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Digital Business Transformation at Banks

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Digital experiences drive customer expectations across all sectors



runtastic PRO

Running

Details Map

3/5/2011 3:18 PM (Pause: 00:00:00)

	DURATION	DISTANCE
	00:47:30	6.79
PACE	02:42	CALORIES
SPEED	8.6	MAX. SPEED
ELEVATION GAIN	125	ELEVATION LOSS
		986
		13.1
		30



Swedbank Business

027.34 EUR

Tap here for savings

Overview Payments Mobile payments

Send account number Alerts and branches Currency exchange

Mobile top-up Investments Financial planner

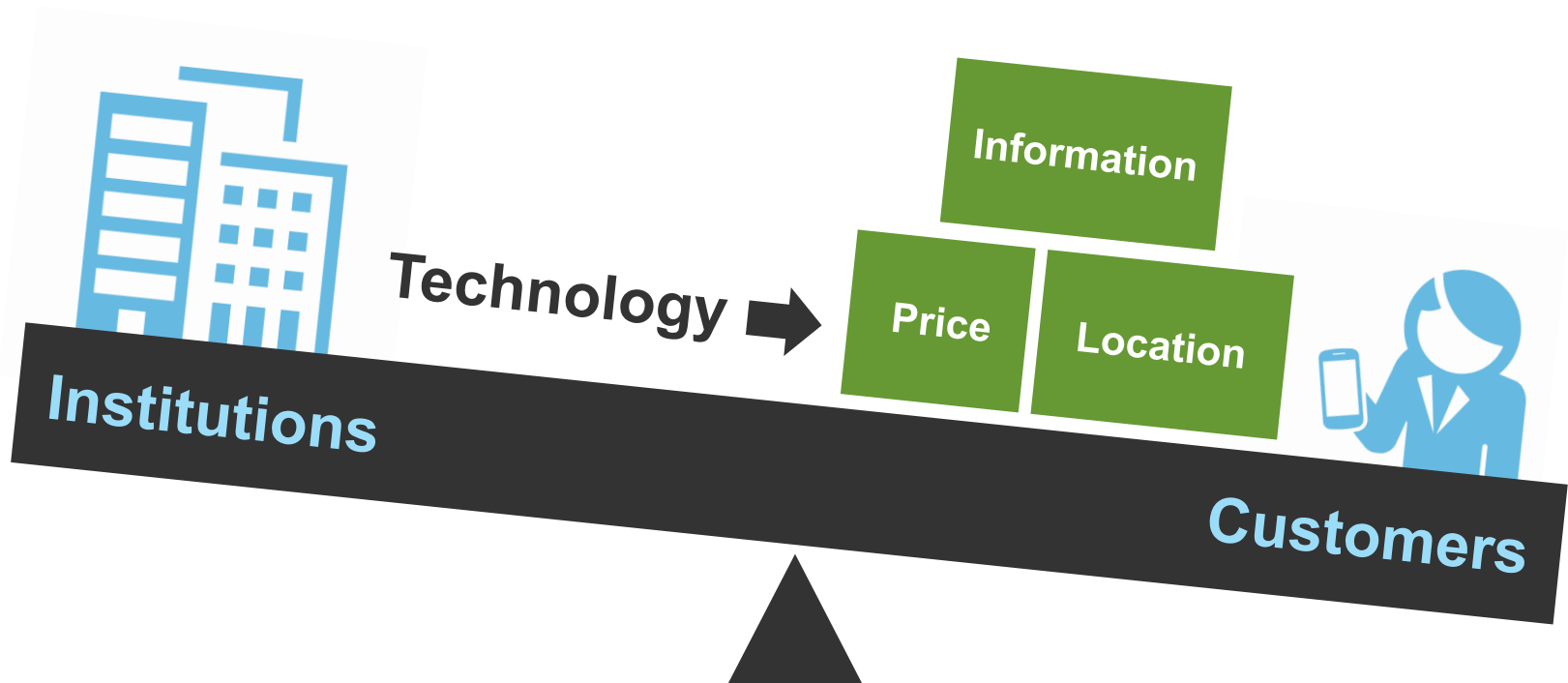
"Quick Balance"

Account balance is displayed just by turning on the applet and shaking the phone.

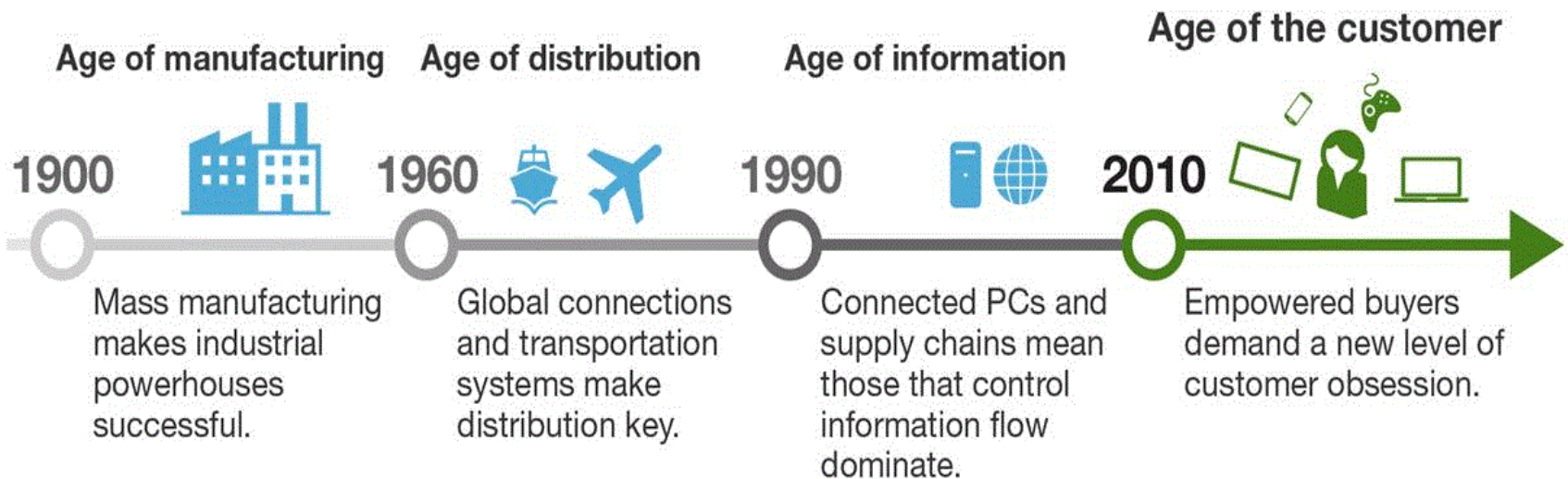
Executives' digital DYSFUNCTION



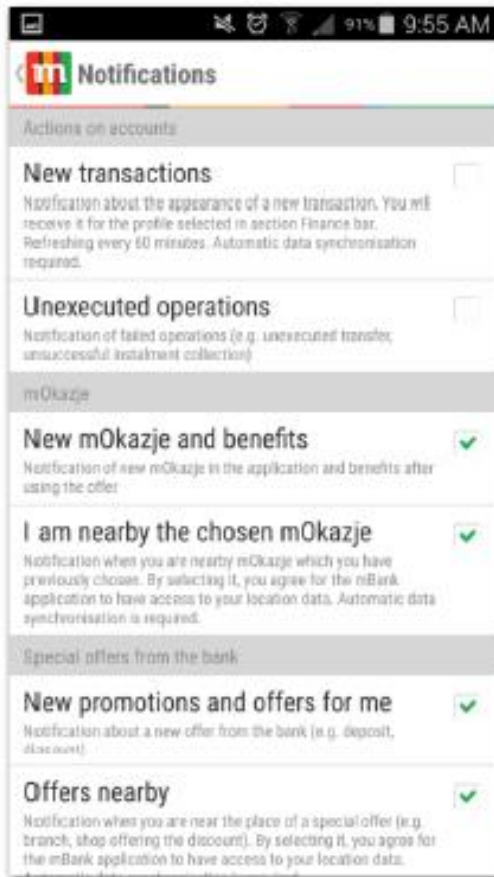
Power has shifted to the customer



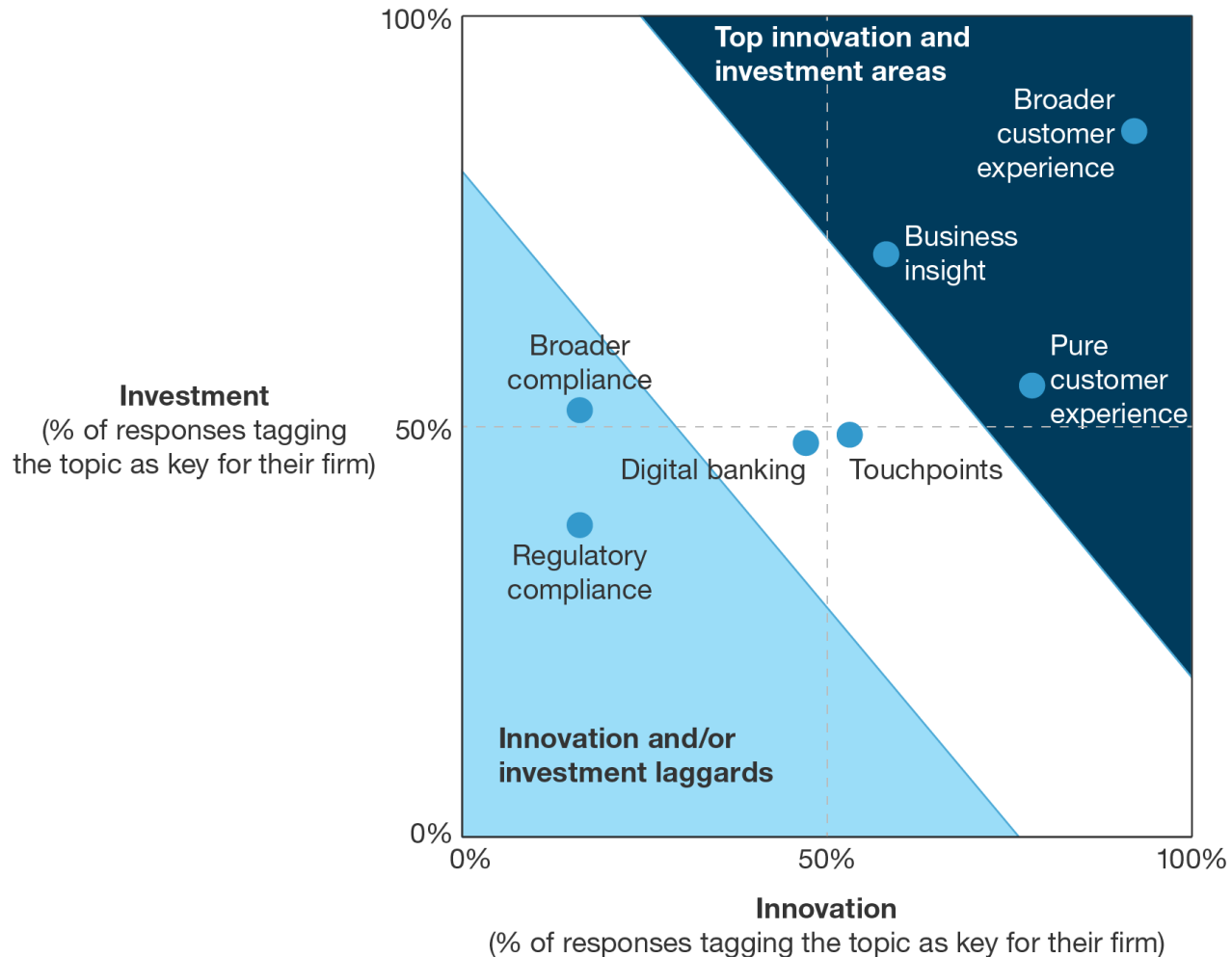
The age of the customer redefines how business is won



mBank makes offers based on customers' past spending patterns and location



Rising customer expectations drive innovation and investments in banking



Source: Forrester's Q3 2014 Global Financial Services Architecture Online Survey

The future of banking

Easy like



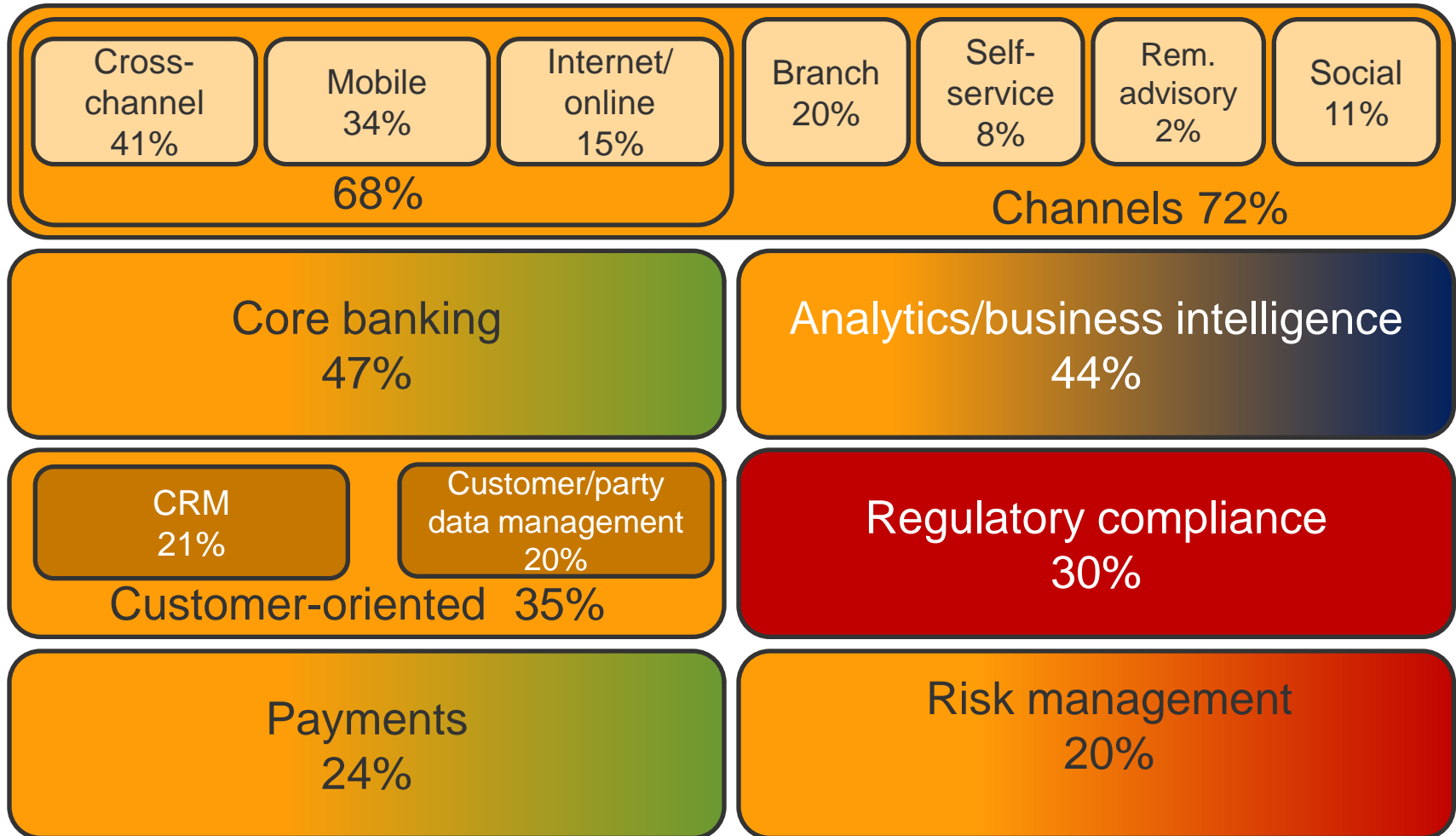
Fast like



And automated like



Key initial focal points for transformation



Base: 116 BT decision-makers in financial services; Source: Forrester's Q3 2014 Global Financial Services Architecture Online Survey

**Customer
experience**

**Analytics,
BI, big data**

Innovation

Regulation

**New
business
models**

**Ubiquitous
banking**

**Industriali-
zation**

**Market of
one**

Security

Transformational banking software

Continuous change to battle disruption

Seven Key Trends Will Frame Banking In 2016



The pillars of banking in 2030

Banking of the future

Transform the customer experience.

- Customer service
- Customer advocacy
- User interfaces
- Product and service innovation

Embrace the mobile mind shift.

- Ubiquitous banking
- Integrated branch and brand experience
- Secure, convenient communication

Accelerate your digital business.

- Industrialization
- Lean processes
- Utilities
- Value chain fragmentation
- Managed. partnerships

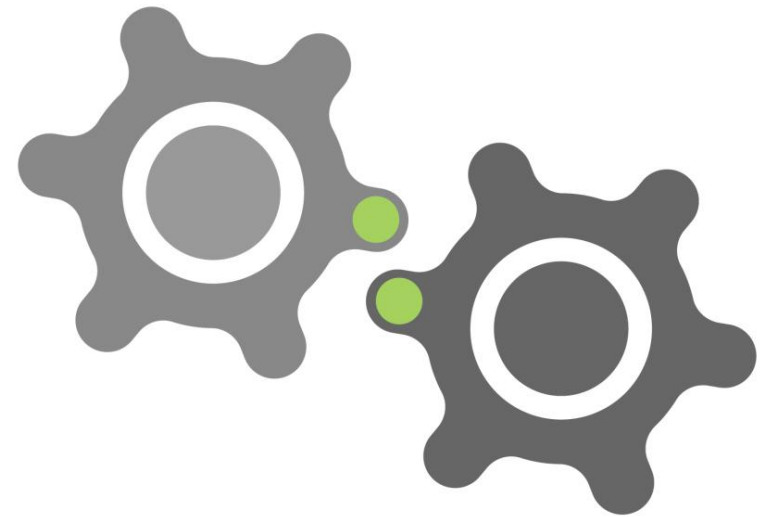
Turn big data into business insights.

- Customer analytics
- Business analytics
- Regulatory compliance
- Risk management

Modern and flexible banking platform

For lasting change, banks should embrace a customer-obsessed operating model

- › Invest in **new skills** like design, customer experience, and analytics.
- › Put in place a **culture** that is customer first and outside-in.
- › Run **processes** that look more like agile-enabled product management.
- › Implement **systems** that focus on building cohesive and differentiated experiences and value for customers.
- › **Invest** in revenue generation technologies while generating **working capital** through optimization.
- › Jointly **govern** BT with the CMO and business units.



Thank you

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