



# Sales Mobility for Financial Services

## INSIGHTS

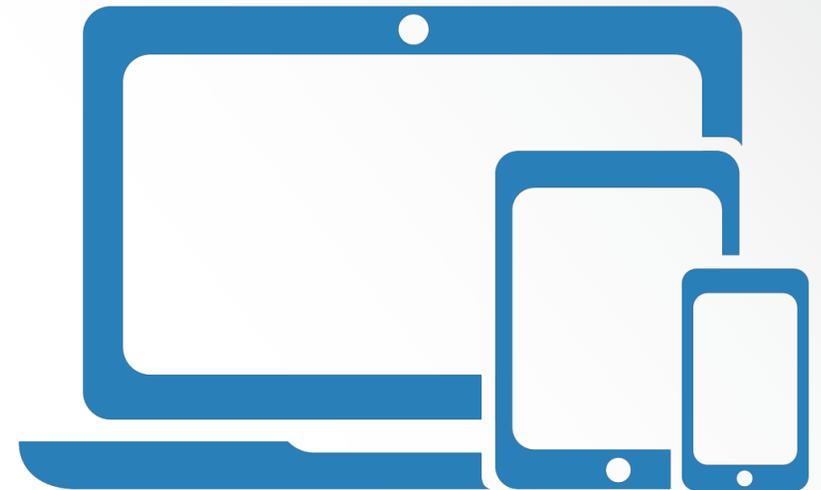
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# SUMMARY



## Why Sales Mobility?

A change of paradigm is ongoing, with technology re-configuring business processes. The large diffusion of smartphones and cutting-edge technology has led to a new age of innovation across all business verticals. Although over half of the population of the world is smartphone enabled<sup>1</sup>, the financial sector still has to catch up with this trend by making mobility part of the business & sales strategy.

The following paper aims to help business stakeholders identify market trends and effective ways to use technology for boosting productivity.

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## MARKET TRENDS



“By 2017, 25% of enterprises will have an enterprise app store”

Gartner (2013b)

“42% of the global population will own a smartphone by the end of 2015”<sup>3</sup>

“Employers will require employees to supply their own device for work purposes by 2017”<sup>4</sup>

“Enterprise mobility is the manifestation of a much broader shift to new systems of engagement”<sup>2</sup>

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## 4 Major trends drive Digital Transformation of Businesses<sup>5</sup>



MOBILITY



CLOUD



BIG DATA



SOCIAL CHANNELS

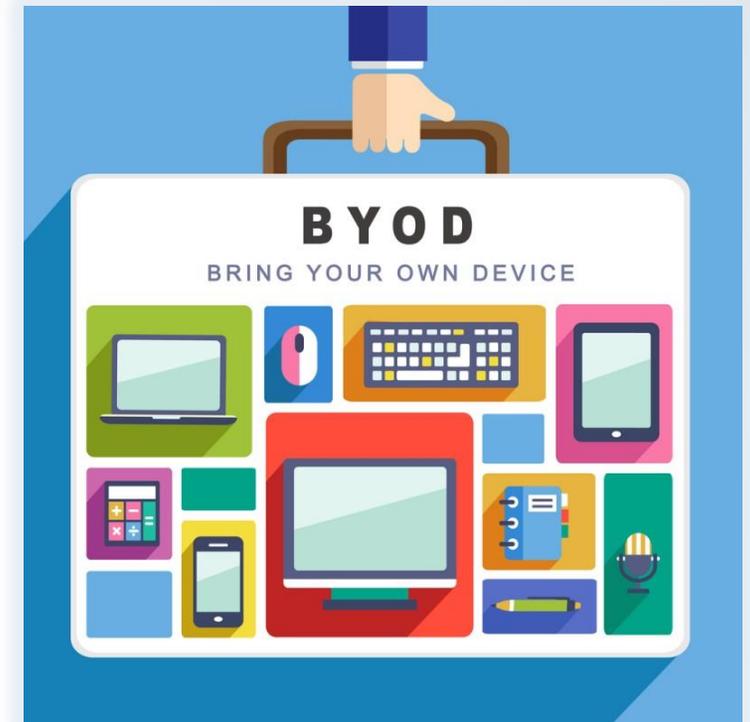
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## Digital Transformation and BYOD Trend

In order to take advantage of the digital chance, enterprises need to understand where digitization can help their processes. "Education and inspiration become the main tasks for CIOs determined to be digital leaders"<sup>4</sup>.

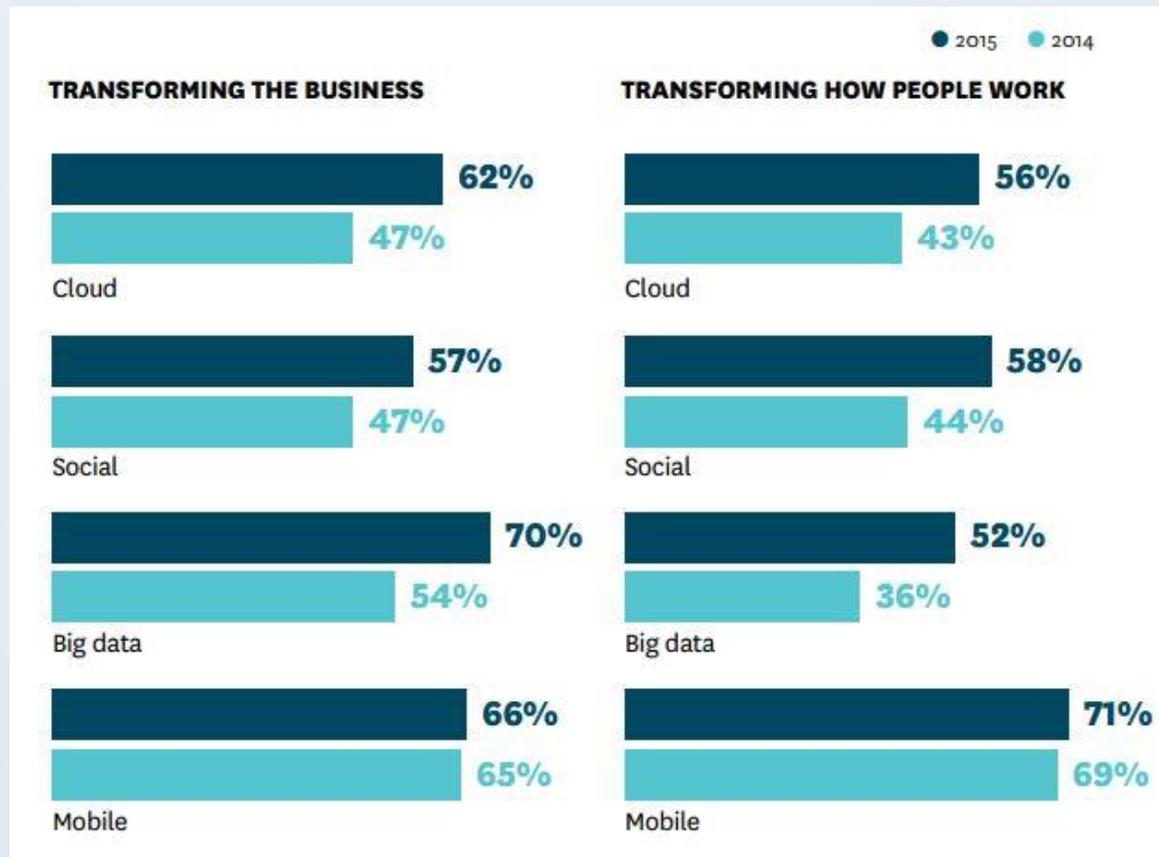
BYOD and enterprise mobility encompass the connection of employees' personal devices to the enterprise's network, which brings numerous operational, financial as well as organizational benefits.

A well-secured and well-deployed BYOD solution helps to improve job satisfaction and enhance overall business operations. Moreover, employees gain access to solutions through their own devices when they are away from the office, thus resulting in greater productivity.



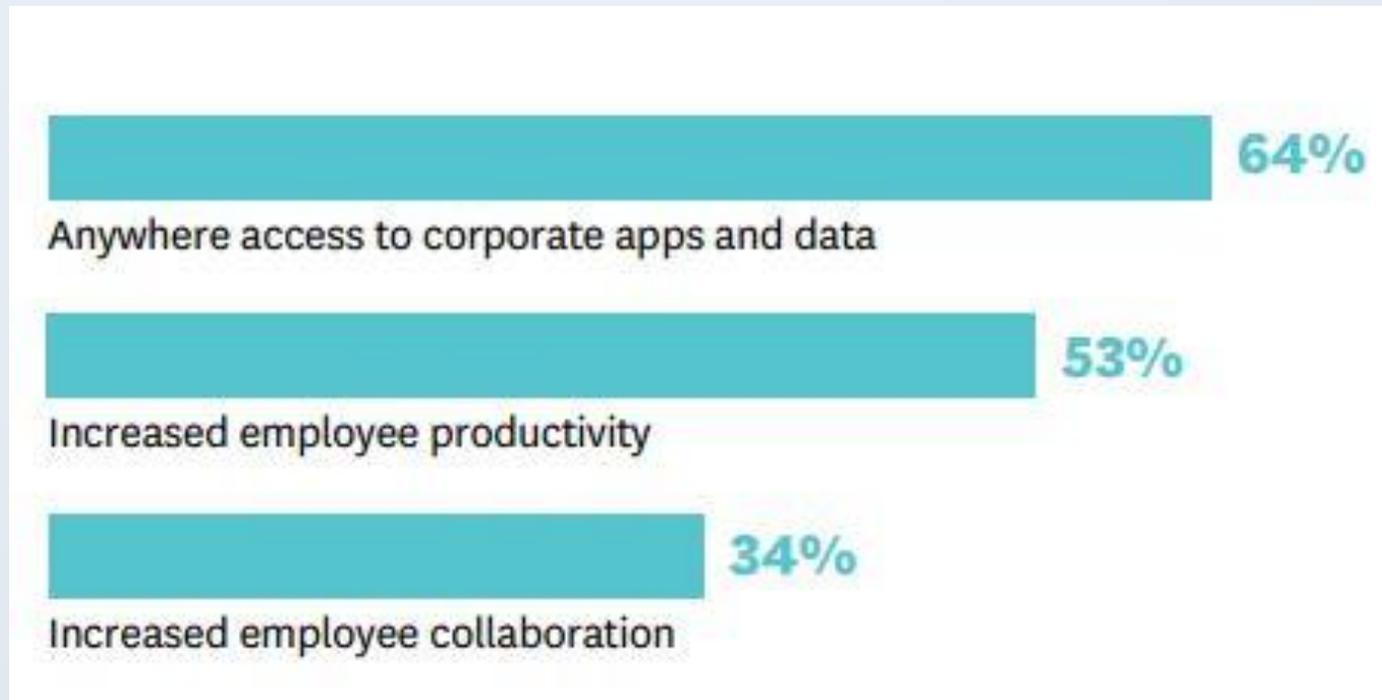
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To what extent do these trends influence Businesses and the way employees work?<sup>6</sup>



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## Perceived benefits of Enterprise Mobility<sup>7</sup>



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## Enterprise Mobile Apps Are the Future<sup>8</sup>

### WHY BUSINESSES USE APPS

Businesses that choose to incorporate mobile apps into their operations aim to accomplish several goals. A recent survey revealed three main metrics business decision makers would use to determine if mobile apps are successful in the workplace.

#### IDENTIFIED BUSINESS GOALS FOR USING MOBILE APPS



**42%**  
INCREASED  
PRODUCTIVITY



**39%**  
REDUCED  
PAPERWORK



**37%**  
INCREASED  
REVENUE

### SMALL BUSINESS SPOTLIGHT

Small businesses in particular are increasingly reliant on mobile apps for a variety of reasons.

#### REASONS FOR USING MOBILE APPS



TIME SAVING



INCREASED  
PRODUCTIVITY



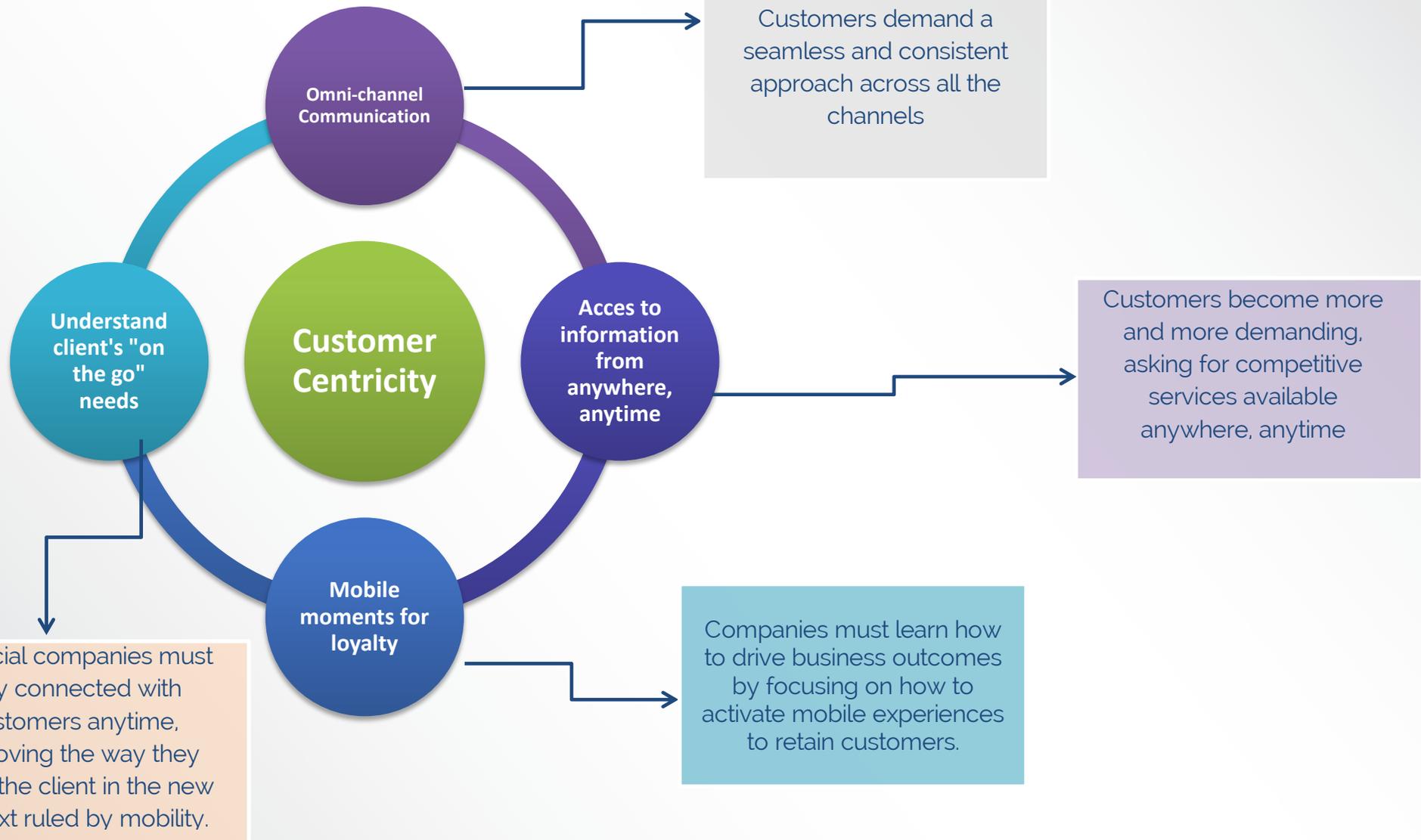
COST SAVING

72% of small businesses  
use mobile apps in their  
operations.



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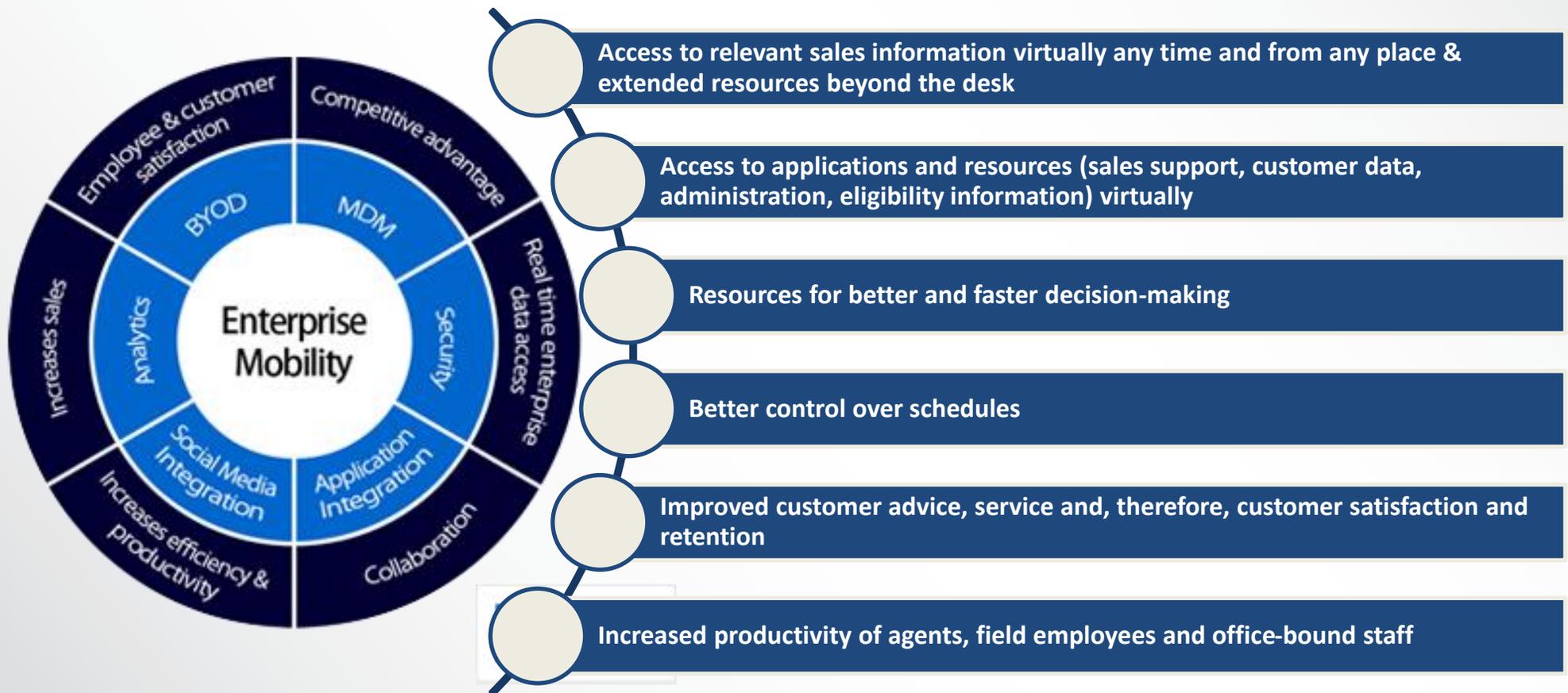
# MOBILITY INSIGHTS



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# SALES MOBILITY - WHY?

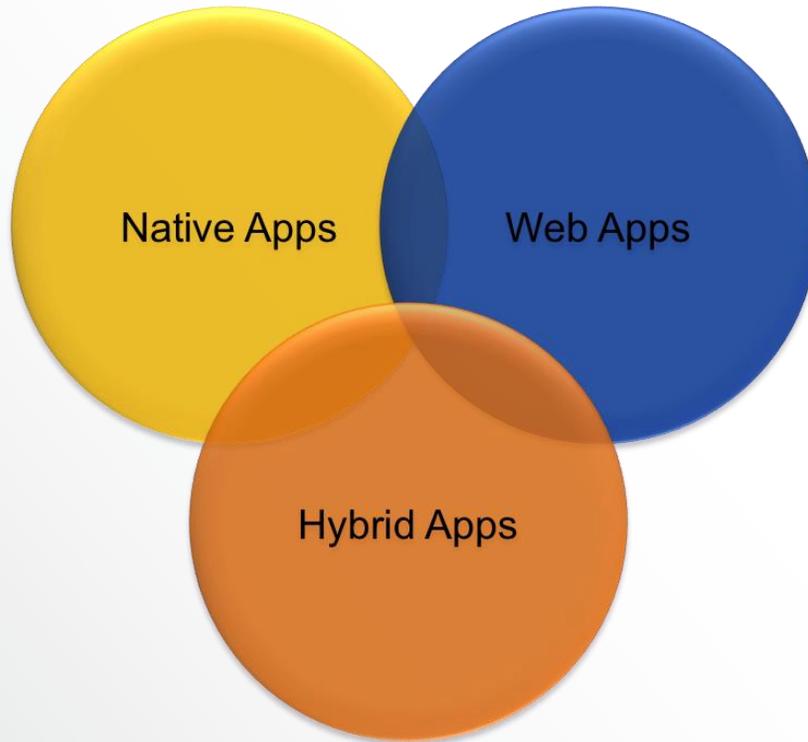
The implementation of a mobility strategy focused on improving the sales process provides the following benefits:



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## TYPES OF MOBILE APPS



### Operational Apps

Developed to gather intelligence around emerging customer needs and aid in designing customized products<sup>9</sup>.

### Transactional Apps

Provide customers such options as premium calculations, payment services, fund switches, requested trackers.

### Informational Apps

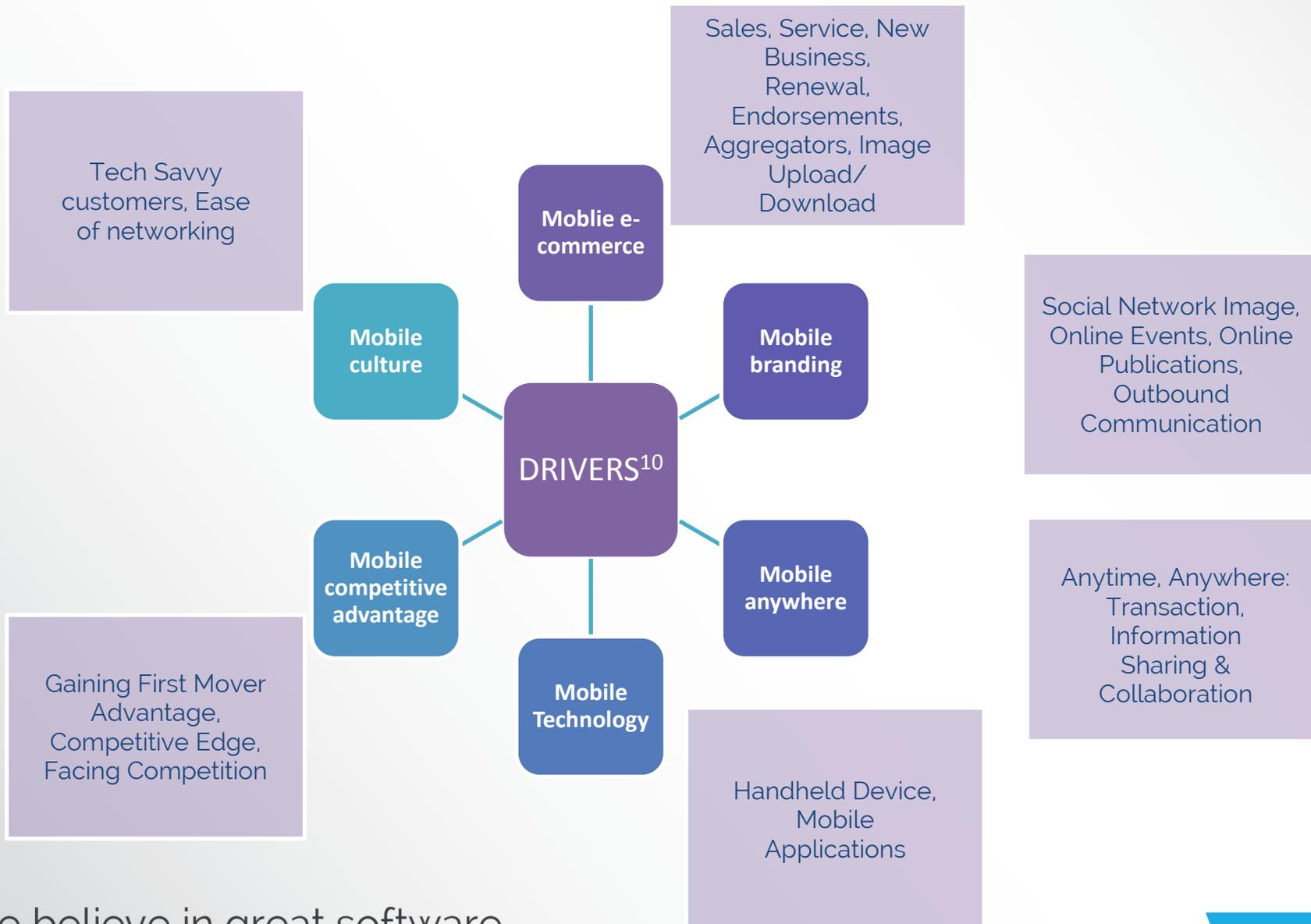
Enable agents to manage end-to-end transactions and share product information.

### Marketing Apps

Intensify interactions with customers through social media.

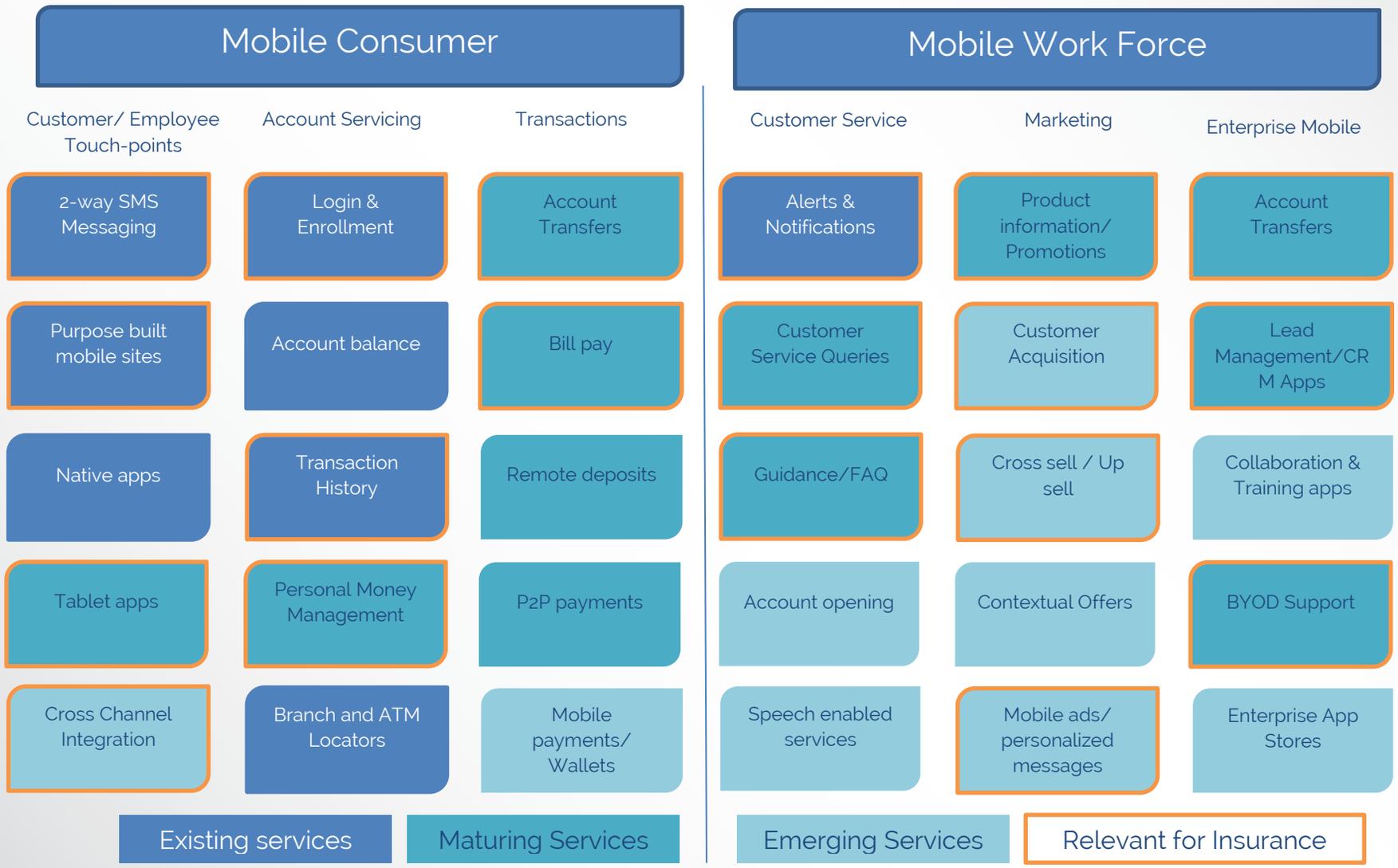
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# DRIVERS FOR MOBILE APPS DEVELOPMENT



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## Mobile opportunities for banking & insurance processes<sup>11</sup>:

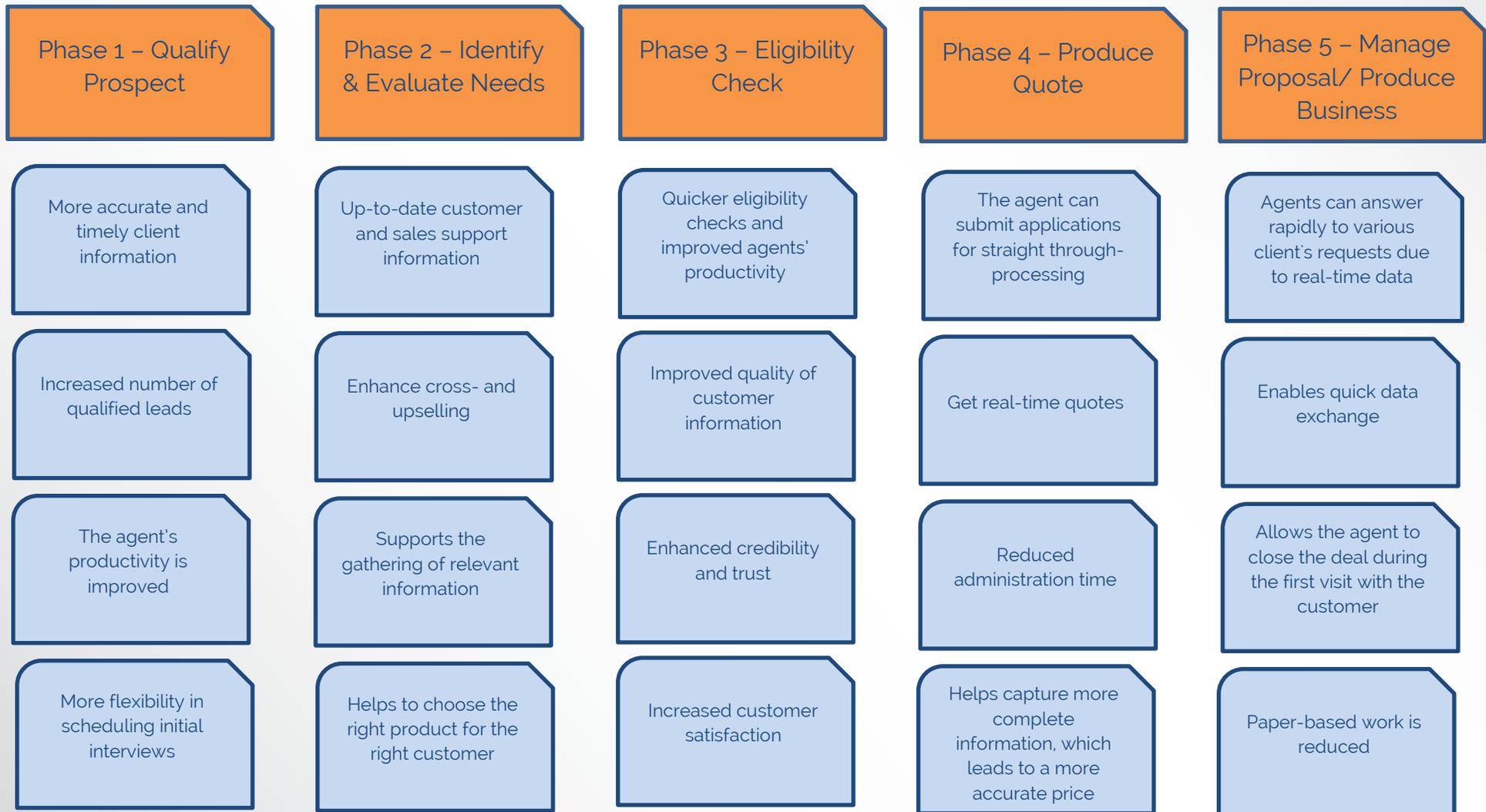


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# SALES MOBILITY BENEFITS



## How does Mobility improve the Sales Process?

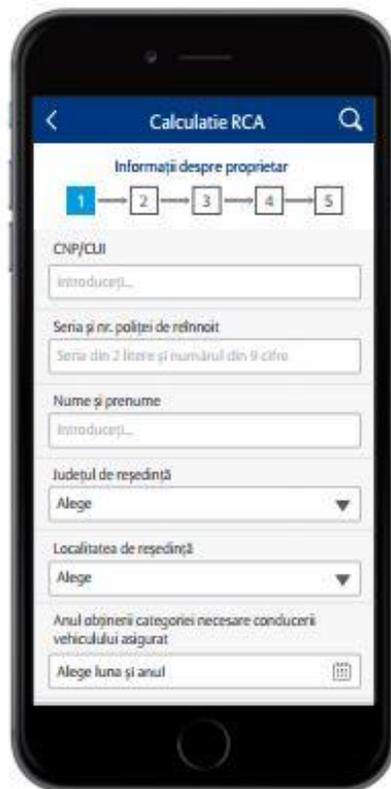


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# SAMPLE OF SALES APPS

## MTPL Sales Flow

### Mobile UX – Sample Process



**Calculatie RCA**

Informații despre proprietar

1 2 3 4 5

CNP/CUI  
introducere...

Seria și nr. poliței de reînnoit  
Seria din 2 litere și numărul din 9 cifre

Nume și prenume  
introducere...

Județul de reședință  
Alege

Localitatea de reședință  
Alege

Anul obținerii categoriei necesare conducerii  
vehiculului asigurat  
Alege luna și anul



**Calculatie RCA**

Informații despre vehicul

1 2 3 4 5

Număr identificare (serie de pași)  
introducere...

Număr înmatriculare/Număr înregistrare  
Seria din 2 litere și numărul din 9 cifre

Categorie  
Alege

Marca  
Volvo/wagen

Tip/Model  
Tiguan

Marca masinii autorizată  
introducere...

Număr de toată



**Calculatie RCA**

Informații despre asigurare

1 2 3 4 5

Data încheierii asigurării  
Alege data

Data expirării  
30 zile 6 luni 12 luni

Peșul următor



**Calculatie RCA**

Intensitate

1 2 3 4 5

Clasa R/V conform Codului  
00

Număr de daune  
5

Clasa R/V Favorabilă  
01

Peșul următor



**Calculatie RCA**

Informații calculație

Serie calculație 1032142831

Prima Comercială  
**1,969.00 RON**

Prima de asigurare RCA a fost redusă cu 20  
ron (prima corespunzătoare acoperirilor  
suplimentare)

Profilul clientului face parte dintr-un segment  
sustenționat. Nu se poate acorda discount  
comercial

Accesăți oferta este orientativă. Oferta concretă o veți primi după  
validarea tuturor datelor de către un reprezentant Allianz-Tisac  
Asigurări



**Calculatie RCA**

Acoperiri suplimentare

1 2 3 4 5

Servicii de asistență rutieră Nu

Accidente persoane pentru  
conducătorul auto  
(în limita a 500€ non prețiu în valabilitate permanentă  
4/lee-deces sau 100€ non prețiu cheltuieli medicale) Da

Agencia  
Oradea

Subscriitor  
Daraban George Adrian

Angajat  
Blaj Mirela Simona

Obține calculație

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# SAMPLE OF SALES APPS

## Mobile UX – Calculations Homescreen (Vehicles)

Simple  
Expand/Collapse  
Menus

Menu  
button (essential  
for navigation)

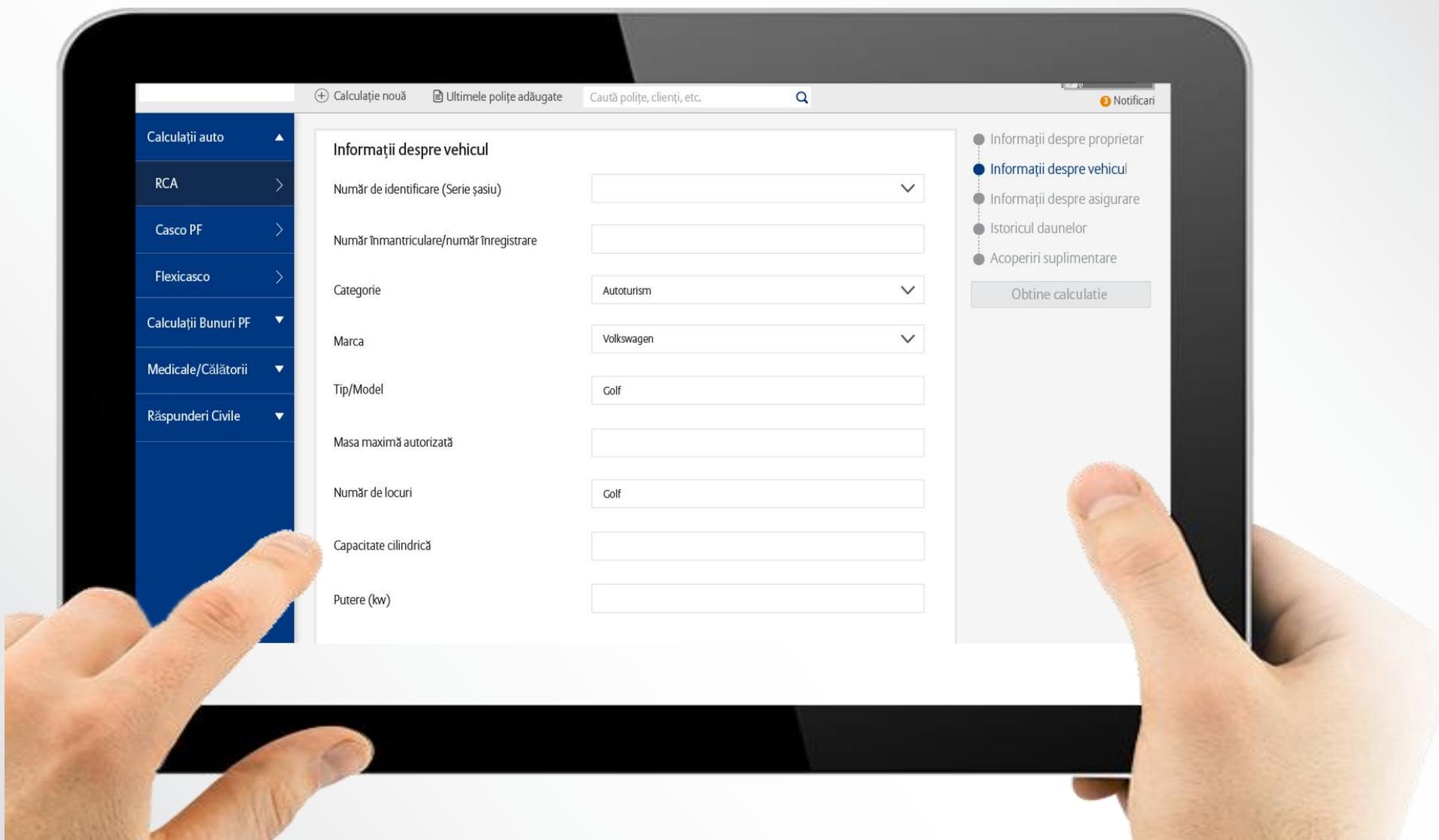
Search  
button always visible



"Add new"  
is highlighted

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# SAMPLE OF SALES APPS



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# REFERENCES

## Banking

ING  Raiffeisen BANK  VOLKSBANK 

BCR  PIRAEUS BANK  EximBank   
Romania

 *otpbank*

## Insurance

Allianz  Tiriac   
Asigurări S.A.

Allianz  Tiriac   
Pensi private

Allianz 

 STEIN  
RESTASIG

 EUROINS  
MEMBER OF EUROHOLD

 AON

 GENERALI

 Raiffeisen  
INSURANCE BROKER  
Comisioane și servicii asigurare

## Financial Services

Mercedes-Benz Financial

Deutsche Leasing 

 Garanti Leasing

 *otpbank* Leasing SA

 BCR LEASING

 Tiriac Leasing

 Raiffeisen  
LEASING

 Agricover

TradeVille

 NEXT CAPITAL



## CONTACT US



Softelligence employs its expertise in implementing cutting-edge technology in order to help Enterprises bridge the gap towards the newest Market Trends.

Our software experts are prepared to deliver the higher standards for any business and technical challenge, helping companies to obtain:

- Fast and effective Go-To-Market
- Innovative approaches for gaining competitive advantages
- Optimized business operations
- Remarkable end-to-end customer experiences

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Sales Department  
[office@softelligence.ro](mailto:office@softelligence.ro)  
+40 31. 425. 19. 08  
[www.softelligence.ro](http://www.softelligence.ro)

Paula Grigoras  
Key Account Manager  
[paula.grigoras@softelligence.ro](mailto:paula.grigoras@softelligence.ro)  
+4 0733.984.441  
[www.softelligence.ro](http://www.softelligence.ro)

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# ENDNOTES



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<sup>1</sup> <http://www.nielsen.com/us/en/insights/reports/2013/mobile-consumer-report-february-2013.html>

<sup>2</sup> <https://www.forrester.com/ReEngineer+Your+Business+For+Mobile+Moments/fulltext/-/E-RES109381?objectid=RES109381>

<sup>3</sup> <https://www.gartner.com/doc/2793917?ref=SiteSearch&stkw=enterprise%20mobility&fnl=search&srcl=1-3478922254>

<sup>4</sup> [http://www.gartner.com/imagesrv/cio/pdf/cio\\_agenda\\_execsum2015.pdf](http://www.gartner.com/imagesrv/cio/pdf/cio_agenda_execsum2015.pdf)

<sup>5,6,7</sup> [https://hbr.org/resources/pdfs/comm/microsoft/the\\_digital\\_transformation\\_of\\_business.pdf](https://hbr.org/resources/pdfs/comm/microsoft/the_digital_transformation_of_business.pdf)

<sup>8</sup> <https://www.zendesk.com/blog/mobile-apps-in-the-enterprise-are-the-future>

<sup>9,10,11</sup> [https://www.capgemini.com/resource-file-access/resource/pdf/mobile\\_applications\\_in\\_life\\_insurance\\_and\\_pensions\\_o.pdf](https://www.capgemini.com/resource-file-access/resource/pdf/mobile_applications_in_life_insurance_and_pensions_o.pdf)

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