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INTERNATIONAL BUSINESS
TRIZ ASSOCIATION

BUSINESS TRIZ ONLINE
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TRIZ AND FINANCIAL INDUSTRY

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Financial industry:

- Retail banking services
- Investment banking services
- Foreign exchange services
- Investment services
- Insurance
- Financial exports
- Stock exchanges
- Payment systems
- Brokerage
- Conglomerates

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"Valeri, banks are too lazy to innovate. We have enough low hanging fruit to prosper"

Vice-President Operations, one of the world's largest banks

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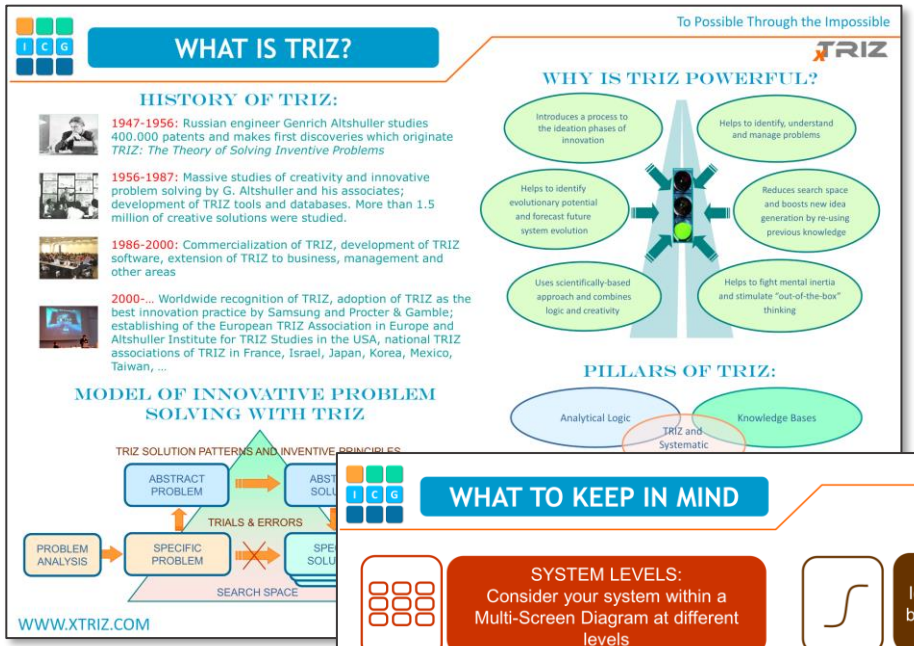
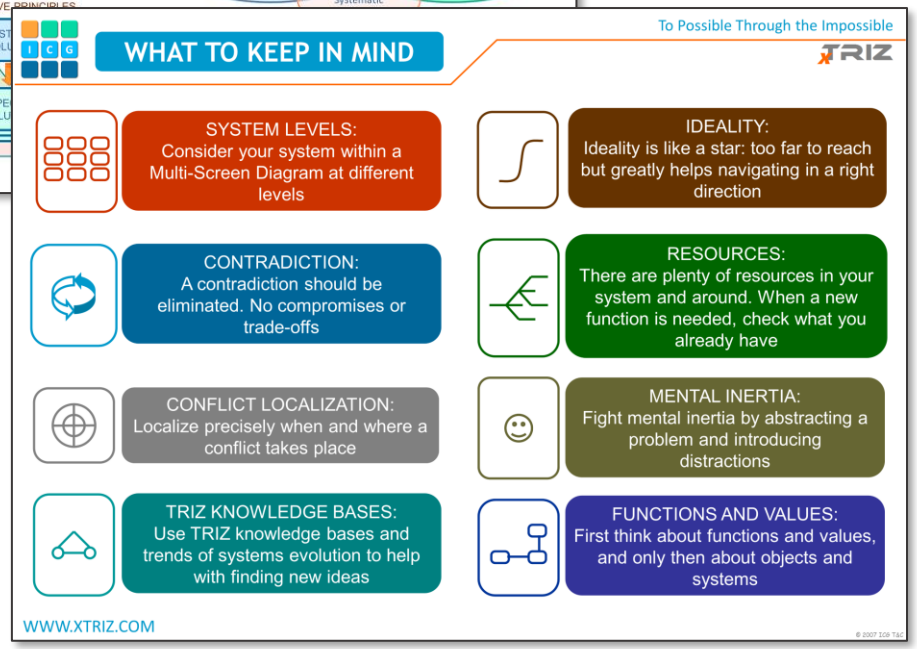
Types of Projects

- Training.
- Solving specific problems: eliminating negative effects; increasing efficiency, improving performance.
- Radical cost cutting.
- New services invention.
- Business model innovation.

Training





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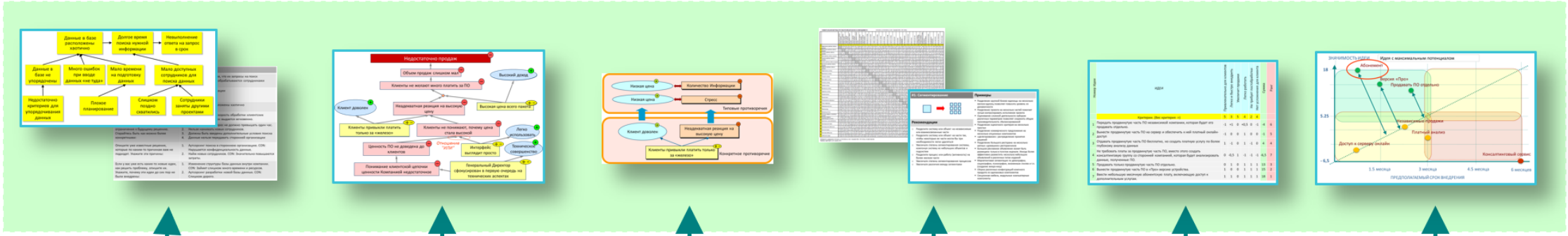
SOLVING SPECIFIC PROBLEMS

Problem Solving Process



ESTABLISHING GOALS. PROBLEM SELECTION. PROBLEM DEFINITION.

DECOMPOSITION OF PROBLEM DEFINED

SELECTION OF KEY SUBPROBLEM

PROBLEM SOLVING AND IDEAS GENERATION

DEVELOPING IDEAS PORTFOLIO

IDEAS LANDSCAPING AND EVALUATION

TOOLS

- Problem Perception Mapping. Innovative Problem Questionnaire
- Root Conflict Analysis (RCA+)
- Strategy of Problem Solving. Contradiction Selection
- 40 Innovative Principles, 190 Recommendations. Resources. Contradiction Matrix
- Mutli-Criteria Decision Matrix
- Ideas Landscaping. Secondary Problems Identification

A Problem

A currency exchange office must be open at night to serve customers and at the same time the currency exchange office must be closed at night to save costs.

A Problem

A bank must provide non-baking retail B2C services to expand its services portfolio and must not engage to non-baking retail B2C services due to state restrictions.

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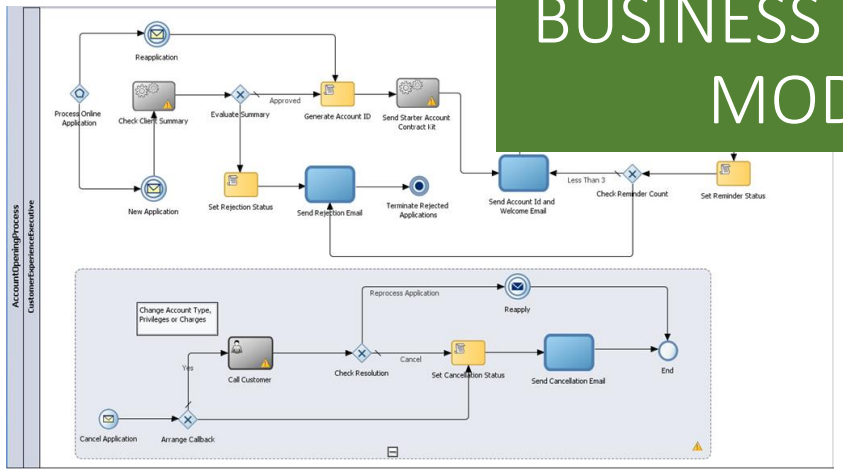
RADICAL COST CUTTING

Scenarios

BUSINESS PROCESS MODEL



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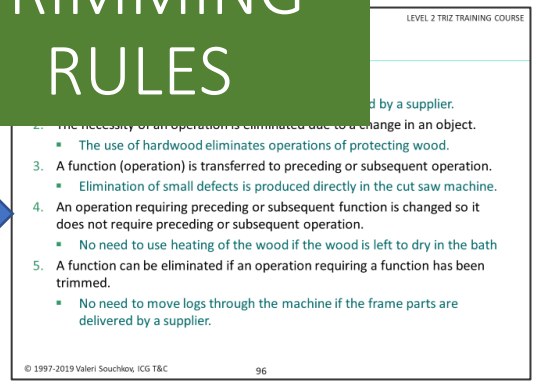
PROCESS TRIMMING RULES



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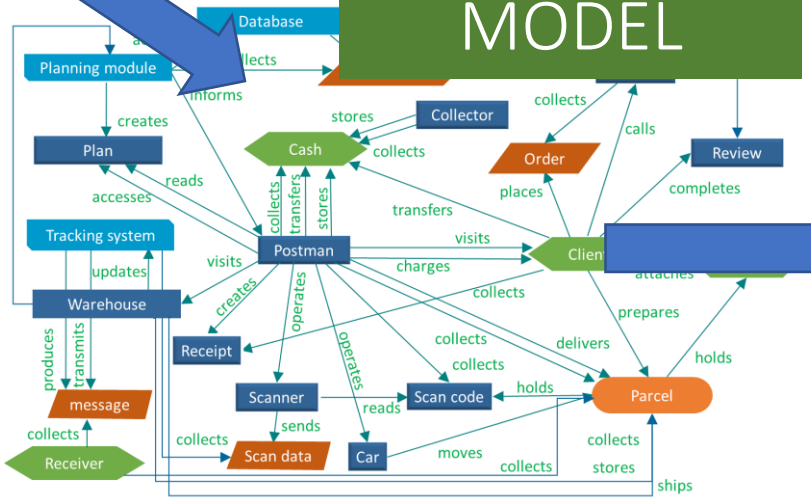
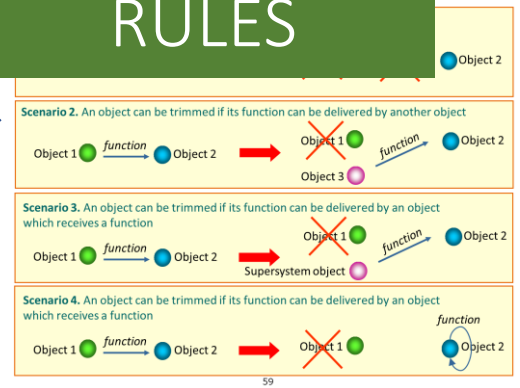
FUNCTION MODEL



ORGANIZATION MODEL

3

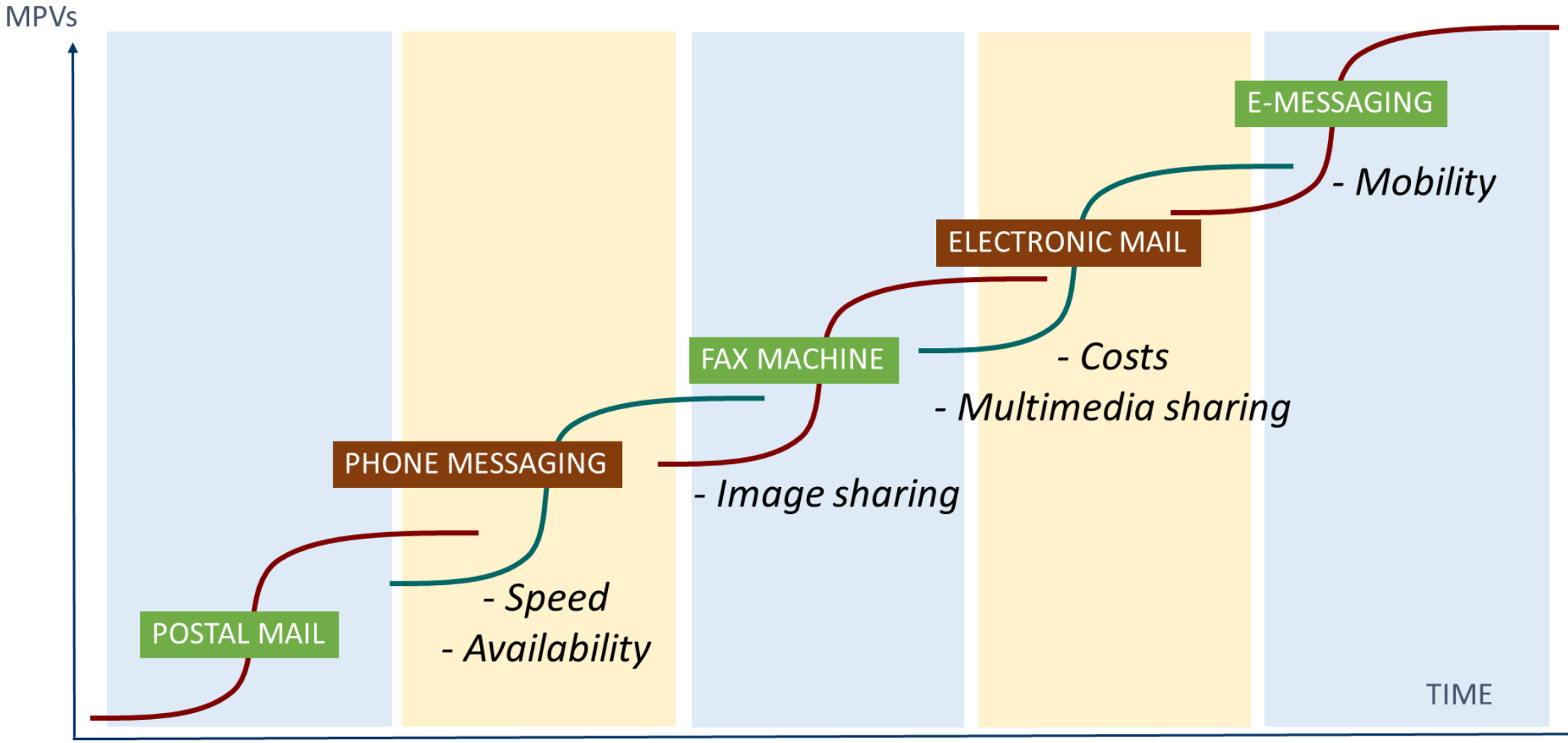
SYSTEM TRIMMING RULES



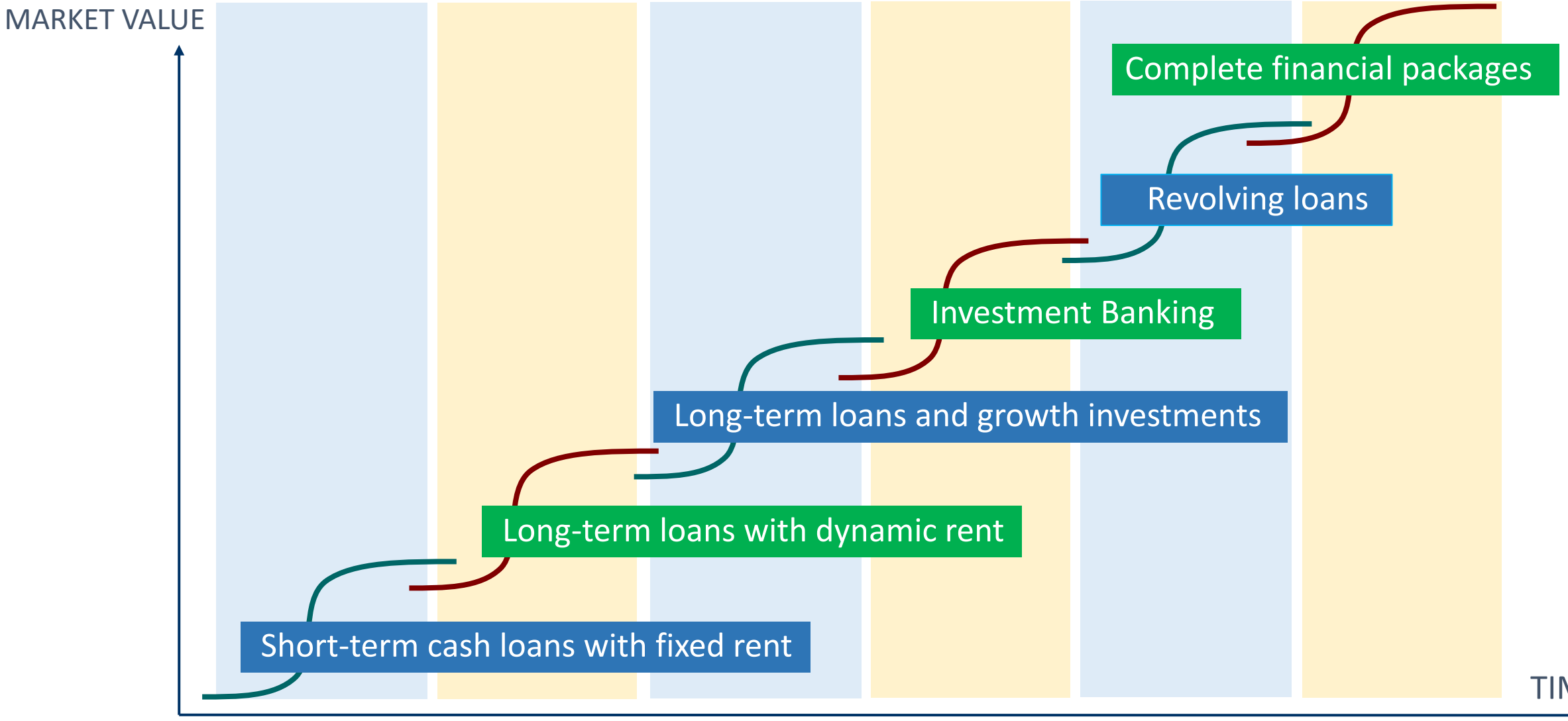
NEW SERVICES INNOVATION

Service Innovation: Platform Change

New S-Curves emerge due to paradigm change



Banking Services Evolution



Service Innovation: S-Curve

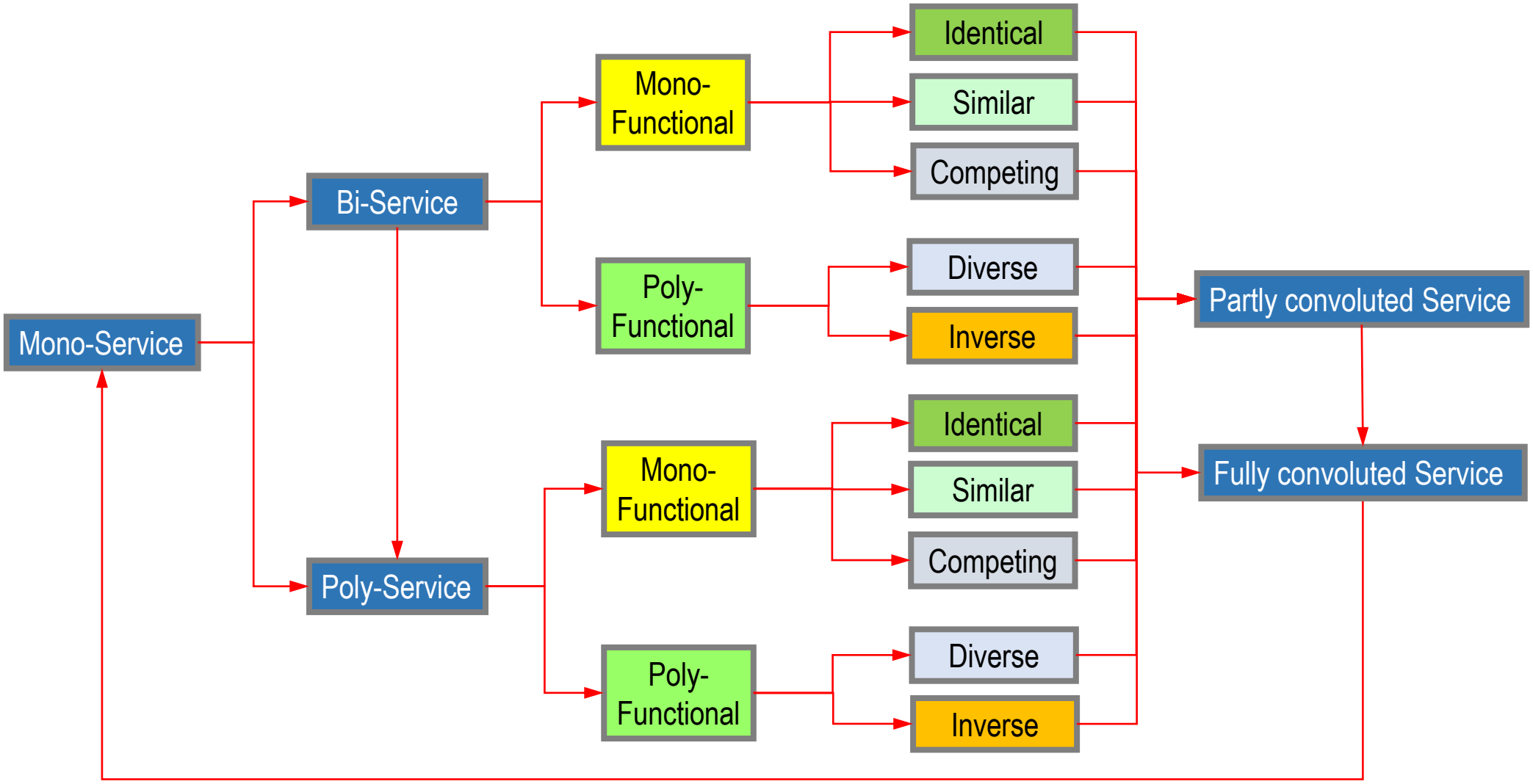
Within the same S-Curve:

- Considerable performance increase
- Eliminate critical disadvantages and harmful effects
- Considerably improve or add new user experience

Creating a new S-Curve:

- Disruptive innovation: radically cut costs while preserving key values
- Replace a core principle behind service delivery
- Add new service(s) to the existing service
- Create a new “blue ocean’ service

Supersystem Services Development



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THANK YOU!

Email for communicating: