



# The Informed Banker Future Readiness Series

## Part One: Is Your Financial Institution Future Ready?

June 21, 2017

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# Presenters



**Sam Kilmer**  
Senior Director  
*Cornerstone  
Advisors*



**Ron Shevlin**  
Director of  
Research  
*Cornerstone  
Advisors*



*Moderator*  
**Christine Ahlgren**  
Payments Marketing  
Harland Clarke



The background features a person in a dark suit and blue tie, pointing their right hand towards a large, glowing blue digital screen. The screen is filled with various data visualizations, including bar charts, line graphs, and binary code (0s and 1s). The overall aesthetic is futuristic and high-tech.

## FOR TODAY'S DISCUSSION...

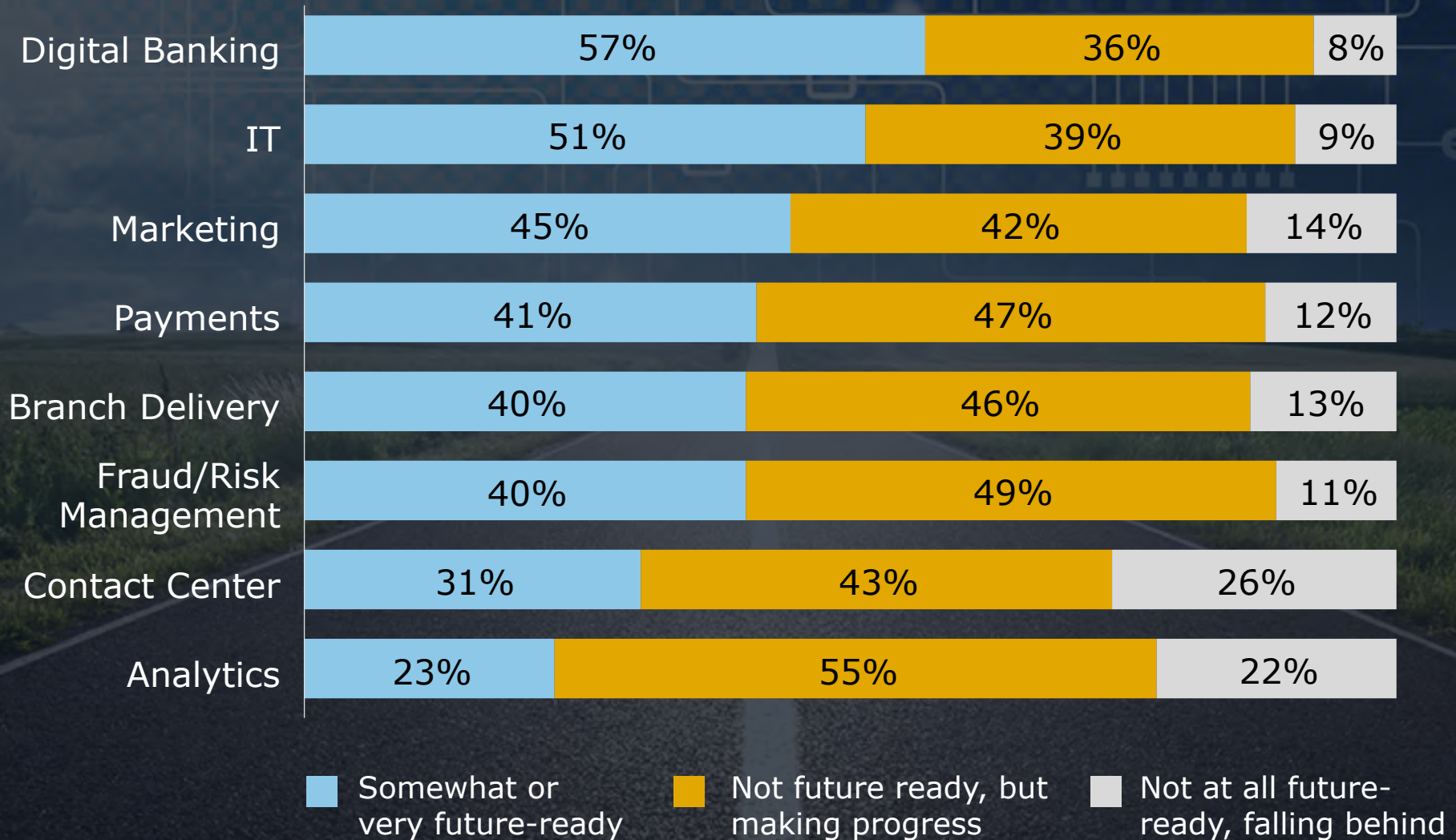
How future-ready are banks and credit unions?

What does future-ready mean?

How do you assess future-readiness?

Who's future-ready?

# Future-readiness self-assessment



# Grow with analytics...

**Localized**  
Basic functionalized

**Aspiring**  
Resourced and broad

**Analytical Company**  
Enterprise priority

**Analytical *Competitor***  
Enterprise benefits

# Playing more defense or offense?

## The Data-Strategy Spectrum

A company's industry, competitive and regulatory environment, and overall strategy will inform its data strategy.



**Long live the troublemakers...  
...who fight to be future ready !**



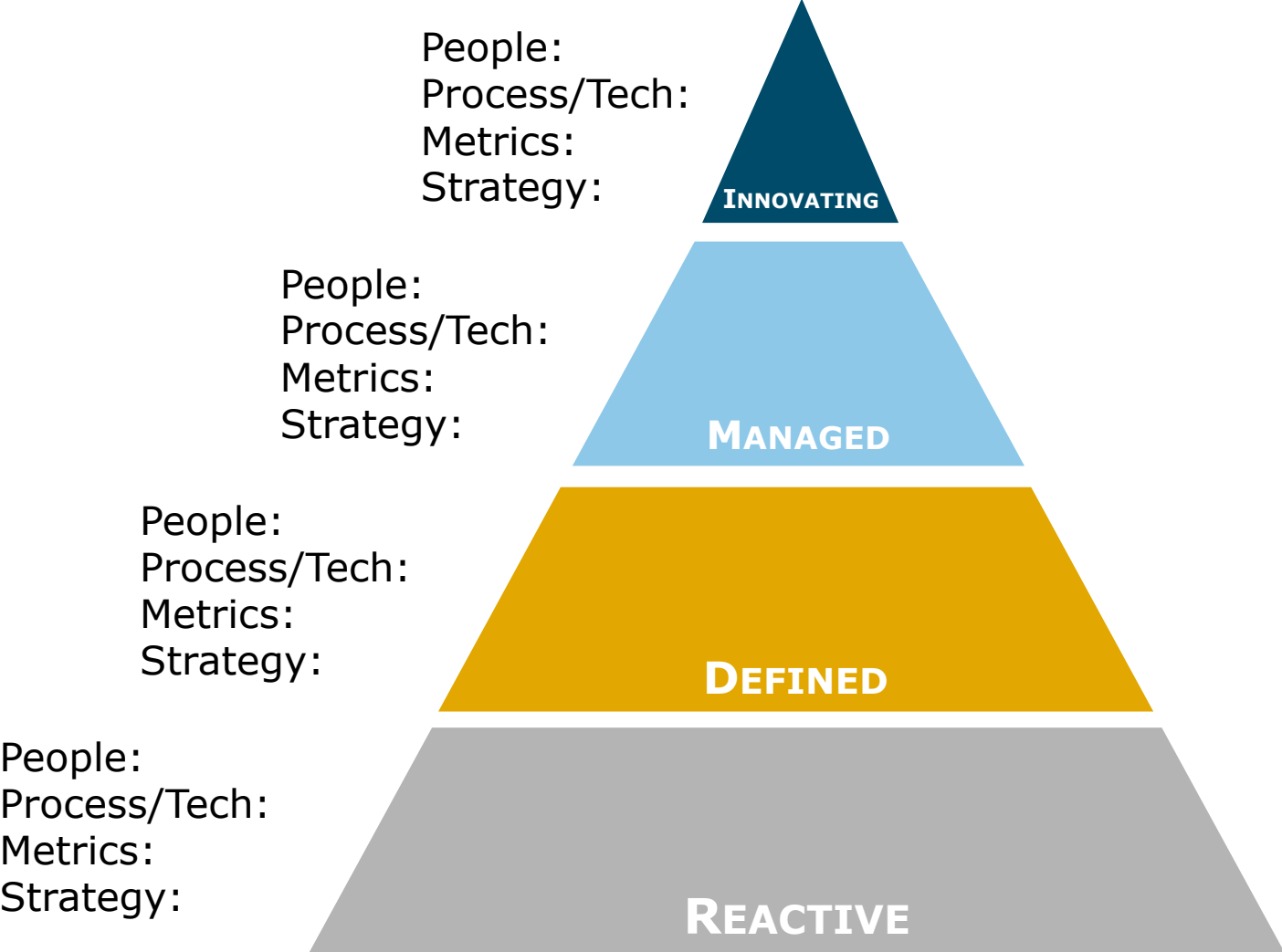
**Long live the troublemakers...  
...who fight to be future ready !**

“I used to be a statistician and looked for fraud. Now, I look for opportunity. And, I’m called a data scientist because that’s cool.”

– Jennifer



# Cornerstone Advisors Future-Ready Framework™



# Engineering over energy

- ROLE CLARITY**
  - Formalize product, channel and process ownership, but encourage integrators
- TOP-DOWN INNOVATION**
  - Focus on “pivot points” where innovation is required and drive resource redirects for funding
- CAPTURING EXTERNAL IDEAS**
  - Systematize research, sensing and collaborative efforts to allow the organization to absorb innovation on the edge of key products, delivery channels and operating practices
- OPERATIONAL DISCIPLINE**
  - Make value, impact, & KPIs the native language and build culture around fact-based decisions

**Long live the troublemakers...  
...who fight to be future ready !**

“Matt combined data analysis and process improvement. He doesn't just understand his area. He's a change agent across the organization.” – CEO

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- SHOW BUSINESS
- NETWORK
- MUSIC
- CINEMA
- BUSINESS/FINANCE
- WORLD NEWS

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- INTERNET
- LIVE CHAT
- MEDIA
- PHOTOS
- VIDEOS
- MUSIC

# COMING SOON...

## Is Your Marketing Future Ready ?

## Are Your Payments Future Ready ?

# Q&A Wrap Up

Type your question in the questions panel 

## **Sam Kilmer**

Senior Director  
*Cornerstone Advisors*

## **Ron Shevlin**

Director of Research  
*Cornerstone Advisors*

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# *Thank You*

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