



## Digital Bank

# Discover the changing face of banking

## Humanizing the customer experience with Digital Bank

### **Zoom in to great human experiences**

Delivering great experiences for customers is now more important than ever, it creates deep emotional connections to products and brands – driving loyalty and business growth.

But to be able to truly deliver on this, banks need to be able to deeply understand their customers' needs, behaviors and patterns.

Zoom in on your customer with Digital Bank, an accelerator developed by Deloitte Digital and Salesforce, which has been designed to help banks build deep client relationships, enhance frontline productivity, and enable them to engage more holistically with clients anywhere and on any device.

### **Zoom out and discover a new means of manufacture**

Today's customers are savvy and discerning, they are quickly able to identify what's useful to them from generic marketing gaffe – the challenge is to move to new ways of working, utilizing technology platforms that

allows banks to better understand the needs of our customers over time, so that they can quickly evolve services and products that Digital Bank brings big data and machine learning-driven analysis to determine how best to engage at an individual level, making real for banks a new means of manufacture that will help deliver the best offers for the right customer at the right time.

### **Re-envisioning the customer experience**

Built on the Salesforce Financial Services Cloud, Deloitte Digital has created a pre-configured digital banking accelerator that enables banks to rapidly create and enhance customer value. The solution comes integrated with a wide range of leading cloud vendors and fintechs, enabling clients to benefit from pre-integrated partner technologies.

Deloitte's Digital Bank solution is designed to deliver specific capabilities to rapidly create and enhance customer value for retail and commercial banking.

# Our solution can help banks:



## Access a full 720° Customer View

### Benefits to Banker:

Demonstrate knowledge of customer, make better recommendations > increase sales, saves time

### Benefits to Customer:

Feels valued and understood, trusts bank, spends less time on phone/ in branch



## Support regulatory requirements

### Benefits to Banker:

Simpler, easier as litigated requirements are codified into system, protects bankers, managers & execs

### Benefits to Customer:

Peace of mind knowing all due diligence complete



## Engage and monitoring customers

### Benefits to Banker:

Tailored advisory, a new world of marketing - according to lifestyle trends, ability to connect with customers in new way then see and monitor impact of those campaigns

### Benefits to Customer:

Interact with bank on platform that suits them best, ease of use, customer experience



## Digitize client interaction processes

### Benefits to Banker:

Faster on-boarding of customers, simpler for front line staff, remove transactional focus > relationship building, over time processes become easier and continually better, less likelihood of errors

### Benefits to Customer:

Saves time, simpler, less manual forms



## Enable core banking processes

### Benefits to Banker:

Tailored advisory, a new world of marketing - according to lifestyle trends, ability to connect with customers in new way then see and monitor impact of those campaigns

### Benefits to Customer:

Interact with bank on platform that suits them best, ease of use, customer experience

## Accelerating Digital Transformation

Deloitte Digital provides a vision for digital banking that combines transactional, personalized, and rich, financial well-being experiences. Our approach, powered by Salesforce, is based on a joint platform - consultancy model that can deliver value with implementation speed - think weeks versus months - and financial savings; clients can anticipate saving significant implementation and custom development costs.

## By utilizing the Deloitte Digital Bank accelerator, banks can benefit from:

- A flexible, open, and adaptable software platform that delivers cutting edge digital banking experiences to drive differentiation, innovation, and outstanding customer and employee experiences
- A cloud-based digital solution that is designed to lower risk and increase value, tailored to the ever-changing banking industry landscape
- An approach that increases speed and agility to meet the increasing needs of sophisticated customers and deliver exceptional customer loyalty and advocacy - while meeting the regulatory needs of the industry
- A consultancy vision and platform that allows for broad based transformation or incremental models that can deliver rapid value and expand across line of business or channel as needed to deliver on your strategy
- An implementation starting point that can get you in-market quickly and generating ROI faster

**When it comes to banking, Deloitte Digital is charting a new course for our clients. Let us show you how we can help you reinvent your organization.**

For more information, please visit [www.deloitte.com/digitalbank](http://www.deloitte.com/digitalbank) or contact:

### Mike Robinson

Partner

Deloitte Consulting LLP

[microbinson@deloitte.co.uk](mailto:microbinson@deloitte.co.uk)

### Cédric Deleuze

Partner

Deloitte Consulting LLP

[cdeleuze@deloitte.be](mailto:cdeleuze@deloitte.be)

### Geert Defreyn

Director

Deloitte Consulting LLP

[gedefreyn@deloitte.ca](mailto:gedefreyn@deloitte.ca)

### Bethany Ewing

Senior Manager

Deloitte Consulting LLP

[bewing@deloitte.com](mailto:bewing@deloitte.com)



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