



# What the Aston Martin Aramco Formula One® Team *Can Teach Financial Institutions*

Taking inspiration from sectors outside of financial services to help power client experience success



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Financial institutions face a series of challenges, including geopolitical and economic uncertainties, rapidly changing consumer behaviors, regulatory hurdles, and disruptive technologies that are altering the business environment. To survive – and prosper – they need to chart a path through these challenges while balancing the costs of business transformation against the risks of failing to evolve.

Maintaining perspective and identifying priorities can be tough. Organizations may lose focus, products can become more complex and less intuitive, and the client journey sometimes suffers friction and latencies. Design and implementation flaws tend to be compounded and magnified at scale, hindering the ability to reach full potential as resources are diverted to short-term patches and fixes.

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However, putting the customer at the heart of the business can act as a guiding principle to overcome these challenges. Organizations with a singular focus on client experience generally make simpler and more intuitive solutions and work tirelessly to eliminate frictions and latencies. At scale, these efficiencies are exponential and can supercharge growth and transformation.

Indeed, by focusing on the end-to-end client journey, deploying iterative and transformational innovation at scale, and adopting a philosophy of continuous improvement, they can potentially outperform competitors across metrics, such as sales and revenue growth, margins and stock price, referrals and net promoter scores.

#### **Client focus requires continuous improvement**

To be truly client-focused requires more than engaging with clients to understand their needs, expectations, and pain points – though this is critical. It also needs an organization to be structurally aligned, so that its primary objective is to optimize the end-to-end client journey by creating simple and intuitive solutions.

Specifically, it is essential to embrace a culture of accountability where everyone in the organization is responsible for the delivery of exceptional client experience. Teams need to be highly mission-oriented with clear ownership of roles and responsibilities.

Data also plays a critical role as an enabler of continuous self-improvement, identifying friction and latencies in user journeys where iterative and transformational technologies can be deployed to generate efficiencies.

#### **Lessons from the Aston Martin Aramco Formula One® team**

In elite professional sports, top teams use advanced data and analytics to gain a competitive edge. They focus on continuous self-improvement, leveraging data to enhance every aspect of their performance. Their “client focus” is essentially their mission to win.

This approach is evident with the Aston Martin Aramco Formula One® Team (Aston Martin Aramco), where their cars reach speeds of up to 220 mph (370 km/h) with their front wing powerfully directing airflow across all the aerodynamic surfaces to optimize performance. Each car contains thousands of components that must perform flawlessly under extreme conditions and even minor missteps can lead to significant underperformance.

Data is central to the car’s design and performance strategy. Each car has over 600 sensors, collecting 7,500 gigabytes of data per season.<sup>1</sup> This telemetry data, covering tire wear, engine performance, and more, is used for real-time, decision-making and ongoing improvements. As Tom McCullough, Aston Martin Aramco’s Performance Director said, “Data is like gold dust; we track everything. It’s by going through all the tiny details that you make progress.”

The difference between winning and losing can be mere seconds. To this end, each factor that could potentially impact a race has been minutely analyzed and improved. For instance, pit stop tire changes have reduced from 67 seconds in the 1950s to just over 2 seconds today.<sup>2</sup> Even within the modern era, substantial pit stop improvements are ongoing.

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<sup>1</sup> In numbers: “[Our best season to date, In numbers: our best season to date.](#)” [Accessed October 1, 2024]

<sup>2</sup> Derek Mead, “<https://www.vice.com/en/article/the-beautiful-60-year-evolution-of-the-formula-1-pit-stop/>,” [Accessed September 30, 2024]

Yet despite this being a highly commoditized process, the best teams can still achieve significant competitive differentiation. FIs should not overlook opportunities for even small enhancements to their current processes since the cumulative effect can lead to significant client experience improvements over time.

Clearly, no organization can be managed in the same way as Aston Martin Aramco's pit stop crew. Yet the broader lessons from the sport are highly applicable. They have worked hard to create focused, mission-driven teams, emphasize continuous self-improvement, and maintain a strong focus on comprehensive design and solutions. This approach is supported by data and enhanced by innovation.

### Informed and guided by data

A culture of continuous improvement – focused on delivering exceptional client experiences – should be part of every organization's DNA. User journeys should be mapped, re-designed and re-engineered to digitize and simplify at scale. Technology, innovation, and process improvement must be applied to every step in the end-to-end client journey to eliminate frictions and create seamless experiences.

Aston Martin Aramco shows us that data is a critical enabler of continuous improvement. It helps to identify areas of inefficiency, measure return on investment, and reinforce positive feedback loops through a continuous improvement lifecycle. With the accelerating adoption of AI, advanced data and analytics can be used to forecast and remediate client issues before they materialize.

Recognizing the importance of data to enhancing end-to-end client experience, Citi has developed Client Success Scorecards, which put clients and their data at the heart of our solutions. The Client Success Scorecards capture client data from multiple dimensions globally, from onboarding to Know Your Customer (KYC) processes and sanctions, from service and query metrics to liquidity and treasury management, and benchmarks it against a client's peer group and industry. They bring transparency and actionable insights to clients' treasury and business operations to help facilitate informed decisions and enhance their end-to-end journey.

Citi uses Client Success Scorecard data as the basis for our own client experience focus. By identifying areas for investment in automation and innovation, we continuously look for opportunities to improve the overall client experience.



### A strategy for success

Teams that focus on continuous self-improvement and relentlessly analyze the end-to-end client journey can result in significant competitive outperformance and success. It requires enduring commitment, deep understanding of the mission, a laser-like focus on client success, and accountability and ownership from every member of the team.

Whether success in business or taking the checkered flag in racing, the margins of victory are often fine, but the victory lap always goes to those who maximize every chance for success.

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