

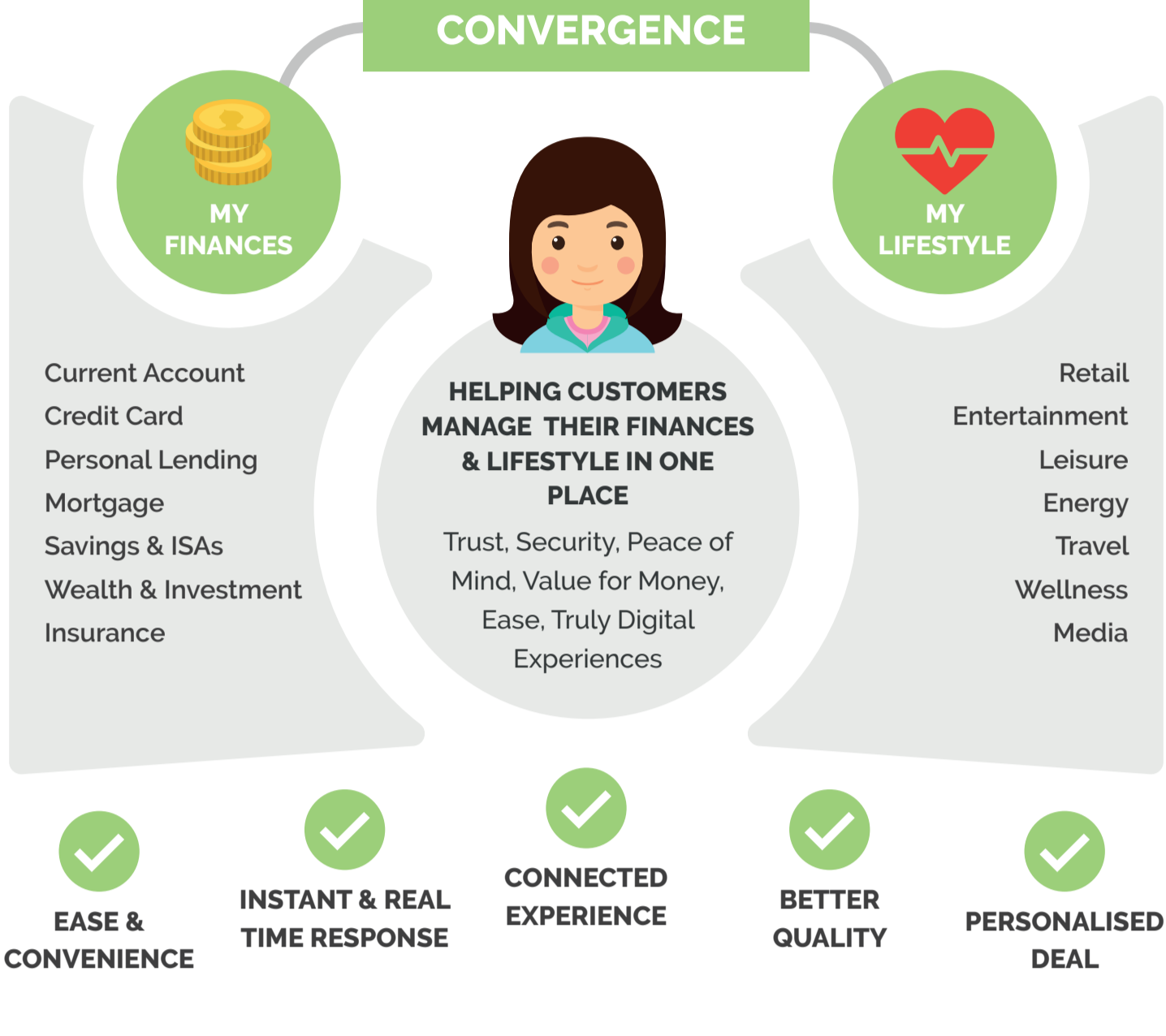


“ Digital is not a channel; it's a paradigm by which your customers live and you must too.

- ✓ Digitalisation will increasingly enable organisations to reduce operating costs through the automation of customer journeys
- ✓ Superior customer experiences and more collective customer offerings will increasingly drive revenue streams and commercial success
- ✓ Better customer engagement though personalisation will lead to increased customer loyalty, retention and growth

THE EVOLUTION OF CUSTOMER EXPECTATIONS AND BEHAVIOURS

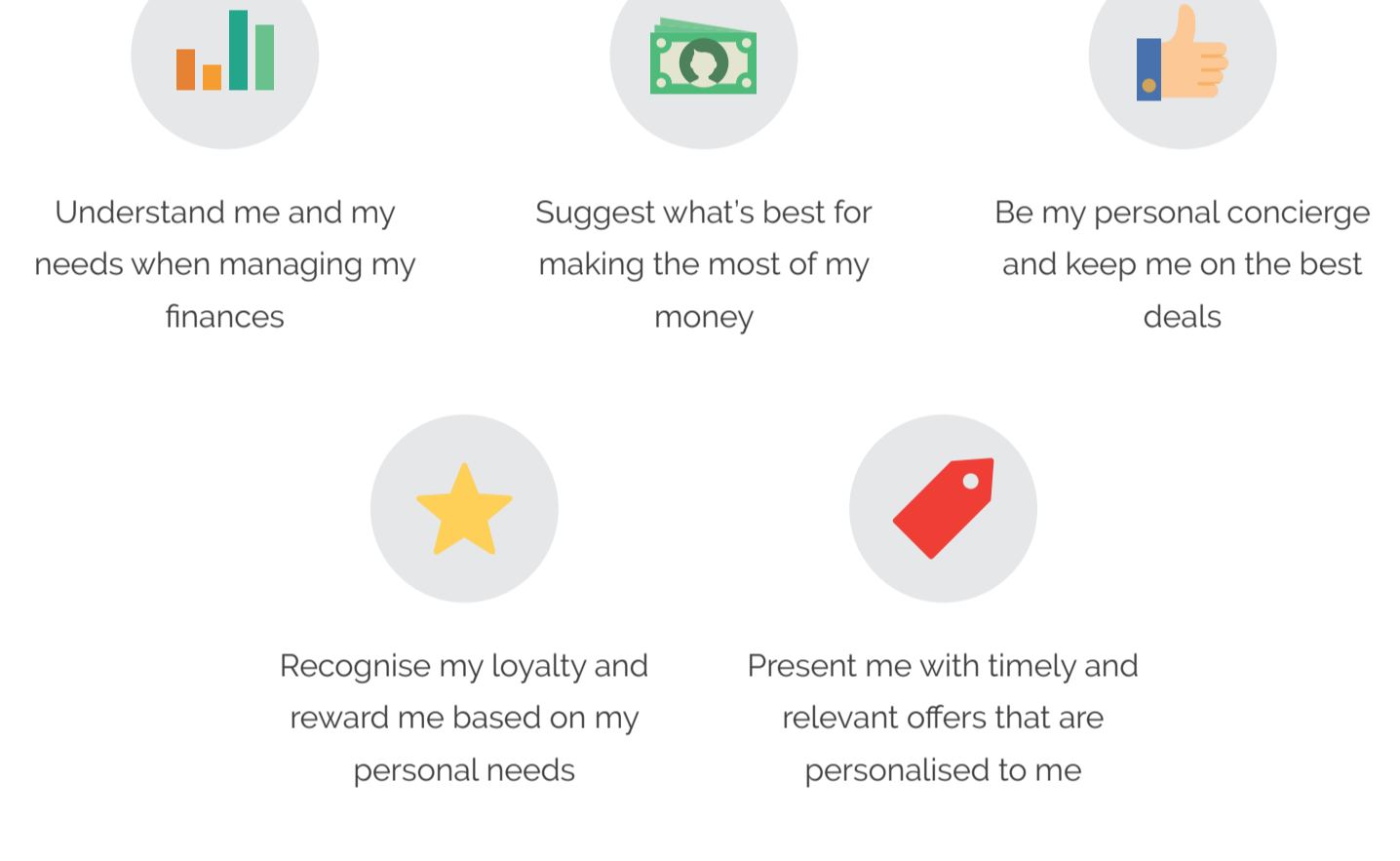
The changing habits of customers and an increasing competitive environment are forcing organisations to transform their business as a matter of urgency. In a world where customers financial and non-financial needs are converging, digital transformation provides the opportunity to satisfy these needs



“ 85% of senior banking leaders agree that as consumer data from IoT expands, there will be an opportunity for banks to provide services that enable people to manage their lives, not just their finances, more effectively.
Source: The Future of Retail Banking Market Force 2016

ANTICIPATING CUSTOMER NEEDS

“ Striking the right balance between rapid pace in digital transformation and your emerging customer needs, will keep you relevant today and with your customers of tomorrow.



THE DIGITAL TRANSFORMATION OPPORTUNITY IS NOW

“ It's impossible to have great customer experience without digital transformation in the age of the customer.
Source: George Westerman - Forrester



“ 80% of bankers expect a significant increase in competition over the next five years as a direct result of open banking.
Source: The Future of Retail Banking Market Force 2016

ACCELERATE YOUR DIGITAL TRANSFORMATION

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