

DeMuro

...making banks attractive & different.

DeMuro:
The Banking Advisory Service.

The Banking Advisory Service from the DeMuro Partnership was created specifically for the purpose of offering a unique and integrated approach to the crucial business of profitably acquiring, retaining and developing customers. The expertise applies equally to High Net Worth/Private Bank sector as it does to the mass retail market.

The service is staffed by partners who have had major line or consultancy roles in running retail, premium and private banking operations. Their skills cover a wide portfolio of services:

- Product/service formulation and branding
- Distribution strategy
- Strategy driven design and development of the appropriate delivery channel, from branch environment to full communications.
- Customer Segmentation & Sales Strategy
- Operations, MIS
- Training and Human Resource issues.

DeMuro's business is a little different to most other financial service consultancies. We help banks create something different and attractive about themselves. We turn these differences into Consumer Appeal. We demonstrate what we recommend across the network by state of the art computer simulations, and then we implement where required.

"Defining, expressing and implementing competitive difference."

Creating the "Deal".

Why does good technology often not produce the expected results in banking?

We think there are two answers to this question.

The first is all to do with the mindset that assumes the coupling of expensive CRM technology and raw customer data will produce profitable operations. History is littered with examples to the contrary.

The second is that we have found, all too often, the power of technology often exceeds the imagination of bankers to turn it to their competitive advantage. By this we mean creating a value proposition, or "deal", that actually means something special to customers.

To attract and retain customers, a bank must appear both more attractive than, and more different to, its competitors. DeMuro is in business to provide meaningful responses to the following:

Why should I join your bank?

Why should I remain in your bank?

Why should I increase my product holding in your bank?

Why should I transact through the channels which are cheaper for you, but less convenient for me?

Without a unique reply to each of these points, your proposition lacks appeal.

Without powerful Consumer Appeal, from the fundamental customer strategy to its delivery, complex and expensive technology is simply wasted.

"Scenarios": Concept, Simulation and Reality, in 16 weeks.

DeMuro employs a process which, within one business Quarter, can guide a client from development of Consumer Appeal Concepts through risk free computer simulation of both business case and customer experience, to full implementation. We call this process "Scenarios"

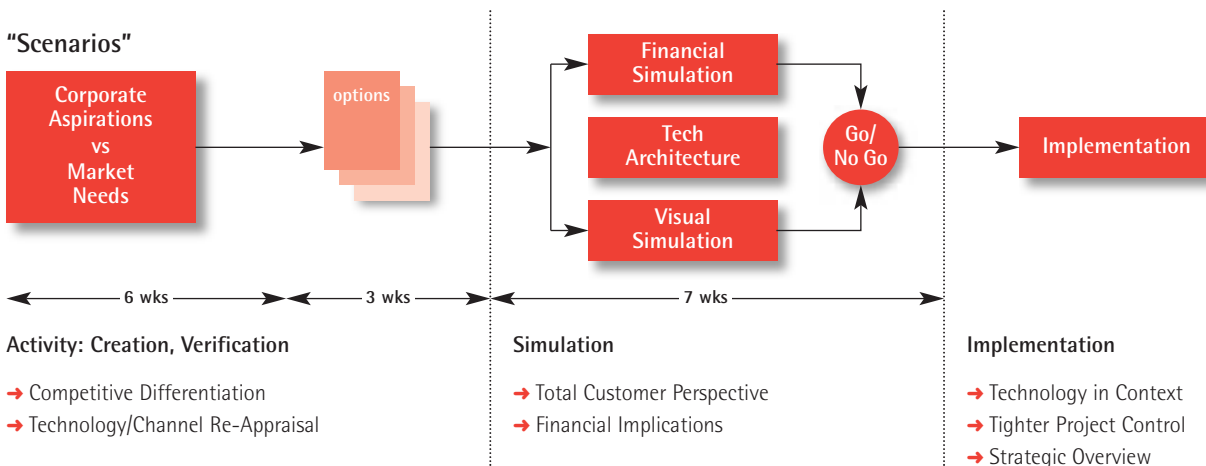
Regardless of the nature of the brief, Phase 1 will assess the market potential for the creation, development, validation or prioritisation of powerful Consumer Appeal Concepts within the tight criteria of what is both possible and desirable. Phase 1 delivers a clear Customer Manifesto, backed up by market demand and bank capability reports.

Phase 2 delivers three vital components:

- A number of candidate options for creating or improving consumer appeal.
- Their simulated effect across the network, both visually and economically.
- A recommended option, costed, and economically justified for trial.

The bank will have created, "seen", and tested competitive strategies in a risk free environment, at a fraction of the cost of normal pilot schemes.

The Process



DeMuro: from Vision to Validation, via Expression.

DeMuro drives every stage of the process from Concept to Implementation. Drawing from the unique perspectives based on individual experience, team members concurrently examine programme issues and project the probable effects of their interaction.

This approach identifies nascent opportunities, reveals obstacles and will ultimately reduce a bank's financial exposure. It also eliminates programme redundancies, rework, and opportunity costs that sap the profitability of insular bank operating departments.

Because DeMuro can see where each action is directed, and how it fits into the bank's overall strategic development, our services provide bank management with a vantage point from which to evaluate Scenarios for present and future operations.

DeMuro Partners' Financial Services experience

Abbey National (UK)
Barclays Capital (UK)
Commercial Bank (Qatar)
Rabobank (Holland)
Unicredito Italiano (Italy)
Arab National Bank (Saudi Arabia)
Al Baraka (Middle East)
First Hawaiian (US)
BPI (Portugal)
Gulf Investor (Kuwait)
Gulf Bank (Kuwait)
Guinness Mahon Private Bank (UK)
Conavi (Colombia)
Credit Lyonnais (France)
Garanti (Turkey)
Standard Chartered Grindlays (UK)
Bank of Bahrain Et Kuwait (Bahrain)
National Commercial Bank (Saudi Arabia)
Noble Group Investment Banking (UK)
Cologne Re (UK)
ING (Holland)

DeMuro: from "Critical Friend" to Integrated Consultancy.

DeMuro is also in the business of doing things slightly differently. Rather than maintain a costly overhead which would normally be reflected in an expensive fee structure, we deploy from a large array of skills and resources only when they are required in the process. This can save the client about 40% of the typical implementation cost.

DeMuro has a number of different forms of engagement:

As a "Critical Friend". Sometimes, organisations just need someone to talk to, to draw from experience, and to help with the bigger picture.

As a Project Manager. Occasionally, organisations have agencies engaged – often more than one, and need to ensure complex programmes are overseen and implemented with the minimum of fuss and expense, and with the maximum impact.

As a fully integrated Consultancy. More usually, organisations have a need to develop and express a proposition which requires the application of a range of integrated skills from conception to implementation, across a variety of media.

Faster. Cheaper. Senior.

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