

solutions for demanding business

**assecO**  
SOUTH EASTERN EUROPE

# CUSTOMER EXPECTATIONS IN A DIGITIZED WORLD

Mobey Forum, Warsaw, 10/12/2015

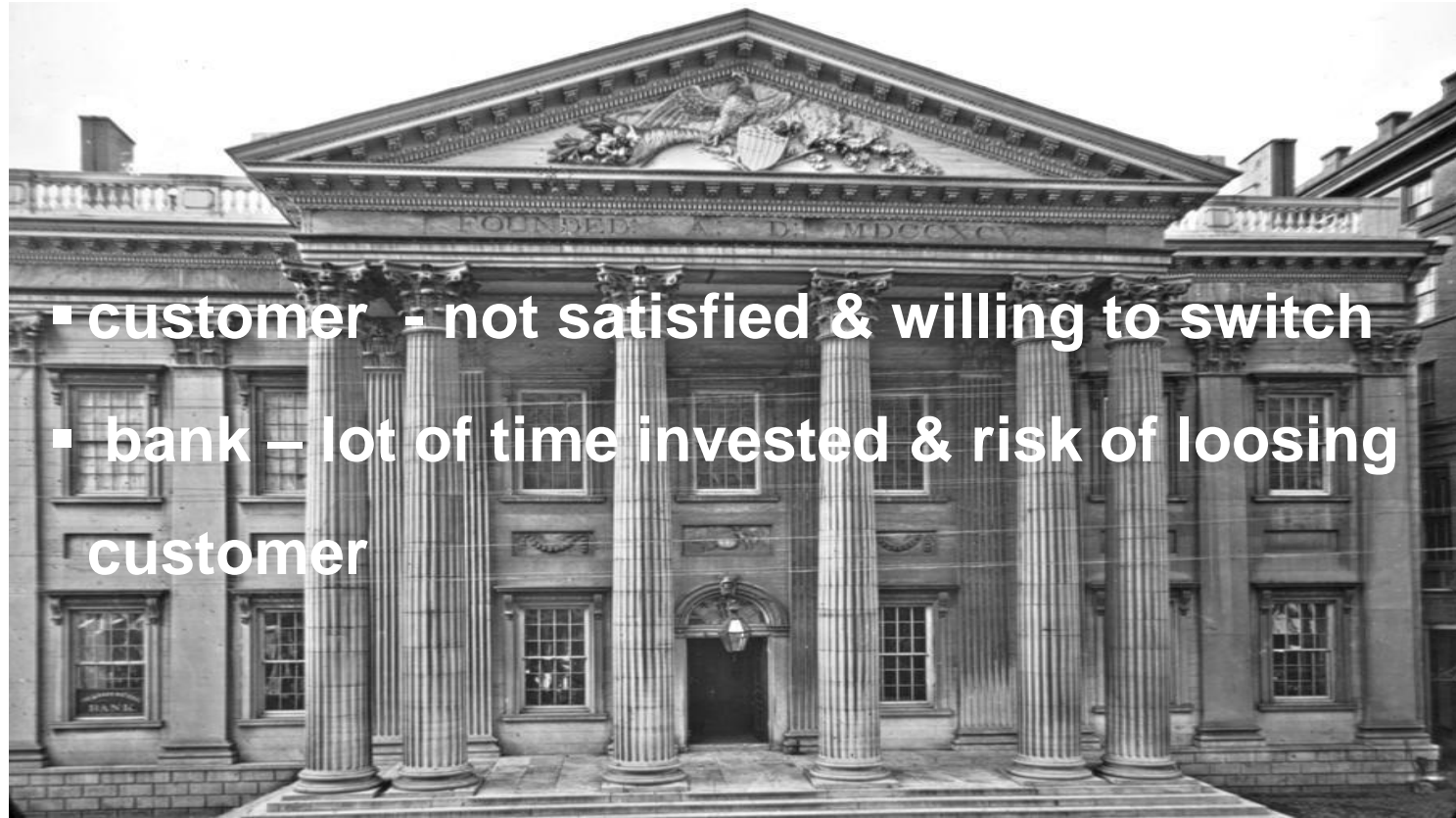
Piotr Widacki, Asseco SEE Consultancy

# Digital transformation

- How our lives have changed?
- How many opportunities banks miss?
- What banks should learn from others?



## Example no. 1 – Dealing with my bank



- customer – not satisfied & willing to switch
- bank – lot of time invested & risk of loosing customer

# Example no. 2 – Visit preparation

12:09 PM 32%

**WAW - SJJ**

**1 Outbound** 30 wrz 2015

WAW → Sarajevo International (SJJ) PLN per

Need a hotel in Sarajevo International? Find the perfect hotel with Skyscanner

Airline	Departure	Stops	Arrival	Total from
Austrian Airlines	10:30 AM WAW	1 Stop (3h 55m)	2:25 PM SJJ	1 535
Multiple Airlines	10:30 AM WAW	1 Stop (3h 55m)	2:25 PM SJJ	2 054
Austrian Airlines	5:20 PM WAW	1 Stop (4h 5m)	9:25 PM SJJ	1 638
Multiple Airlines	5:20 PM WAW	1 Stop (4h 5m)	9:25 PM SJJ	2 054

Sort

**Austrian**

GATE 006 SEAT 09F

KRAKOW KRK VIENNA VIE

FLIGHT OS600 BOARDING 07:05 DATE 27 Jul 15 CLASS M

PASSENGER Piotr Widacki STATUS M/M

## Visit preparation – digital experience

- ✓ drive to digital
- ✓ omni-channel
- ✓ seamless experience
- ✓ mobile first
- ✓ up-sell + cross-sell

## BUT where is my bank?

- ✓ no possession of payments
- ✓ no visible (no name, no logo)
- ✓ no aware of my activities
- ✓ no up- or cross-sell
- ✓ **no added value**

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**Example no. 3 – Uber: the world's largest taxi company that owns no vehicles**



U B E R

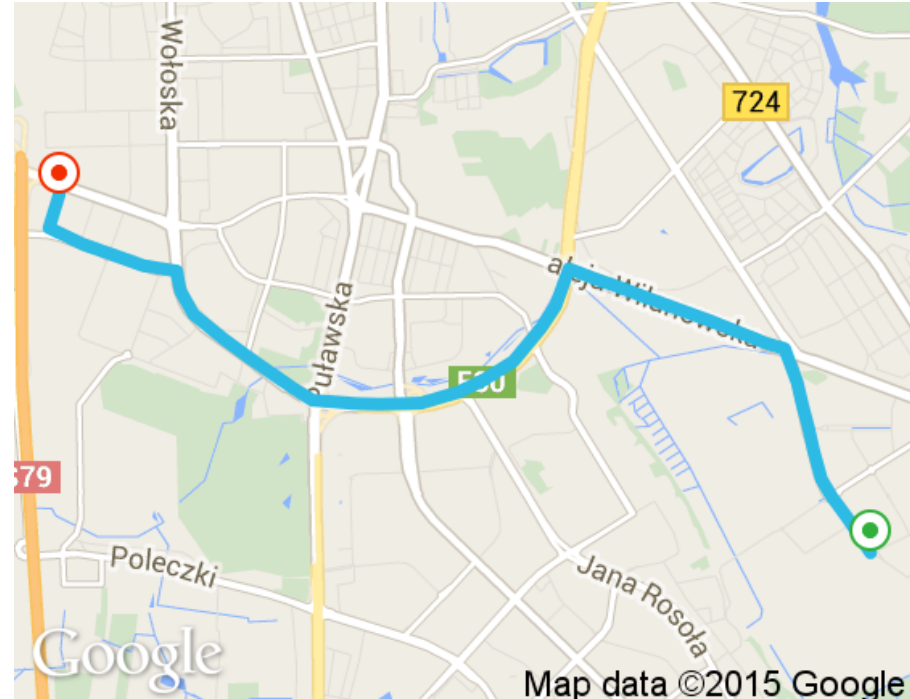
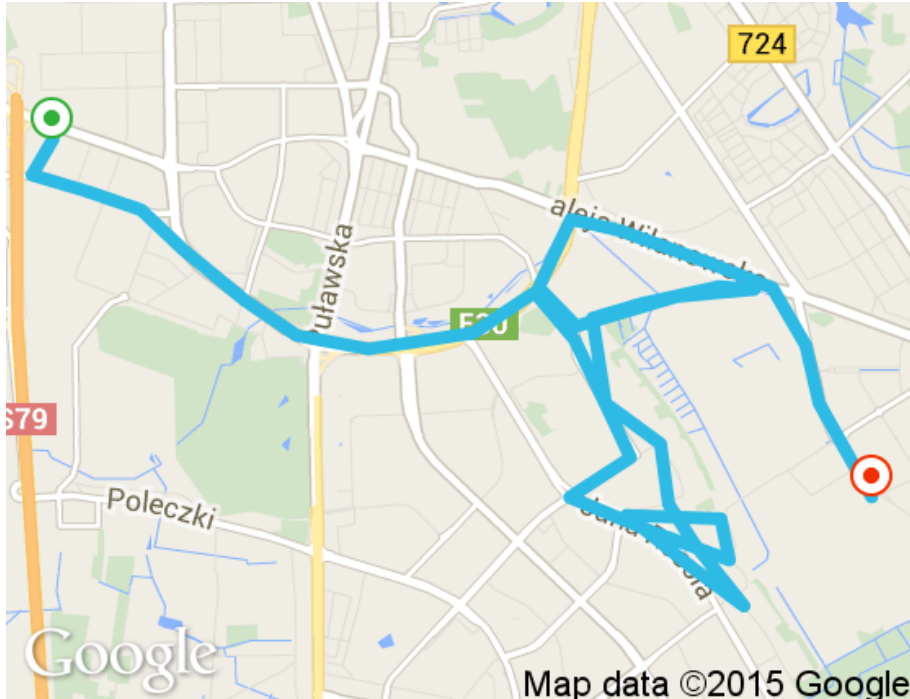




# Ride with Uber - digital experience

- ✓ customer centric approach
- ✓ digital
- ✓ mobile first
- ✓ seamless payment process

# Uber - sometimes things go wrong



## What banks should learn?

- ✓ Digital approach
- ✓ Multichannel and seamless experience
- ✓ Mobility
- ✓ Customer centric approach
- ✓ Advisory – need & context based

**Thank you!**

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