Dive deep into digital banking

Digital transformation begins on the inside. It starts with understanding your customers and leads to fundamental changes within your organization that build long-term relationships while maintaining regulatory compliance. Strong cybersecurity is also a key differentiator, and as banks increase their focus on how customers are engaging with them, they should be cautious in providing advice.

What consumers want from their banks

- 72% want the freedom to open an account online
- 44% want to use digital channels like tablets, smart phones, and laptops
- 58% want to pay for goods and services anywhere, anytime
- 55% want to know what they are spending
- 52% want my balance instantly using whatever device
- 50% want to be able to access my balance
- 49% want to access to my business

How satisfied are consumers with current service levels?

- 84% want to be taken care of security and consumer trust
- 70% want to trust and handle other financial services
- 65% want to provide wealth-building advice
- 62% want to be my personal financial advisor
- 40% want to avoid cyber attacks
- 32% want to avoid financial decisions

Innovate and deliver value-added services

Innovate and deliver value-added services. Now is the time to build long-term relationships. Your customers are engaging with you like never before, and banks should be cautious in providing advice.

How banks can use consumer data to tailor services

- 72% want to be known and receive personalized attention, support and services.
- 70% want to know what they are spending.
- 65% want to tell me what I can save money on and how I can save.
- 62% want to have access to my balance.
- 61% want to be able to access my business.
- 58% want to be able to pay for goods and services anytime, anywhere.

Figure out the customer's journey

- How do they use their device or computer?
- What are the motivations for choosing a bank?
- What are the opportunities and challenges?

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