

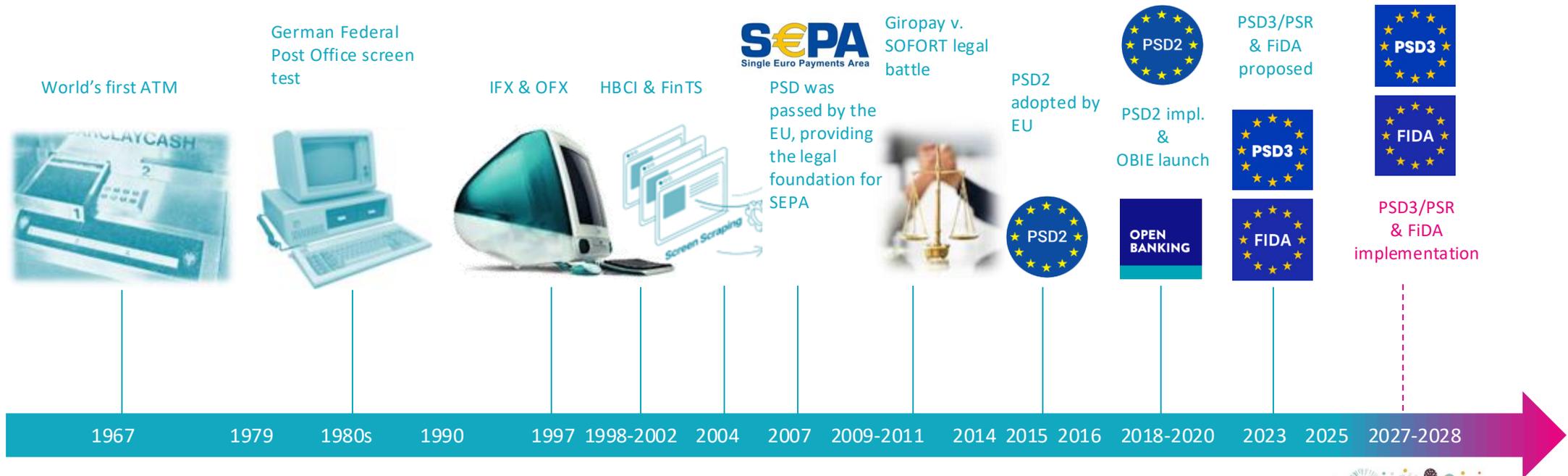
# Inception Point: Re-imagining CX in the Digital Open Financial Services World

**Openness**  
**Personalisation**  
**AI**

**Reshaping**  
**Customer**  
**Engagement**

**Digital Transformation**  
**Has Reached An**  
**Inception Point**

# The digital journey – life begins at 60!





## The changing relationship

- Customers now expect instant, mobile-first interactions
  - Physical branches serve only complex needs
- Over 80% of clients prefer digital channels for daily banking
- **New challenge:** Blending convenience with trust and empathy

## From Service Providers to Experience Enablers

- Banks must evolve from product sellers to life partners
- Digital maturity directly drives growth — banks with advanced CX capabilities grow 3x faster
- Human-supported digital engagement achieving NPS above 80

## The Architecture of Omnichannel Banking

- Every customer touchpoint must interconnect seamlessly
- Unified data and identity across chat, web, voice, and branches
- Real-time centralised data, driving and orchestrating integrated processes allowing AI to achieve its potential

# Will AI reshape banking & consumer behaviour?

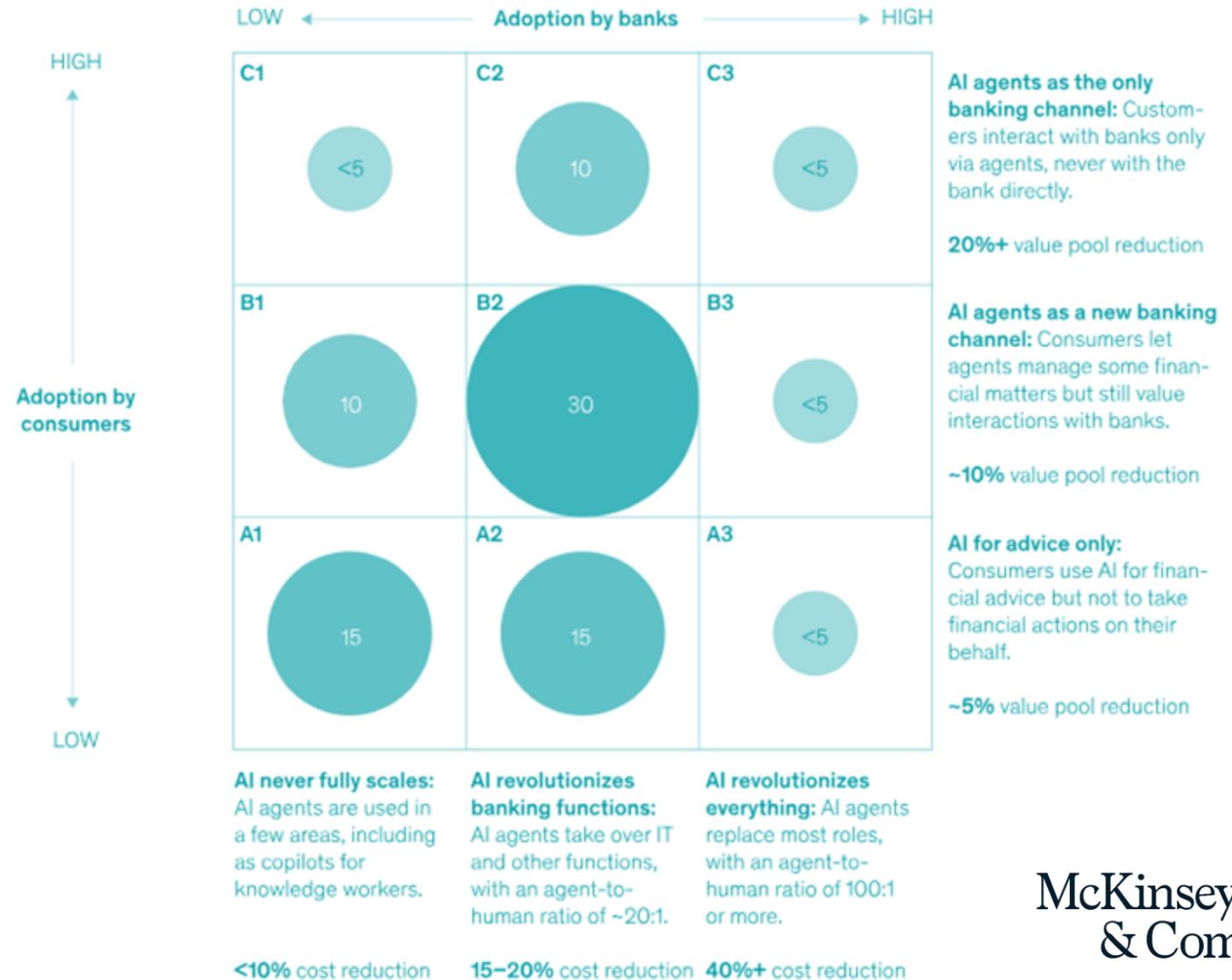
“Early adopters will be able to secure a lasting advantage over slow movers.

The magnitude of AI’s effect on banking will likely depend on two key factors:

- the extent to which banks can become fully agentic and radically lower the cost of operations, and
- the extent to which customers adopt AI to manage their financial affairs.

To succeed, banks need to win consumer mind share, embrace mobile as the gateway for engagement, and embed AI into customer journeys before challengers seize the advantage.”

Likelihood of scenarios playing out, %



# Personalisation as a Profit Driver

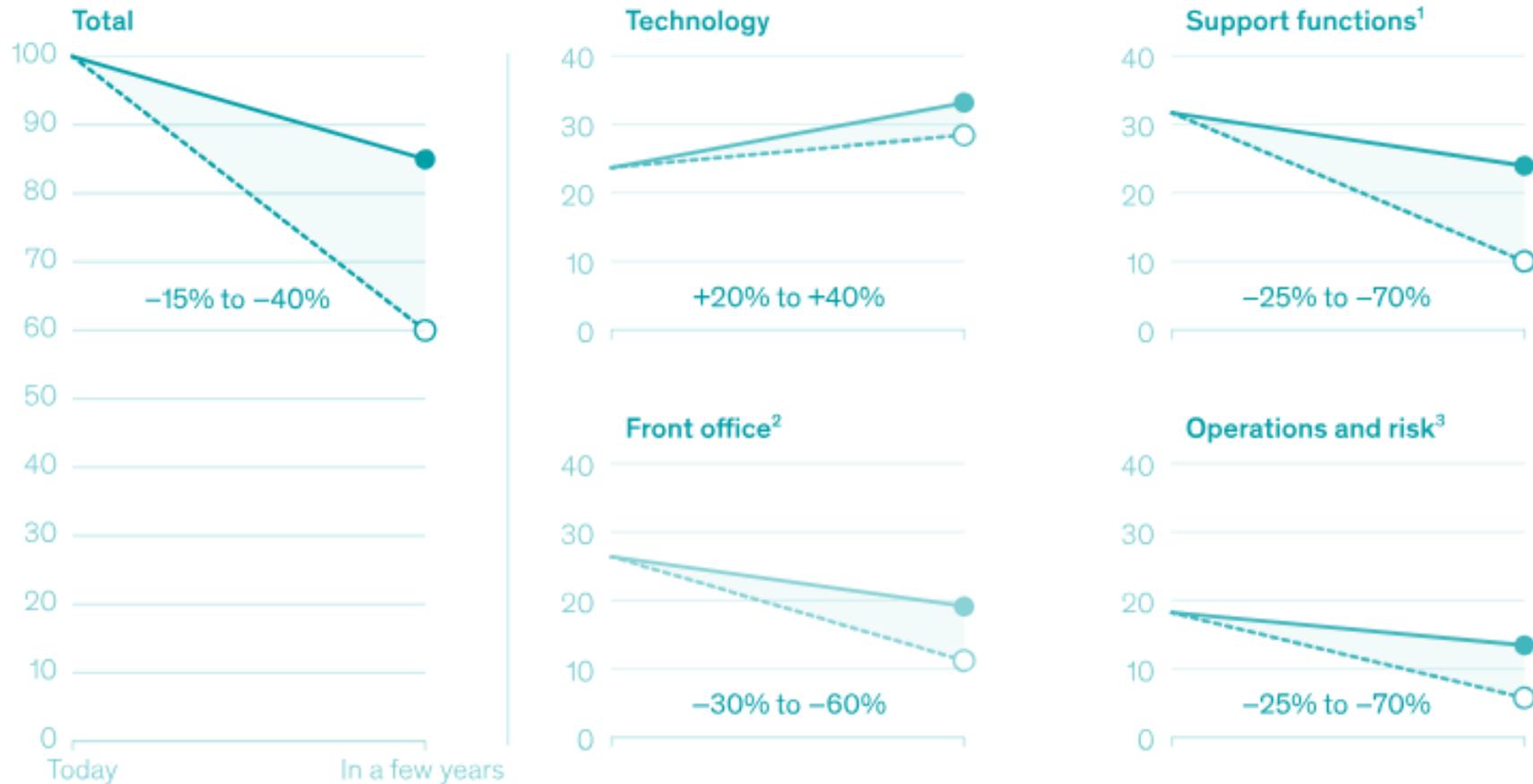


- **Hyper-personalisation driven by real-time analytics and generative AI**
- **10%–15% increase revenue growth and 20% increase satisfaction with personalised journeys**
- **AI tools predict needs, adjust goals, and recommend next actions automatically**

# The cost reduction potential of AI

Potential impact of AI on average retail bank unit costs for work, by scenario, index (expenses today = 100)

● Scenario B2 (30% likelihood of playing out)  
○ Scenario C3 (<5% chance of playing out)



“Expect a breakout agentic business model to emerge in the next three to five years, creating a tipping point.”

As AI is implemented across the industry, it could bring gross reductions of as much as 70% in certain cost categories.

These savings will be partly offset by rising technology costs, so expect the net effect to be a 15% to 20% decrease.”

# The value creation potential of Open Banking



dealroom.co



Globally, the embedded finance market is expected to reach €6.2 trillion in size by 2030, according to a report by Dealroom and ABN AMRO Ventures.



mastercard.

FORRESTER

Mastercard has projected that its open banking initiatives are expected to generate €170 billion in new revenue streams by 2027.



# Who we are



35+

years  
of excellence



400+

installations



60+

countries



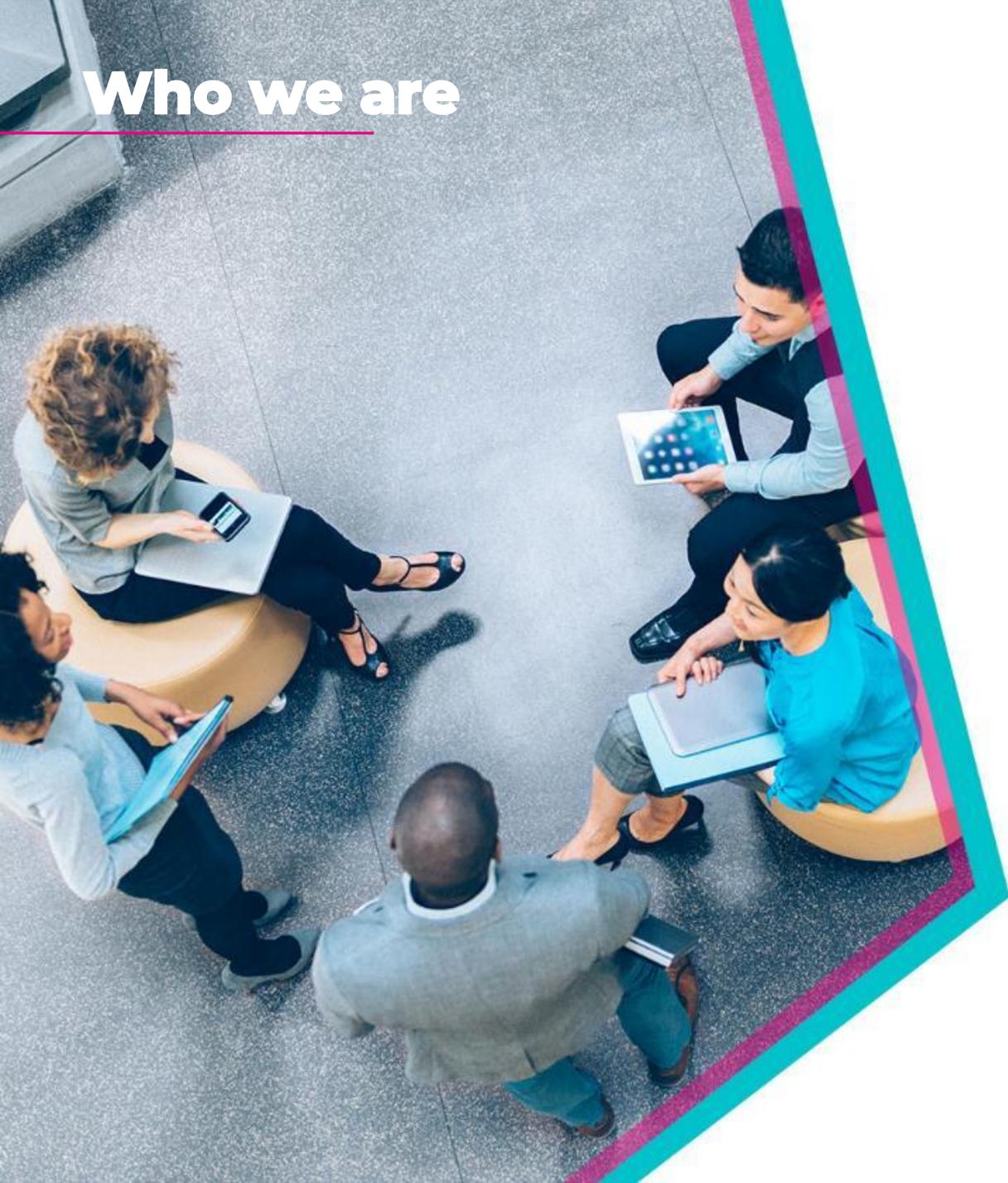
100%

Successfully  
implemented projects



1Bn+

EUR in R&D  
Over 35 years



**THANK YOU**