

# Bringing the customer to the Center of your Digital Transformation

# Key drivers for change in the banking industry

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## Digital Transformation

**2/3**

of financial transactions are now made online



Customer expectations shift as their **digital experiences** advance month by month.

## Operational efficiency

**30%**

increase in operating profits could be gained by banks through digital by 2020



The **strength of the drivers** for this change are formidable.

## Automation

**40-80%**

of customer requests being automated results in raised client satisfaction and cost reduced



The imperative to maintain and improve **returns on investment** drives decisive leadership.

## FinTech

**\$50bn**

is invested each year in FinTechs (\$=USD)



New technologies and innovation ecosystems are advancing at blistering **pace**.

# Transforming yourself while performing

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Attracting the  
right talent



Employee  
Experience



Improving  
Security



Transforming  
Productivity



Lowering  
Cost

**Employee Experience and Processes  
transformation will be the foundation to  
adapt on this change and deliver the best  
in class customer experience**



# Bringing the customer to the Center of your Digital Transformation

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## Centered on a 360° Customer Experience

(Digital customer Experience (personalization), digital customer lifecycle engagement & orchestration, digital customer relationship)

Smart Advice

Smart Save

Smart Spend/Borrow

Smart Invest

Real-time service anytime, anywhere, on-demand contextual & social

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## Offering Next Generation Trust Foundations

(Risk management, Cybersecurity, Digital Ethics)



2

## Business Reinvolution: Create new revenue streams with open platforms

To accelerate collaborative innovation and act as the ecosystem Marketplace aggregator

(Open APIs, Partner on-boarding, Ecosystem service excellence)

FinTech

FS Partner

FinTech

3

## AI and Intelligent Automation

To radically drive costs down while improving time to market on the services for the customers

Loans

Savings

Payments

...

# A 360° customer experience

Placing customer mastery at the heart



Respond to customer expectation anytime anywhere, with contextual, on-demand, personalized & social services across channels



Omni-channel services

<b>Digital Customer Experience (Personalization)</b>	▶ Omni-channel Management	▶ Digital Advisor
<b>Digital Customer Lifecycle Engagement &amp; Orchestration</b>	▶ Marketing ▶ Sales ▶ Origination	▶ Service Collections
<b>Digital Customer Relationship</b>	▶ Product/Offers ▶ Pricing/Loyalty	▶ Collateral Limits



Branch of the future & Digital workplace

## User Experience Drivers KPIs (6E) Measure and steer your employee and customer experience



Enhanced



Enabled



Empower



Educated



Engaged



Efficient

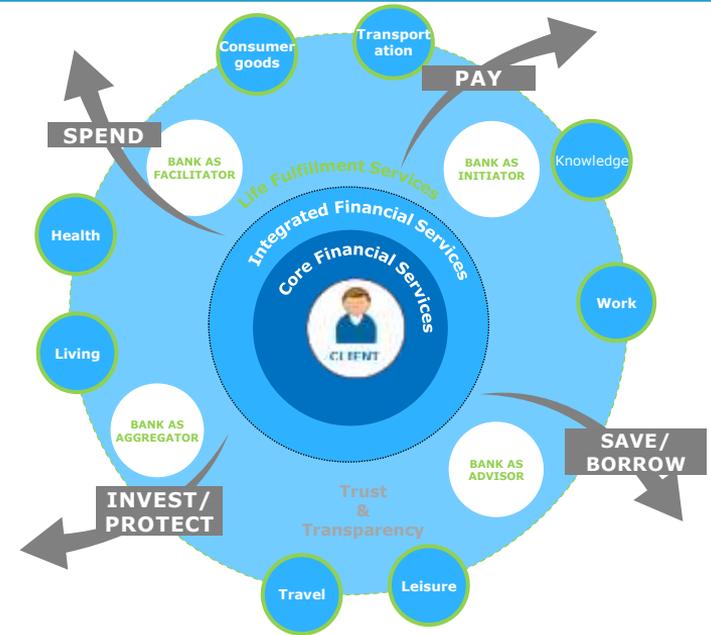
# Business Reinvention and Platform economy

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Beyond Banking, serving needs through connected ecosystems

Banks are at the heart of this new interconnected platform world. Is the choice they will need to make one of participation or one of leading the value creation within the network of eco-systems, accelerating collaborative innovation and act as the ecosystem Marketplace aggregator

- ▶ Bank-as-a-platform models have arisen amidst contradictory directions from **the regulators** to share more data (PSD2) and reinforce data protection (GDPR) at the same time.
- ▶ As **trusted & key providers**, banks are uniquely positioned to source partner (i.e. FinTech) services on behalf of their customers over **multi-sided platforms (ecosystem marketplace and aggregator)**.
- ▶ The sound **balance** between partner collaboration, customer privacy and state-of-the-art data analytics will provide the most successful services for the **customers**.



# AI and Intelligent Automation is central to Customer Experiences

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Artificial Intelligence promises huge benefits for enterprises. It will support the drive for digital transformation through process optimisation, role enrichment, skills enhancement and knowledge exploitation.



## AUTOMATION

Standard Service Request  
Password Reset  
Process Recorder

Up to 80% of change requests fully automated



## ANALYTICS

Tickets analytics  
Device analytics  
Predictive maintenance

20% of tickets avoided  
-50% applications crashes



## VIRTUAL AGENT

Change Incidents  
Proactive notifications

50% of chat contacts resolved by chatbot



## SMART ASSIST

Agent Assist  
Self Heal/assist  
Speech recognition

Chatbot integrated automation

AI is entering the board room: more and more banks add AI to board responsibility

90%+ of banks already use AI in front office (chat bots)

# Next-generation trust foundations

Building the required **trust** in digital channels



**Cyber  
security**



〔 Predictive insights  
Prescriptive secur. 〕

**Risk &  
Compliance**

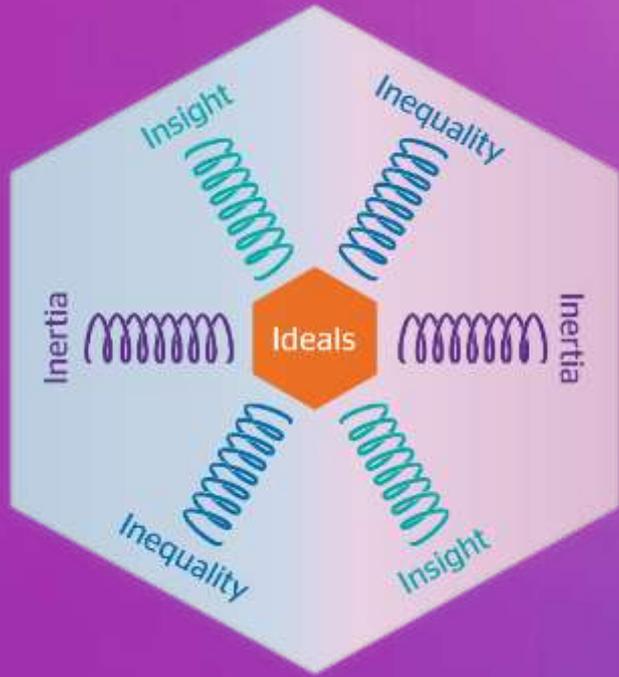


〔 Analytics of risk  
Digital Ethics for AI 〕

**Fraud  
prevention**



〔 End-to-end fraud  
lifecycle protection 〕



# Our vision: Resolving Digital Dilemmas

[Read full report](#)

# Leading your Digital Transformation CX Strategy

Considerations of the “art of the possible” vs the “art of the permissible”



**Responses to digital possibilities are influenced by:**

**Perceptions of fairness and truth**

**Willingness and ability to change**

**Personal and societal impact**

**Business value**

**Logic and emotion**

**Economic sustainability**



Thank you!

Contact me for more details



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**Digital  
NOW**