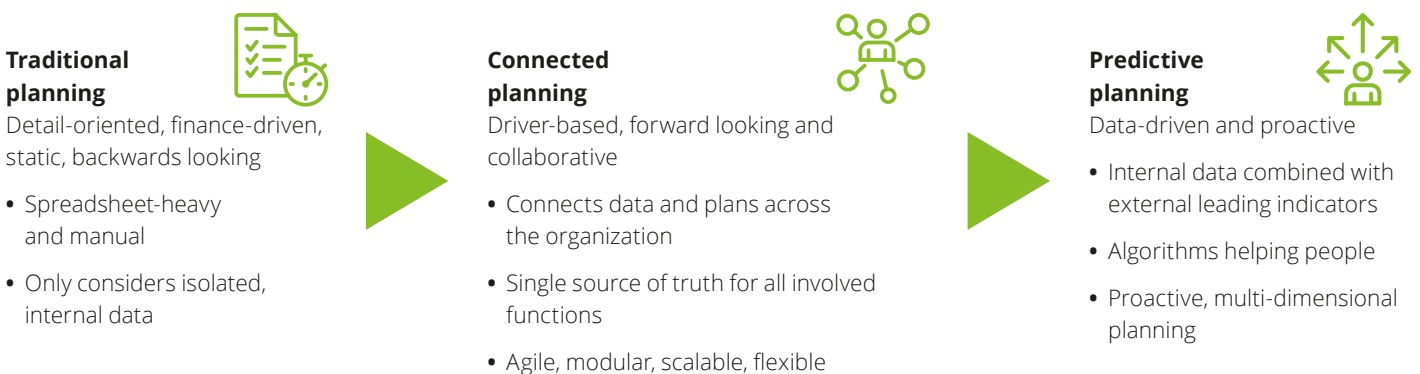# Deloitte.

Next level planning in banking
Start today, predict tomorrow

From traditional planning to a predictive one

In the search for more efficiency and better insights from their forecasts, banks have been moving away from spreadsheet-heavy traditional planning processes towards connected planning. Standardized and digital processes combined with state-of-the-art dashboards deliver speed and flexibility to the planning cycle. What's more, this wider digitalisation trend has laid foundation for the next level: predictive planning.

Traditional planning

Detail-oriented, finance-driven, static, backwards looking

- Spreadsheet-heavy and manual

- Only considers isolated, internal data

Connected planning

Driver-based, forward looking and collaborative

- Connects data and plans across the organization

- Single source of truth for all involved functions

- Agile, modular, scalable, flexible

Predictive planning

Data-driven and proactive

- Internal data combined with external leading indicators

- Algorithms helping people

- Proactive, multi-dimensional planning

What is predictive planning?

Future outcomes can be predicted based on historical patterns and relationships using algorithms, models and machine learning. It is a dynamic, real-time and data-driven approach that supports overall planning and executive decisions.
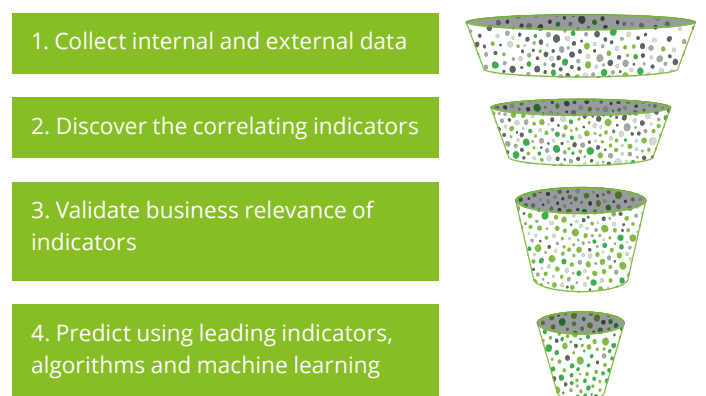
Why you should do it?

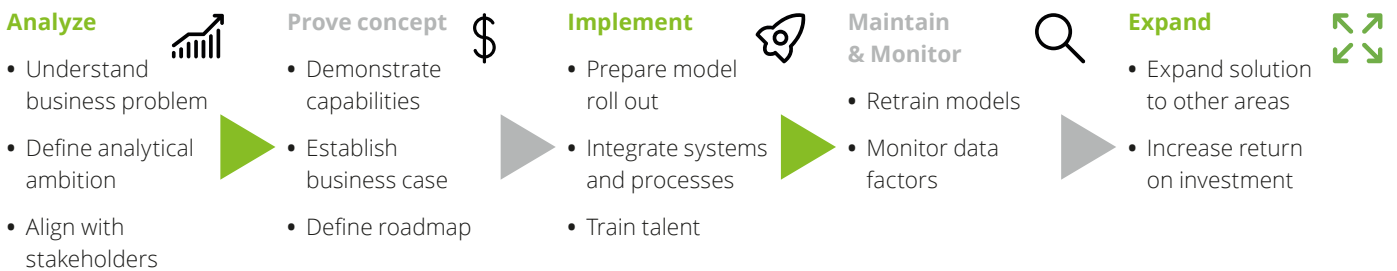**Improve forecasts:** 96% of cases show that predictive algorithms outperform human forecasts

Learn from the past: 88% of past events reoccur again in the future and tend to have similar impact

How to do it?

1. Collect internal and external data

2. Discover the correlating indicators

3. Validate business relevance of indicators

4. Predict using leading indicators, algorithms and machine learning

Our solution

We partner with leading tool providers, such as Anaplan and Prevedere, to bring cutting edge solutions to our clients. Our approach focuses on understanding the business problem, developing a rapid proof-of-concept to demonstrate value and further expansion to additional areas and use cases. This approach allows for quick return on investment and minimises development risk.

Analyze
- Understand business problem
- Define analytical ambition
- Align with stakeholders

Prove concept
- Demonstrate capabilities
- Establish business case
- Define roadmap

Implement
- Prepare model roll out
- Integrate systems and processes
- Train talent

Maintain & Monitor
- Retrain models
- Monitor data factors

Expand
- Expand solution to other areas
- Increase return on investment

Sample use cases

While common use cases of connected and predictive planning are focused in the Finance function, next level planning can be in other areas of the bank as well. Customer facing functions and Human Resources can benefit from a wide range of uses cases as well, such as scenario modelling or compensation planning.

Performance management in banking

Drive agile financial and regulatory forecasting and better insights on profitability across divisions, lines of business, and operational entities.

- Planning, budgeting, forecasting
- Specialty finance planning
- Operational planning

and many more...

Sales planning for retail banking, asset and wealth management

Optimize sales plans, motivate financial advisors, and adapt strategy to changing market dynamics.

- Account segmentation
- Territory planning
- "What-if" scenario modelling

and many more...

Strategic workforce planning in banking

Plan for the workforce of the future in a context of significant digital disruption and role changes in retail and investment banking.

- Talent strategy
- Workforce planning
- Compensation modelling

and many more...

Deloitte Accelerator for Financial Services Industry

Deloitte supports different banks domestically and internationally. More specifically, we have been a leader in the finance and CFO arena for years and continue to solve some of the most pressing challenges CFOs are facing today.

Our proven track-record defining and delivering finance solutions is forged by combining an experienced core team and dedication to industry, functional and technical knowledge.

We make an impact that matters and our experts are available to answer your specific questions, address any challenges you may have and provide guidance on data strategy, or share their experiences and industry insights with you. Please do not hesitate to contact our subject matter experts below.

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