# Capital goods: solutions for sales financing

We help industrial groups to further expand the highmargin business of sales financing by lease & loan.

#### **Business Model Innovation**



### IT Transformation



## **Operational Excellence**



- \_ Mega trends: Sharing economy, green leasing, open leasing
- Revenue Model: Leasing as a service, pay-per-use; digital flow business; white label provider
- Intelligent Refinancing: Increasing margins through optimized refinancing
- New Markets: Coopetition with **Fintechs**
- Sales Channels: Platform economy

- Enterprise Architecture: Harmonization and modernization of existing systems
- Cloudification: Transfer and replacement of existing systems to SaaS solutions
- Agility excellence: Shorter software product cycles and earlier business feedback

- \_ Governance Model: Improvement of TOM and scaling across multiple country organizations
- Steering Model: Focus on top KPIs and anchoring in top management reports
- Delivery Center: Consolidation and relocation of the back office
- \_ RPA: Increasing process efficiency and digitizing the workforce