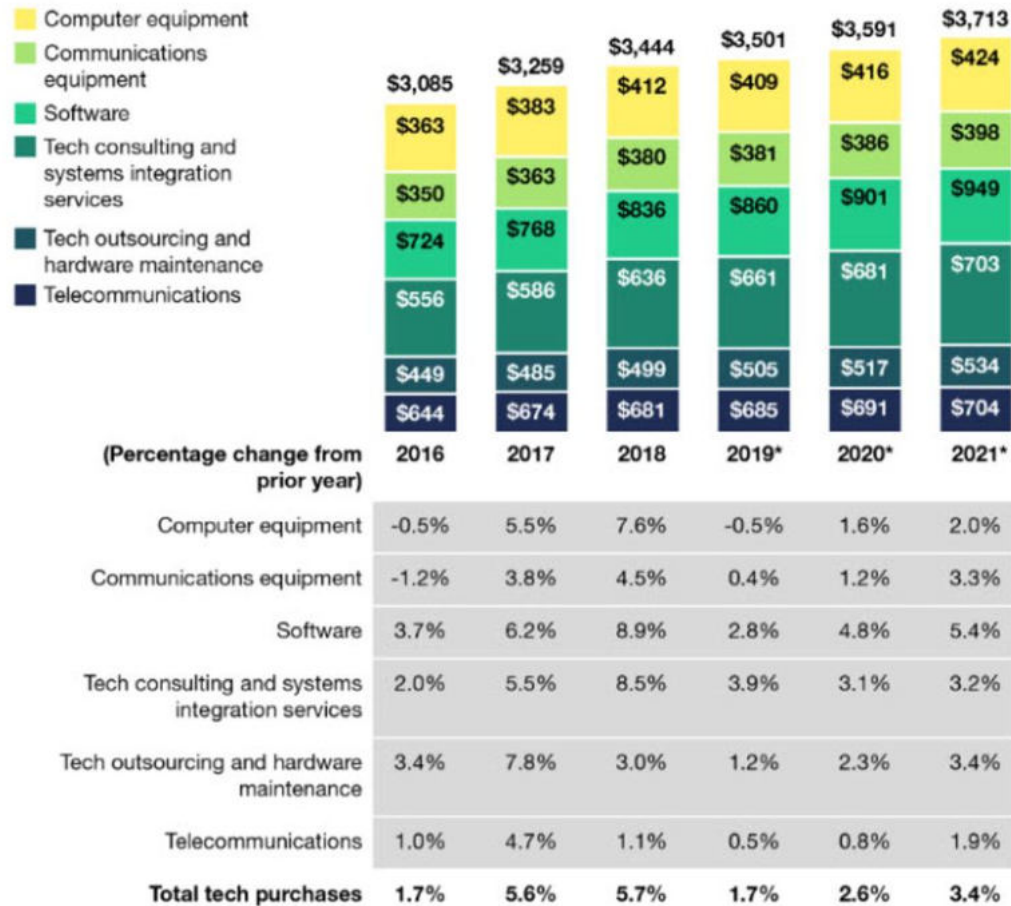


The Digital Transformation & FinTech Response To COVID19 Crisis



The Forecast Of Tech Goods And Services (Source: Forrester Forecast)

Global business and government purchases of tech goods and services
(US\$ billions)

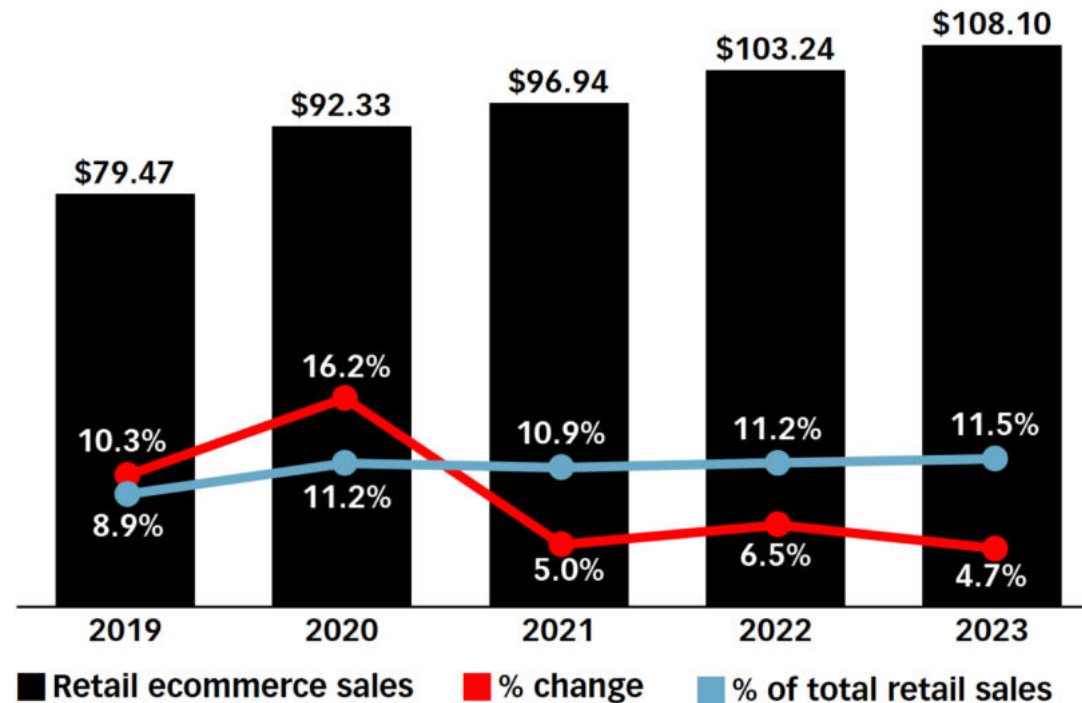


*Forrester forecast

eCommerce Trends in Germany in Post Covid-19 era (Source: eMarketer)

Retail Ecommerce Sales in Germany, 2019-2023

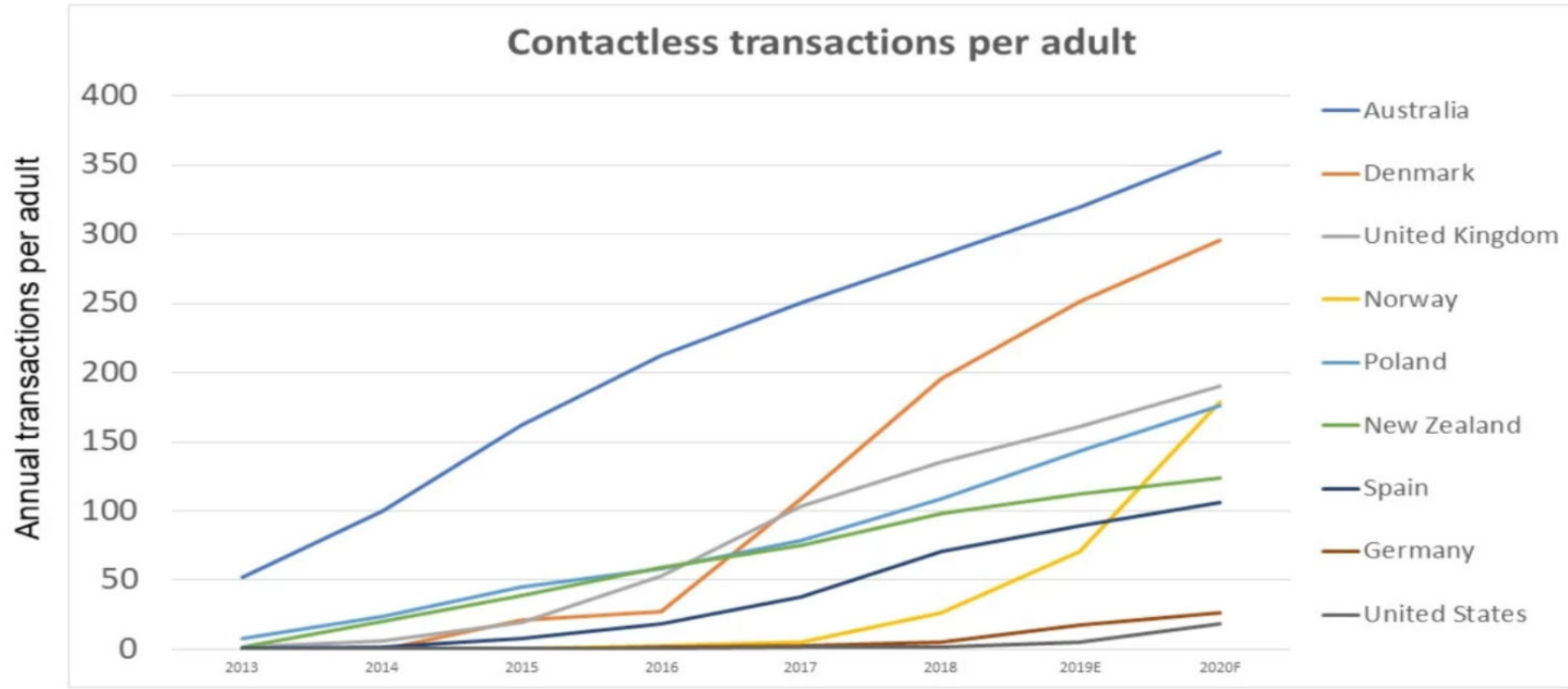
billions, % change and % of total retail sales



Note: includes products or services ordered using the internet via any device, regardless of the method of payment or fulfillment; excludes travel and event tickets, payments such as bill pay, taxes or money transfers, food services and drinking place sales, gambling and other vice goods sales

Source: eMarketer, May 2020

The Rise Of Digital Payments (Source: FinTech News, Association of German Banks)



Source: Verisk Financial Research

Digital Banking Means on One Side Adoption of Innovative Technologies, on the Other Side Change of Mind Set. Banking needs to Change. Call for Change.

DIGITAL BANKING TRANSFORMATION IN ACTION



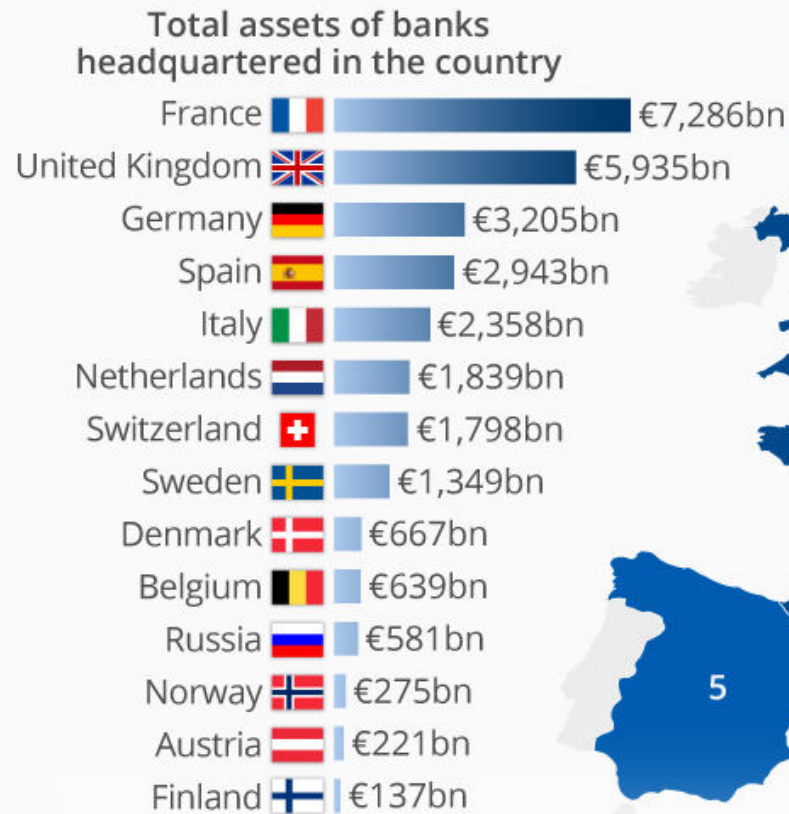
**An actionable digitalization model
for community and regional banks,
leveraging mobile, cloud, APIs, chatbots and more**



The Largest Banks in Europe per Country Based on AUMs (Source: Statista 2017)

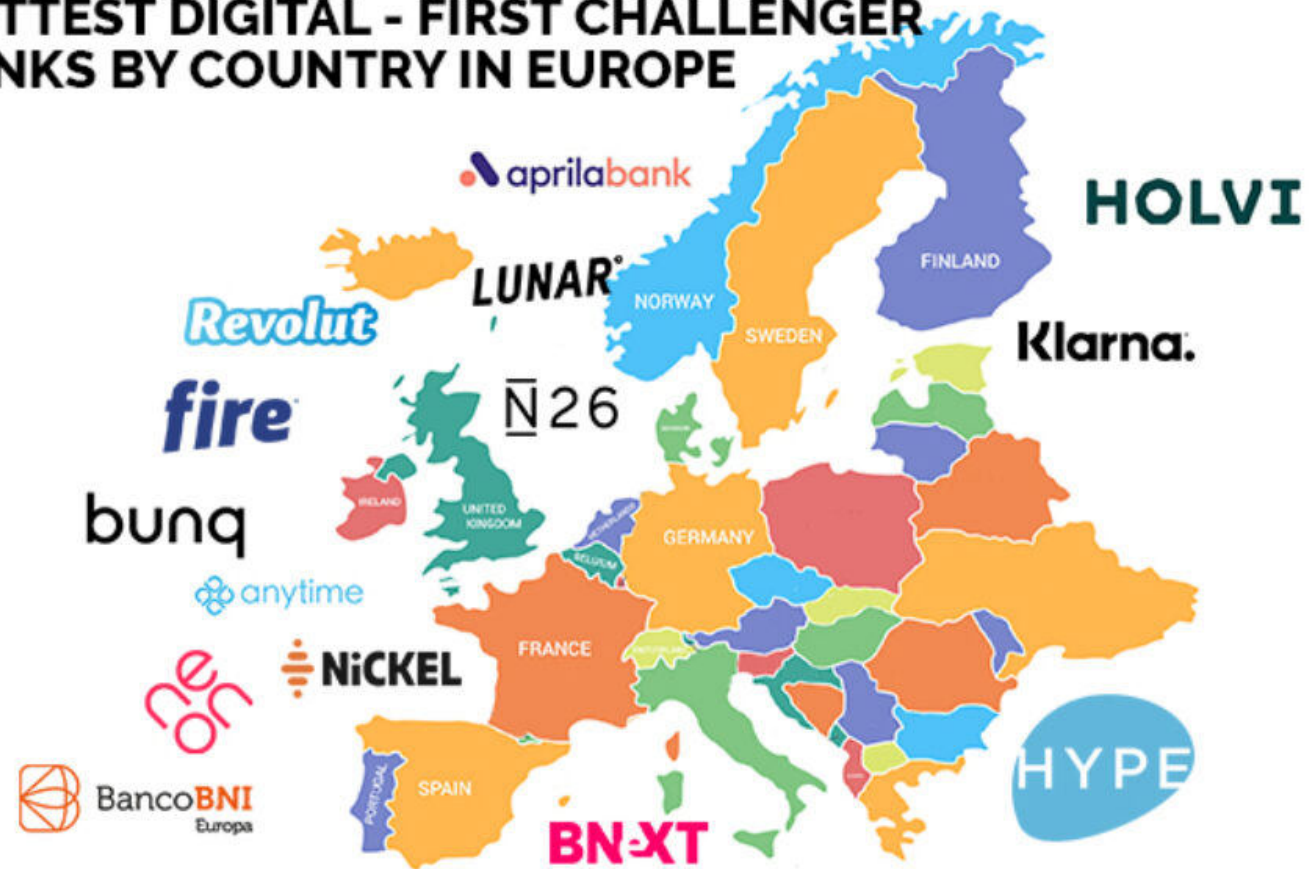
The Countries Home to the Most Leading Banks

Number of leading banks headquartered in Europe and their total assets in 2017, by country



Indicative Digital Banks in Europe (Source: FinTech News)

HOTTEST DIGITAL - FIRST CHALLENGER BANKS BY COUNTRY IN EUROPE



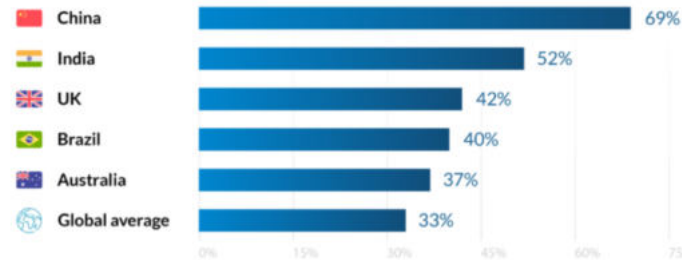
Indicative FinTech Trends (Source: Finance Online)

3 Key Fintech Trends You Should Know



1 Percentage of digitally active consumers who use fintech

Source: Business Insider Intelligence



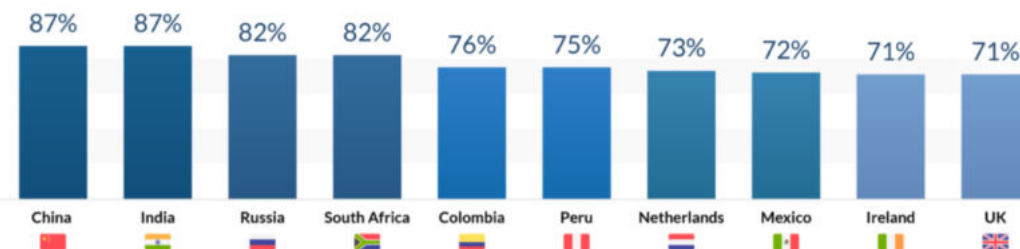
2 Key digital technologies that fintech plan to invest in in the next 12 months

Source: Deloitte 2019



3 Consumer fintech adoption rates

Source: EY



Why Now? (Winners and Losers)

Banking & payments: Severe impact now, post crisis, online mortgage surge, others consolidate



		During crisis	Post crisis
Challenger Banks		Interchange and FX revenues collapse	Consolidation and product M&A rebound
Payments		Payment volume doom and gloom with travel issues	The end of cash is nigh but travel headaches
FX		Short term FX solutions to counter volatility	Even less focus from incumbents to drive consolidation
Trading		Volatility is its best friend	Free brokerage has attracted millions of new retail investors
Wealth Managers		De-risking investors withdraw	Pressure on fees, ETFs hit hard
SME Lending		SME default worries	Old and new school FinTech consolidation
Consumer Lending		Need for credit, but beware of defaulters	Recession loan books but attractive pricing
Mortgage Challengers		Remortgage to get disposable income Shift to online	Accelerated shift to digital disruption

Impact on sales/profit: > +15% -30% to +15% <-30%



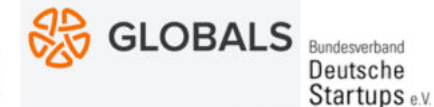
Before Covid19 Digital Banking was a Trend. At post Covid19 is a Must. Time for a Big digital Change in the Banking System.

- Think and act disruptive. Change the mind setting.
- Reinvent the growth via digitization and new collaborations with new tech partners and startups.
- Reinvent the consumer journey via digital transformation.
- Save costs and manage more efficient your resources.
- Educate and engage the employees on digital collaboration and transformation. Internal Digital Change.
- Digital Transform the bank by leveraging the power of technology & digital intelligence. External digital change.
- Build a digital driven bank.
- Banking is changing anyway in Europe. If you want to survive as a bank, you need to be pioneer and not follower.
- Digital Banks and Fintechs in payments and other FinTech segments are on the rise (Revolut, Fidor, N26, Paypal, Holivi, Viva Wallet, Sumup)
- Best international practices and cases show that the banks which managed to change and adapt by adopting a new digital transformation model and mindset in the Bank not just as a unit but as a mentality, achieved sustainable growth and reduced risks (BBVA, Santader, HSBC, BNP, ING DIBA).
- If before COVID!9 the digitalization in banking was a trend, now it is a must.
- Stay a leading Bank via new digital transformation paths.



CCG Bespoke Services

Selected CCG Project References in Germany, Greece, Brussels, Cyprus, UK



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Βιομηχανία Επένδυσης Χάρτου



CCG Indicative Forums/Workshops/Trainings References in Greece, Germany, Brussels, Cyprus, UK



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