



MOVING FROM
THE "NEED"
TO
THE "WANT"

DIGITAL BANKING CHALLENGES

A WORLD We belong

The state of Digital Banking, Aurelie L' Hostis, Forrester, 2021
Future of Banking, EY Research, 2021
McKinsey Analysis, 2020
Doing Digital, Lessons from Leaders, Chris Skinner, 2020

- ✔ **2/3** of the customers value “good” to great experience more than anything.
- ✔ **5/6** do not get any advice from their bank while **3/5** would love to.
- ✔ Social Life engagement is tapping into Banking behavioral patterns.
- ✔ We see "Banking **on the spot**" rather than "banking on the branch".
- ✔ A digital banking experience is just not about a mobile app, is about the **actual experience**.
- ✔ Digital assets and cash replacements.
- ✔ Increasing competition and more complex regulation.

OPPORTUNITIES are always there



Covid

expedited digital
adaption



Regulators

focusing on inclusion



Digital Currencies

transition to new
currencies & means of
payments



Digital Nomads

AirBnB etc.
create new norms



PSD2

opens up a new world
for collaborators

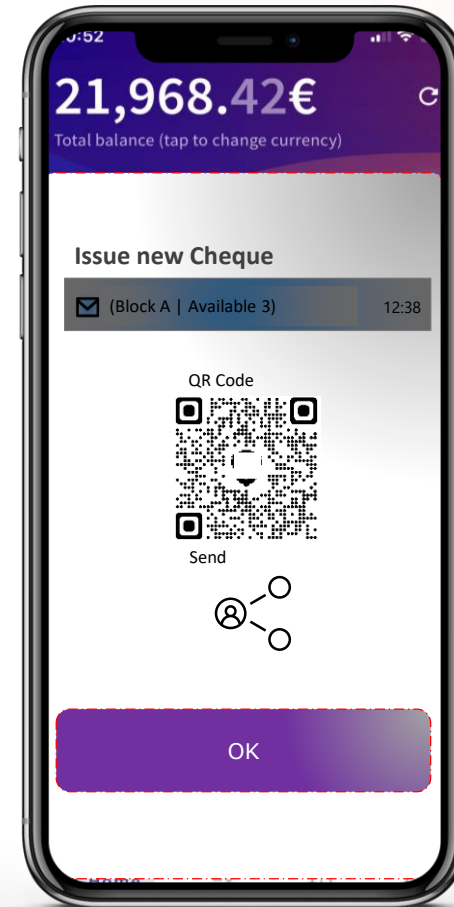
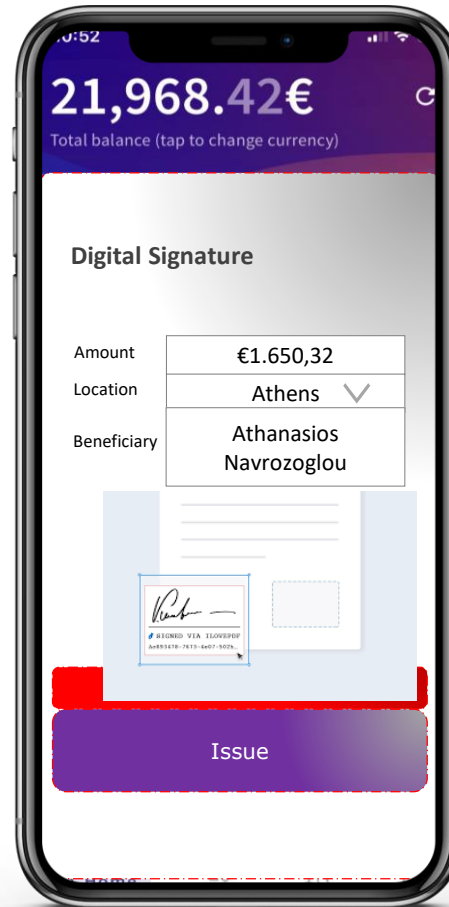
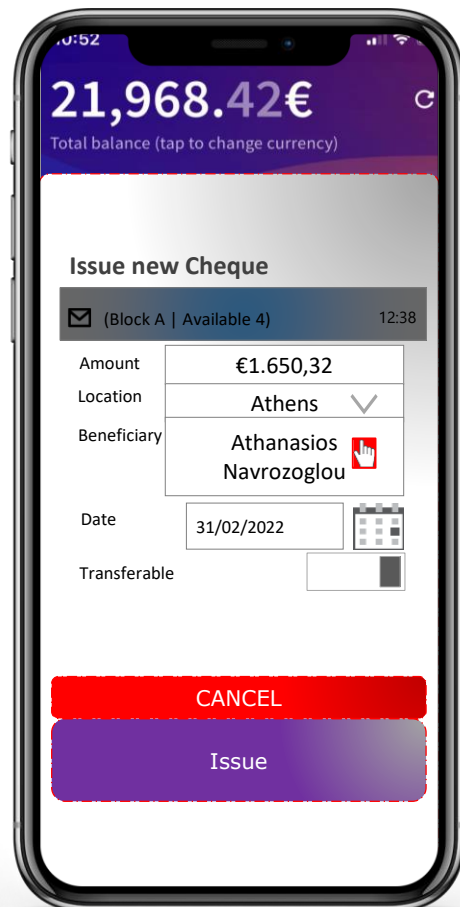
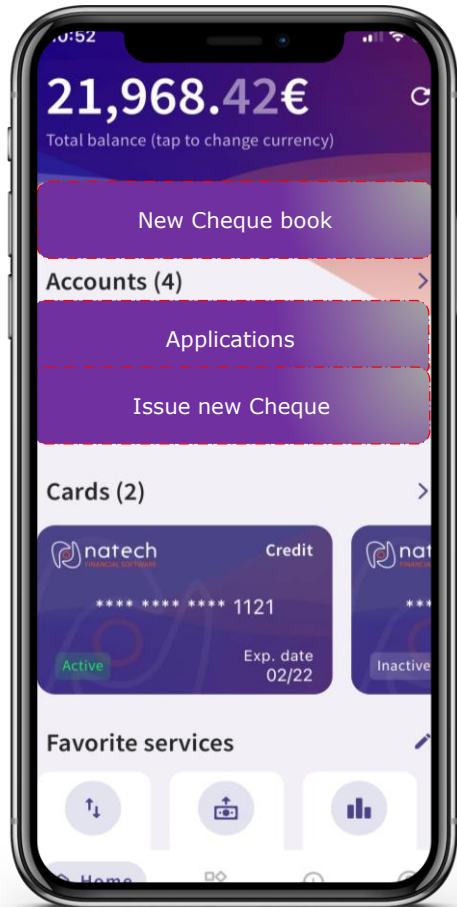


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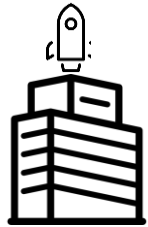
economic activity

EXAMPLE CASE

E-cheques



IMBALANCED Challenges



DISRUPTORS

- ✔ Better CX at a Lower cost.
- ✔ Assist customers rather than impose.
- ✔ Serve niche & undeserved segments.
- ✔ Simplify customer engagement.
- ✔ Provide value above & beyond.
- ✔ Reduced cost structures.
- ✔ Can afford prolonged periods of loss making.



BANKS

- ✔ Business priorities differ to market needs.
- ✔ Data issues and security concerns are increasing.
- ✔ Tech stack & legacy systems are impediments.
- ✔ Going digital driven by tech not by business need.
- ✔ Increased cost offering due to incumbent structures.

GAMIFY your experience

INSTALL TRUST

- Value-driven experience
- Clear statements
- Use plain, direct language
- Consistent messaging

AUGMENT OFFERINGS

- Focus on Ecosystems not silos
- Interconnect products
- Simplify engagement

EMBED FINANCIAL ACTIVITIES

- Social interaction
- Interoperability between tech & banking providers
- Open-up interaction



REDUCE TIME TO MARKET

- Expedite delivery times
- Embrace for change
- Value speed over policies

FRICTIONLESS TRANSACTIONS

- Ubiquitous & real-time experience

WANTING

becomes stronger via a new proposition

LEANER

FOCUS ON CUSTOMERS what matters the most.

EMBRACE BAAS providers & business driven technology ...alleviate burdens.

WORK COLLABORATIVELY with others.

WORK JOINTLY to improve regulatory framework.

CULTIVATE INNOVATION building.

ACCEPT COMPETITION from within & build ecosystems.

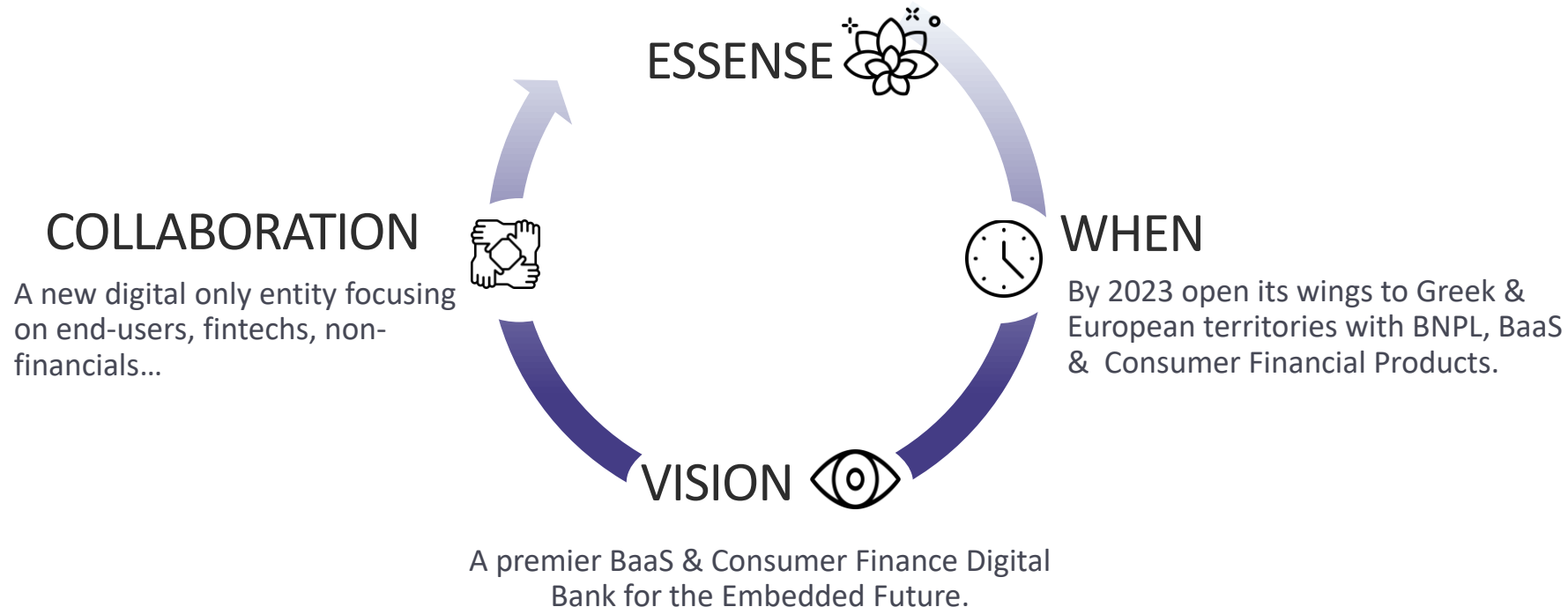
REPLACE TECH STACK rather than simply improve it.

GROW

BUILDING a new digital proposition

We are launching
a NEW
DIGITAL BANK!

Building on top of Natech's technology
we will be launching services to support & augment digital offerings of
other entities.



Thank you!

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