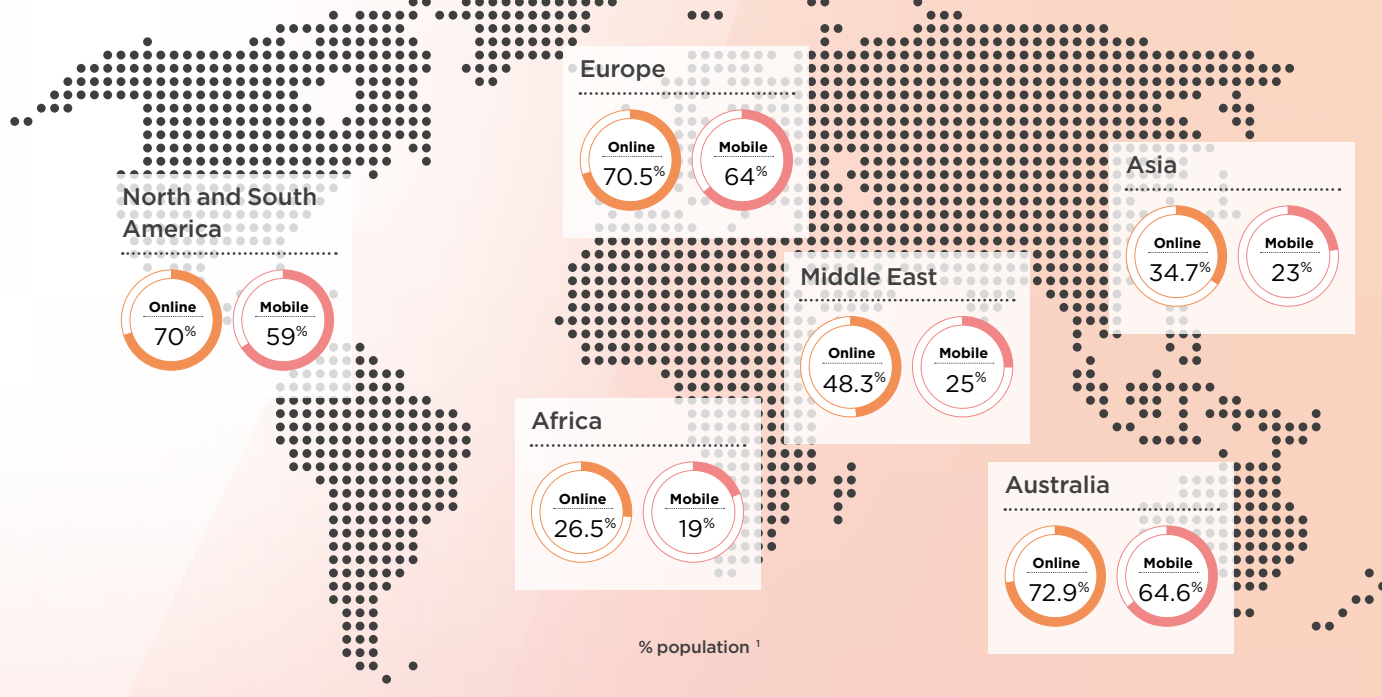


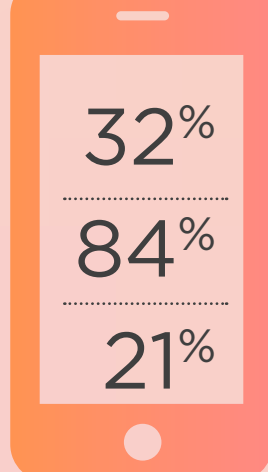
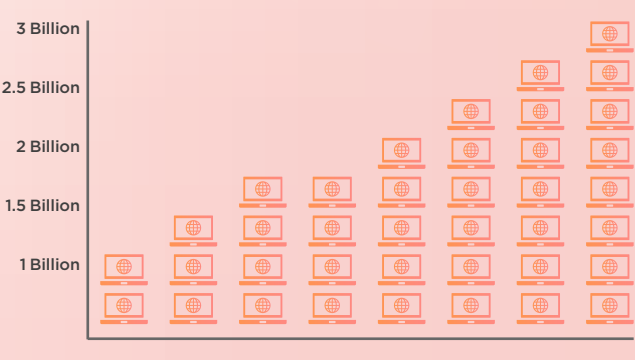
Outside-In Digital Disruption

Digital penetration is increasing on every continent.



3,001,707,099

Internet users in the world... and counting ²



of the population worldwide have an active mobile-broadband subscription by end 2014

of the population in **developed** countries

of the population in **developing** countries ³

The sales potential of online and mobile channels is phenomenal.

For the year **2018** banks expect digital channels to be significantly important in terms of product sales:

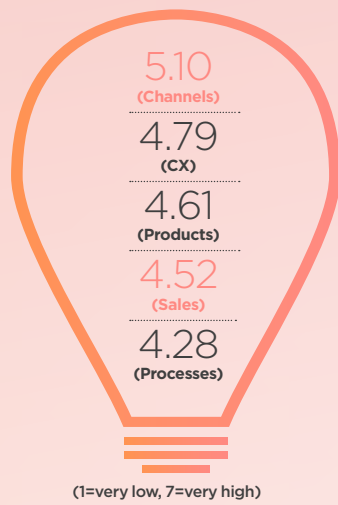
Simple products	5.89	5.53	4.42
Complex products	4.78	4.13	3.87

(1=very low, 7=very high)

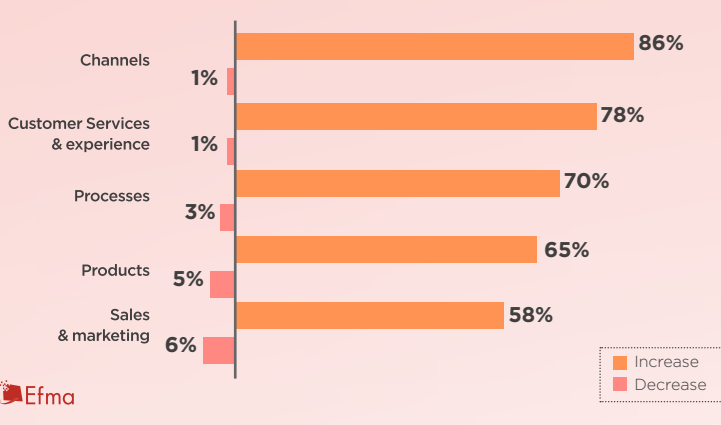
Only **9.2%** of sales was achieved through the **ONLINE** channel in 2013

Only **1.1%** of sales was achieved through the **MOBILE** channel in 2013

Banks are fundraising **innovation** in channels above all else

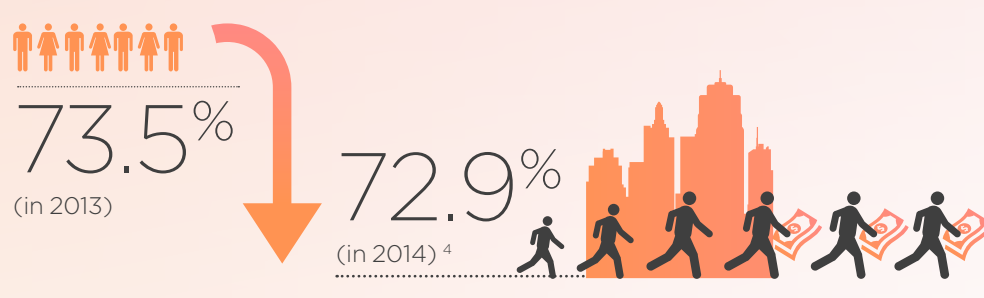


Expected increase or decrease of innovation in 2014 compared to 2013



But banks are lagging behind when it comes to customer satisfaction and trust.

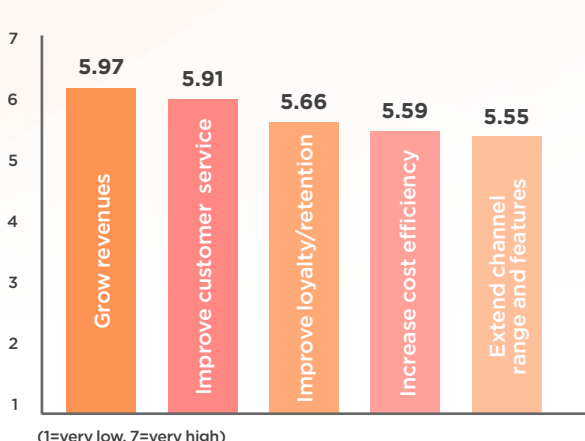
Following a solid improvement last year, the Customer Experience Index for retail banking **declined** in 2014.



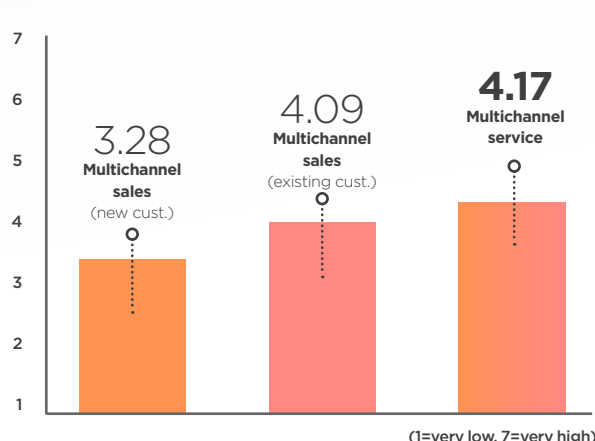
56% of consumers **distrust** their banks ⁵

22% of consumers believe that all financial institutions are the same ⁵

Retail banks have made a first step towards a customer-centric approach in an omni-channel environment.



The most significant priorities for the consumer finance business based on the banks' opinion on a scale from 1-7.



The scale of achieved targets for sales and service capability.

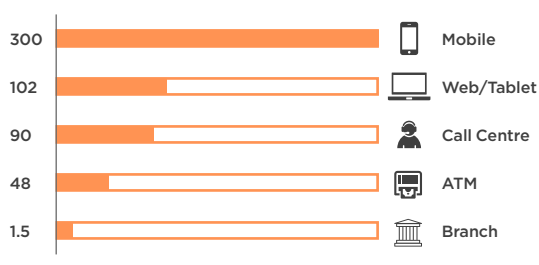
Customer demands shift towards a unified banking solution addressing individual aims across all channels.

54% Want their bank to **send a notice** of irregular account activity or changes to account information **via a mobile app**.

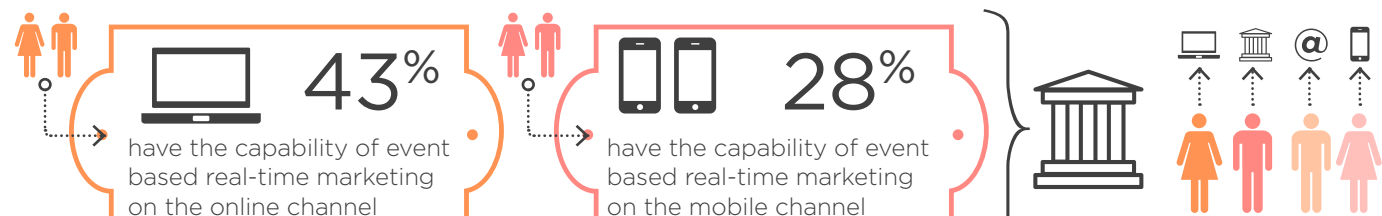
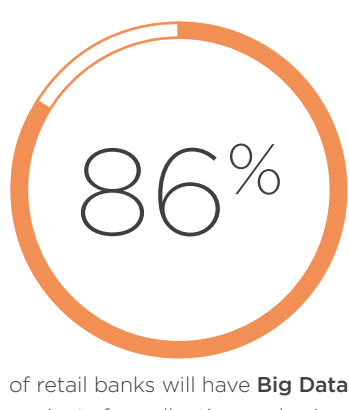
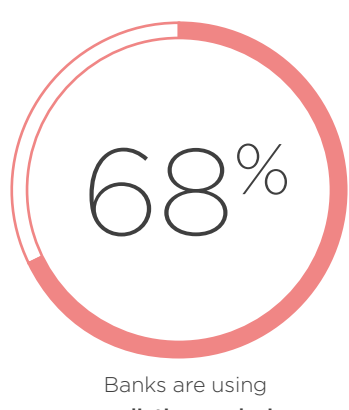
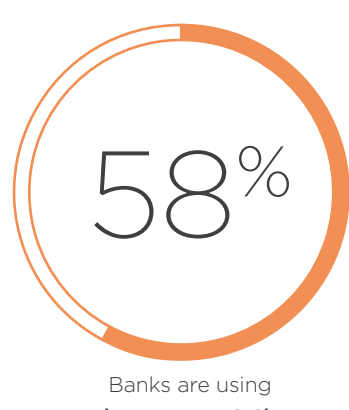
8% have **downloaded** a banking app but do not use it.

46% of mobile users have **considered deleting** the bank's mobile app. ⁶

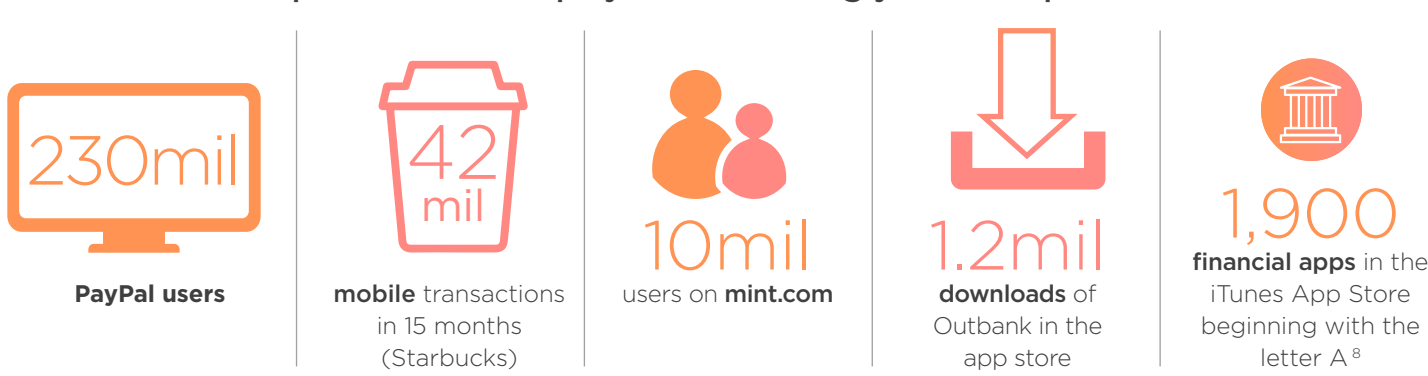
Predicted interactions 2016



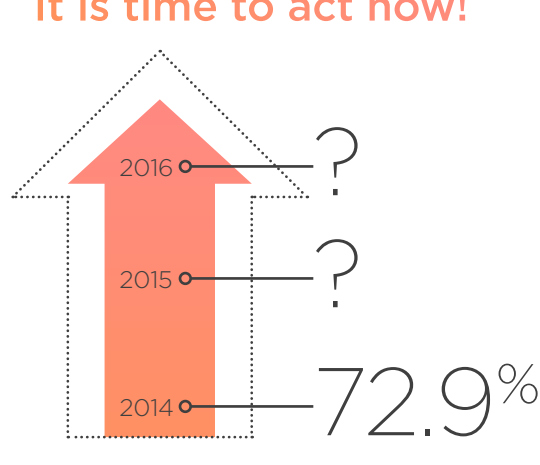
Banks' sales & marketing are becoming more intelligent...



Watch out: independent market players are stealing your most profitable customers



It is time to act now!



- Be customer-relevant
- Pioneer new technologies
- Provide a seamless customer experience
- Enable contextual sales
- Turn mobile into your #1 sales channel

BE A DIGITAL DISRUPTOR: THINK OUTSIDE-IN