



SHPEJTË DHE LEHTË

Highlight and Challenges

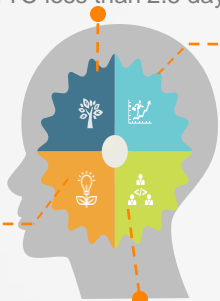
Infrastructure and Technology

Smarter and Faster Processes

- Decrease TTY close to 1 day
- TTC less than 2.5 days

Increase Productivity and Efficiency

- Avg 350th ALL
- Avg /LO 25ml ALL

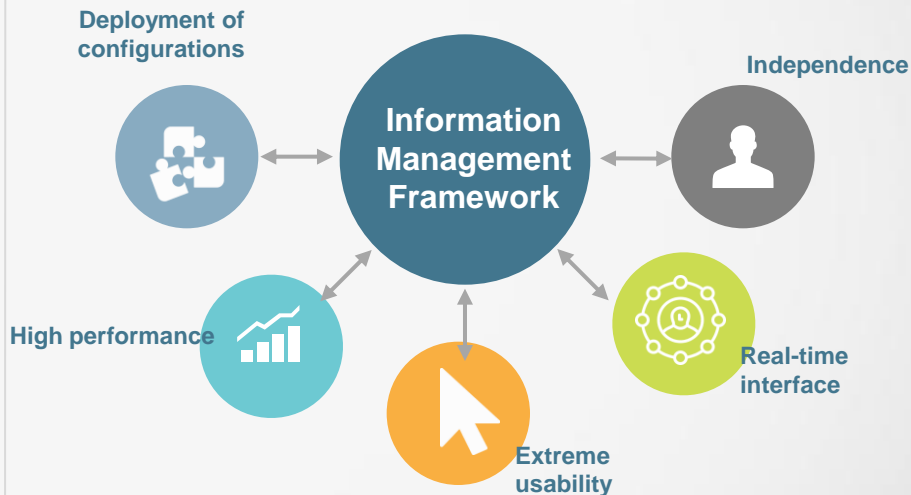


Brand Positioning and Awareness

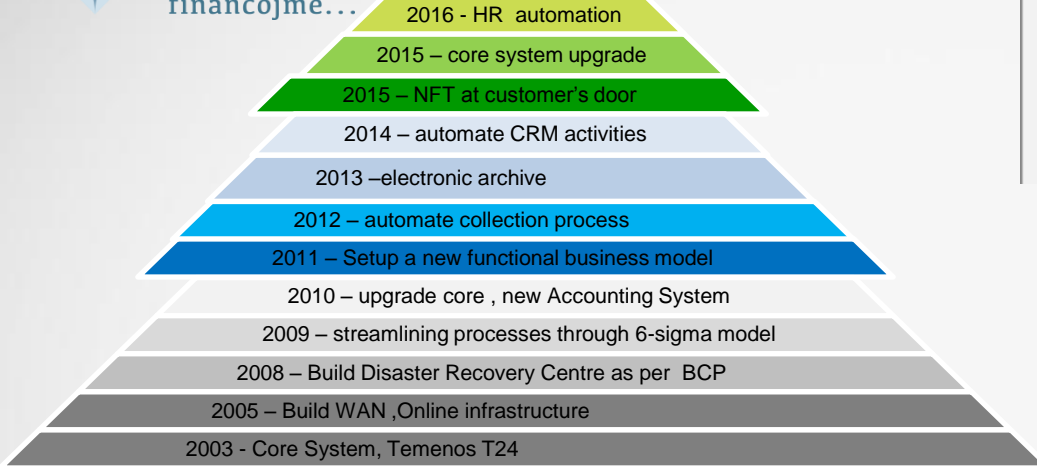
- Penetrate sub-urban
- Identify NOA with “Fast & Easy”

Staff Development and Motivation

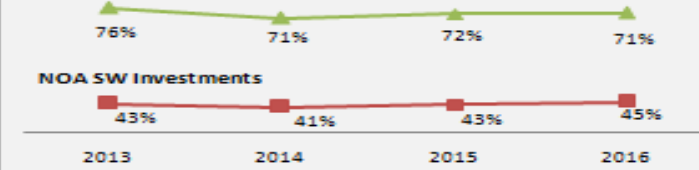
- Increase corporate memory
- Av. Exp > 36 months
- Attract new talents



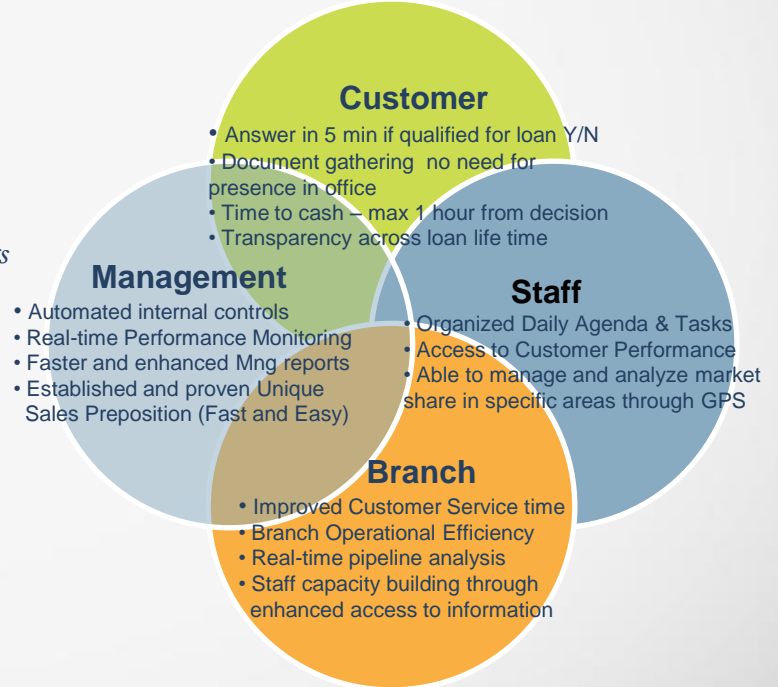
Opportunities



NOA Cost to Income Ratio

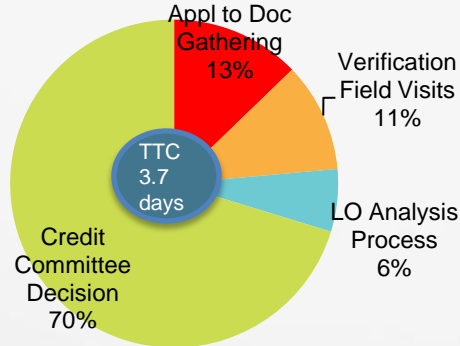
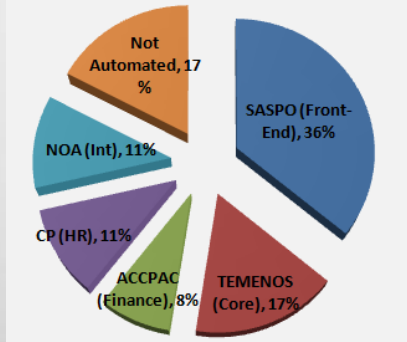


Investment Returns by levels



“Most investors want to do today what they should have done yesterday” . - Lawrence Summers

NOA process automation



Digitalization in financial services

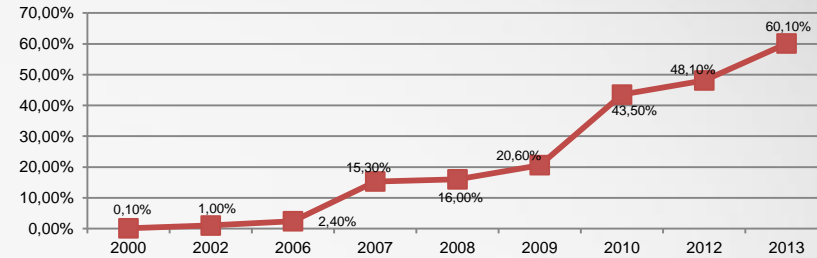
Opportunities

- Matching customer's technology experience chart
- Upgrade of staff profile (100% Degree ; 70% high comp & lang skills)
- Increasing transparency & data reliability with customers and investors
- Resource utilization and efficiency
- Increase your performance measurement scale
(from 3 during 2005 to currently more than 10 KPIs for NOA sales staff)
- Maximize investment costs (reached 36% system scalability)

Challenges

- Design your inter-department process chain (one entry ; one owner)
- Usage Rate - educating staff to reduce paper processing habits
- User acceptance and confidence in systems still an area to work on
- Working with Customer culture especially in rural areas

% Albanian Population using Internet



Albania Telecom Sector

Penetration 2014

Fixed-broadband	7%
Fixed-line telephony	9%
Mobile SIM	175%

“Technology is dominated by two types of people: those who understand what they do not manage and those who manage what they do not understand.”

Archibald Putt

NOA continues to remain unique by providing innovative products and service to its customers thanks to embracement of new technologies, thus overcoming market obstacles and barriers.

