

A photograph of a man and a young girl looking up at a tree with fruit. The man is on the left, smiling broadly, and the girl is on the right, reaching up towards the fruit. The background is a bright, sunny outdoor setting with green and yellow leaves.

Presenting miliu

Banking contextual to life

A man in a dark blue suit, white shirt, and dark tie is looking off to the side with a thoughtful expression. He is holding a smartphone in his left hand. The background is a blurred outdoor setting with a building.

The problem of context

This is Steve. Besides his account number and the balance in his savings account, his bank knows little about him.

What are Steve's life goals? How many children does he have? Which one of them would likely need an education loan in the future? Where is he planning to take the family on vacation? How much will that vacation cost? And can he take that vacation, given he's paying a substantial part of his salary to service his mortgage?

A bank, more than any business, is ideally positioned to help people achieve their goals. However, the issue is simply this — banks know very little about their customers. With this lack of awareness comes limited ability to help. This in turn, results in opportunity loss.

A man in a grey hoodie and a woman in a white sweater are moving a green quilted armchair in a room. There are several cardboard boxes on the floor, some open and some closed. The room has light-colored walls and a wooden floor. A large teal circle is overlaid on the image, containing the text "From context comes opportunity".

From context comes opportunity

The next generation bank will be contextual; which means it will be able to learn and respond to the goals, desires and ambitions of people.

The better a bank can understand its customers, the greater the opportunities to provide meaningful assistance. And when a bank helps a person in attaining their life goals, it can lead to stronger, enduring and mutually beneficial relationships.



It isn't easy for a bank to shift to this new way of thinking. But help is at hand.

Changing with change

How can banks leap frog to a progressive way of doing business?

Presenting **miliu**

Banking contextual to life

miliu is a concept bank that provides meaningful and timely solutions by accurately understanding and responding to the socio-economic context of people.



miliu - An overview

The bank of the future will be a custodian of customer accounts and relationships, while services are developed and delivered through an ecosystem of partners and market-place players. It will act like a platform that provides best in class services to its customers, delivered through outstanding user experience.

miliu embodies this vision of future banking. Through miliu, we showcase how a bank will engage with its customers in the future and the solutions and technologies that banks would need to adopt to provide personalized and contextual services.

That said, the best way to understand miliu is to see it in action. Let's look at three individuals to see how miliu contextually enables their life goals.



Can a bank drive car purchases?

John wants to buy a new car and has his eyes set on a swanky coupé.

What if John's bank learnt that he was checking out a car at a dealer's virtual showroom, and told him whether he can afford it, what the loan options are, and further helped fast track a loan on the fly?

miliu can make it happen.



Can a bank help borrow from friends?

Natalie is a student who has just dropped a glass of water onto her computer.

What if Natalie's bank told her that while she doesn't have the budget to buy a new laptop on her own, a P2P loan could be arranged, where her friends and family could help finance it?

miliu can make it happen.



Can a bank moderate impulse purchases?

Rintaro is an impulsive shopper and often overshoots his budget.

What if Rintaro's bank kept him well informed about his budget, updating him each time he spent, and advised him to put off future purchases when he goes overboard, so he can rely on the bank to help him build good spending habits?

miliu can make it happen.

Come, experience it

We'll be glad to host you at our facilities to give you a first hand feel of miliu and to discuss how we can co-innovate with you.

Reach out to contact.miliu@wipro.com to set up an appointment.



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