

Reduce risks and capitalize on potential

INTELLIGENT CONTENT MANAGEMENT PLATFORMS AS A SUCCESS FACTOR IN THE FINANCIAL SECTOR

In today's content challenge, is your company one of the winners or losers? The winners have their content management under control to such an extent that there is no question about meeting regulatory requirements. They take advantage of technical possibilities to increase customer loyalty and income with personalized, real-time content.

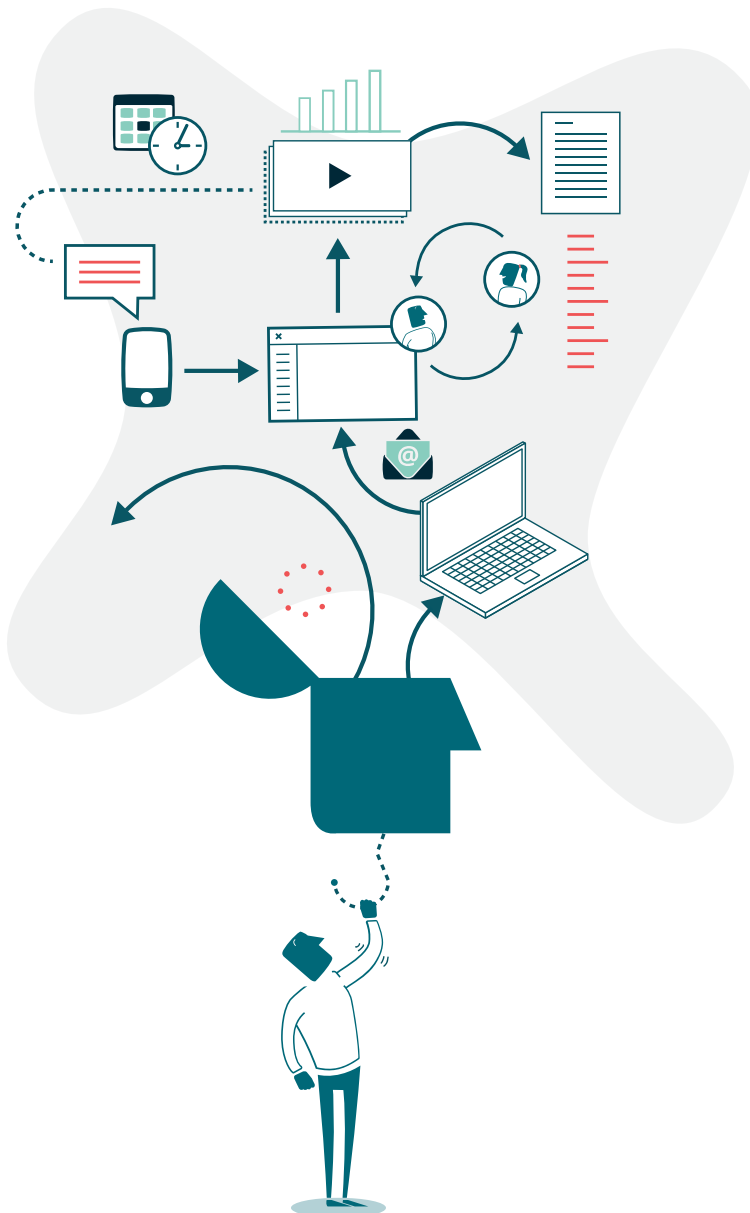
The losers, on the other hand, risk fines and miss out on potential sales because they are not in compliance. At the same time, they can not react quickly enough to market developments and the individual needs of customers.

You have an opportunity to reduce risks and capitalize on potential. Today's content management systems are so well-developed that companies in the banking and financial sector can master content challenges better than ever before. And, on top of that, they can leverage these platforms to increase teams' and advisors' productivity while optimizing customer experience. Ultimately, it pays to delve deeper into intelligent content management platforms and what they can do for you.

USING A CENTRAL SOLUTION TO NAVIGATE THE CONTENT JUNGLE

We have many years of experience supporting various financial institutions with their enterprise content management. During that time, we have found that a deep look into existing solutions and processes often reveals a frightening reality: regulatory requirements are often only partially met. The systems and processes are too sluggish to react to changes and market events quickly enough. Client advisors can only offer some limited degree of personalized customer information, so much so that their efforts are not sustainable long-term. To add insult to injury, it is often not even possible to evaluate or analyze employee or customer content usage.

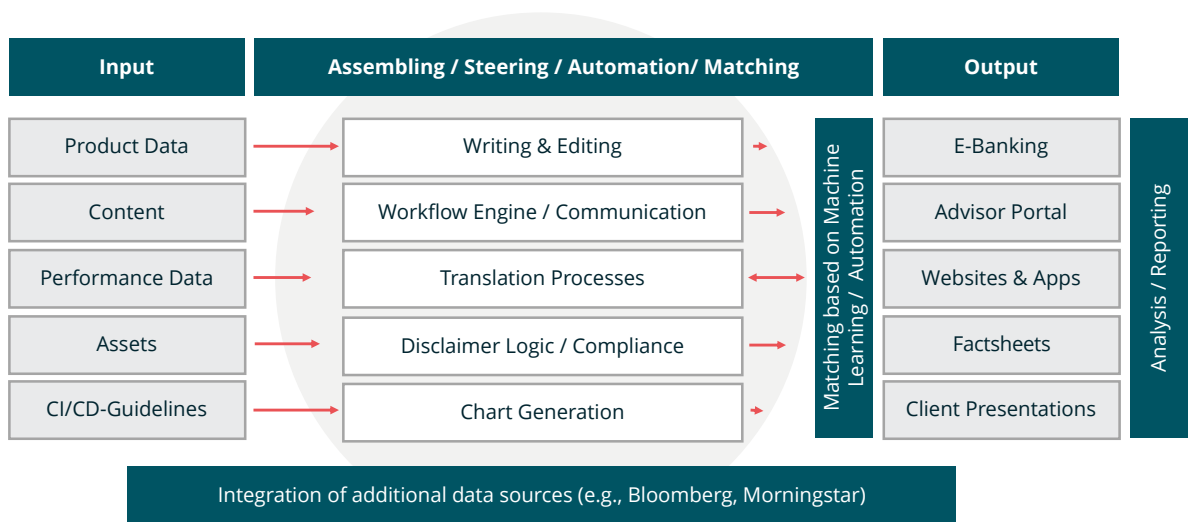
To address these issues, financial service providers have increasingly leveraged content management solutions — and with that change, placed increasing demands on these solutions.



The traditional tasks of content management solutions — like publishing different types of media, providing dynamically automated layouts, and structuring information — can only be truly mastered with the help of central solutions. This is true now more than ever thanks to the increasing complexity of each of these tasks.

In addition, there are newer tasks and requirements, such as company-wide content lifecycle management, holistic and integrated information access, and, above all, the intelligent matching of content to the customer’s preferences or portfolios and the timely display of this content.

Modern content management solutions connect users, processes, and content across organizations, as well as with customers and partners. The result? The deployment of personalized, real-time content optimizes the customer experience while supporting increased productivity for financial advisors.



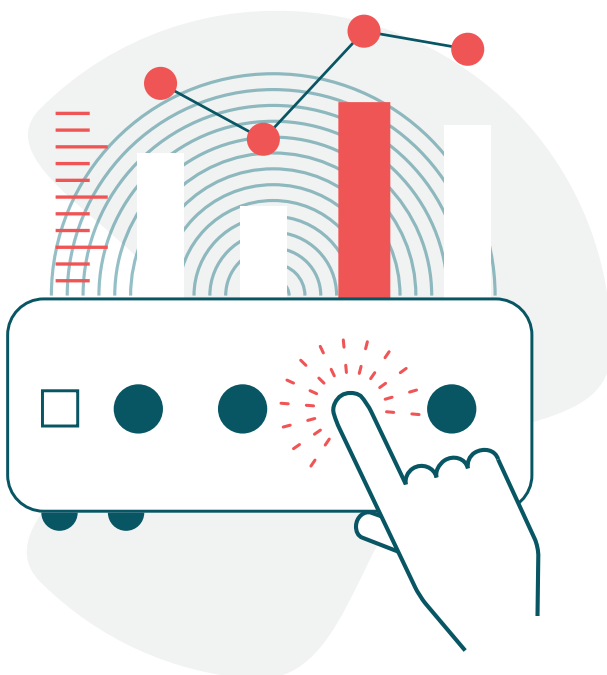
Modern enterprise content management

INEFFICIENT CONTENT MANAGEMENT IN THE FINANCIAL SECTOR

More and more financial companies are dealing with increasingly complex content management. They need a way to not only drive process digitization further and to realize productivity increases, but also to offer customers better digital investment and product advice.

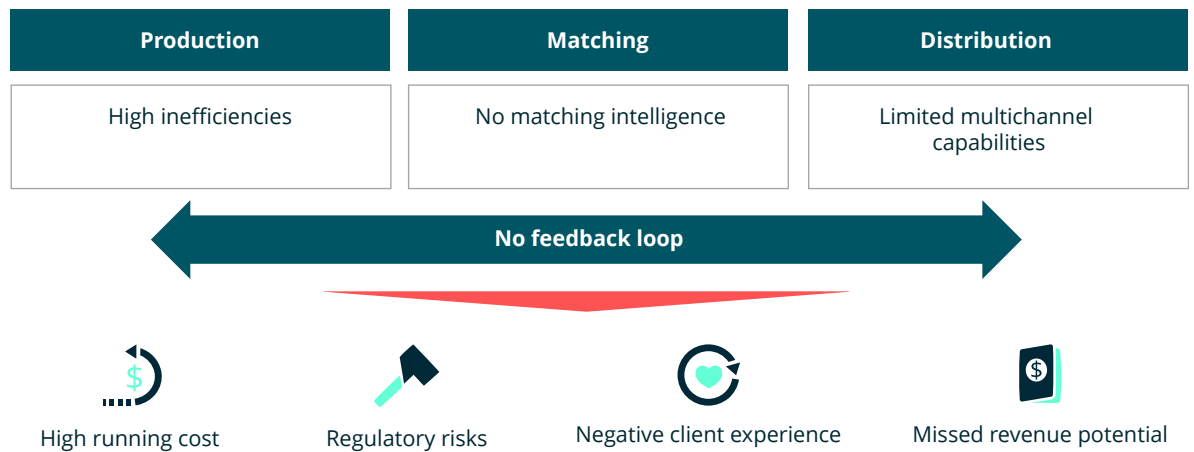
Our experience has shown that many banks, insurance companies, and other financial service providers work with outdated processes and tools for their content management. They are nowhere near exhausting the potential of automation. We have found that:

- *The processes for content creation still largely consist of manual steps.*
- *The merging of content such as text modules, graphics, charts, or disclaimers for publication is usually only partially automated. It is often processed via distributed in-house systems.*
- *The intelligent, automated matching of content to the needs and profiles of customers is still in its infancy.*
- *There is a lack of logic when displaying content. The opportunity is missed to automatically supply the right channels with the relevant content in the appropriate format.*
- *The mechanisms for coordinating and distributing the content over the various channels require a lot of effort.*



Financial institutions want to exploit the potential for optimizing content management processes with the help of web-based solutions. They seek a way to simplify the work and achievement of goals for their content editors, investment writers, marketing teams, customer advisors, and other stakeholders.

When we advise financial service providers on content management — something we have been doing for some time — we aim to implement the appropriate central, strategic solutions. To do that, we analyze the following four processes in order to identify company-specific pain points, define requirements for systems and processes, and take full advantage of the optimization potential with a targeted and step-by-step approach.



Key pain points in today's enterprise content management processes, all of which have a negative impact on customer experience and profitability

PRODUCTION

Reduce costs with automated content production

One of Switzerland's leading private banks — which we support for their content production — updates over 8,000 factsheet variants, along with countless customer presentations and other sales materials, in several languages every month. The documents often contain an editorial on the current market situation and outlooks, charts, and diagrams on the composition of specific products and their performance. Additionally, these documents require updated legal information like disclaimers, which differ from region to region.

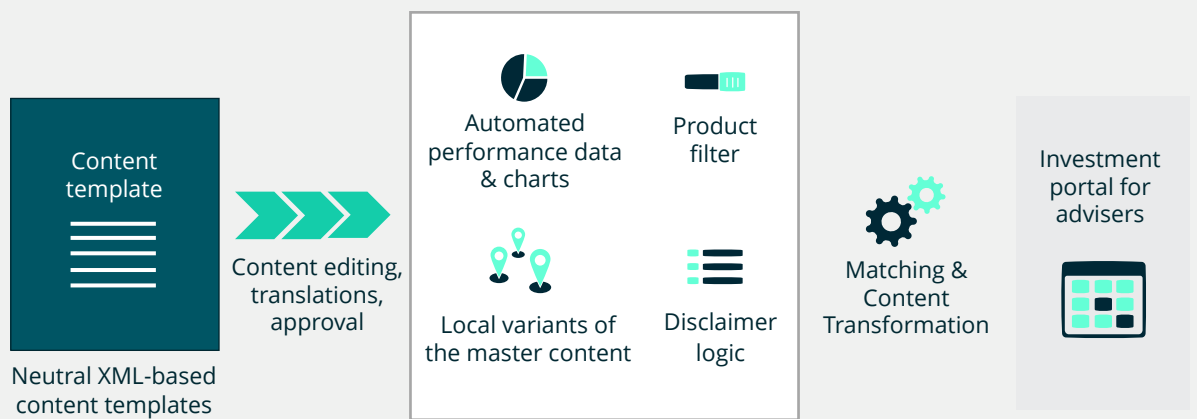
These recurring updates used to require considerable effort since processes and tasks were carried out manually and on different systems. Today, the bank automates the creation and updating of these sales and marketing materials, saving them significant time and costs. And this is made possible by their central content management platform. This solution specifically retrieves and integrates information from various sources, automatically creates graphics and charts, covers regulatory rule-sets, and bundles the collection and translation of content in one place. What's more, it does all this with compliant and standardized work processes.

When producing content, you can target and reduce high operating costs by addressing inefficiencies in your systems, work processes, and tasks. With a modern content management solution, you get:

- *Format-neutral content creation and editing via web editors with simple user interfaces*
- *Standardized control and approval processes based on comprehensive governance concepts*
- *Product filter (KAG, MiFID, FIDLEG) and disclaimer automation*
- *Integration with peripheral systems for product and performance data*
- *Automated chart generation and placement in print and digital publications*
- *Automated translation processes with direct agency integration*
- *High-quality print output based on InDesign layout templates*
- *Automated, format-appropriate layout of content on various channels*
- *Directly integrated web portal for sales teams and client advisors to call up and individualize customer documents*

The bank from the previous example makes a distinction between periodic standard material (e.g., fact sheets or presentations) — that is, content for which production can be planned — and ad hoc material (e.g., investment recommendations, ad hoc reports). The advantage of a central, modern content management solution is that non-periodic content like investment stories, alerts, and ad hoc articles can be created and managed using the same system.

For the customer, this means well-coordinated content creation and display processes. This, in turn, translates to consistent and relevant content for the individual client, regardless of how and when they get content from their financial institution.



Content creation and deployment with an intelligent enterprise content management platform

MATCHING

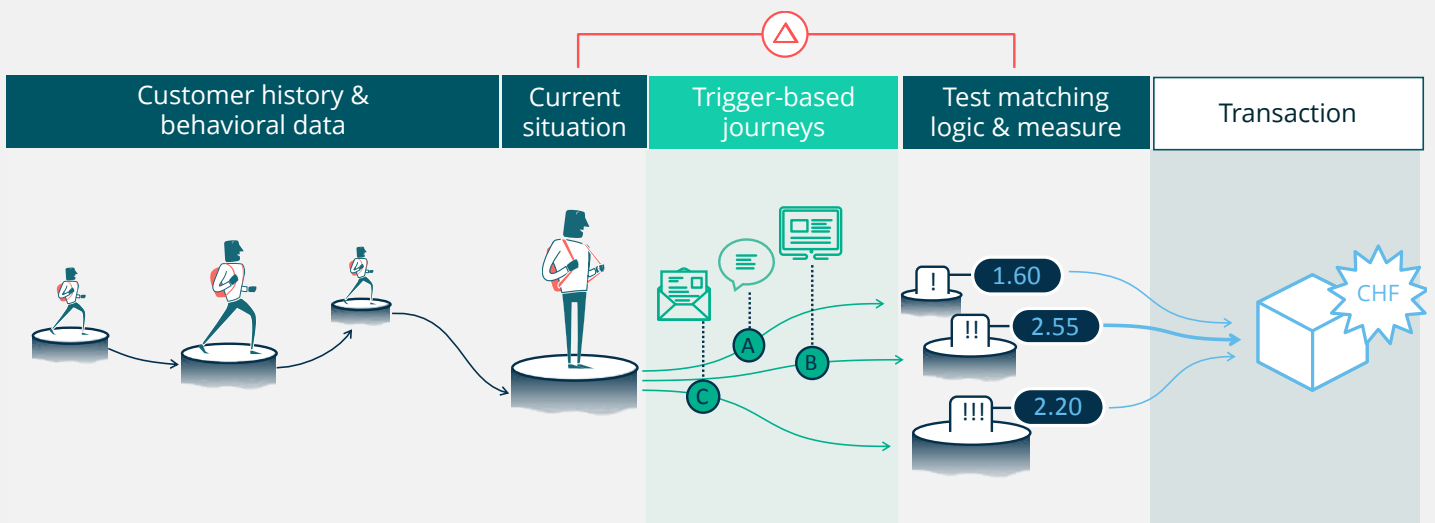
Next-level financial advice thanks to AI

Banking customers and investors expect their bank to provide personalized, time-sensitive communication regarding investment opportunities and market events.

This degree of ongoing, real-time personalization — which is profitable for the bank — can only be achieved today using intelligent system solutions. However, most companies do not have sufficient “matching intelligence.” They miss the chance to use AI-controlled algorithms to send the relevant content directly to customers via their preferred channel. Or to use next-best-action recommendations to give their advisors the opportunity to better serve clients and to carry out targeted upselling.

The enterprise content management platforms that we implement for financial institutions enable AI-controlled recommendations in real-time. They take current market conditions, customer preferences, and regulatory requirements into account.

The result: an optimized customer experience, higher conversion rates, and more revenue.



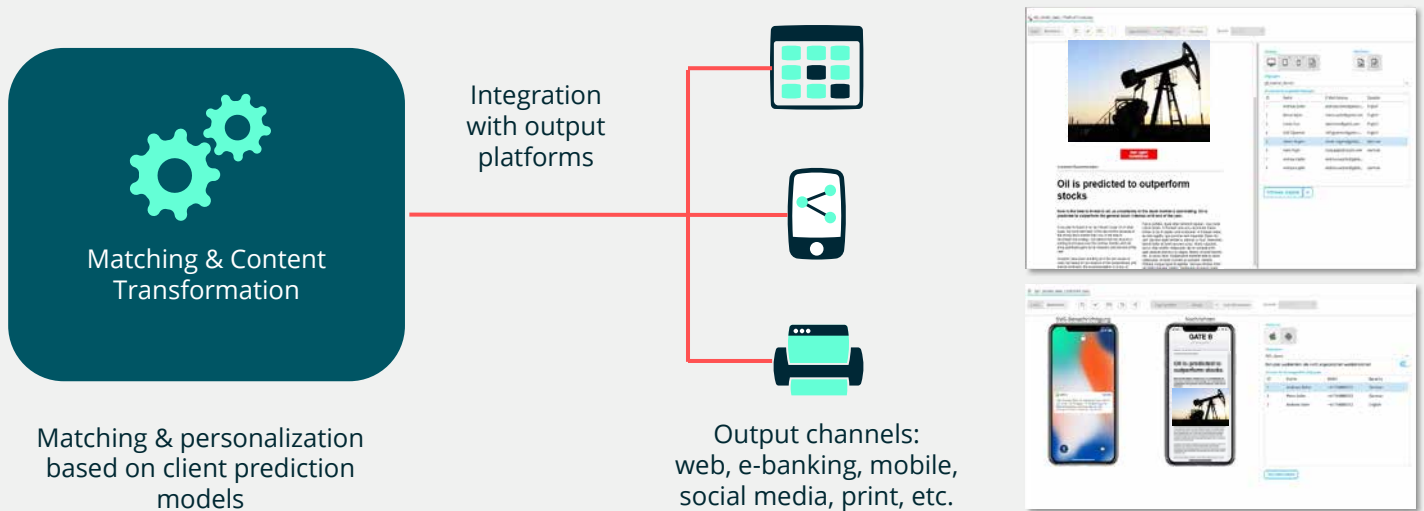
The use of intelligence at all touchpoints

DISTRIBUTION

Address customers in an even more personalized way with targeted distribution

Content must be available for all different possible uses. That might be physical publications such as presentations and factsheets, apps with investment recommendations, e-banking interfaces, or connections to third-party platforms.

Today, content management systems must be able to automatically display general and personalized information via various channels, including the website, e-banking, mobile apps, social media channels, print media, and other internal and external portals. An ideal solution should make it easy for you to transform content and make it available for particularly sensitive systems, such as direct customer transaction solutions (such as e-banking). When evaluating content management systems, flexibility and adaptability for different content types and delivery channels should be at the top of the list of requirements.



Automated and channel-specific content distribution

FEEDBACK LOOP/ANALYTICS

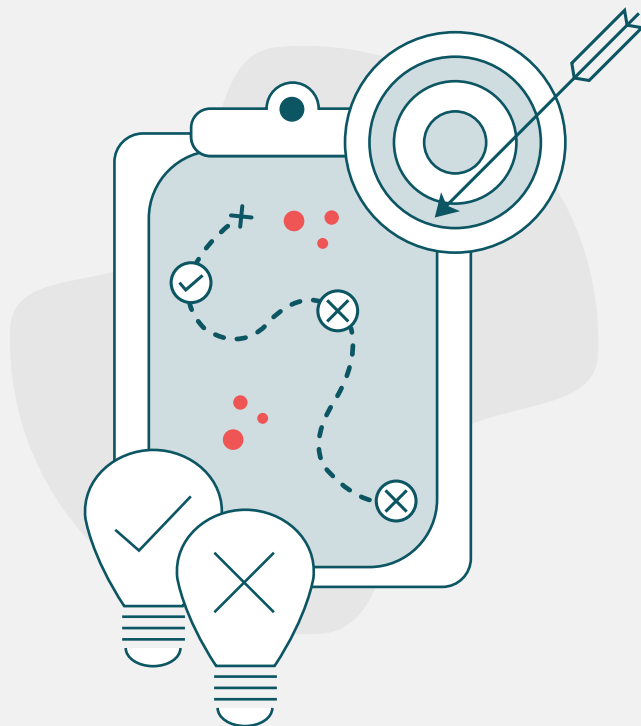
Data is key: intelligent content production based on analytics

Every system collects and stores data — including content management systems. This data must be used, integrated with the behavioral data on individual touchpoints and with feedback from the sales teams, and visualized to optimize content processes.

This is the only way to ensure that we produce the relevant content with the right degree of personalization.

The analytics data of your content management solution should be able to answer these questions in particular:

- *Which content do your customers engage with, and how long, how often, in what context, etc.?*
- *Which materials are actually used by the sales and client advisor teams — and what additional materials do they need?*
- *Which formats and content types generate new or additional sales, either directly or indirectly?*
- *What is the relationship between the revenue and costs of individual content types, channels, etc.?*
- *How do customers behave in relation to the channels and topics?*



ENTERPRISE CONTENT MANAGEMENT AS A FUTURE-ORIENTED STRATEGY

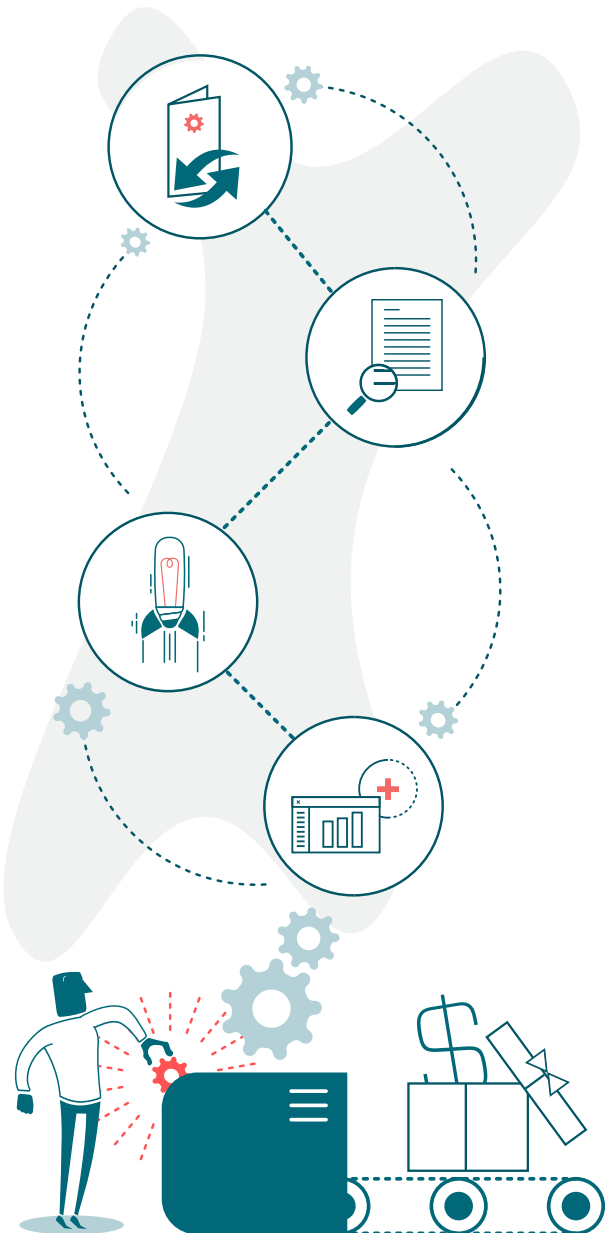
The topic of enterprise content management is complex and multi-layered. But at the same time, the optimization potential is often greater than expected.

We have been able to support many leading financial institutions in the implementation of intelligent content management platforms. Our customers are always amazed at the degree of automation that can be achieved in their processes — and the advantages that result from this automation.

Specifically, we hear that our clients value:

- *The fully automated production of factsheets and publications*
- *The system-driven updating of all sales materials*
- *The automated chart generation and placement of country-specific regulatory information*
- *The decreased time-to-market for investment recommendations*
- *Customer advisors' simplified access to relevant materials*
- *The extensive data and usage analysis and evaluation options*

With these advantages and more, we enable our customers to achieve a return on investment within 18 to 24 months.



PUT YOUR CONTENT MANAGEMENT TO THE TEST

Are you ready to put your content processes and systems to the test? We would be happy to support you and work with you to realize the optimization potential step by step.

The first step for us is to answer the following central questions. Let's find the answers together and tackle the processes and tasks with the greatest potential first.

- *What potential for efficiency gains do the existing processes have?*
- *How long does the creation or adaptation of publications and sales materials take today? For example, what is the timeframe when updating performance and product data, making ad hoc changes due to market events, or launching new products?*
- *Are the existing solutions up to date and state-of-the-art from an infrastructure and a user interface perspective?*
- *Which content types can be at least partially standardized? Which have the potential for further automation?*
- *Are the performance and product data in the system automatically kept up-to-date and is the latest data always available?*
- *Are charts updated automatically across all publications? Are they set up dynamically, so that they can be used for print and online channels?*
- *Do the existing systems easily comply with the KAG, MiFID, FinSA, and other regulations?*
- *Are disclaimer logics and the placement of disclaimers in the sales materials automated and in accordance with the relevant regulations?*
- *Do client advisors have a modern frontend/portal in which they can easily find all relevant sales materials and share them with customers?*
- *Are we giving client advisors the opportunity to easily click together customer-relevant presentations?*
- *Do we evaluate our content and its use by customers and sales teams? How can we improve this analysis in order to create even more targeted and relevant content and publications?*

The questions are as varied as the results you can achieve with state-of-the-art enterprise content management solutions. Let's explore the topic together. Experience shows: it is worth it.



Transforming Digital
into Value

About gateB

gateB is a consulting and implementation company that empowers national and international companies to unlock their digital potential and enable faster and smarter customer and investor relations.

With the intelligent use of data and technologies, we transform relevant business processes and generate quantifiable added value for companies and brands. gateB was founded in 2009 and employs more than 85 consultants, implementation specialists, and data scientists in Switzerland, Los Angeles and Singapore.