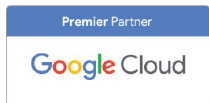


DFCC Bank PLC



What is DFCC?

DFCC Bank was Sri Lanka's pioneer development bank incorporated in 1955 under an Act of Parliament. DFCC became one of the first Development Banks to be instituted in Asia and was the financier of trail blazing Sri Lankan entrepreneurs and an adder of value to the enterprises they built – particularly during their risky early stages. The Bank became a full fledged commercial bank in 2015 with the amalgamation of its fully owned commercial banking subsidiary, DFCC Vardhana Bank.

With the amalgamation, the Bank embarked on an accelerated digital journey with the first step of moving the collaboration platform to G Suite from a legacy inhouse system. The Bank is moving forward with a roadmap to be the the most customer centric and digitally enabled Bank in Sri Lanka by 2025.





VISION

To be the leading financial solutions provider sustainably developing individuals and businesses.



MISSION

To provide innovative and responsible solutions true to our values with the expertise of our multi-disciplinary team of professionals and synergies of our financial services group.


An outline of technology strategy of DFCC and how it supports this vision and mission

Movement from product centricity to customer centricity through digital enablement requires a paradigm shift by way of introducing new technologies to processes and service delivery to the customers. To achieve a holistic end to end digital transformation throughout the value chain, it is important to align the people, the processes and the technology by balancing and optimising the relationship between the three. The Bank's technology strategy has been aligned to the digital strategy with primary focus on a digital customer experience and digital workspace.

Investments are made to enable frictionless customer journeys through various digital channels while introducing more features and functionalities. The current Covid outbreak has in fact been a boon to the digital enablement with more and more customers embracing the digital platforms thus fast tracking the adoption of digital channels by the society.



The Bank is heavily investing on replacing legacy systems with agile systems built with a digital first mindset. More focus is placed on analytics and the typical data warehousing functions are being transformed into Business Intelligence units thereby providing near real time business intelligence to the staff with predictive models. Automation tools have been introduced to several processes to cater to customer expectations.



Google Workspace was the first strategic investment made by the bank for building a digital workspace for the staff of the Bank. The Bank immediately acquired the staff mobility overnight with this adoption with the ability to meet, message and collaborate securely on the same platform.



Key priorities for technology investments in the business



**Digital enablement
of staff**



Productivity



**Digital enablement
of customers**



Security



Kids



Students



Youngsters



Businessmen



Professionals



Seniors

DFCC Bank for Everyone

 **DFCC BANK**
Keep Growing

24 Hour Contact Centre 0112 350000
www.dfcc.lk

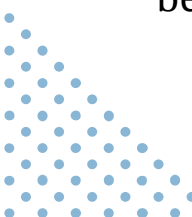




Prioritizing
Collaboration

VS

Increasing
productivity
and
performance

How are
priorities
translated into a
quick ROI?

The Google Workspace was a key investment made by the bank to provide collaborative working from anywhere for the staff. With this investment in place, the staff was already equipped with the infrastructure to work from anywhere inside a fully integrated collaboration ecosystem when the Covid pandemic struck the world with lock downs. Coupled with other technologies, the Bank staff were able to carry out all their day to day activities with little to no hindrance to daily activities.



Google Appsheet was the next stage of evolution of the Google ecosystem within the Bank. A large number of processes have already been automated or digitalized. The versatility of Appsheet has provided solutions to activities which were never previously considered to be digitally enabled. The Bank went through a process of identifying key candidates for the appsheet automation from all departments and then prioritized based on the savings on man hours, stationary and other costs. Then quick wins were identified and prioritised. The quick wins resulted in immediate visible advantages including faster turnaround times, time savings and cost savings to the bank. Parallely, the Bank trained a group of identified staff from various departments to develop applications using Appsheet. Those trained staff themselves identified processes that could be automated and benefit the bank thus fuelling the speed of new applications being deployed on Appsheet.

The Journey of DFCC with Google & Finetech

The mighty 6 years
of digitalization



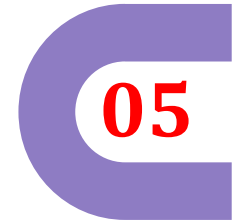
The DFCC Bank's partnership with Finetech is now over 6 years old, starting from the migration of the legacy inhouse email platform to G-Suite. They have been a valuable partner throughout our journey in building a digital workplace in the Bank. The Finetech team has guided the Bank in using the Google technology in addressing the various challenges, developed and helped the Bank to develop various applications and has continuously trained the Bank on using the Google technology including Google Appsheet.



**Clear processes for
many activities**



**Benefits gained
through Appsheet**



**Efficient
processes**



**Standardised
requests and
information**



**Ability of
maintaining soft
copy records in the
cloud**



**Paper intensive
processes have
been digitised**

Moving forward with trust

DFCC Bank celebrates 65 years



Digitized Workflows

01

Vehicle
Request
Workflow

02

Grievances
Workflow

03

Confirmation
Workflow

04

Employee
Onboarding
Workflow

05

Virtual
Customer
Onboarding
System

06

GL Entry
Workflow

07

Profile
Changes
workflow

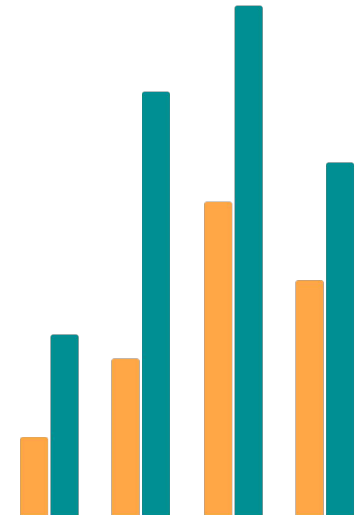
08

Refinance
workflow

STATISTICS

Quantitative Benefits Achieved

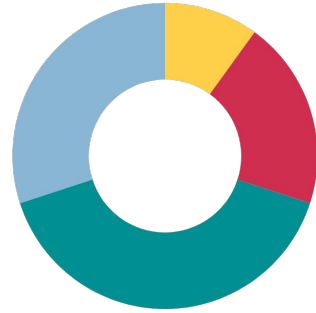
1. Reduced paper cost
2. Vehicle request records are retained in the system
3. Printing has stopped since CAD checklist is in soft form
4. Paper based Personnel File Checklist is digitized
5. Follow up calls and emails have been reduced thanks to Appsheet workflows



STATISTICS

Qualitative Benefits Achieved

1. Appsheet has enabled DFCC to further practice one of its core values; accountability
2. Increased transparency of processes
3. Helped embrace digitisation positively
4. Lot of staff members were given a chance to work on completely new areas
5. Over 200 staff were given the opportunity to learn Appsheet development through the training conducted by FCPL. Fifteen of them successfully developed apps on their own using the knowledge gained.





Mostly Used workflow at DFCC

Efficient allocation

Vehicle Request workflow

Increased sense of responsibility

Dependencies have been eliminated



How has the culture changed at DFCC?



With Appsheet and many other Google Workspace tools, more and more employees have embraced technology. They have stepped out of their comfort zones and old manual processes and have adapted to new digitised processes.

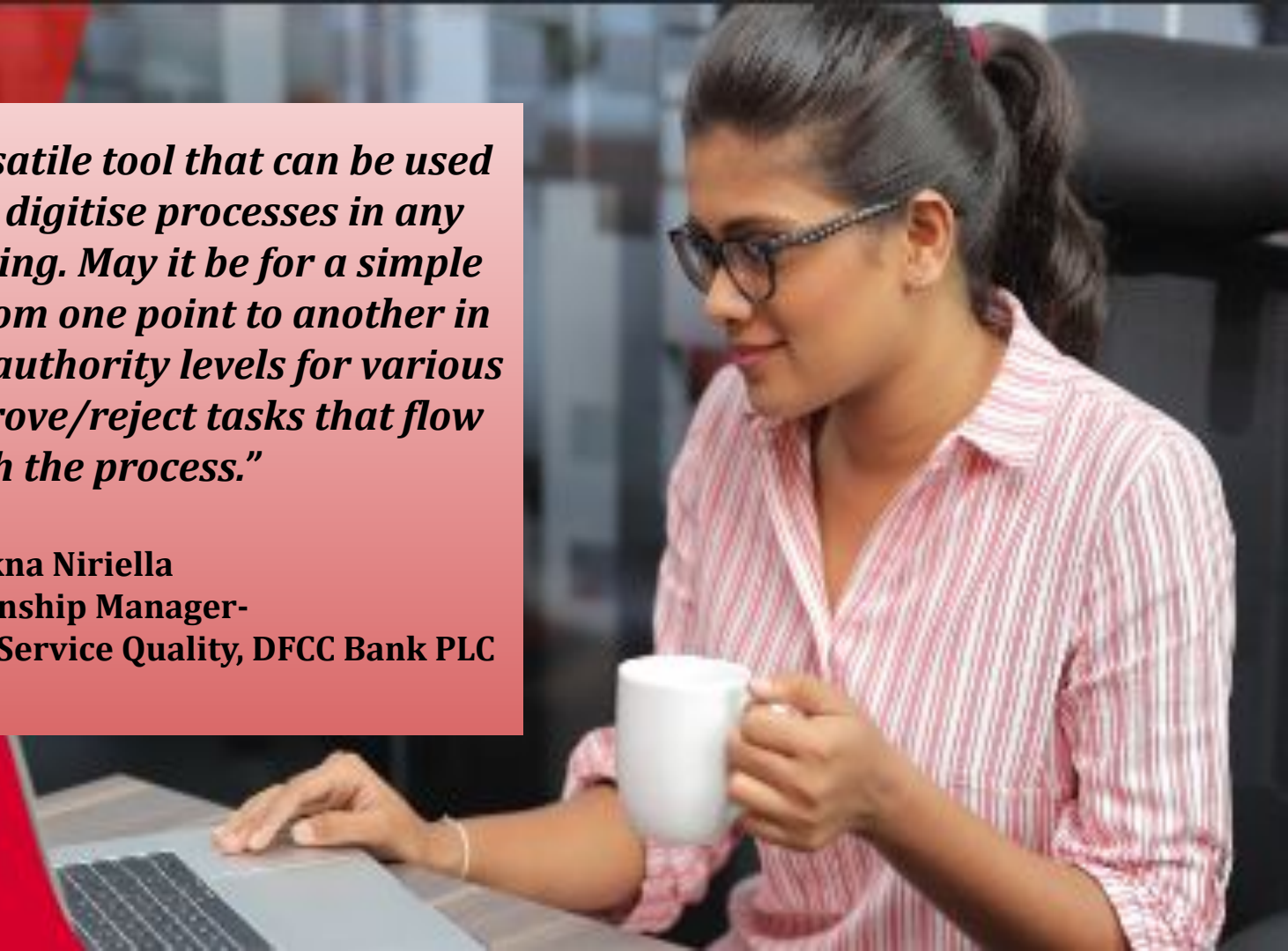
**Will DFCC recommend
Appsheet to another party?**



2021
DIGITALLY ENABLED

“Yes. it is a very versatile tool that can be used to develop apps to digitise processes in any organisational setting. May it be for a simple information flow from one point to another in a process to setting authority levels for various users who can approve/reject tasks that flow through the process.”

**Lakna Niriella
-Relationship Manager-
Lean Management and Service Quality, DFCC Bank PLC**



Can Appsheet add further rewards/benefits in future?



As a bank there are countless processes that can be streamlined and digitised to increase its efficiency and its effectiveness towards the stakeholders. Therefore in bank's opinion, there are endless opportunities to put Appsheet into use within DFCC.

Testimonial



Lakshman Silva
Director/Chief Executive Officer
DFCC Bank PLC

“For DFCC Bank, digitalization isn't an option. It is an essential transformation that is taking place with each addition of technology. Hence it was only a matter of time before we identified the necessity for a tool such as Google Enterprise Workspace, and how it can be effectively deployed to reap benefits through increased efficiency and reduced costs. Through the range of services provided to us by the tools of Google Enterprise Workspace, we have ensured that the integrity of our customer service and staff retention will grow by leaps and bounds as we look towards the future.

The Bank has taken the necessary steps to ensure that the relevant employees are well equipped with the knowledge and training to harness these tools, as it also allows them to adapt themselves to the rapidly changing digital workplace. Not only have we seen positive results through the various projects done through Appsheet, we have also managed to further reiterate the DFCC sustainability pledge through the reduction of paper-intensive processes, which are now digitized. We are positive that the continued relationship with Google Enterprise Workforce, while exploring further avenues for adaptability and efficiency, will hugely benefit DFCC Bank on their journey in becoming the most digitally enabled bank by the year 2025.”