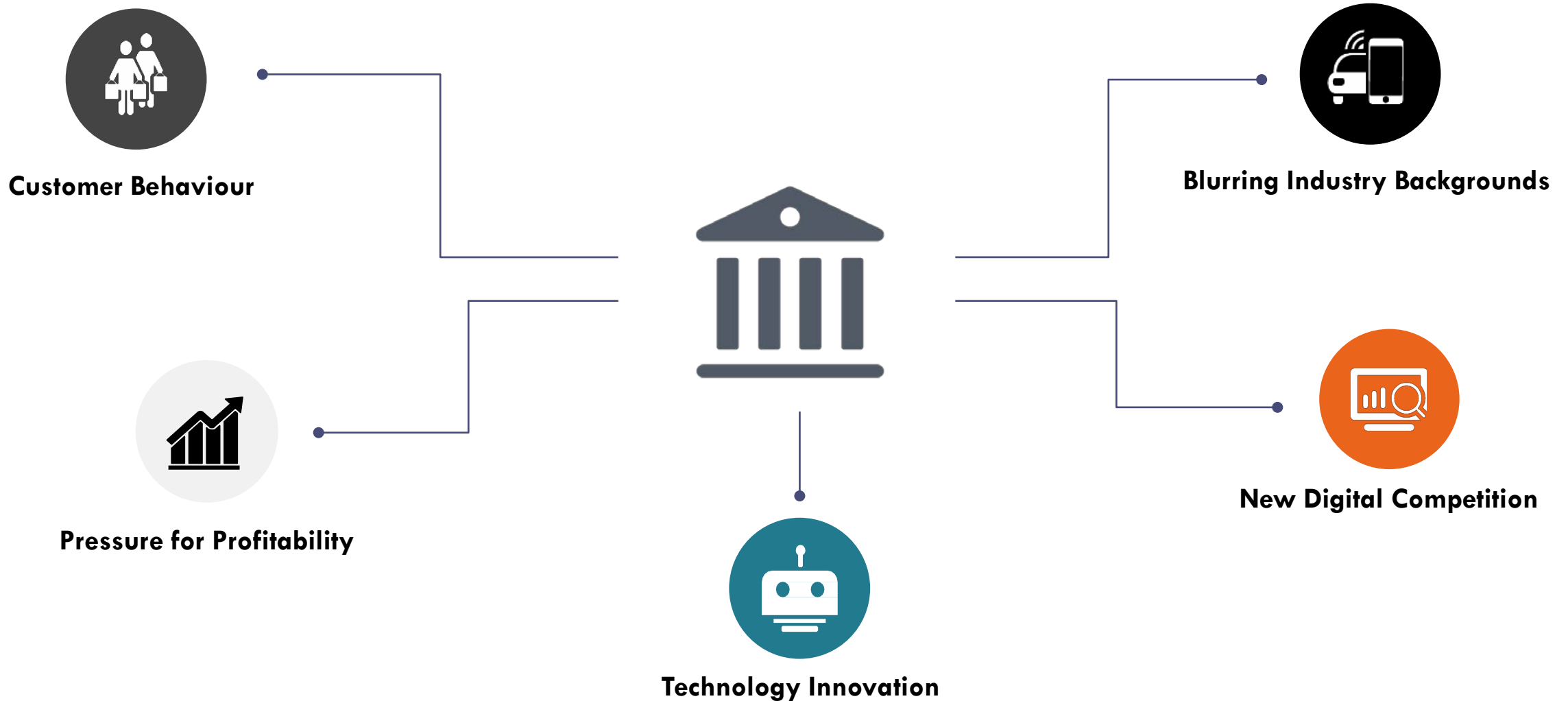




*From Banks to Banking:
A new era of customer-focused innovation in financial services*

The traditional banking model is changing



The financial services landscape

The image displays a wide array of financial service logos, categorized into several groups:

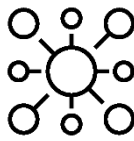
- Top Row:** amazonpayments, TRADESHIFF, auxmoney, LENDING WORKS, LendInvest, S-Pankki, FutureAdvisor, SAXO BANK, LendingRobot, acorns, robinhood.
- Second Row:** osper, mBank, Kabbage, prêt d'union, Lendico, fruitful, wonga, AVANZA, WiseBanyan, SIGFIG, KAPITALL.
- Third Row:** CENTRALWAY, SIMPLE, Revolut, LANDBAY, Property Partner, IKANO BANK, Lendo, Netfonds, LEARNVEST, wealthfront, covestor.
- Fourth Row:** POWA, PAYSON, PAYMILL, iZettle, stripe, Google, Apple Pay, Klarna, eika, Braintree, GOCARDLESS, sum up, HOLVI, PayPal, Mozido, CIRCLE, bitcoin, Ebury.
- Fifth Row:** Google wallet, BILLPAY, LendingClub, adyen, CurrencyFair, azimo, Blockstream, itBit, currency cloud.
- Sixth Row:** payleven, SAMSUNG, BBVA, FINEXKAP, WeChat, skandia, FerratumBank, SBAB!, nutmeg, Money Dashboard, moni.
- Bottom Row:** MobilePay, Moven, fidor BANK, eToro, zest finance, ICA banken, iwoca, FOLKIA, BLACKROCK, north, the zebra, Metromile, CoverHound, Trade River, Square, jusp, charles SCHWAB, Bondora, fidor bank ag, fleximize, LAN LET, PERSONAL CAPITAL, Betterment, friendsurance, transferGo.

The central illustration features a row of stylized, grey bank buildings with 'BANK' signs on top and dollar signs on the sides, set within a dashed-line border.

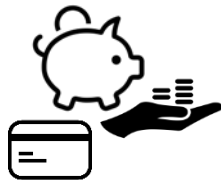
Turning the Bank upside down



Customers



Channels



Products



Processes

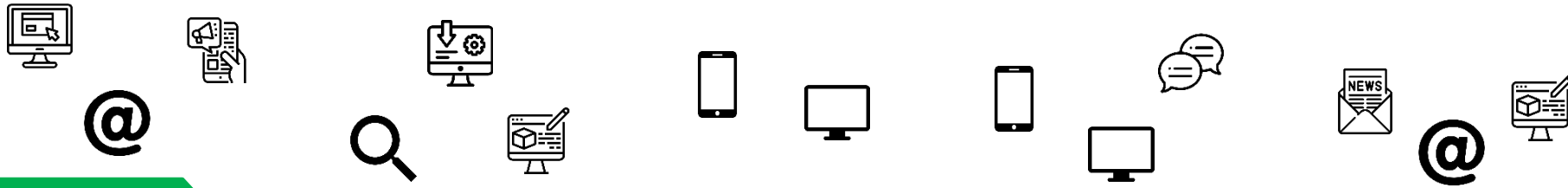


It's all about making people happy!



Determining the customer journey

Digital touchpoints



Physical touchpoints



Banking redefined: taking the passenger seat



Banking redefined: taking the passenger seat



Banking redefined: taking the passenger seat

Smart offers, rewards, reviews, seamless payments



Personalized financial advise and investments



Personalized propositions on savings



Personalized assistance to choose the best holiday



Personalized assistance to rent or buy



Flight search, reservations, currency exchange



School information, cost, recommendations



Personalized assistance to buy, repair, insure



Personalized health recommendations, insurance



Smart offers, rewards, reviews, seamless payments



Key ingredients



Customer Obsession



Data-Driven



Controlled Risk & Experimentation



Agility



Learning Organisation



Partnerships



Some are further down the road than others

“A second big priority, to me more important than digitising per se, was to **embed ourselves in the customer journey**. This is about much more than automation.”

Piyush Gupta, DBS CEO



“We have a **laser-sharp focus on our customer**, transforming the way we interact with them.”

Onur Genç, BBVA CEO

We will continue to digitize our sales and service processes, realign our development infrastructure as well as leverage the Fintech ecosystem to **make the banking lives of our customers simpler**, so watch this space

Suvo Sarkar, ENBD BoD





Nikolas Anastasiou

Head of Analytics and Digital

Business Consulting Services

: n.anastasiou@logicom.net

: [nikolas.anastasiou](https://www.linkedin.com/in/nikolas.anastasiou)

Logicom
Solutions