

Competitive Advantage Program

Competitive advantage is the key to high-growth in financial services. Achieving and sustaining an advantage requires disciplined execution against well-defined value propositions, and this in turn requires alignment and optimization within the delivery system. This is more complicated in today's changing financial services marketplace. CPG's Competitive Advantage Program (CAP) provides detailed information on the approaches taken by innovative companies to achieve superior growth and profitability and sustain advantages as market conditions change. CAP provides clients with a deeper understanding of the key value propositions in the financial services business and presents case studies on high-growth, high-profit competitors who deliver against these propositions in new and innovative ways. CAP will deliver improved go-to-market strategies and client communication protocols.

Three Key Points of the Competitive Advantage Program

- ◆ Many financial services companies compete on a broad range of factors, including price, product, service, delivery options, and convenience and, as a result, find it difficult to achieve a significant advantage in the marketplace. Those competitors who *limit the factors on which they create value* for their customers are better able to create sustainable advantages.
- ◆ Free checking, extended hours, assigned RMs, and ubiquitous other value proposition payoffs may no longer serve to differentiate bank competitors in the changing marketplace. CAP looks at *how some industry innovators have responded* and provides insight into where competition is headed.
- ◆ It is worthwhile to *put value propositions and resulting business models under the microscope* for examination on a regular basis. The examination process at many financial institutions, however, is often flawed. We will use an improved approach to perform this exam and get the results needed.

Clients will receive:

- ◆ Best practices case studies.
- ◆ An examination process and facilitated planning meeting designed to identify and evaluate opportunities for improving value propositions and ensuring more successful delivery of these propositions.
- ◆ A framework to improve internal and external communication about the business' value proposition and the tangible benefits/payoffs delivered to customers.

The Competitive Advantage Program provides a clear understanding of the new challenges to sustained growth and what it will take to improve prospects for growth and sustainable advantages relative to competitors. It will provide a new way to think about value for customers and a new approach to choosing the strategies and tactics to achieve advantages in the marketplace.

For more information or to determine how we can support your ongoing planning efforts, please contact us at (202) 337-7870 or info@capitalperform.com.

Who We Are

Capital Performance Group is a management consulting firm based in Washington, DC. Our firm provides advisory, planning, analytic, and project management services to the financial services industry. Our professionals possess a depth of experience in a broad range of functional specialties including strategic planning, marketing and product development, market research, risk management, operations and technology, legal and regulatory matters, mergers and acquisitions, and strategic cost management.

Services Summary

Business Performance Improvement

We work to maximize the equity value of our clients by improving operational and financial performance.

- ◆ Strategic Planning
- ◆ Revenue Enhancement Strategies
- ◆ Cost Reduction Programs
- ◆ Organizational Restructuring
- ◆ Process Reengineering
- ◆ Advanced Performance Analytics
- ◆ M&A Services

Distribution Planning

We work with our clients to create focused strategies to maximize the return on distribution system investments.

- ◆ Distribution System Integration and Management
- ◆ Channel Planning and Management
- ◆ Market Opportunity Assessments
- ◆ Channel Performance and Productivity Assessments
- ◆ Build vs. Buy Analytics
- ◆ Implementation Support

Marketing Services

We enable our clients to go to market with superior knowledge, design distinctive products and communication approaches, and build brand equity.

- ◆ Value Proposition and Brand Development
- ◆ Product Development and Testing
- ◆ Segmentation and Lead Generation Programs
- ◆ Market, Customer, and Competitor Analytics
- ◆ Proprietary Market Research
- ◆ Marketing Communications and Implementation Support

Regulatory Assistance and Policy Analysis

We apply our industry knowledge and experience to help management and boards of directors address regulatory and public policy issues.

- ◆ Policy and Procedure Reviews
- ◆ Charter Applications
- ◆ Policy Analysis
- ◆ Business Valuations
- ◆ Customized Research

