

Accelerating Impact through Digital Transformation

TJ's strategy to support digital transformation

April 2019

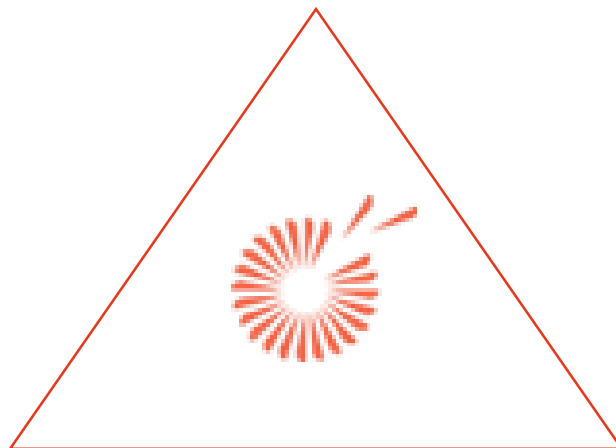


Digital transformation is part of a broader digital finance strategy at TJ

Three core teams are working on DFS

Portfolio Management

Assesses evolution and risk of digitalization across our portfolio.



Advisory services

Supports (micro) finance organizations in their digital transformation

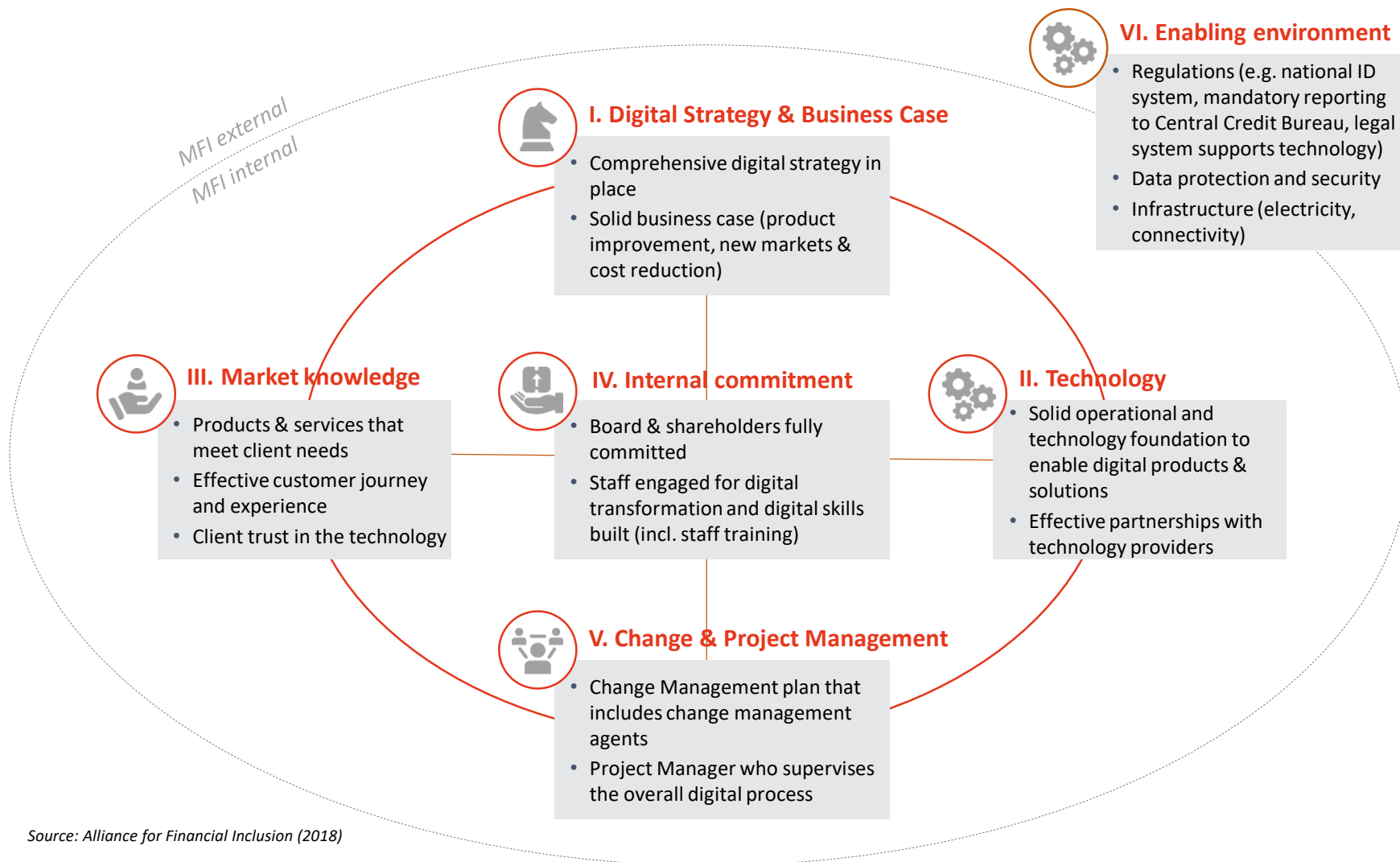
Seed Capital Investments

Invests in digital lenders (mostly SME finance)



Digital transformation requires a combination of multi-faceted and complex efforts in order to be successful

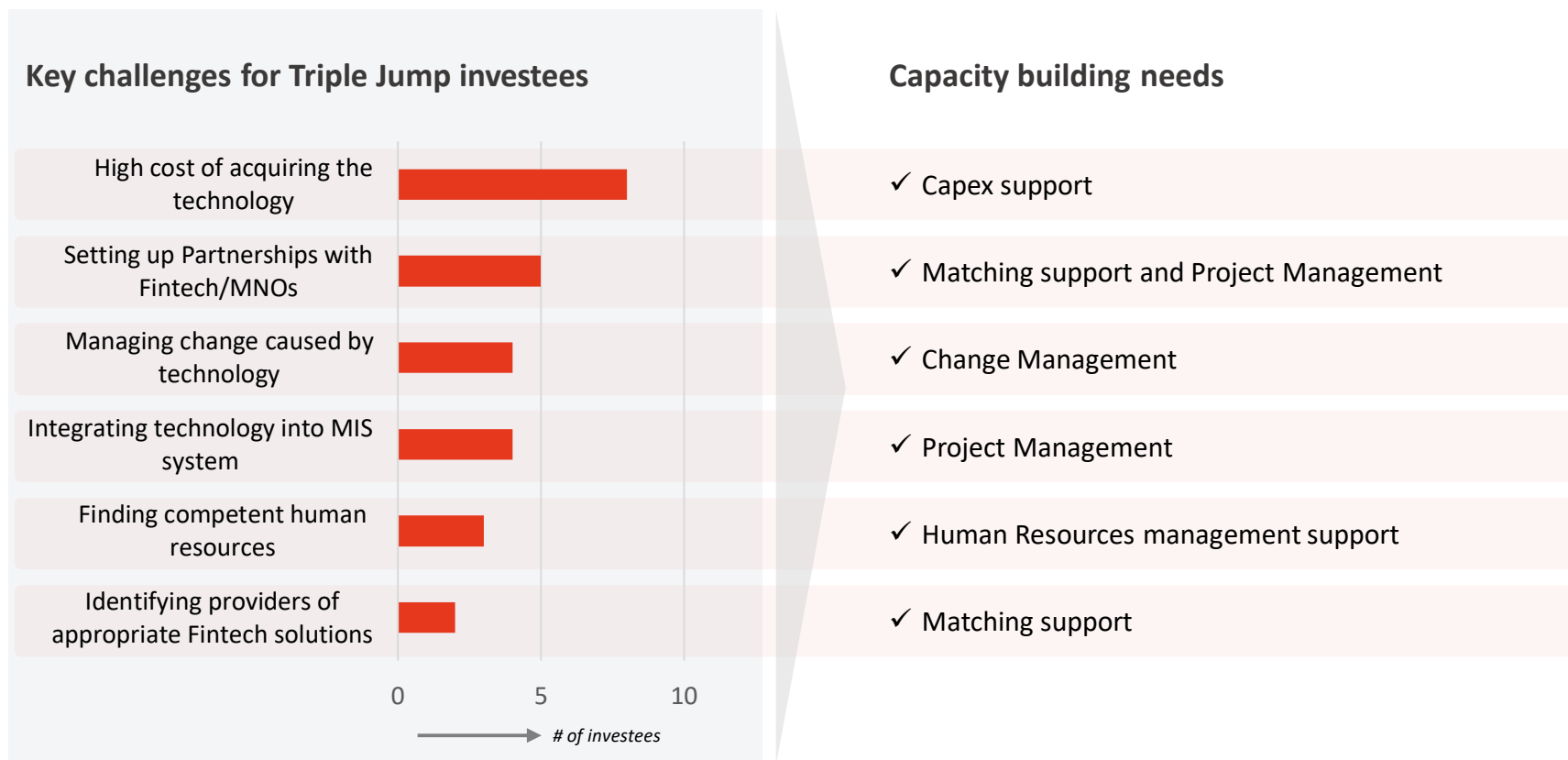
Core ingredients for digital transformation projects





Financial institutions in emerging markets face multiple challenges when it comes to digital transformation

Understanding key challenges and capacity building needs






TJ offers a comprehensive package of services for financial institutions, covering the full digital transformation journey

I. Developing a digital strategy

- External: local digital ecosystem and competition
- Customer journey analysis
- Internal: diagnostics and level of current digitalization
- Matching needs with digital opportunities
- Business case and strategy development

2-3 months

II. Digital implementation *Pilot and roll out*

- Digital field applications
 - Mobile payments & banking
 - Agent banking
 - ATM & payment kiosks
 - Data analytics/credit scoring
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- Partner selection
 - Pilot rollout & evaluation
 - Define KPIs

3-9 months

IV. Performance evaluation and improvement

- Analyse end-2-end processes and workflow
- Identify and prioritize improvements

2-3 months

8-18 months

III. Digital Capacity Building

- Training materials and plan
- Staff training
- Change Management
- Project Management
- Peer to peer learning
- One on one coaching

Discussion

- To what extent do you think digital transformation is a priority?
- How actively are you supporting the digital transformation of your investees?
- How do you select the partners to support?
- How do you support partners in transformation?

Triple Jump

Head Office

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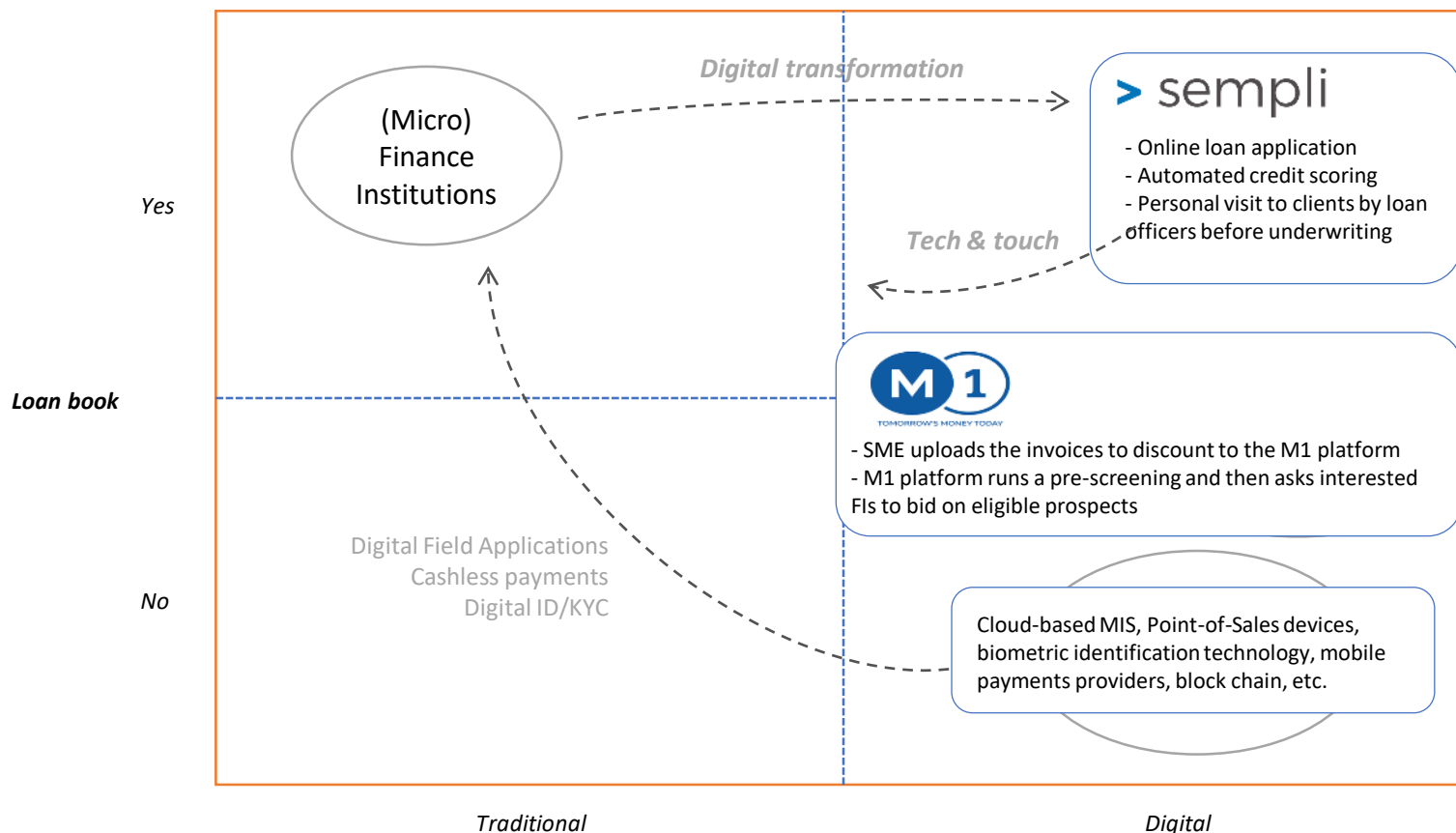
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Demystifying fintech: The emerging landscape

- The fintech market is extremely diverse, and not all segments are relevant for us
- To separate the noise from reality, we have opted for a straightforward segmentation





Supporting 'traditional' investees in their digital transformation

