

*Information
Communication
Technology, an
enabler for customer
retention*

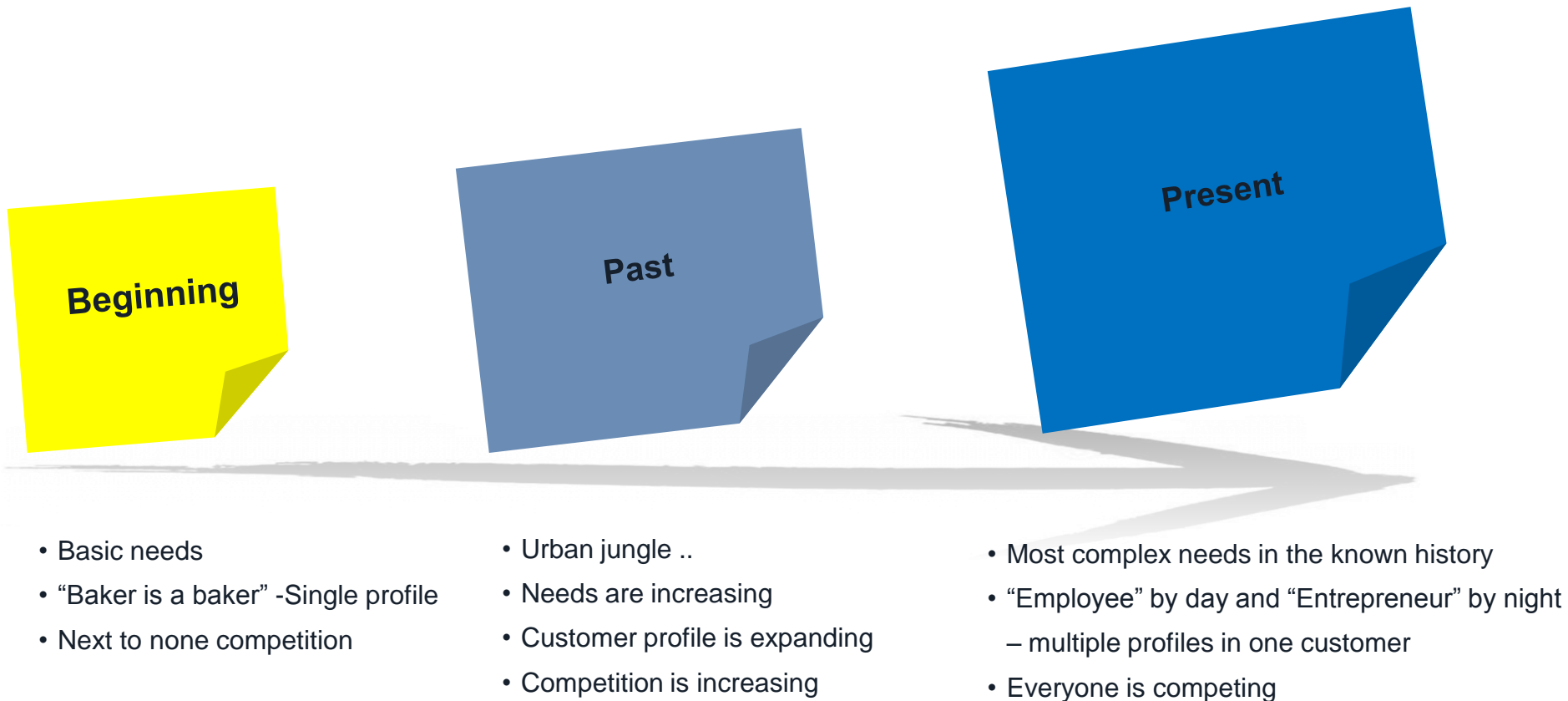
Do the “Future customers” require a Bank ?

The answer depends on banks themselves*

Do you know your customer ?

*IBM – paradox of banking 2015

The changing landscape



The game changer ?




“Information Technology”



The game changer ?



“Technology is a door that opens both ways”

- Ease of replication of base technology
 - ✓ Mobile banking offered by all
- Disappearance of the branch
 - ✓ Simple bank  SIMPLE
- Enabling non financial players to provide financial services

Apple pay



Ali pay

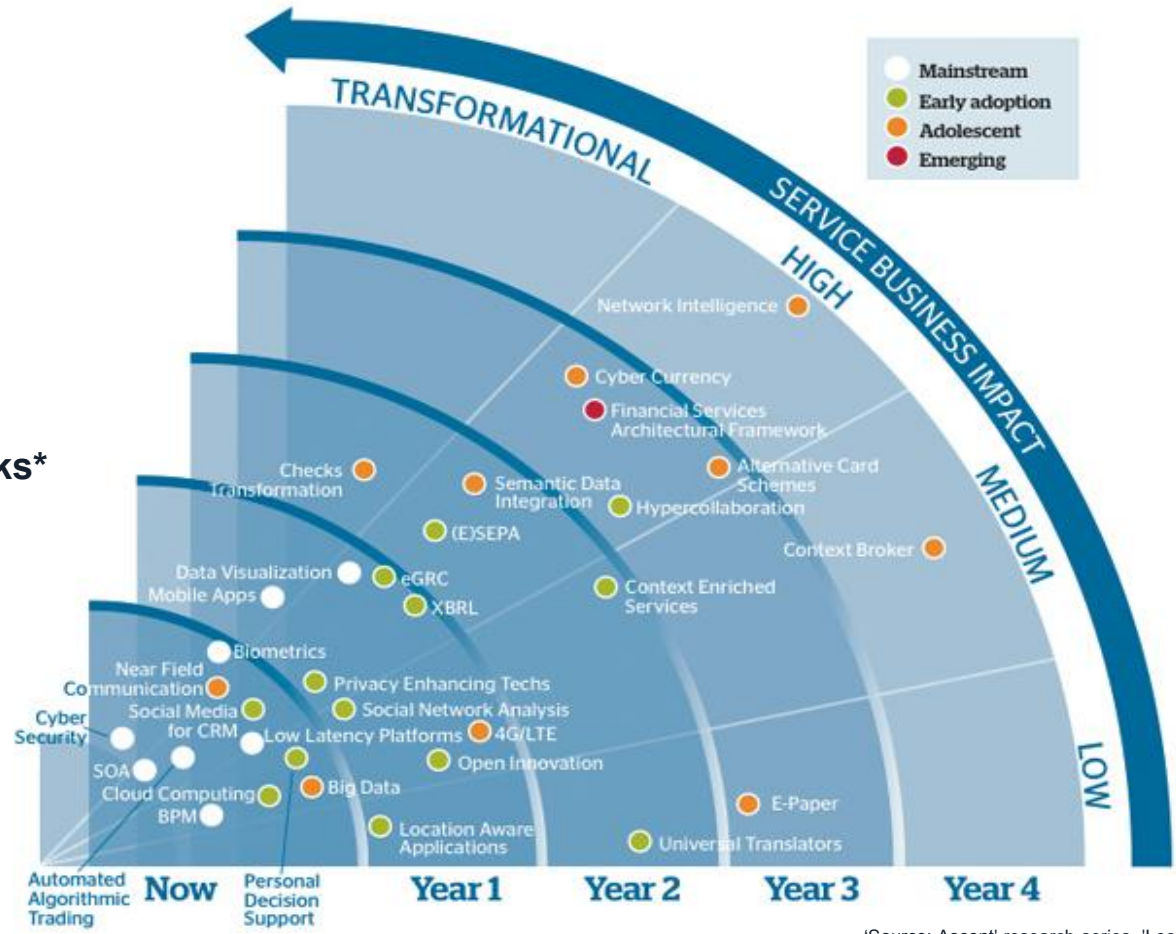


Dialog Ez cash



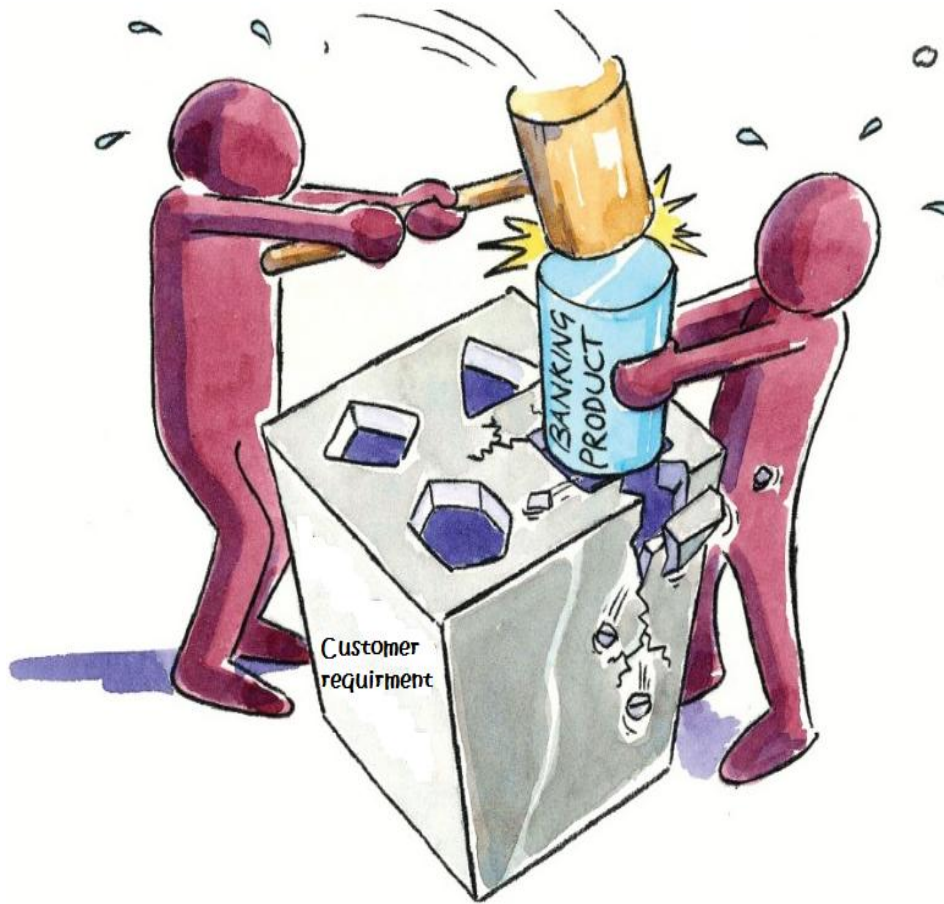
At your disposal

Technology trends for CIO's of banks*



*Source: Ascent research series 'Look out -

Moving forward....



Its not the
“technology”,
its what you do with it that matters

Making it work



Insights

Advice Lower costs
Personalized Response time Freedom
Social Offers
Feedback Value
Ease of use Networking Action
Needs

Thank You