

BRIEF

CASE STUDY COMPETITION 2019

COMPANY: PRIVREDNA BANKA ZAGREB D.D.

CATEGORY OF BUSINESS CASE: Trend of the future

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NAME OF THE BUSINESS CASE: Retail business in digital ecosystems in 2025

DESCRIPTION OF CASE STUDY:

Privredna banka Zagreb, in line with trends in world trends and technology development, is continuously investing in the development of systems and processes, which has an impact on increasing the quality of products and services with the advancement of customer satisfaction.

Digitalisation, e-business and business on the move is a modern concept whose application we can see on daily bases. Time of sending letters is a past, e-mails are a bit outdated, social means for sending messages are present and what does the future hold for us?

PBZ digital banking is one of the youngest online banking services in Croatia - it offers a wide range of innovative solutions. Privredna banka Zagreb is also the first bank to keep its customer data stored in a personal identity chip used to speed up the process at the branch offices while increasing the security and authenticity of customer identity verification. These opportunities are just some of the most innovative solutions that Privredna banka Zagreb is introducing into its business and increasing the satisfaction of its clients.

Within the trends of digital society development, Croatia will increasingly follow the trends of European communities, within which there will be room for progress.

What do you expect from your bank in the future? Which technological solutions can satisfy future clients? What can Privredna banka Zagreb do to improve its services in order to provide better experience and customer satisfaction? How can a financial institution expand the range of activities and services outside of its traditional area? Who are the participants of the ecosystems that financial institutions can link to?

BASIC GOALS:

- digitization and automation of existing processes
- development of existing or new products, according to new technological possibilities
- with innovative technological solutions provide customers with a more quality service
- use technology to develop and improve customer relationships
- to maintain the status of Privredna banka Zagreb as one of the leaders of a technologically innovative bank in Croatia

YOUR ASSIGNMENT:

- Offer a complete solution for the implementation of new technology solutions to digitize existing processes and improve the overall banking business.
- To create a solution, you need to select one of the following areas:
 - "traditional" banking business
 - ✓ interaction with clients (social networks, branch offices, ATMs, digital banking) for the purpose of enhancing client activity and awareness
 - ✓ loans (the process of lecturing the application, the help of the decision which the loan to choose)
 - ✓ deposits (savings process, assistance when deciding which savings to choose)
 - ✓ acquisition (opening accounts, attracting new clients) managing and developing client relationships (direct marketing, product sales, customer care)
 - and/or
 - "non-traditional" banking business
 - ✓ to cover the products, services or functionalities that come out of the present banking framework that could, in the future, be part of digital banking, thereby creating added value.
- Define marketing activities and communication channels according to research (with emphasis on digital marketing).

ADDITIONAL INFO: (links and literature that can help solve the case)

www.pbz.hr/

student.pbz.hr/

[jednostavnije bankarstvo.#withpbz](https://www.facebook.com/privrednabankazagreb)

www.facebook.com/privrednabankazagreb

www.youtube.com/user/PBZgrupa

<https://www.linkedin.com/company/pbz/>

pbzblog.pbz.hr/

FORMAT:

- PowerPoint presentation – mandatory
- Word summary 1 page - mandatory
- Word detail elaboration - optional

ADDITIONAL ITEMS – OPTIONAL:

- market research on the sample - min 50 examinees
(conduct market research)
 - conduct a proposal research

MANDATORY ITEMS OF SOLUTION:

- marketing plan - mandatory
- business plan - optional
- market research results - mandatory (if the survey was conducted)

SCORING CHART

Criteria	Grade	Contribution to overall rating	Total
The integrity of the solution - it possesses all mandatory solution items	0-5	10%	
Creativity and innovation of the solutions	0-5	30%	
Business plan	0-5	20%	
Can the solution be implemented	0-5	10%	
Integrity of presentation solutions	0-5	15%	
Overall quality of the case study	0-5	15%	
		TOTAL:	

ADDITIONAL BENEFITS: The possibility of student practice for three best teams and a free PBZ Indeks plus student package for one year.