

SFS Scouting Garage

Stay Curious, 12th March 2024

Agenda



Topic

01

02

03

04

05

Why?

Intro

Who?

**Stakeholder,
Ecosystem
and Objectives**

How?

Approach

What?

Deliverables

What exactly?

**Deep Dives
Deliverables**

Our environment is quickly changing through new technologies, competitors and trends

5000 years of books in libraries...



...replaced by 25 years of Google...



...to be disrupted by ChatGPT.



New technologies are **emerging faster and faster**



Trends are **constantly changing**



Competitors are a **constant threat** to SFS

The first step not to be disrupted is to be aware of new technologies

We identify upcoming trends and technologies to ensure SFS' future readiness

We are a diverse team...



**Innovation Hub
Discovery
Lab**
Johanna Hoelzel



**IT Strategy
& Innovation**
Michael Fichter



**Innovation Hub
Business Model
Innovation**
Mai Thy Le

...embedded in an ecosystem...



... with clear objectives.



**Fostering
innovation**



**Interdisciplinary
exchange**



**Early adaption to
market trends**



**Input for the
strategic roadmap**

We work in an agile approach, engage our readers continuously and by that ensure the highest value-add for SFS

Initial scouting



Technology and trend scouting



Evaluation and prioritization based on relevance for SFS

Agile content creation to provide real benefits

Planning



Planning which trends and technologies will be focused in the next report

Research & Consolidation



Research, consolidate and development of technology and trend profiles

Feedback



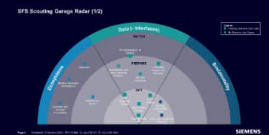
Consolidation of continuous feedback and refinement of profiles and use cases

Use Case Scouting



Scouting and evaluation of use cases for the specific technologies

Quarterly results



Scouting Garage radar



Talks



TechXplore workshops

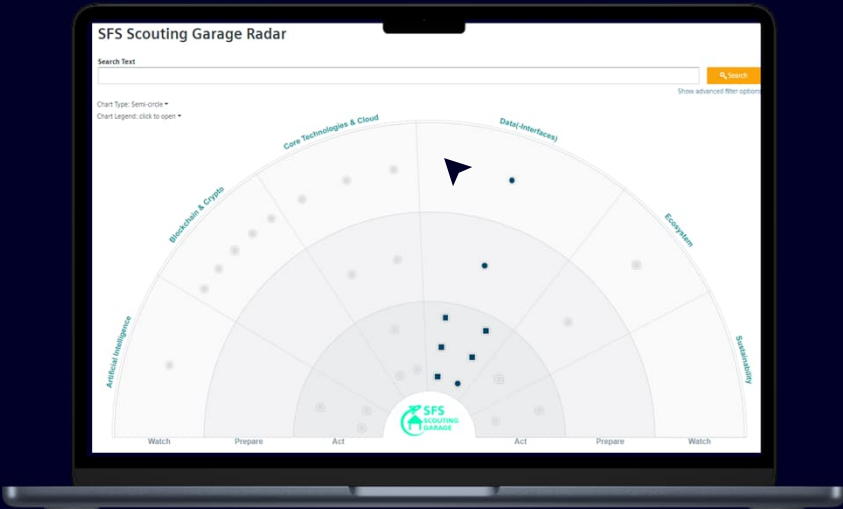
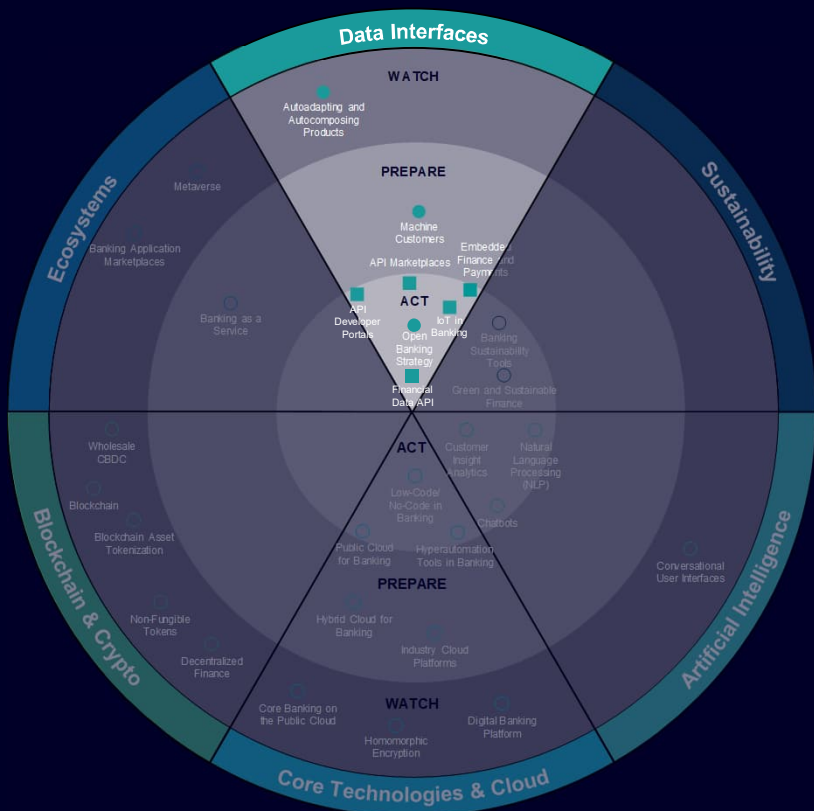
Recurring sprint modus

We publish an updated radar each quarter, promote the content in easy bits and pieces at talks and facilitate dedicated workshops



¹ NBMF: New Business Model Forum

The SFS Scouting Garage Radar contains 30 trends and technologies clustered into 6 themes and indicates the urgency to act for each trend



[Click on link](#)

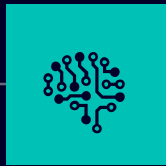
Existing SFS use case No SFS use case yet Report in progress

All trends and technologies are clustered into 6 themes that cover a broad field



Data Interfaces

- Data aggregation and processing to enhance banking systems
- Catalyzing data-based banking innovation



Artificial intelligence

- Processing of large amounts of data
- Pattern recognition and decision making without human involvement



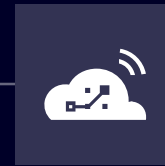
Sustainability

- Assessment of environmental impact
- Enablement of products and services with positive impact on sustainability



Blockchain & Crypto

Enabler of decentralized finance, innovative payment options or tokenization



Ecosystems

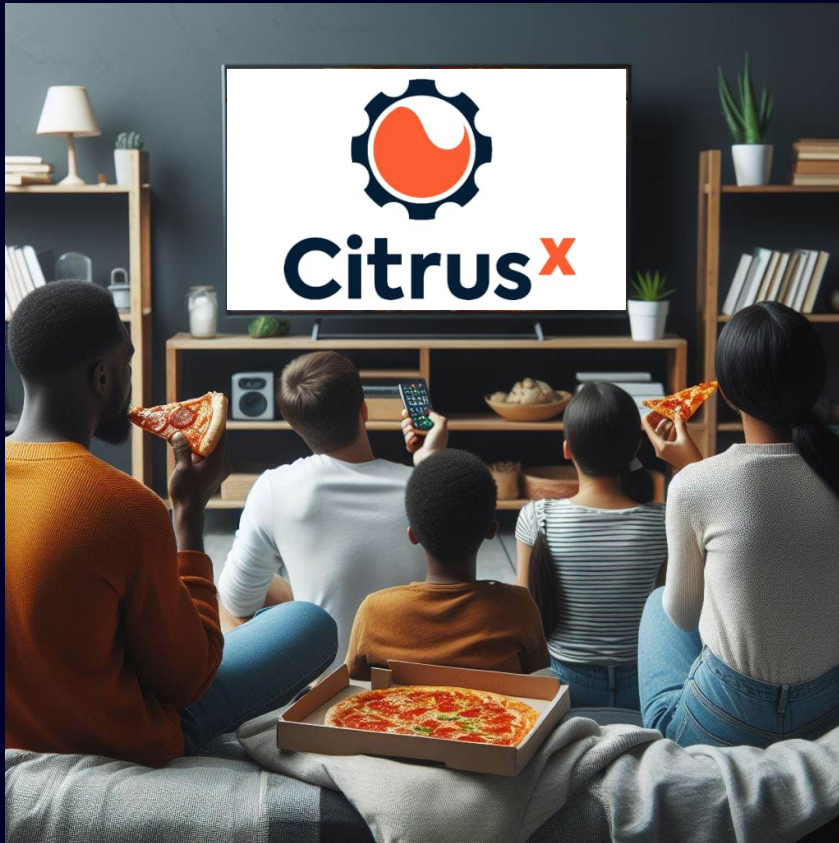
- Connecting data flows between machines of real world with virtual spaces in the digital world
- Collaboration with partners to create new customer value



Core Technologies & Cloud

Enabler for digitalization, IT or cloud infrastructure and platforms

Thank you for listening!



Join upcoming Food for Thought session
about Explainable AI with Citrus X!

📅 21st of March, 12:00 – 13:00 CET

📍 Neuperlach with some Pizza or
virtually via MS Teams

Our agile approach includes ongoing feedback loops in order to create the highest value-add for our readers

BUILDING THE FOUNDATION

Technology/Trend Scouting

- Scouting of new trends and technologies based on Gartner Hype Cycle for digital banking transformation
- Clustering into predefined themes



Evaluation

- Evaluation according to relevance for SFS
- Prioritization into required action
- Resulting in our SFS Scouting Garage backlog



CREATING CONTENT IN AN AGILE WAY

Planning

- Planning which trends/technologies from the backlog will be put into sprint backlog and therefore will be focus of the resp. sprint



Research & Consolidate

- Research, consolidate and development of technology and trend profiles



Feedback

- Collection of feedback and refinement of profiles and use cases



Use Case Scouting

- Scouting and evaluation of use cases for the specific technologies



PROVIDING OUR RESULTS TO SFS

Landing Page & PDF Report



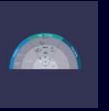
Presentation at NBMF & Food for thought



TechXplore Workshops



On our trend radar we **inform** about upcoming technologies and their impact on SFS including potential companies using the technology



01

Description provides you with a brief explanation of the technology, including relevant user groups

02

Maturity provides a quick overview of the time to mass adaptation

03

Use cases to provide inspiring examples for implementation

04

Strategic impact of the technology on SFS including a brief classification of recommended action

05

Sounds interesting?
We also provide in-depth information for self study



We enable users to see at a glance how well SFS is positioned and whether there is a need for action.

SFS Scouting Garage Radar

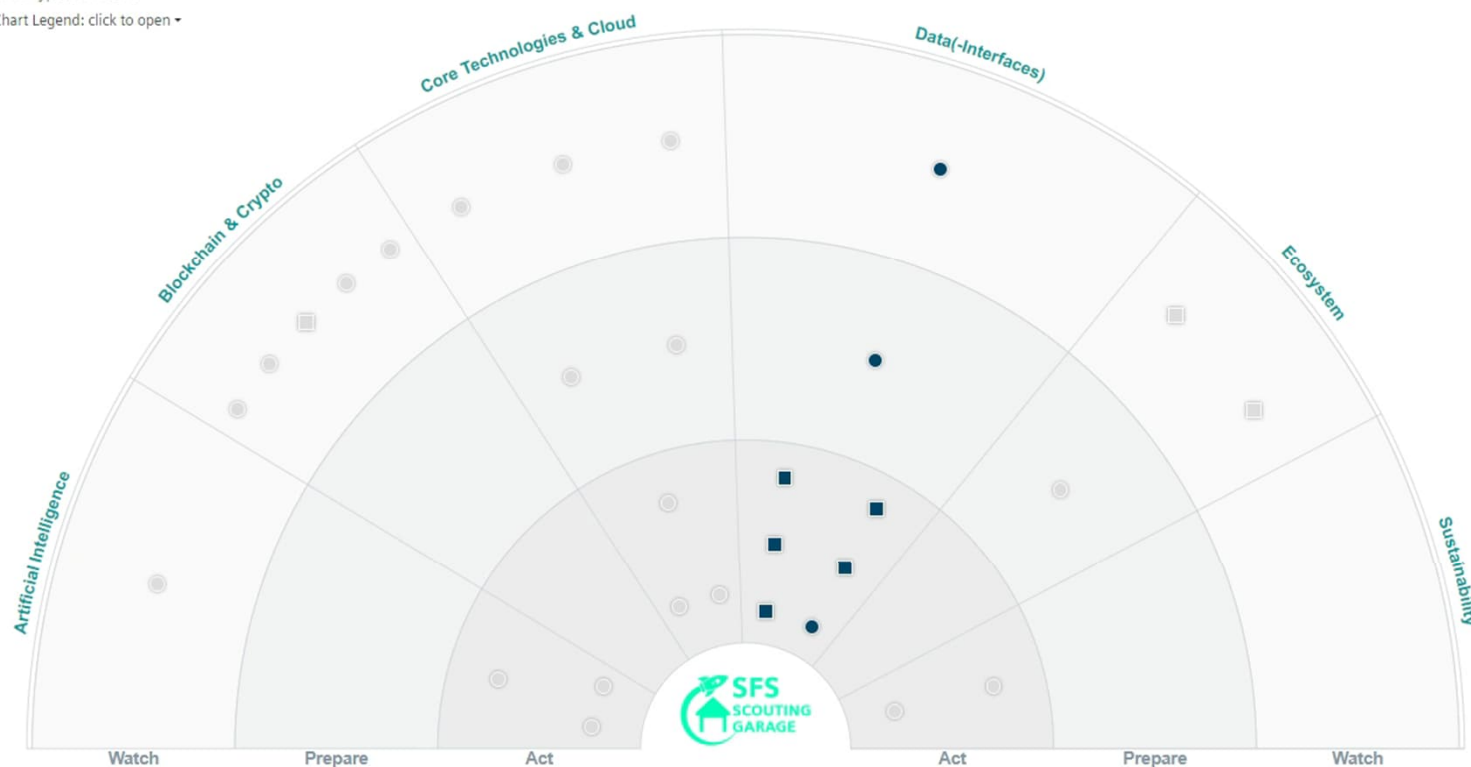
Search Text

 Search

Show advanced filter options

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Chart Legend: click to open ▾



30 SFS Trends have been found

Add new trend

Switch to table view

With our Scouting Garage radar, we **inform** about upcoming technologies and trends as well as their impact on SFS



Trend Radar

01

Tech Profile

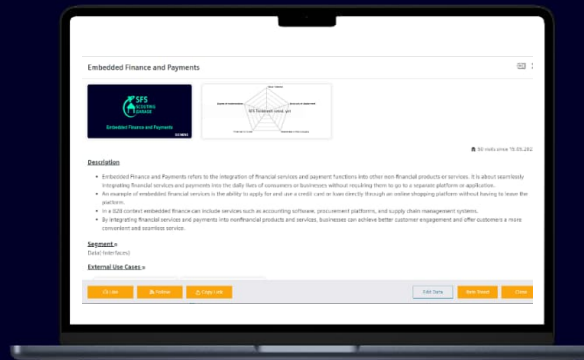
02

External Use Cases

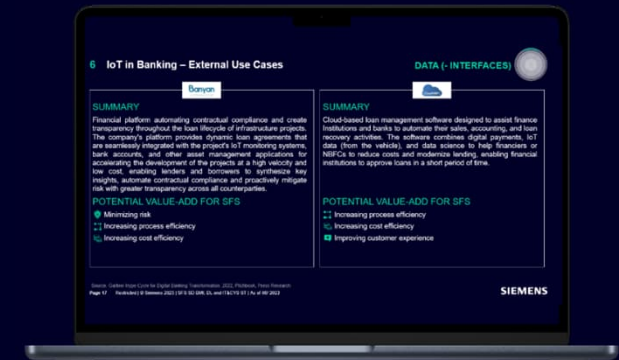
03



- Visual representation of the technologies and trends
- Classification in “watch”, “prepare” and “act”

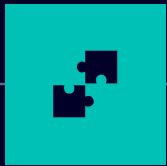


- Source for gathering detailed information
- Brief description of the technology and trend
- Strategic relevance for SFS



- Market use case description
- Impulses for the use of trends and technologies as business models or other incremental innovation

In our talks we **inspire** through insights into the latest technologies and market use cases to give a glimpse into the world of tomorrow



Simplicity

In our presentations at Food for Thought or at the New Business Model Forum, we **present** our research results **in easy bits and pieces** and **make trends and technologies tangible** by presenting use cases.



Insights

We offer **insights** into **internal and external use cases** by **bringing together experts** or use case owners with the community.



Exchange

By **bringing together people** from all SFS BUs and functions, we will **establish a community** which will facilitate interdisciplinary exchange within SFS to **enable learnings, knowledge/use case sharing** and utmost **room for creative ideas and solutions**.

Our workshops allow BUs and functions to **ideate** first use cases on specific trends



TechXplore workshops – Turning trends and technologies into your solutions

Upon request, we facilitate workshops for SFS functions and business units to define concrete first use cases that can be realized based on scouted trends and technologies.

The modular workshop design unlocks the ideation process

1. Inspire - Creating a common knowledge base



4. Ideate - Development of innovative solutions



2. Understand - Identification of current pain points



5. Pitch - Development of innovative solutions



3. Cluster - Definition of opportunity areas



6. Conclude - Providing feedback and an outlook



After the workshop, selected ideas are further developed within SFS functions, business units and the Scouting Garage core team.