

September 2022

Digital Banking Maturity 2022

Closing the Gap to Fully Digital User Experience in Banking

Deloitte.



DBM identifies champions and leading practices worldwide

Covering 304 banks from 41 countries, DBM analyses digital retail banking in 3 channels, throughout the customer journey, based on an outside-in 'mystery shopper' assessment of digital functionalities, customer needs research and UX evaluation.

01

The pandemic has changed the world and banking sector irreversibly

Changes in all markets and industries have impacted customer expectations regarding digital banking services, which are now higher than ever.

02

The gap between the best and the rest has widened

Digital maturity is rising across the whole banking sector (e.g. ~70% of researched banks now offer a remote account opening option vs 55% in 2020) but the best players have widened the gap to the rest, particularly in areas such as bancassurance, investment services, and card management and authorization.

03

Banks are becoming more than just banks

Leading banks are becoming multi-service platforms, with offerings in areas such as mobility, e-government, healthcare and commerce. Supported by regulations and cross-country solutions, banks are building ecosystems that can provide clients with a unified view of all of their accounts.

04

E-commerce solutions on the rise

In response to the growing importance of e-commerce, banks are implementing solutions designed for online sales – including the development and implementation of marketplaces, embedded in banks' digital channels.

05

Growing advisory function of banks

Taking the role of a trusted advisor, banks support clients' everyday finance management with a wide array of digital solutions, such as PFM tools, multiple investment options, risk profiles, automated investment advisory, and portfolio management.

06

UX is a key differentiator

User experience of digital banking channels can be as important to customer satisfaction as the scope of functionalities implemented. New features bring the most value to clients when they are added according to a well-defined strategy with a focus on UX.

The pandemic has changed the sector irreversibly - digitalization has accelerated and banks are challenging the conventional business model

2021

● JUNE

"In order to compete in a crowded marketplace, digital transformation is vital.

Banks face many challenges: they must streamline operations, increase efficiency, manage costs, amplify security and ultimately improve the customer experience."

Financial Times

● AUGUST

"Consumer expectations are sky-high

as a result of the new and improved options, accelerating the speed of innovation as companies compete to meet these demands."

World Economic Forum

"Traditional banks are joining and adding digital services, while **embedded finance is allowing non-financial businesses to offer financial services in new ways** and at the point of need."

World Economic Forum

● OCTOBER

"Modern banks must provide the customer service and functionality required for the digital age, with a **customer-first approach.**"

Wall Street Journal

"Consumers are looking for **financial services experiences that meet them exactly where they are:** on their devices, using various applications, accessing their money both traditionally and digitally, and doing more with their money."

Bloomberg

"The first driver have been a **shift to e-commerce** and a temporary avoidance of business locations as people stayed home and practiced social distancing. A secondary driver has been a **shift to contactless payment.**"

The Economist

2022

● FEBRUARY

"The economics of the next decade will challenge banks to adopt a future fit technology strategy — rooted in customer obsession and enabling an unprecedented level of adaptivity, creativity, and resilience — or fail. **Banks must capitalize on the pace of change and innovation and set their course for the next decade.**"

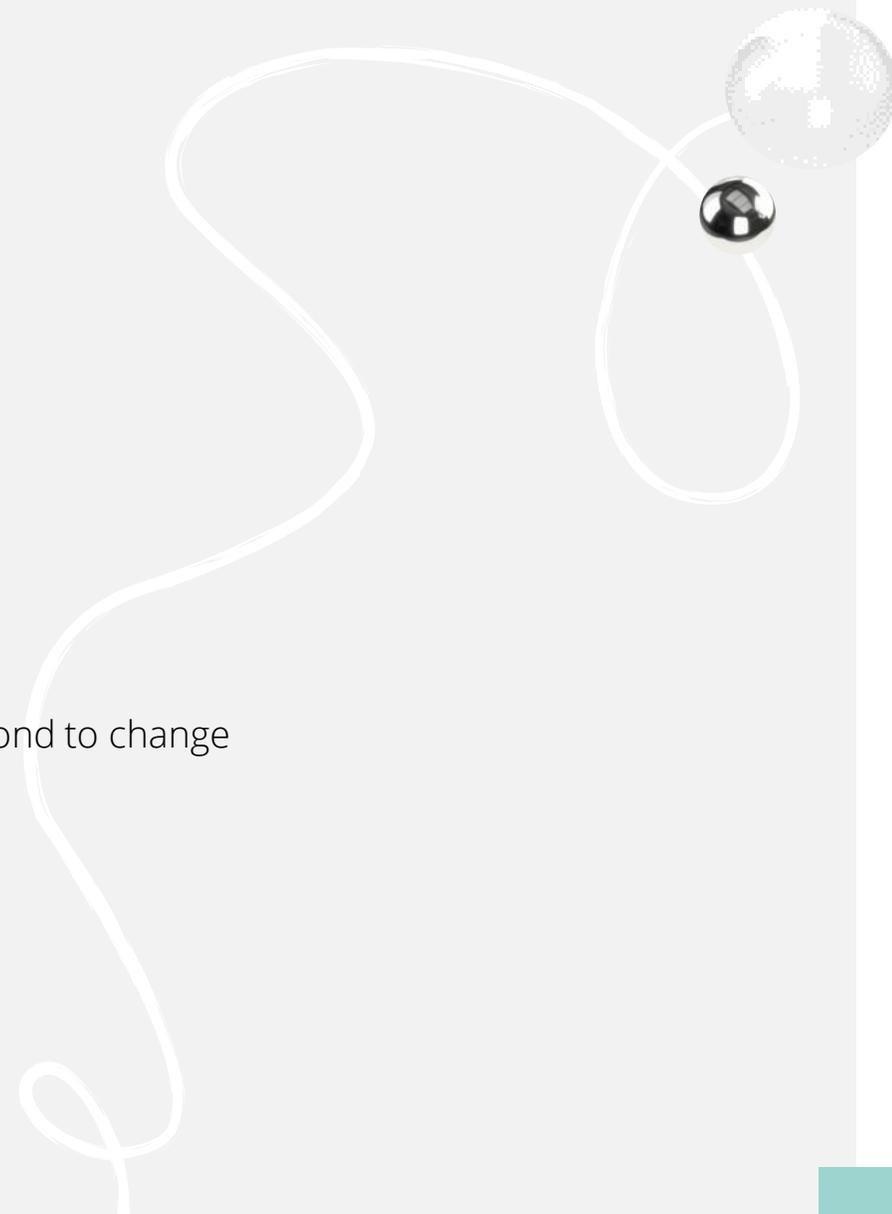
Forrester

● MARCH

"The future is digital, and banking is no exception to that. So, if the advent of Banking as a Service, open banking, and the booming Fintech sector were not proof enough, we now have a roaring statistic of expected 3.6 billion digital banking users by 2024, that puts a number to the future of banking."

Economic Times





01 **Description of the study**

02 Global results

03 Key trends & insights

04 UX study

05 How DBM helps banks respond to change

06 Contacts

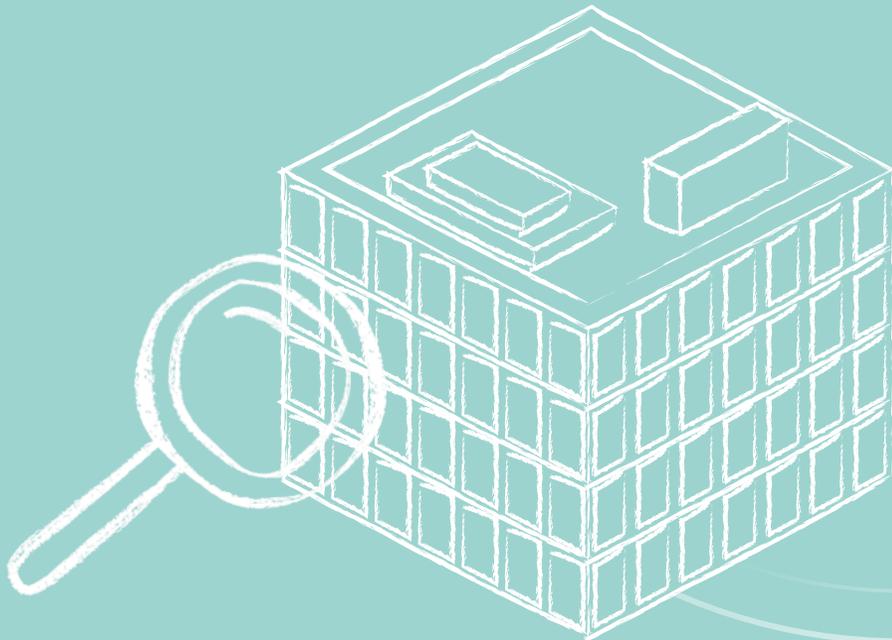
Digital Banking Maturity 2022

is the 5th edition of the largest global benchmarking of digital retail banking channels, answering what leaders are doing to win in the digitalization race.



Digital Banking Maturity is a global accelerator, helping banks respond to change

Digital Banking Maturity is the **biggest global digital banking study**, providing a comprehensive outside-in 'mystery shopper' assessment of retail banks' digital channels and furthering discussion about future developments.



DBM is the biggest benchmarking of digital banking channels in the world



COUNTRY



BANKS

POLAND



2016

Thought leadership material for European Financial Congress

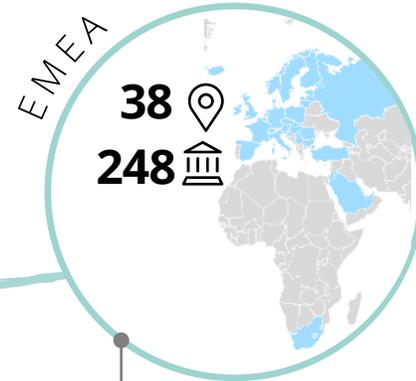
CENTRAL EUROPE



2017

Covering 15 additional CE countries and over 100 banks

EMEA



2018

Expansion from CE to Western Europe and EMEA region

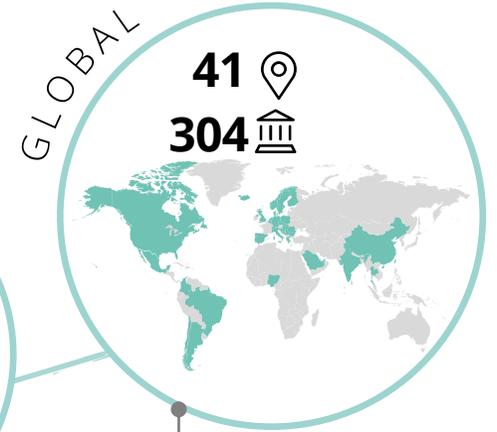
INTERNATIONAL



2020

Expansion to new regions and continents, including Americas and Asia

GLOBAL



2022

Biggest global digital banking study with participation of key global economies: USA, China, India, Brazil

Three components were assessed in order to compare digital maturity between banks and identify best practices



FUNCTIONALITIES BENCHMARKING

Analysis of 1208 digital functionalities through 'mystery shopper' approach on real retail current accounts in each bank

- Assessment of 6 customer journey steps
- Analysis of digitalization of 19 banking products
- Functionalities library with world's leading practices



CUSTOMER NEEDS RESEARCH

Survey-based research focused on identifying 26 most important banking activities and preferred channels (branch, Internet, mobile), covering over 5000 responses

- Customer preferences between channels in terms of most common banking activities



USER EXPERIENCE STUDY

Analysis of general principles and best practices of user experience in banking

- Assessment of 15 selected scenarios reflecting key areas of customer activity at top UX banks from 10 countries
- Identification of best practices and general leading principles in banking apps UX



FUNCTIONALITIES BENCHMARK
An exhaustive overview of banks' digital maturity

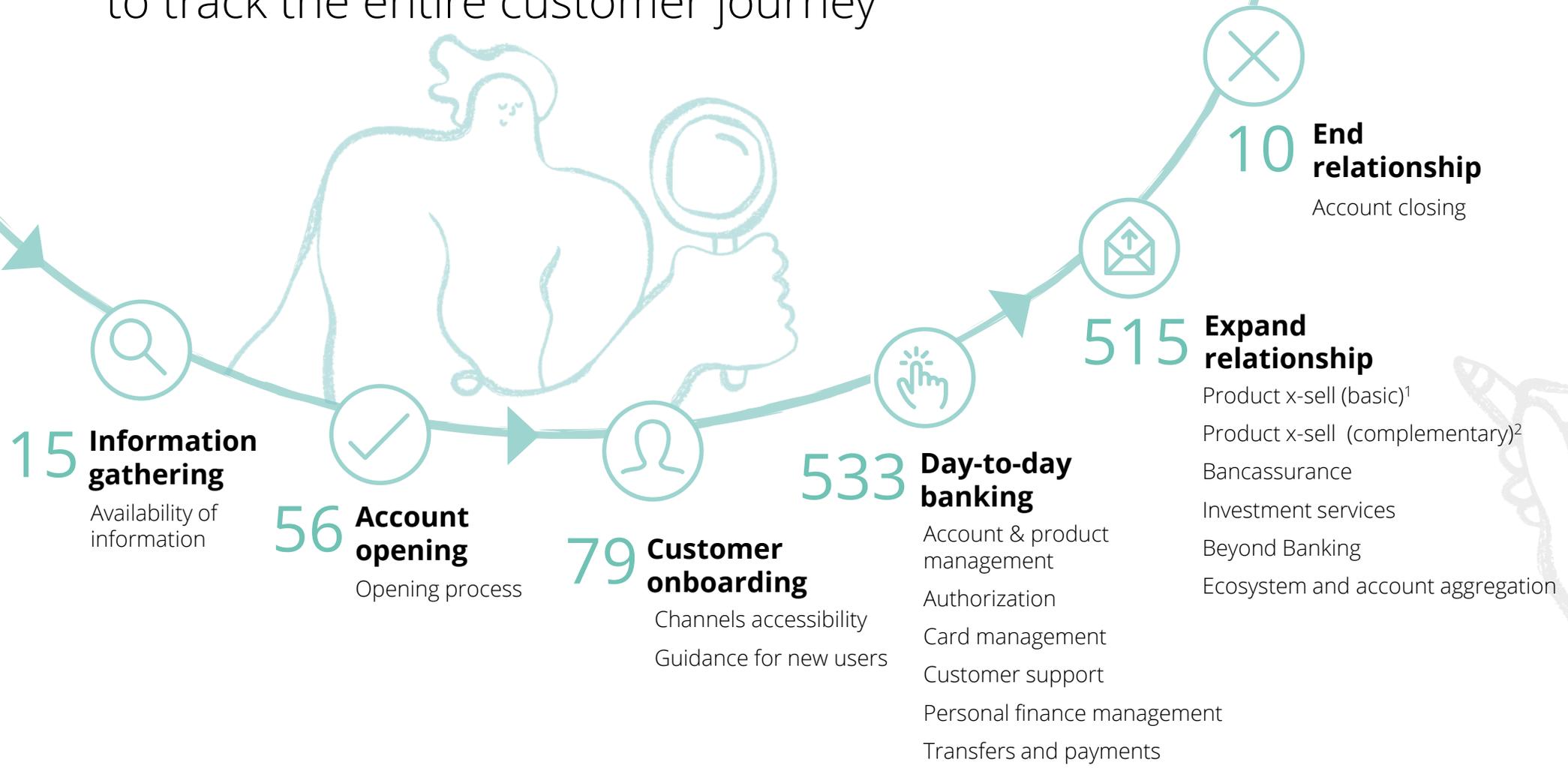
UX BEST PRACTICES IDENTIFICATION
Guidelines and insights into UX of digital banking channels

Digital Banking Maturity 2022 covered 41 countries from 5 continents, including key world markets

Brazil - Country included in UX analysis



We have analyzed over **1200 functionalities** to track the entire customer journey



Note 1. Product x-sell (basic) includes debit card, credit card, overdraft, cash loan, cheque, bank draft
Note 2. Product x-sell (complementary) includes car loan, mortgage, currency account, saving account, term deposit, private banking account
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Usage and preferences for banking channels were evaluated based on a customer survey with over 5000 respondents

5084 respondents' answers provided insights on customer preferences on 26 activities mapped with customer journey steps in 3 banking channels. All activities were linked to the 1208 functionalities assessed in the study, to find out what is in demand from the customer's side.

How often do you perform the following banking activities?

26
ACTIVITIES

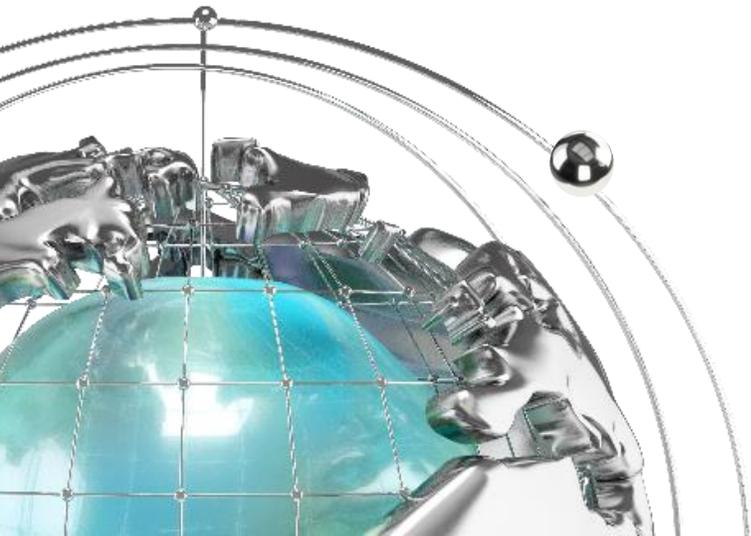
EXAMPLES:

- Looking for **information** about current accounts
- Active **investing**
- Opening an account and/or debit card
- Looking for **customer support**
- Checking current **balance** or **transaction history**
- Managing your account
- Applying for a personal loan
- Making **payments/transfers**

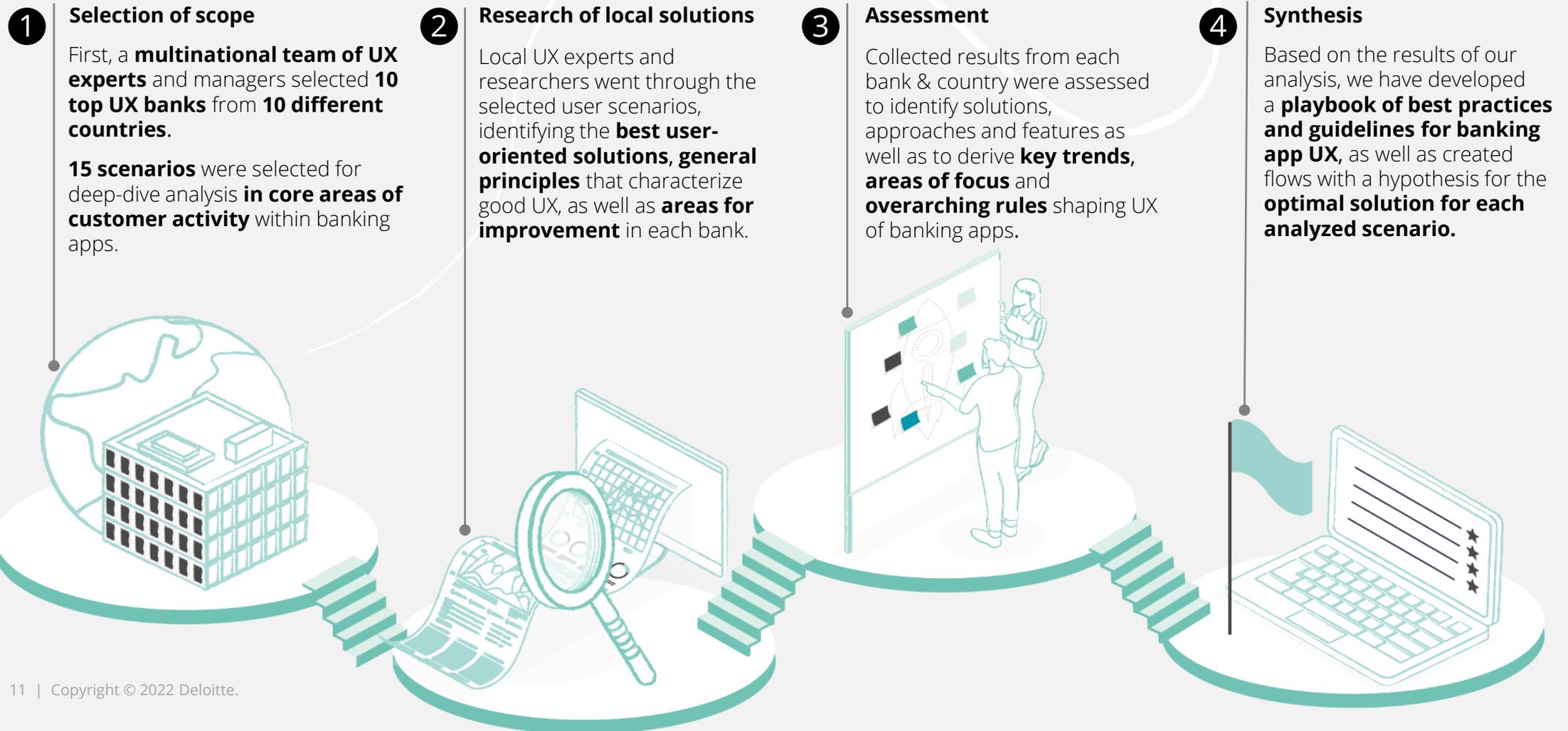
Which of the channels is/would be your preferred choice for each of the following banking activities?

3
CHANNELS

- Mobile banking
- Internet banking
- Branch



Best UX practices were identified thanks to deep-dive research on selected players



ABOUT THE STUDY

Analyzed UX scenarios cover key areas of customer activity



We followed the user through their **banking experience journey**: from opening an account, through day-to-day banking activities, up to closing an account.



15 KEY SCENARIOS WE FOCUSED ON:

- 1 Opening a current account
- 2 Onboarding in the app
- 3 Logging in to the app
- 4 Making a domestic payment/transfer
- 5 Requesting money
- 6 Applying for a mortgage
- 7 Applying for a personal loan (e.g. cash loan)
- 8 Leveraging third-parties services
- 9 Active investing
- 10 Managing your payment card
- 11 Checking account balance & transaction history
- 12 Tracking expenses
- 13 Contacting the customer support
- 14 Closing a current account
- 15 Other innovative user-oriented solutions

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05 How DBM helps banks respond to change

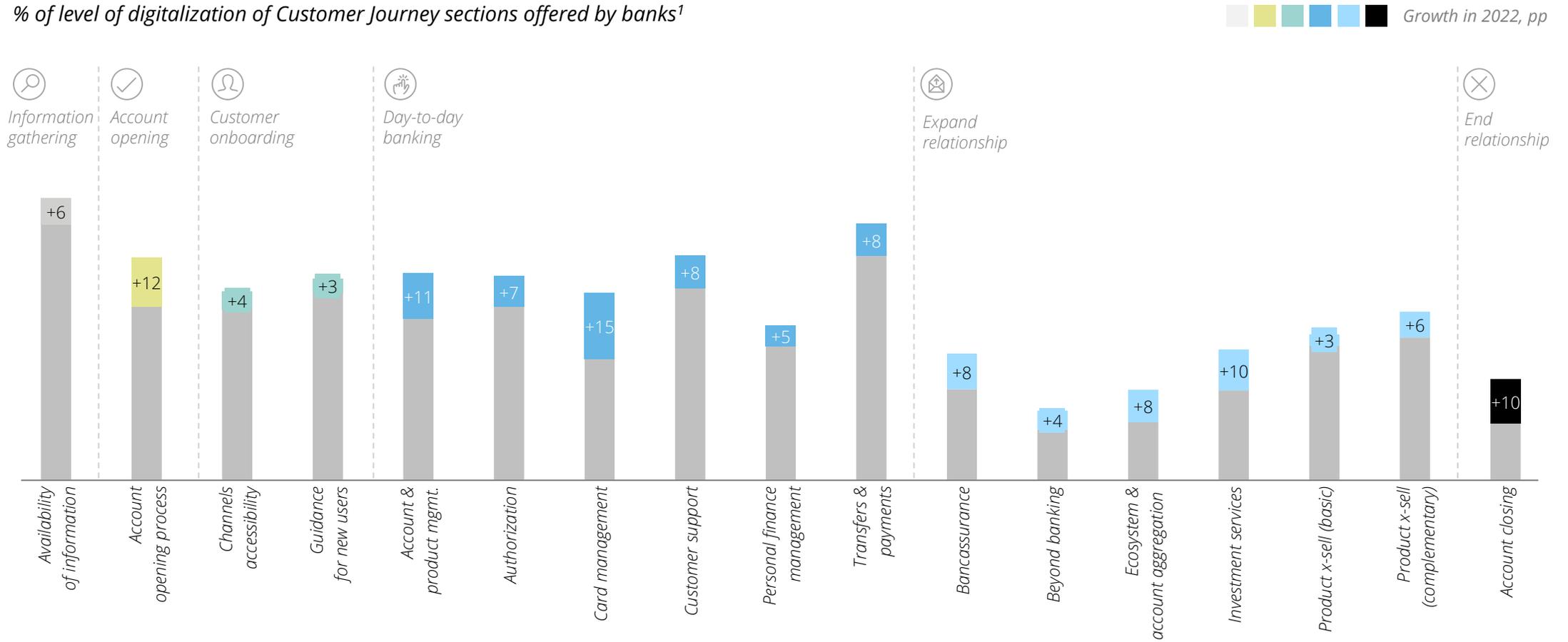
06 Contacts

The **global banking sector has increased digitalization in every customer journey step and for every product** since the last edition. Analysis of *Digital champions* – best 10% of researched banks – shows that they focused on the development of authorization methods, card management, bancassurance and investment functionalities.



Card, account and product management and account opening are sections which recorded the highest digitalization level increase since 2020

% of level of digitalization of Customer Journey sections offered by banks¹

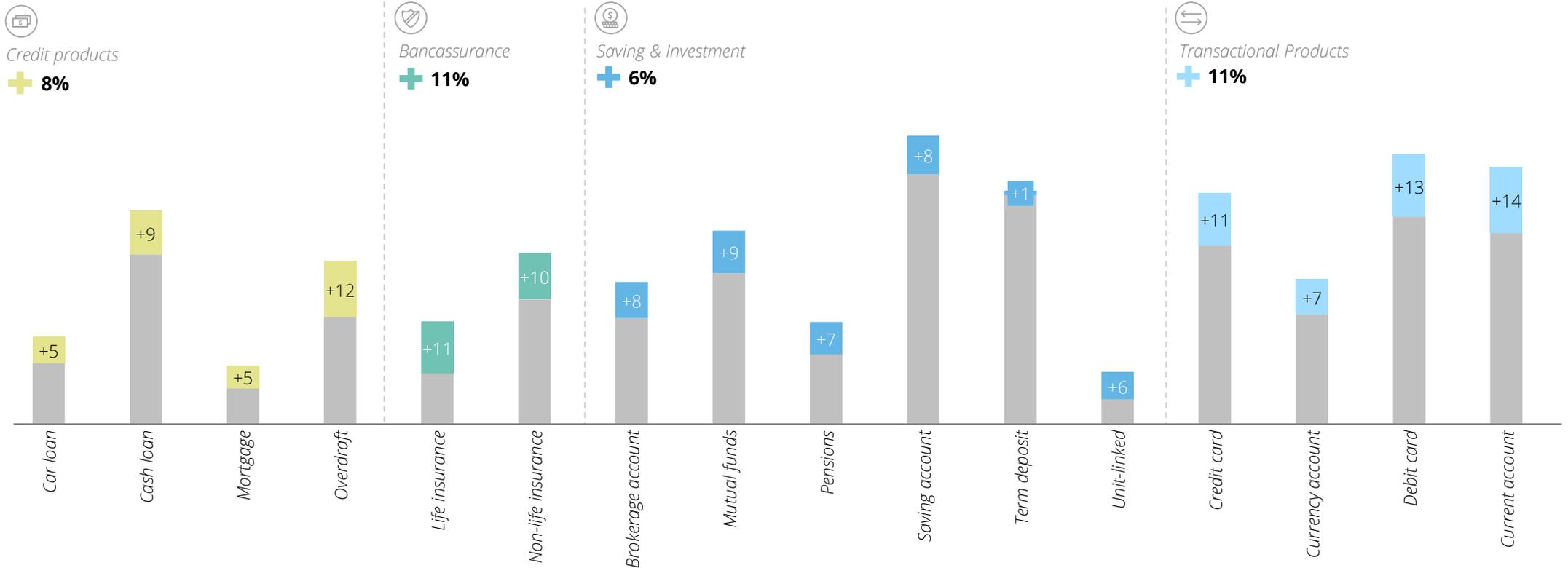


Note 1. Sample of 193 banks which were covered in 2020 and 2022 edition

Transactional products and bancassurance are the product groups in which digitalized end-to-end processes grew the most

% of digital end-to-end functionalities related to banking products offered by banks¹

+ Avg. growth for the whole group
 ■ Result in 2020
 ■ ■ ■ ■ Growth in 2022, pp



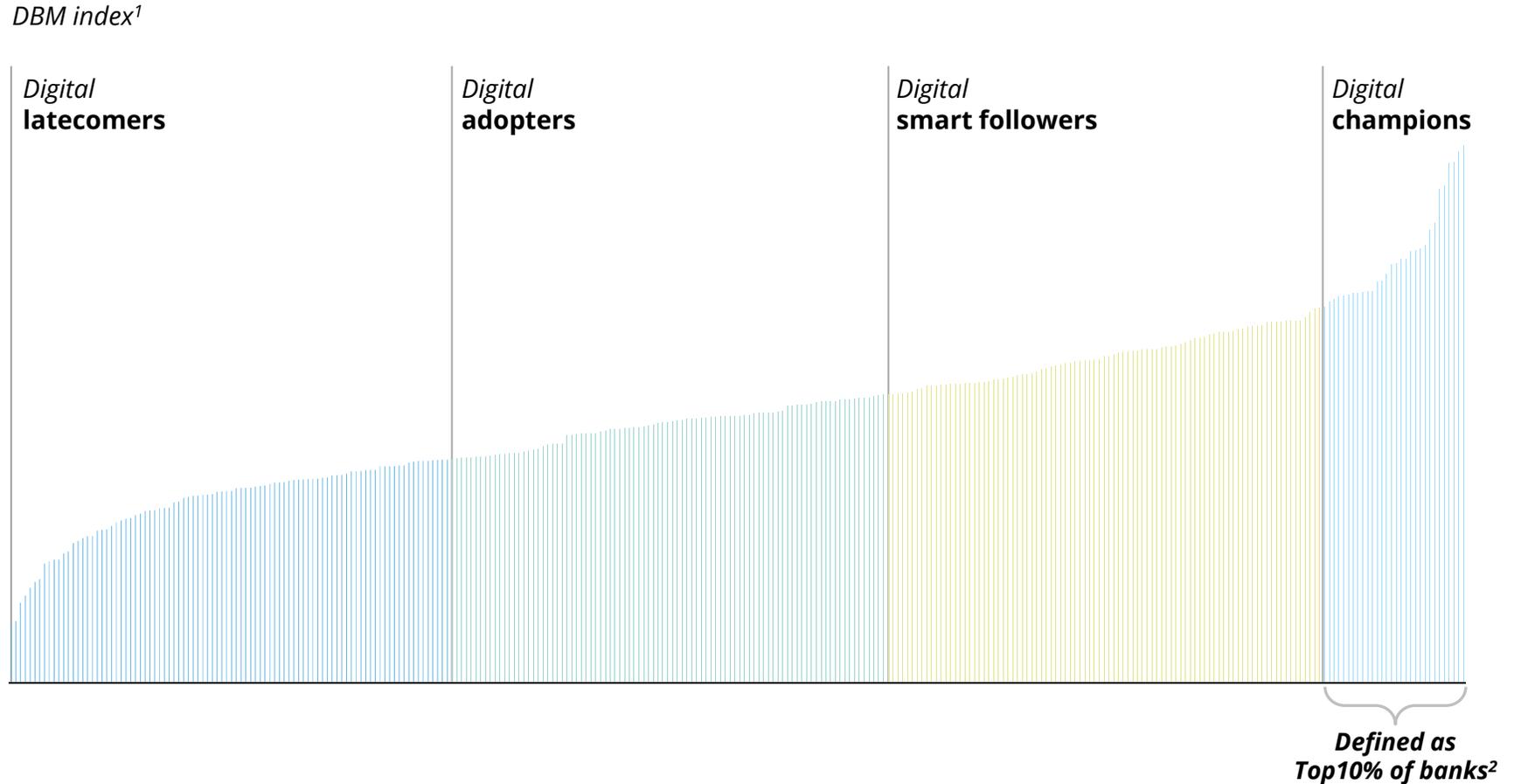
Note 1. Sample of 193 banks which were covered in 2020 and 2022 edition

Our study divides banks into four groups, according to their level of digitalization, and identifies digital champions

What defines *Digital champions*?

Digital champions offer a **wide range of functionalities relevant for customers** and a **compelling user experience**.

Digital champions set **key digital trends** and have **leading market practices**, which makes them examples to learn from.



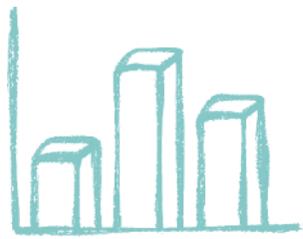
Note 1. DBM index measures maturity for channels and products offered by a bank. Data for 304 banks which were covered in 2022 edition

Note 2. Selection of 30 banks defined as Digital champions

Digital champions achieve better financial performance indicators

Selected KPIs of incumbent Digital champions¹: average difference to peers²

■ Digital champions ■ Other banks



ROE

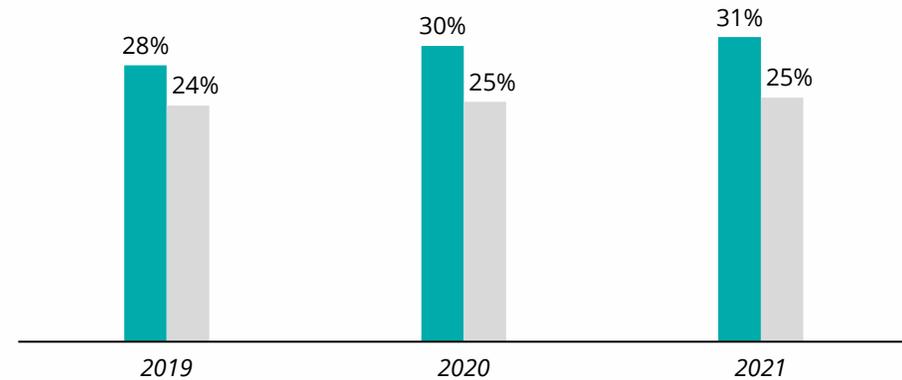
+1.5 pp



ROA

+0.1 pp

Share of net fee income in total income, 2019-2021

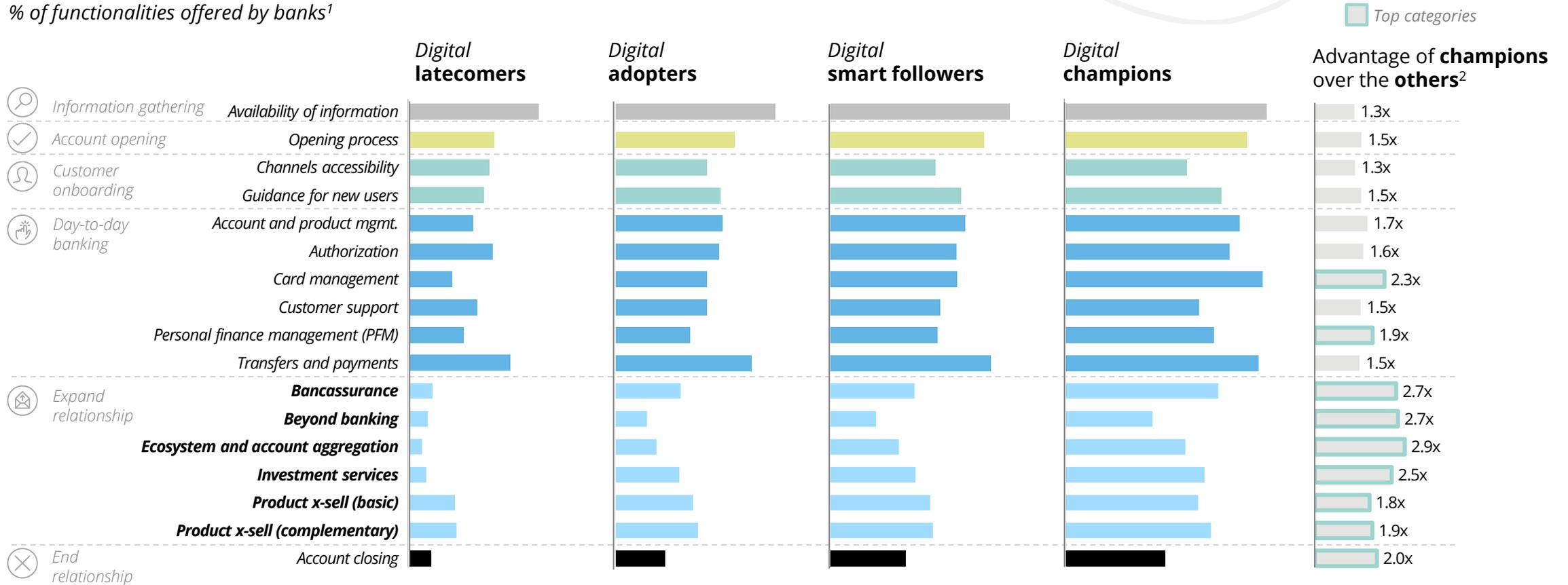


Note 1. Incumbents – banks with long-established position on the market. Challengers – relatively small bank competing with large long-established banks

Note 2. Average difference to peers – peers are incumbent banks in the same country that were covered in the DBM survey

Digital champions develop functionalities that help expand customer relationships and have built a significant advantage over other players

% of functionalities offered by banks¹



Note 1. Data for 304 banks which were covered in 2022 edition

Note 2. Ratio of functionalities % between Digital champions and other banks score

Digital champions have invested significantly in bancassurance, card management, authorization and ecosystems areas since 2020

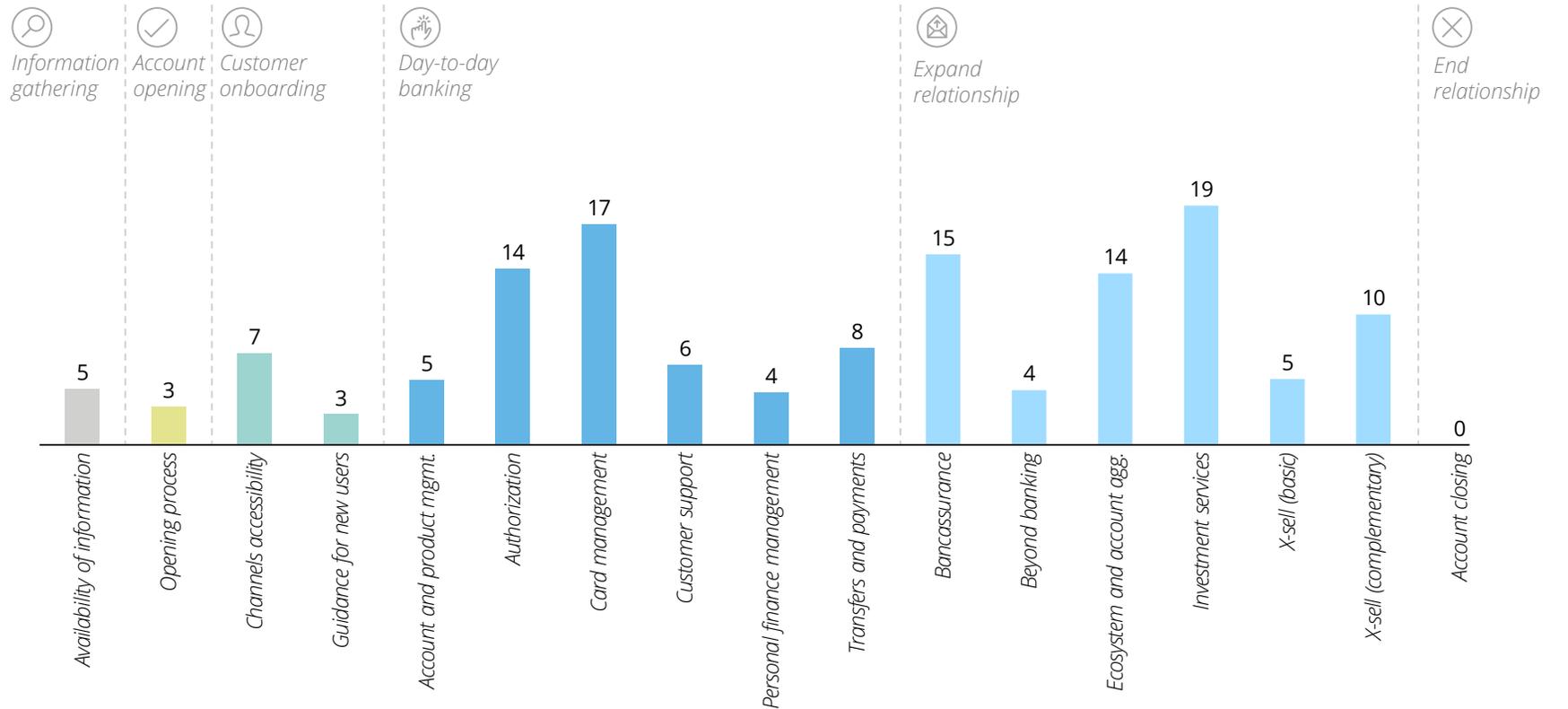
Where have Digital champions gained the biggest advantage over peers in the last 2 years?

Expand relationship

functionalities (avg. 11 pp advantage) has been a top priority for *Digital champions*, especially **bancassurance and investment services** (19 pp advantage). Champions have also strengthened in **card management** (17 pp) and **authorization** (14 pp).



Digital champions increase in advantage over peers
difference between % of functionalities in 2020-2022 between Digital champions, pp



Note 1. Based on the data for 30 Digital champions from 2022 edition & 32 Digital champions from 2020 edition
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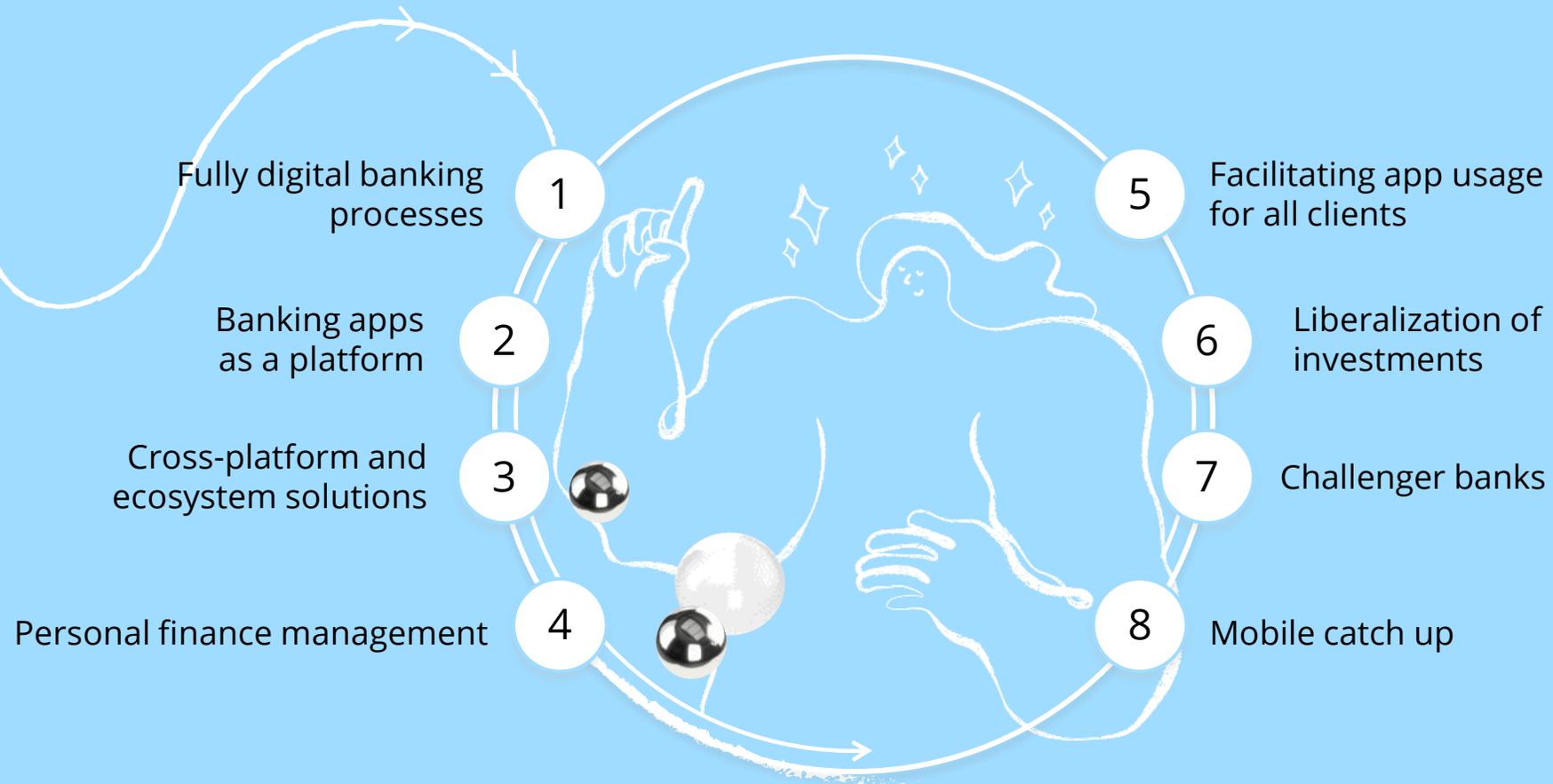
05 How DBM helps banks respond to change

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The key trends that are shaping banking industry are, among others, development of banking **ecosystems, cross-platform solutions** and growing **advancement of investment and PFM functionalities**



8 key digital trends and areas influencing the banking sector



Fully digital banking processes

Growing customer expectations encourage more and more banks to enable users to go through **processes**, such as product opening, **in a fully remote way**. While for some areas and markets digital presence is **becoming a standard** (e.g. remote account opening is present in a majority of researched banks), other activities and products are often not yet available online, giving users **digital access to only part of the functionalities**.

Examples of fully digital processes include:



Opening of the account



Personal loan application



Closing an account



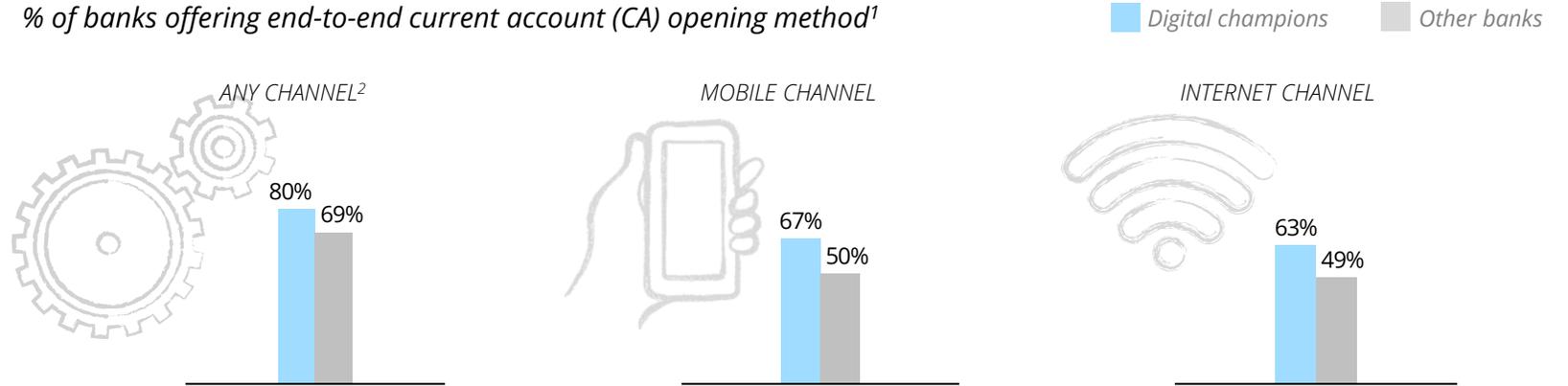
On some markets, remote account opening is becoming an industry standard offered by all major players...

Most banks offer the possibility to open a current account in end-to-end remote process but **Digital champions often offer this in both internet and mobile banking channels**, while most other banks offer this in only one channel or the other.

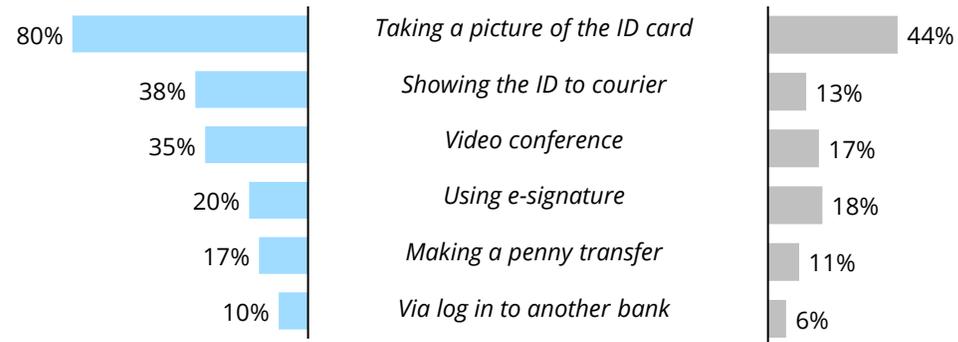
Mobile banking has a slight advantage over internet banking, as it enables the most common authentication method – taking a picture of the ID card.



% of banks offering end-to-end current account (CA) opening method¹



% of remote CA opening functionalities offered by banks³



Note 1. Data for 30 banks classified as Digital champions and 274 other banks which were covered in 2022 edition

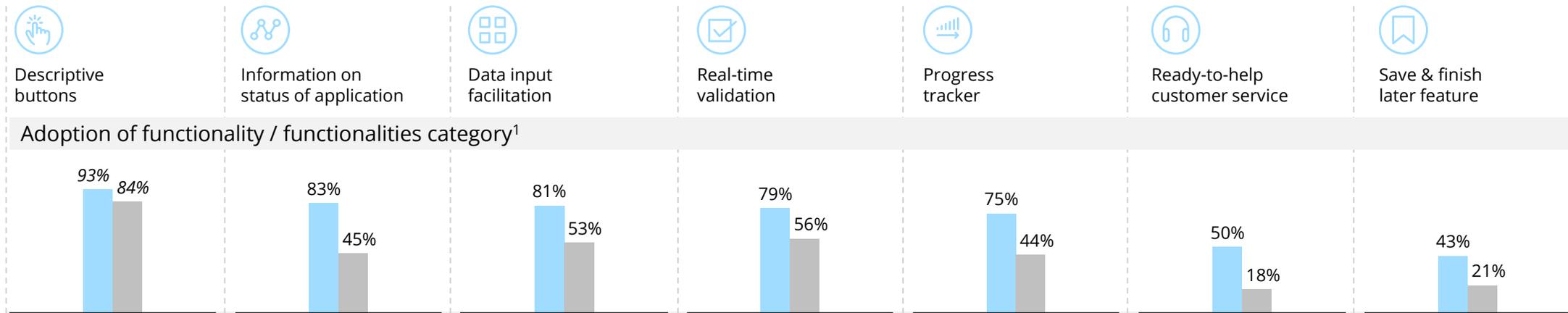
Note 2. % of banks offering end-to-end remote CA opening process in either internet banking, mobile banking or both channels

Note 3. Includes data from internet and mobile banking channels

...so Digital champions strive to increase customer satisfaction by implementing additional, user-centric features

% of functionalities offered by banks

■ Digital champions ■ Other banks



Adoption of functionality / functionalities category¹

Best practice example

Credit card
Comfortable payments and cash always at your hand.

[Order a card](#)

Your application is being processed!

Dear Client,
We have started processing your application for an account opening.
Thank you for choosing our bank.
Please follow the instructions in the mobile application.
Best regards.

Total \$12 996.00 / year

VISA, MASTERCARD, AMERICAN EXPRESS, DISCOVER, UNIONBANK

NAME ON CARD

Card number must begin with a digit 3, 4, 5 or 6. Please, try again.

9

EXPIRY DATE MM / YY SECURE CODE

- Step 1 Shopping Cart
- Step 2 Your Details
- Step 3 Confirmation

Chat

Chat Started 15:08

Welcome to our chat, be free to ask any question now 🗨️ 15:08

Type your message here

[Next](#)

[Finish later](#)

Note 1. Data for 30 banks classified as Digital champions and 274 other banks which were covered in 2022 edition. Some categories (data input facilitation, real-time validation, information on status of application) include more than one feature

While remote opening for transactional or saving products is common among Digital champions, only the best players offer it for mortgages or car loans

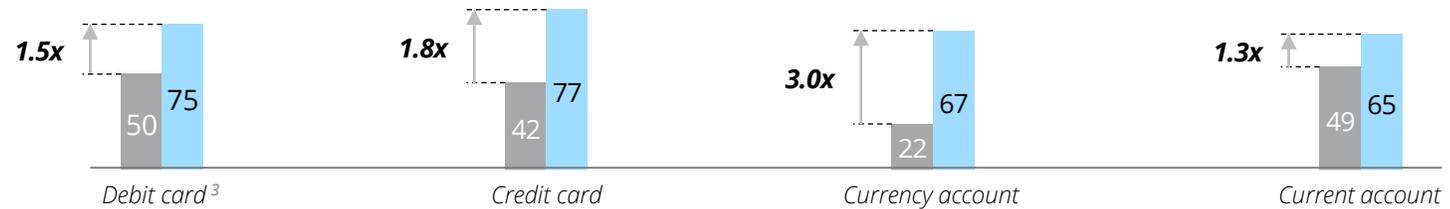
On average, Digital champions offer **end-to-end opening process of all products 2x more often than other banks** (this gap hasn't changed since the 2020 edition of the study).

While fully remote processes for transactional or saving products are already present in many banks, **only a small number of leading players** offer such a possibility for mortgages (18% of Digital champions) or car loans (30% of Digital champions).

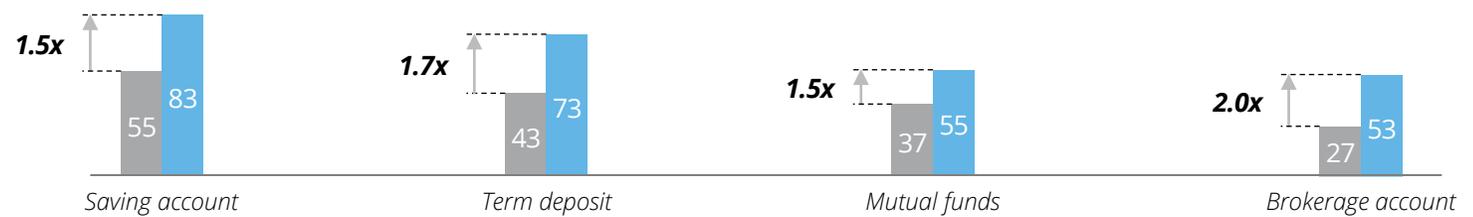


% of banks offering fully end-to-end product opening method in mobile or internet channels¹

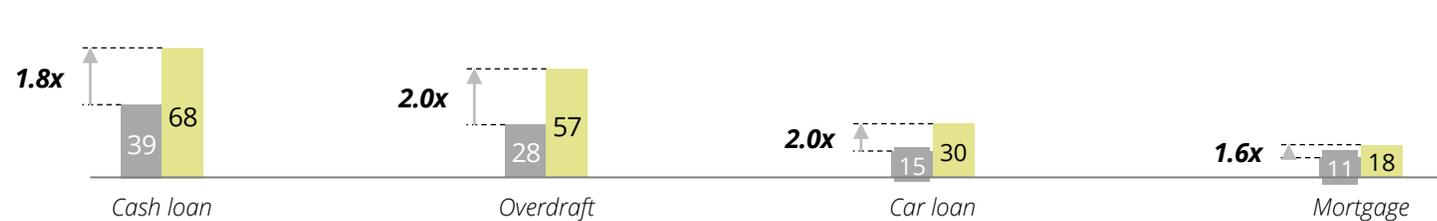
TRANSACTIONAL



SAVING & INVESTMENT



CREDIT



Note 1. Result is an average for mobile and internet channels

Note 2. Data for 304 banks which were covered in 2022 edition, including 30 champions and 274 other banks

Note 3. In many cases of Digital champions, debit card is issued automatically with an account. It can lower actual score



Banking apps as a platform

Best in class banks **go beyond providing traditional financial services and offer new value propositions** to their customers through third **party service providers**. This way, financial institutions **can increase customer interactions** with the bank, as banking apps can become much more than a tool for managing finances, but also **platforms covering multiple areas of customer life**.

Examples of beyond banking functionalities present in researched banks are:



Mobility (buying tickets for public transport, parking solutions, fuel, tolls, etc.),



E-government services (paying taxes),



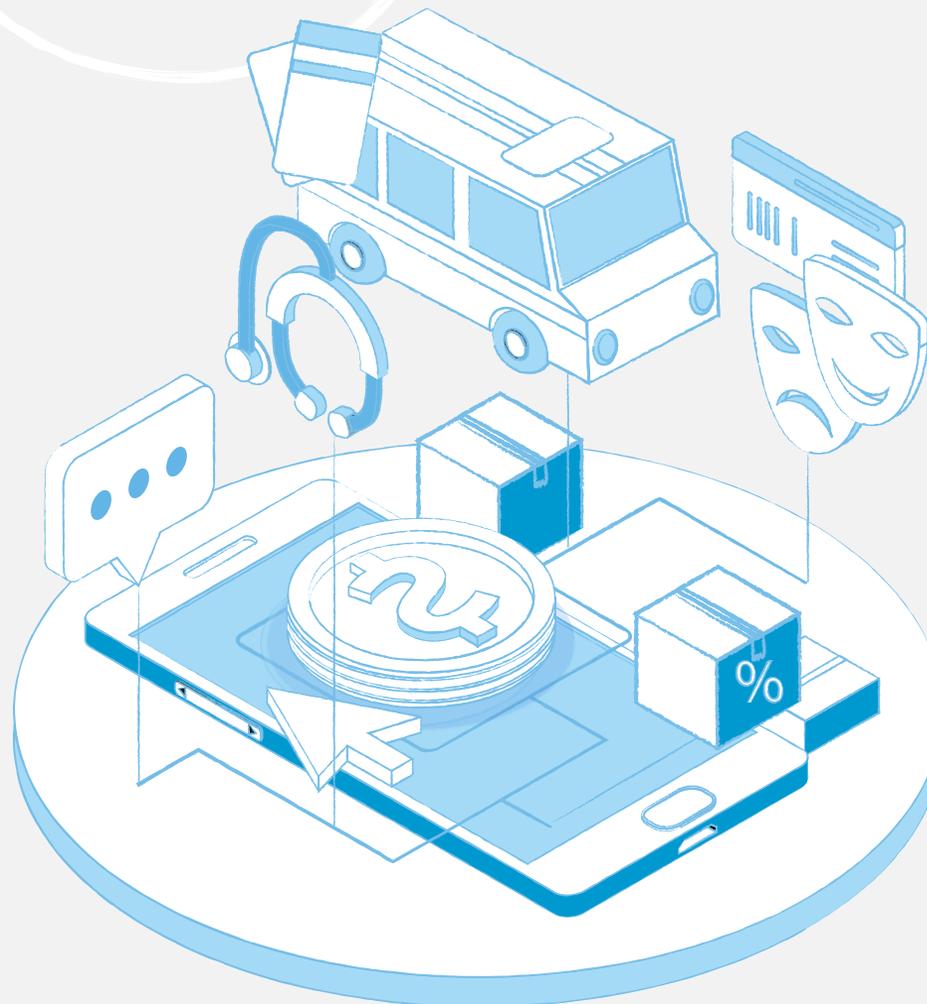
Housing (paying bills),



Culture and entertainment (buying tickets),



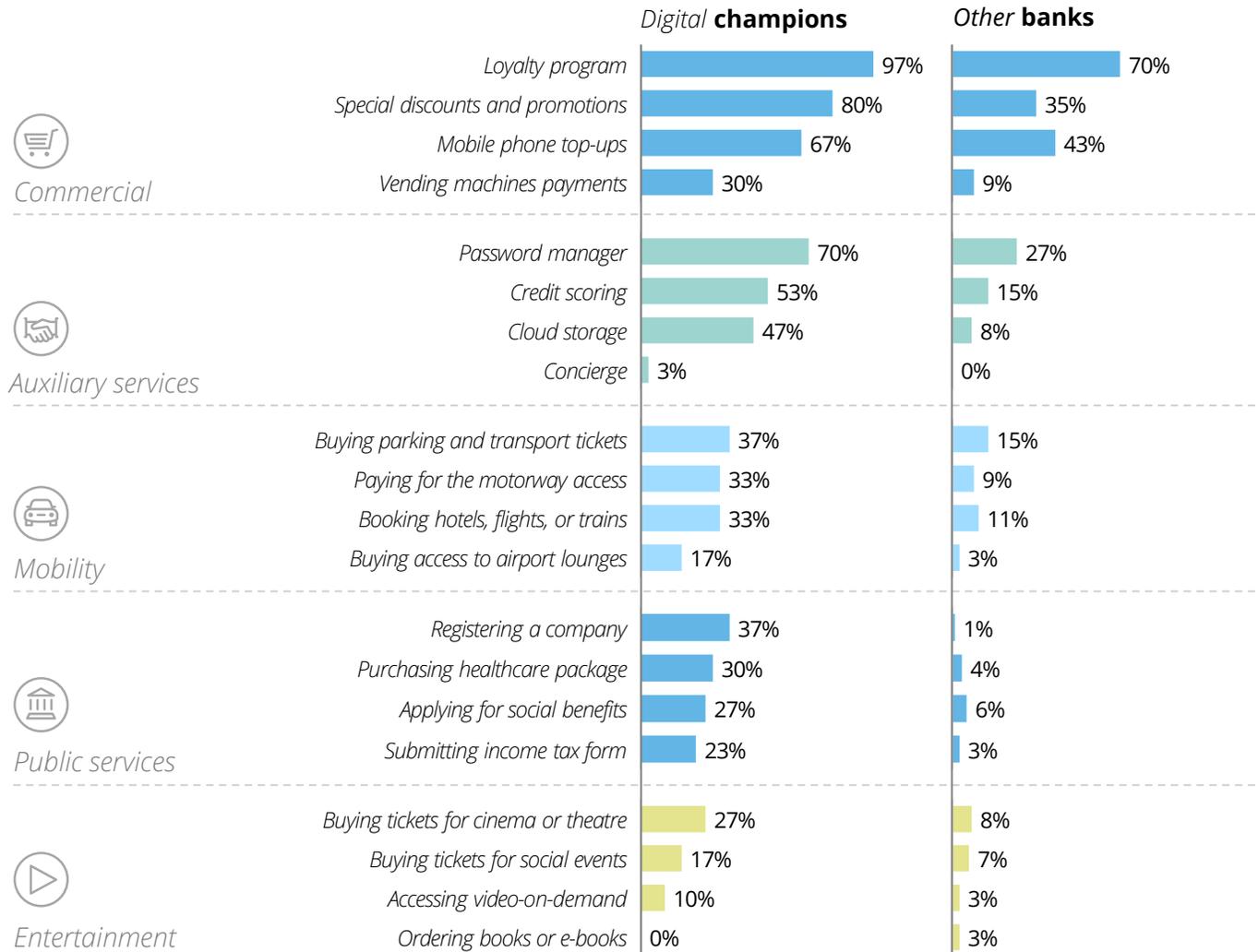
Healthcare (appointment scheduling).



Value added services are a differentiator, adopted mainly by Digital champions

Value added services can boost customer engagement and loyalty and, therefore, can support both **acquiring and retaining customers**. They can also provide banks with more customer data, enabling personalization **and financial products cross-selling**.

Top Value Added Services by category, % of banks offering given functionality¹



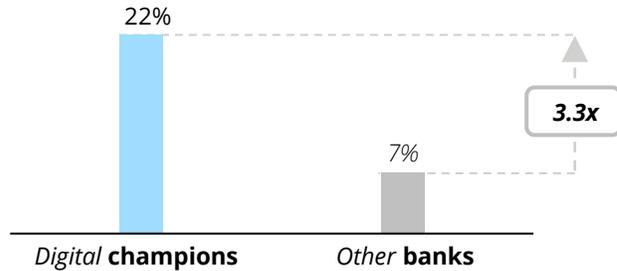
Note 1. Data for 30 banks classified as Digital champions and 274 other banks which were covered in 2022 edition
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Digital champions implement marketplace functionalities that enable them to leverage post-pandemic e-commerce cross-selling potential

Post-pandemic changes in the use of digital channels have **encouraged banks to implement solutions designed for e-commerce** sales.

Automotive marketplace functionalities are more common among Digital champions than those for real estate marketplaces.

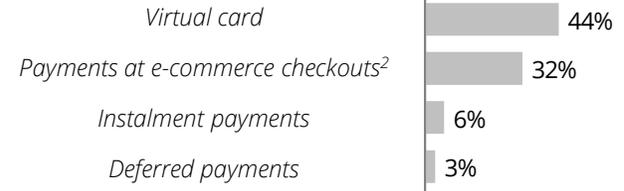
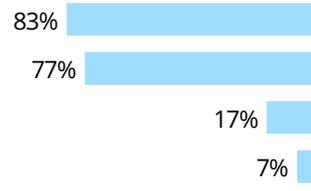
% of e-commerce functionalities offered by banks¹



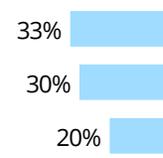
% of banks offering marketplaces and digital shopping solutions¹

■ Digital champions ■ Other banks

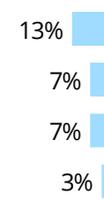
E-COMMERCE / MARKETPLACE FUNCTIONALITIES



AUTOMOTIVE MARKETPLACE



REAL ESTATE MARKETPLACE



Note 1. Data for 30 banks classified as Digital champions and 274 other banks which were covered in 2022 edition

Note 2. Possibility to make quick bank payment directly from e-commerce websites in a country of bank's operations



Cross platform and ecosystem solutions

Banks take advantage of cross platform solutions provided by third parties, so they can offer services which make banking more convenient and efficient for the customer.

What is more, banks develop **APIs** and enter into **cooperation with FinTechs** in order to further strengthen their digital channels and allow ecosystem creation.

One of the key value propositions of such solutions are free instant payments between accounts from different banks, but further services exist on the market such as:



*Easily **requesting money** from users outside of the customer's bank from contact list*



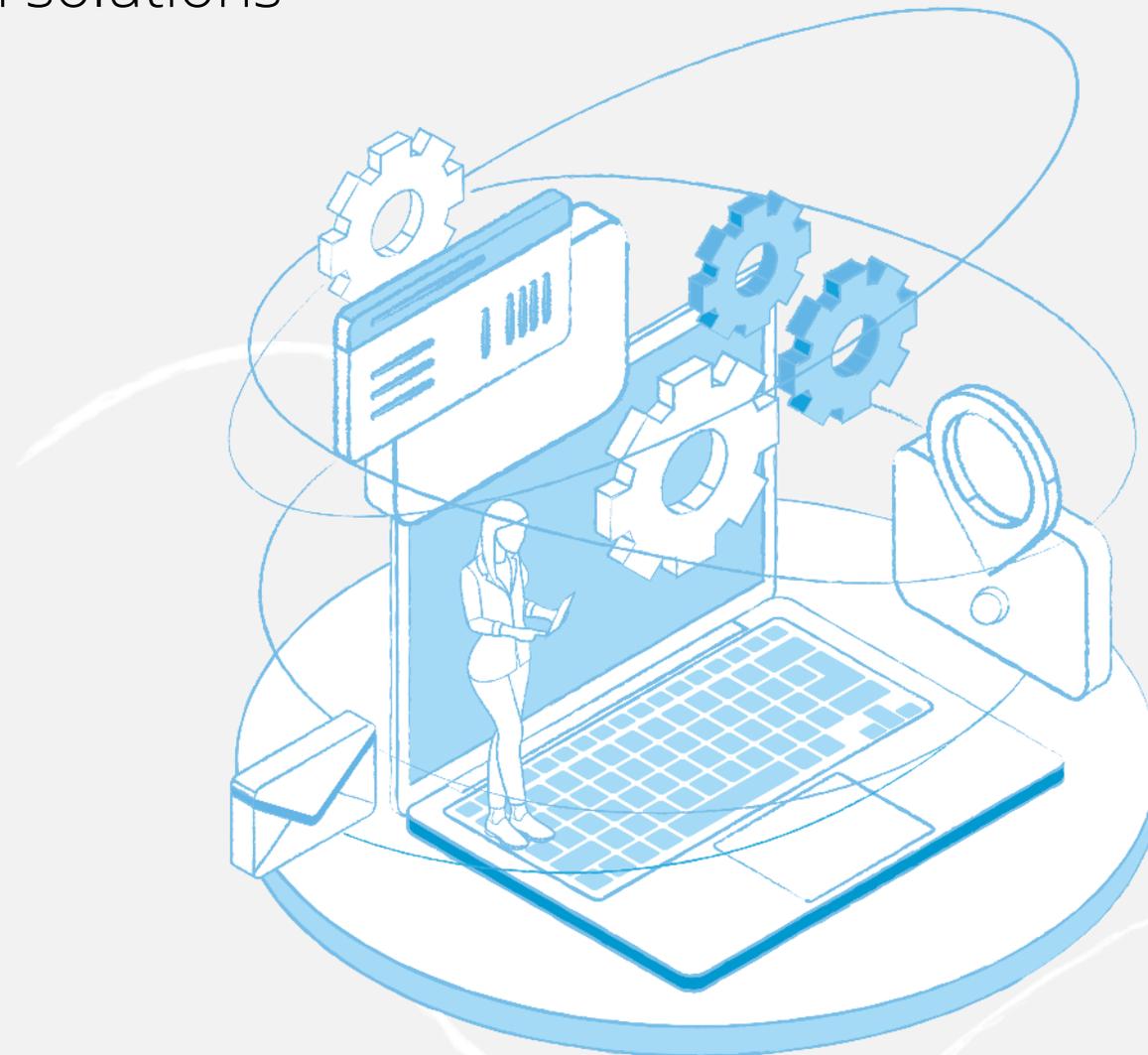
*Paying via **QR code***



More seamless online shopping



*Cash withdrawal from **ATMs** without the usage of cards*

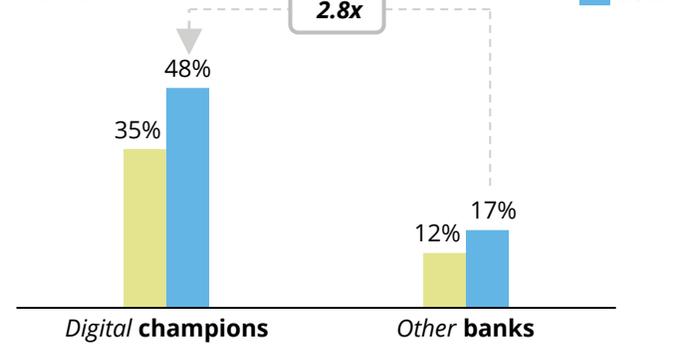


Digital champions are innovating faster than other banks in building ecosystems and FinTech partnerships

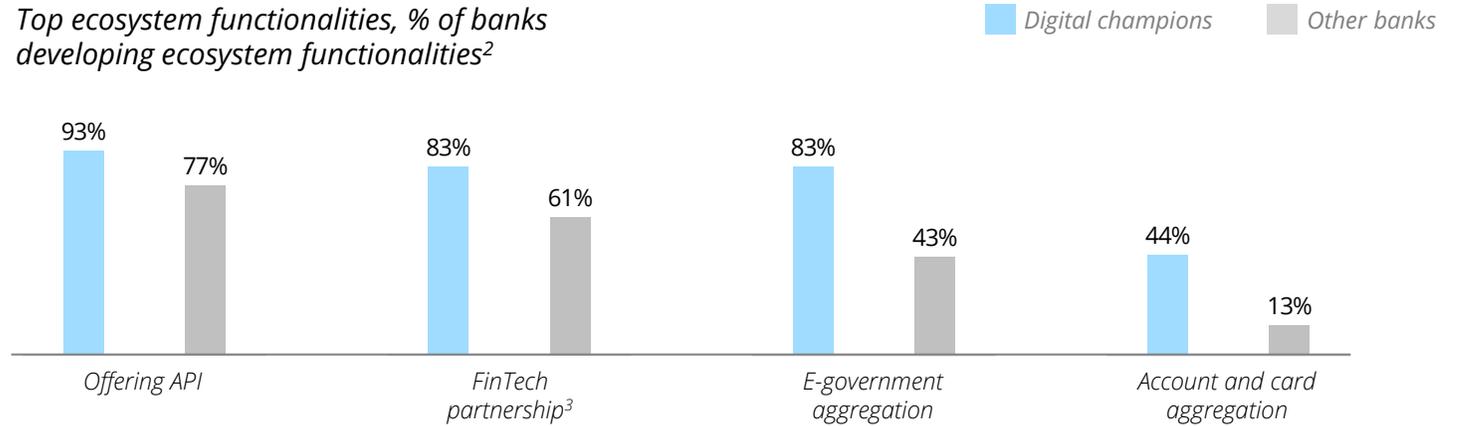
Although ecosystem functionalities were already implemented significantly more often by Digital champions than by other banks in 2020, this difference grew even further in 2022. **Development of API and FinTech partnerships supporting payments and digital security** are functionalities most selected by both Digital champions and other banks.

Digital champions also commonly **invest in blockchain**, while most other banks are behind in this area.

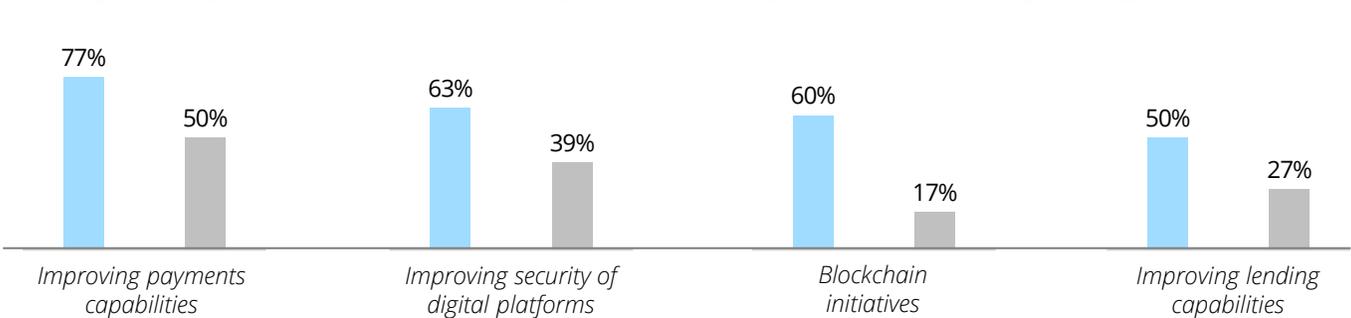
DBM Score across ecosystem and account aggregation section¹



Top ecosystem functionalities, % of banks developing ecosystem functionalities²



Top segments of FinTech development, % of banks investing in partnerships in given segment²



Note 1. Average score of 193 banks participating in both 2022 and 2020 edition, classified as Digital champions and other banks

Note 2. Data for 30 banks classified as Digital champions and 274 other banks which were covered in 2022 edition

Note 3. Data including banks developing at least one FinTech partnership in any segment



Personal finance management

Personal finance management (PFM) functionalities help customers to **control the money** they spend, **predict** how they will spend it, **save, invest** or **analyse** it. They provide customers easy-to-understand **options** for **managing their money** at their **fingertips**.

Additionally, supported by regulations like PSD-2, banks can enable their customers to **connect various accounts** and have a **clear overview** of all finances in one place.

The examples of options improving management opportunities include:



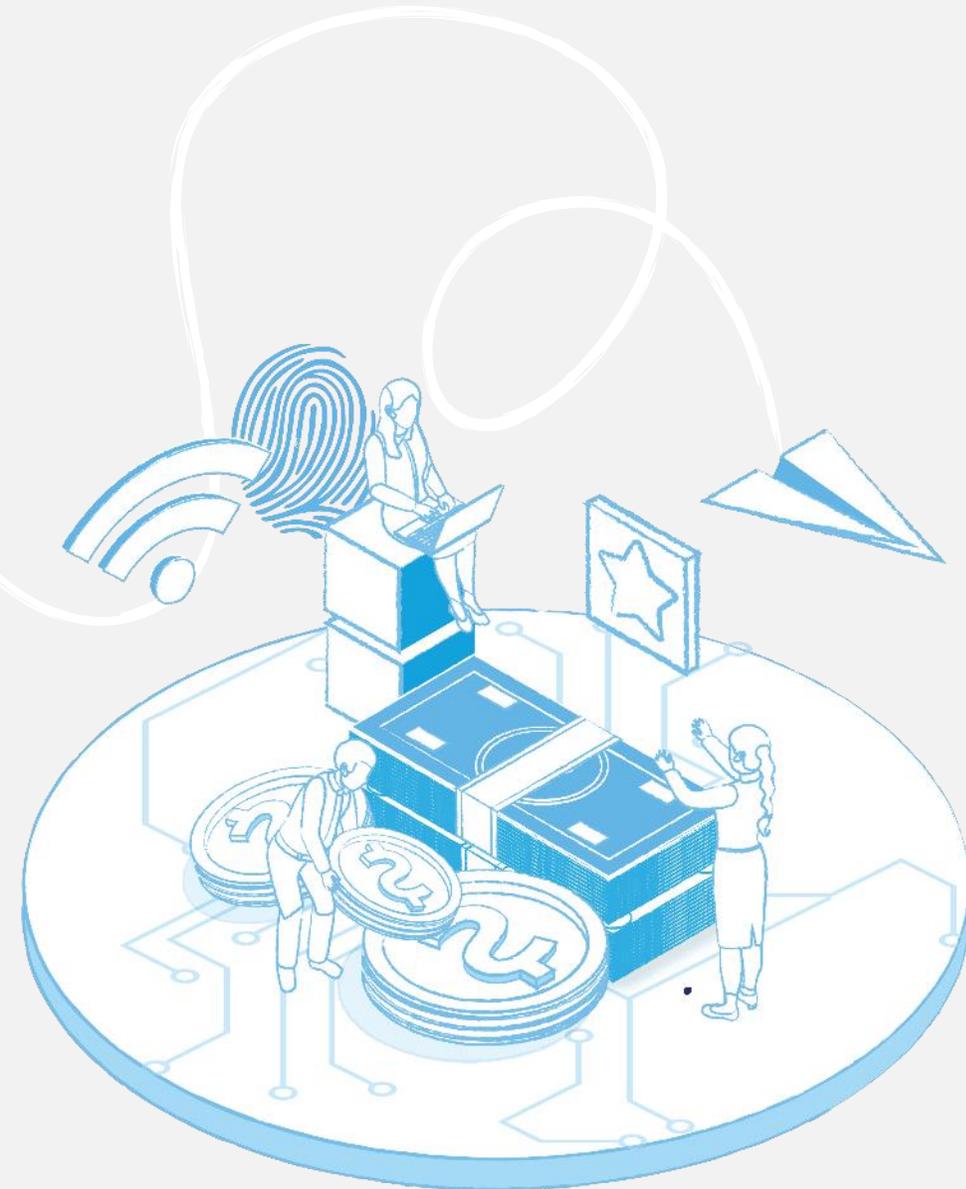
*Charts allowing to **analyse** expenses and incomes*



***Multiple subaccounts** serving different purposes, e.g.: saving account, account shared with others*



***Predictions and scheduling** features*



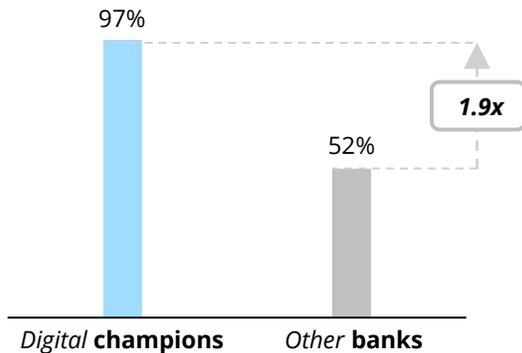
While some Digital champions realize the potential of PFM, most have yet to implement cross-selling functionalities

PFM in its basic form has become a **standard digital feature** offered by almost all Digital champions and over a half of other banks.

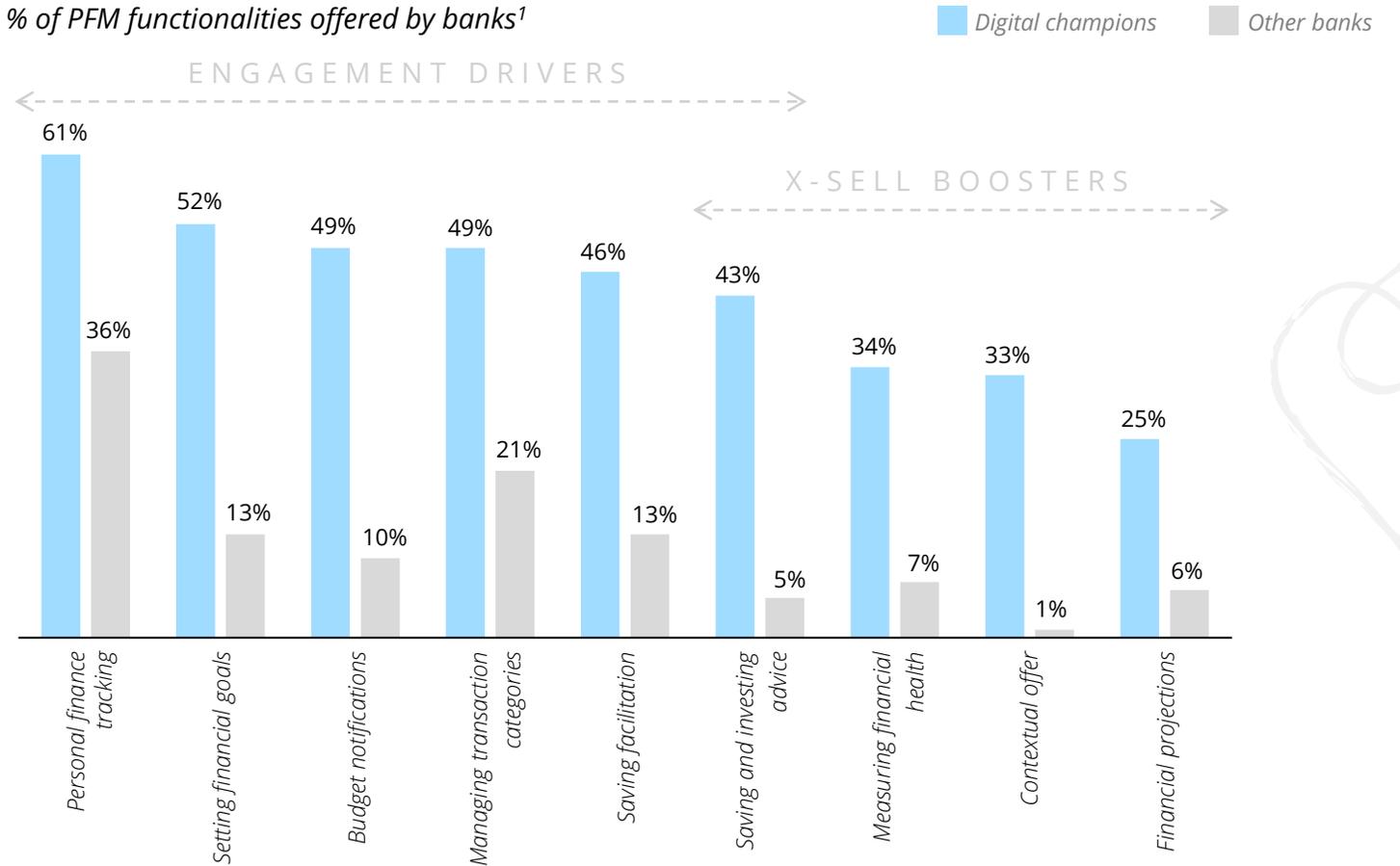
Most banks use PFM functionalities mainly to **increase the time and frequency of mobile app usage**.

A minority of Digital champions, however, have implemented **functionalities to develop cross-selling opportunities**.

% of banks that offer PFM¹



% of PFM functionalities offered by banks¹



Note 1. Data for 30 banks classified as Digital champions and 274 other banks which were covered in 2022 edition, includes data from internet and mobile banking channels



Facilitating app usage for all clients

Solutions in **social media**, on **mobile devices** and on other non-banking platforms, have become sources of inspiration for banks, which can use and „copy“ **gestures and patterns** present and known from other apps.

Examples of functions and patterns that have their origins in non-banking platforms are:



Transactions history as chat and possibility to send **additional content** with transfer (e.g., GIFs)

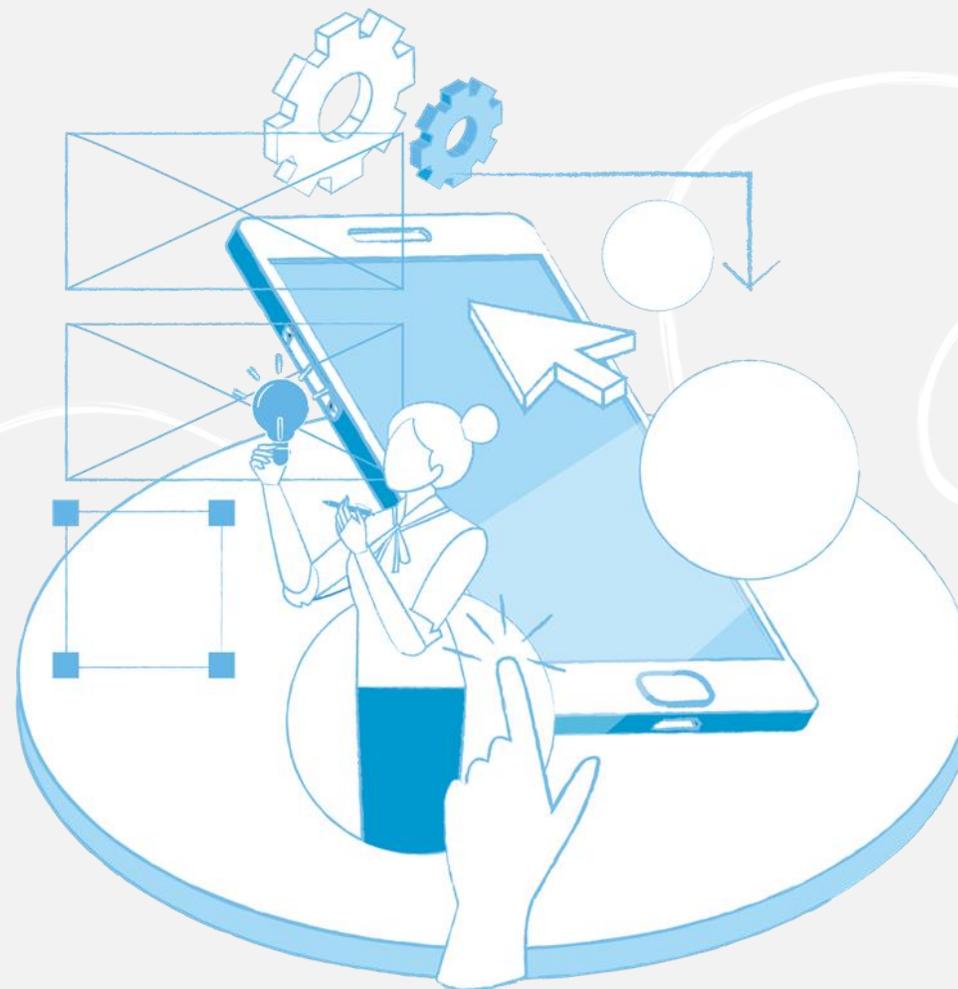


Near me payments as AirDrop for sending transfers



Presentation of the app's key features during onboarding by using **Instagram's story pattern** (animated auto scrolling progress bar at top)

Facilitating usage of apps does not only mean implementing patterns familiar to users but also including solutions **supporting accessibility** – e.g. for clients with hearing or eyesight impairment.

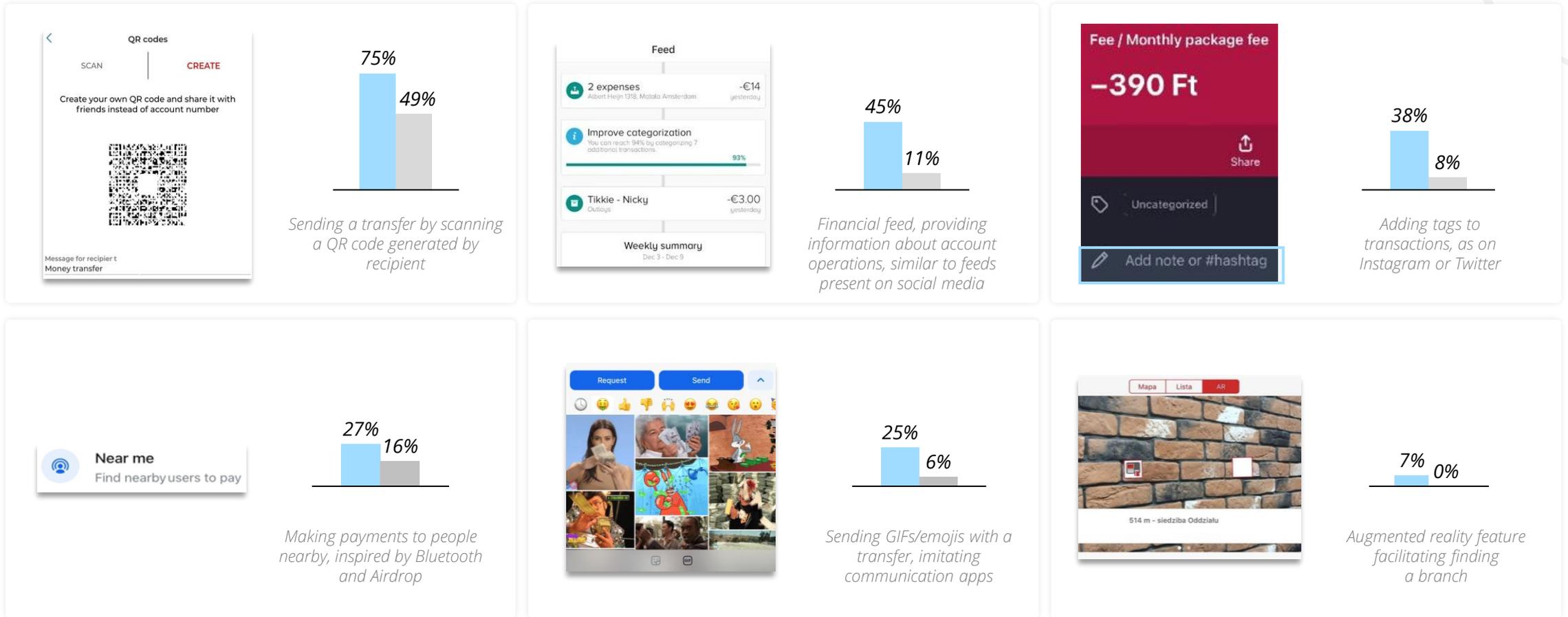




To facilitate the usage and enrich their channels, Digital champions leverage solutions known from other apps

% of banks offering given functionalities¹

■ Digital champions ■ Other banks

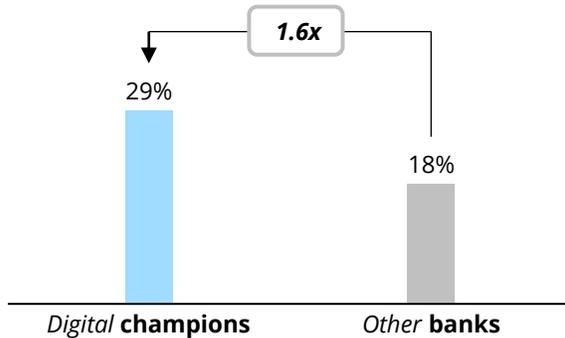


Note 1. Data for 30 banks classified as Digital champions and 274 other banks which were covered in 2022 edition
 34 | Copyright © 2022 Deloitte.

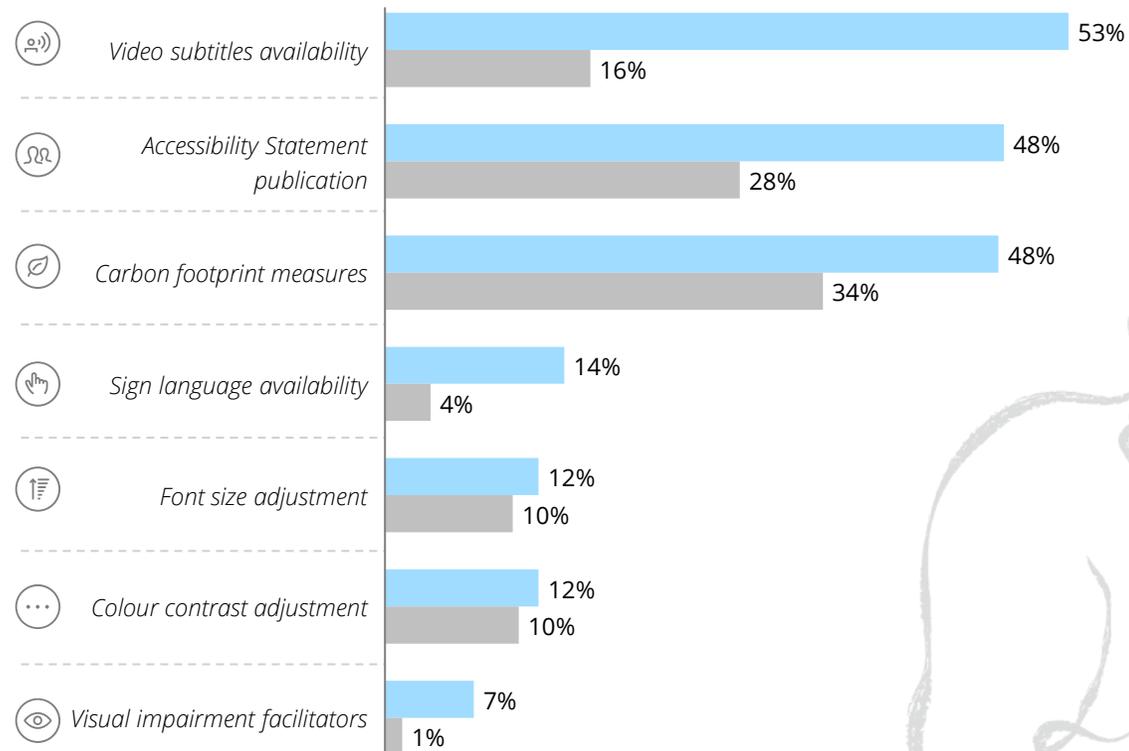
Digital champions offer some functionalities supporting accessibility but there is still much room for improvement

Digital champions offer functionalities aimed at **helping people with impairments** almost twice as often as other banks. Still, the implementation level is low and shows that accessibility is an area banks could put more attention to in order to **not only meet regulatory requirements** (in force or planned), but also to be able to **satisfy diverse needs** of their current and future **customers**.

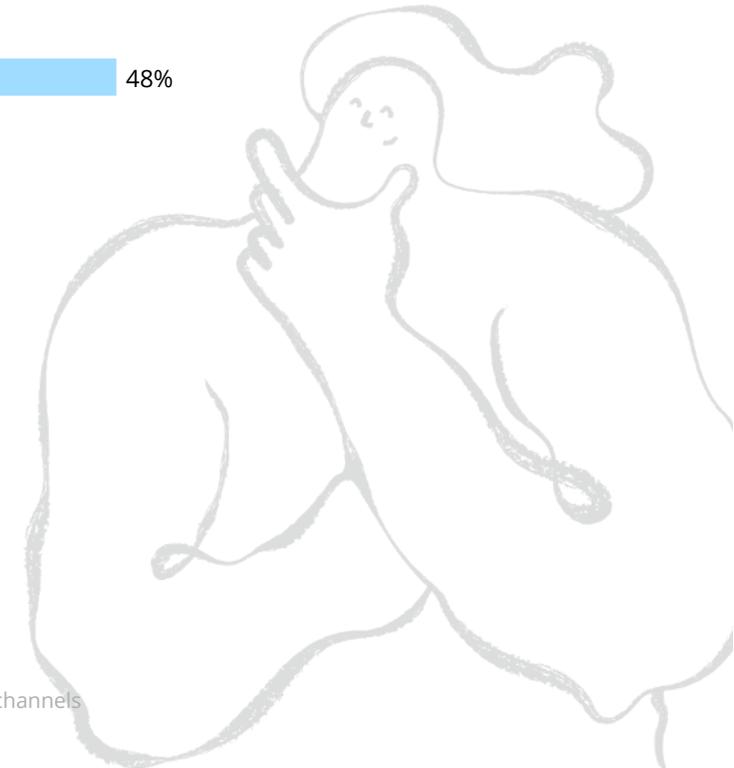
% accessibility-related functionalities offered by banks¹



% of accessibility and ESG functionalities offered by banks¹



Note 1. Data for 30 banks classified as Digital champions and 274 other banks which were covered in 2022 edition, includes data from internet and mobile banking channels
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Liberalization of investments

Many banks have realized the **potential behind investment services** and enable **investing** in the simplest products **after just a few clicks**, without the need to engage in lengthy registration processes or paperwork at the branch.

Leading players go beyond offering a seamless investment experience and **help their clients make better informed decisions**. Some examples are as follows:



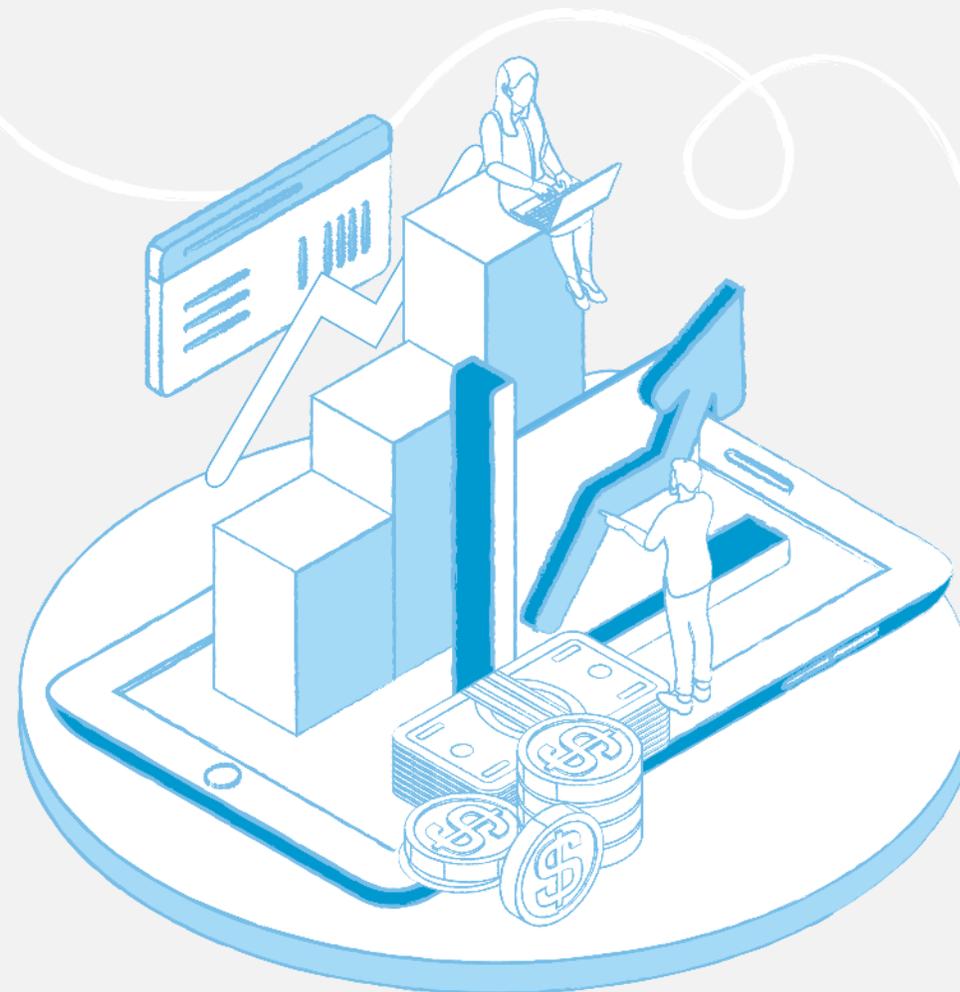
Offering **educational content** and rewarding users who complete their trainings



Setting up an **investor profile** after the user answers a few questions about their investment goals, financial knowledge, and risk appetite, and recommending investment options that best suit the customer needs



Providing **articles** where experts / analysts share their top recommendations

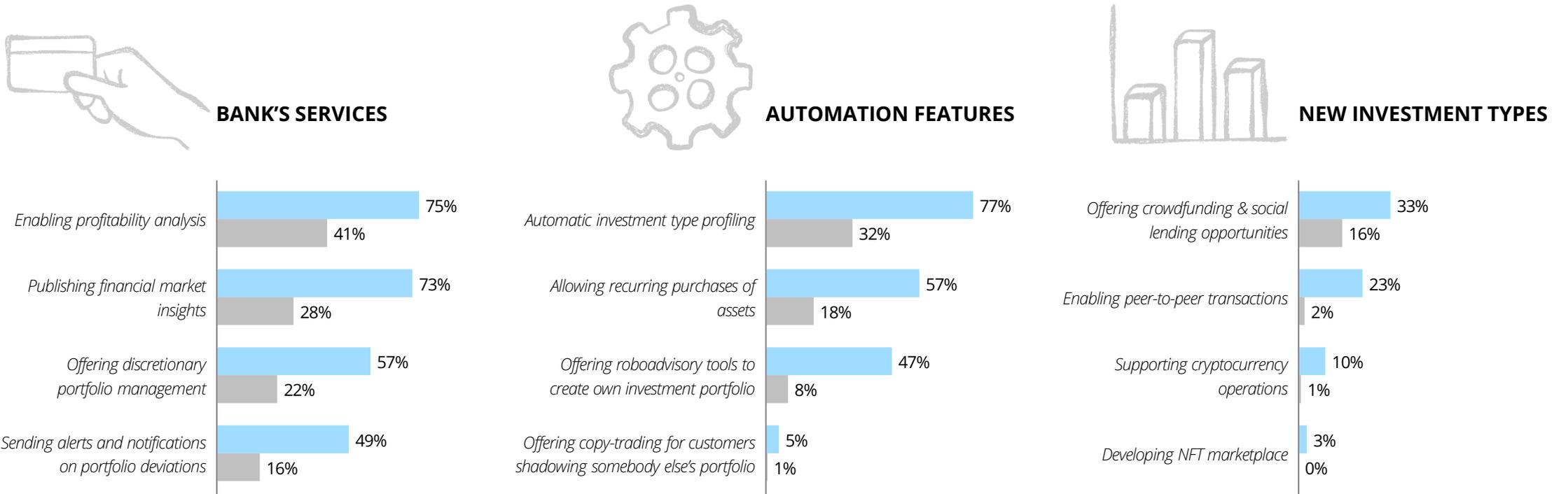


A majority of Digital champions realize the potential of investing through digital channels but the gap of other banks in the area is significant

% of investment functionalities offered by banks¹

■ Digital champions ■ Other banks

COMPLEXITY & INNOVATIVENESS



Note 1. Data for 30 banks classified as Digital champions and 274 other banks which were covered in 2022 edition, includes data for internet and mobile banking channels



Challenger banks

Challengers are relatively small banks competing with large long-established banks. Those banks and FinTechs **differ from their Incumbent peers** and constitute an important share of researched entities (11% out of all researched banks and 19% of Digital champions in the study were challengers).

Because of that, **it is worth to look at them separately** to understand their **unique characteristics** that define their digital channels and – sometimes – strong popularity among customers.

Some of those characteristics include:



On average, researched Challengers offer 11 out of 19 products checked in DBM, in comparison to an average of 15 by incumbents. ~20% of challengers don't offer any credit product and ~24% of challengers don't offer any insurance product



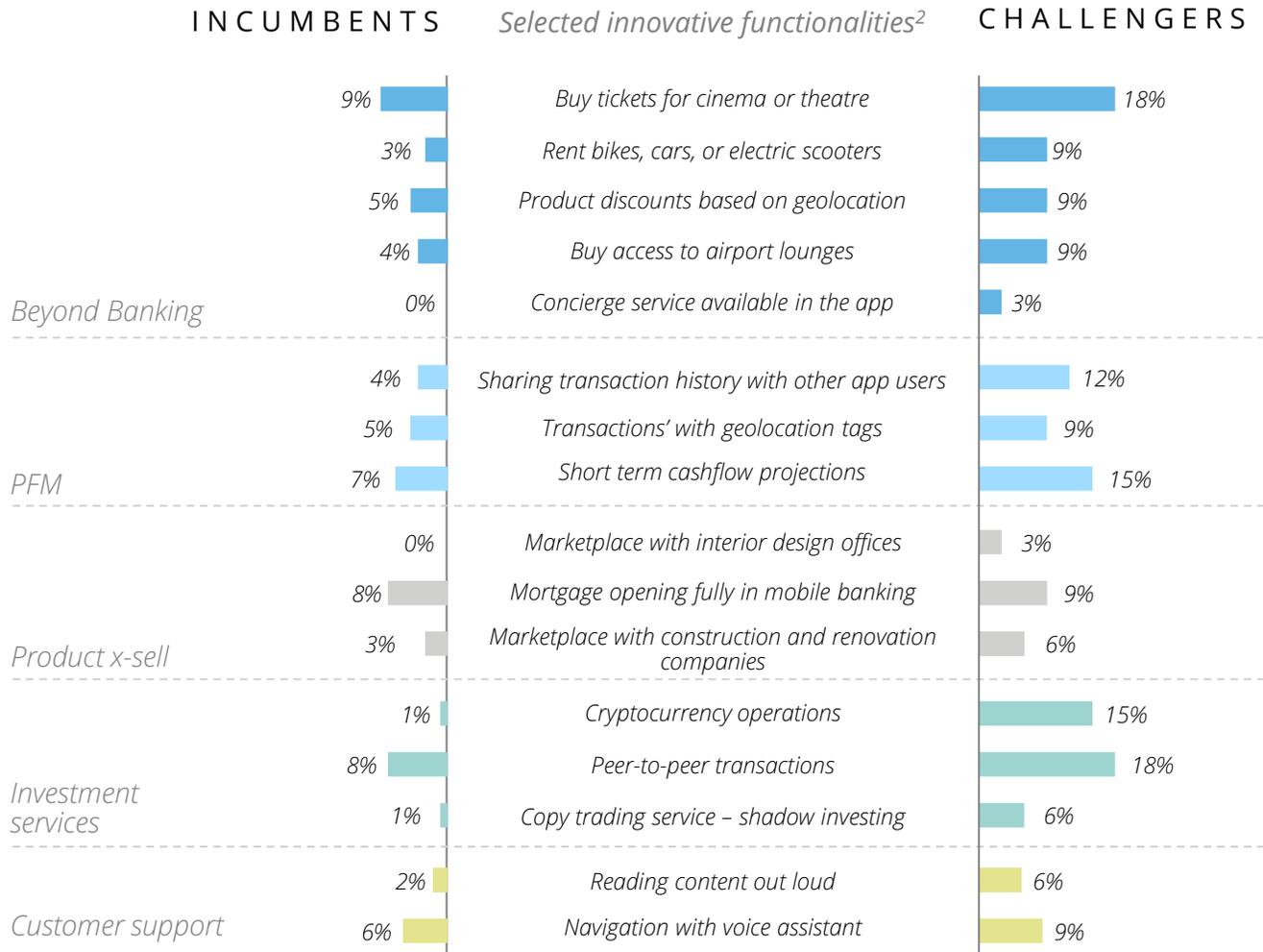
*Challengers are often **digital-only** or **mobile-only** banks (65% of challengers in DBM2022 are mobile-only)*



Challengers are more likely to differentiate themselves by adopting innovative solutions



% of banks offering given functionality¹



Note 1. Data for 270 banks classified as Incumbents and 34 banks classified as Challengers which were covered in 2022 edition

Note 2. innovative functionalities implemented in less than 10% of surveyed banks

Mobile catch up

Digital maturity of the mobile channel has grown faster than for internet banking since the 2020 edition of DBM. The mobile channel is still less developed but the gap is narrowing.

Despite those changes, there are still areas where clients prefer to perform banking activities via PC or even by visit in a branch (for example, applying for complicated products like a mortgage).

The examples of areas with growing preference to use mobile app are:



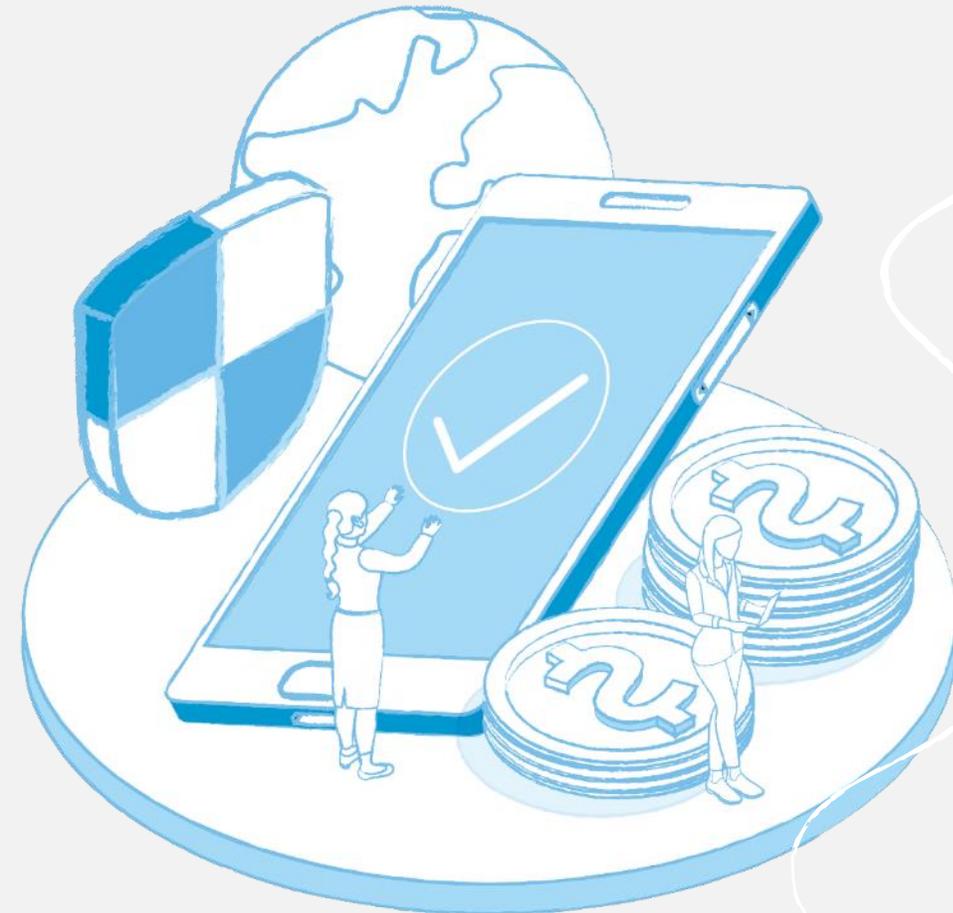
Looking for product information



Managing personal account



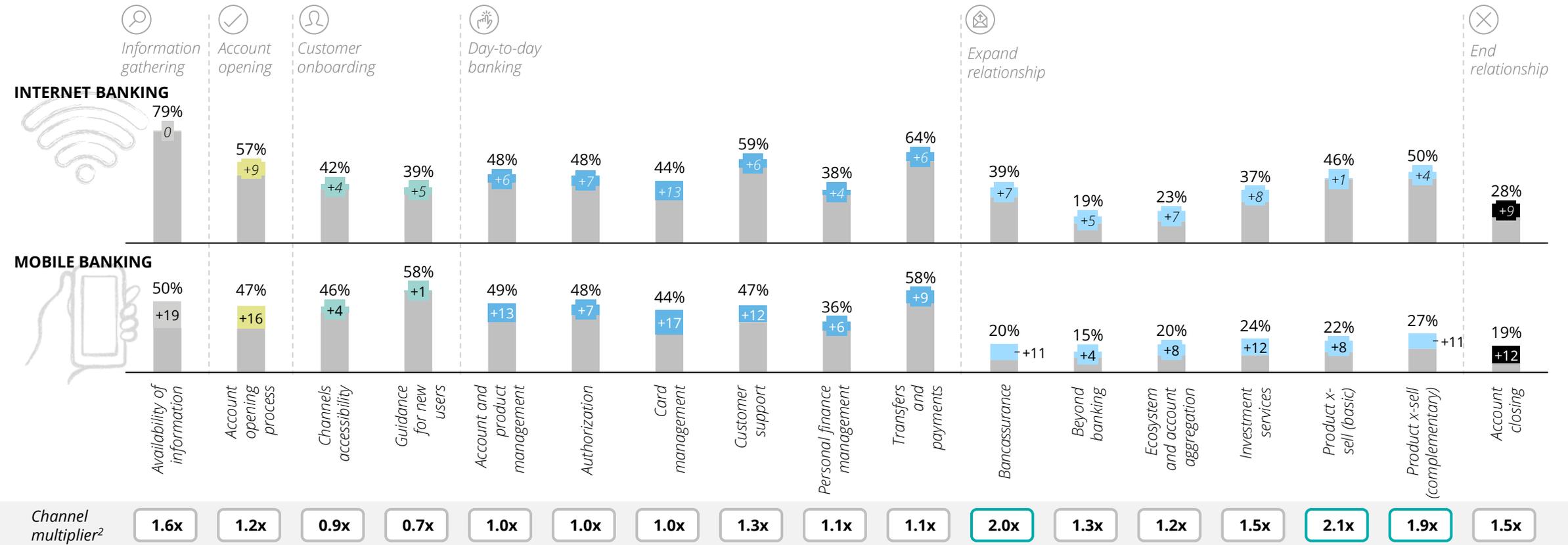
Active investing



Mobile channel digitalization level has increased the most (since 2020) for information availability, card management and account opening process

DBM score in given channel¹

Result in 2020 | Growth in 2022, pp



Note 1. Average score of 193 banks participating in both 2022 and 2020 edition
 Note 2. Channel multiplier represents the ratio of DBM score in internet to mobile channel
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01 Description of the study

02 Global results

03 Key trends & insights

04 **UX study**

05 How DBM helps banks respond to change

06 Contacts

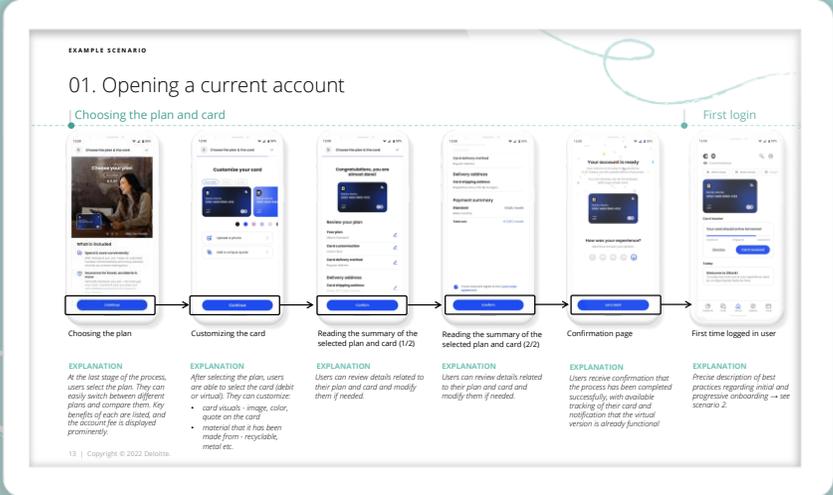
UX of top digital banking players in 10 different markets researched to identify **best practices** that have been further distilled into hypotheses of **optimal, user-friendly solutions.**



We have mapped key user scenarios from 10 top UX players from around the world to identify best practices and hypothesize optimal user flows

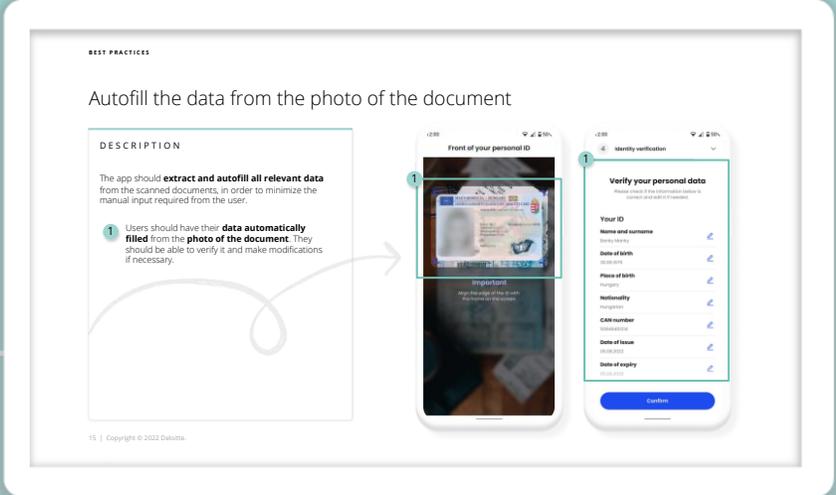
Key digital banking user flows, analyzed and refined

End-to-end user scenario analysis of 10 top UX banks in different markets was conducted to see optimal experiences and understand context. Best practices were identified for 15 key scenarios (with each step of the customer Journey represented) and refined to create hypothetical optimal user-friendly flows.



All do's & don'ts in one place

A playbook has been compiled to accompany the user flows covering key aspects to consider when designing optimal experiences: best practices to implement, bad practices to avoid and all the tips & tricks you need to know to support users on their journeys.



We have analyzed 15 scenarios covering key aspects of day-to-day banking

We have selected **15 scenarios representative of the mobile digital banking experience**. These scenarios cover key interaction patterns and many of the most important moments of the user journey in the context of day-to-day banking.



Throughout the research process we also examined **out-of-the-box, user-oriented features** that stood out in our comparison of different banking apps and contributed to exceptional user experience.



Based on the insights coming from the analysis of 10 top UX banks, **optimal user flows have been hypothesized** for each of the scenario. An example of the first scenario is presented later, in a form of **mock-up screens**.

Based on the insights gathered on the scenario level, we have summarized the winning factors for key processes in the Experience Matrix

Over **100 user experience-specific insights** grouped into **6 value creation categories** constitute a blueprint - Experience Matrix - that can be used as a reference point in designing flows and features for all kinds of banking processes and applications.

	Lowered drop-off rate	Increased security	Customer engagement & retention	Increased revenue	Enhanced brand perception	Enhanced customer loyalty & trust
Account opening & Onboarding	Allow users to pause the process and resume it later.	Ensure that the process of ID verification is error-proof.	If users start the process but fail to complete it, make sure to follow up and provide support.	During the onboarding process make the user discover the bank's product portfolio .	Make sure to implement good visuals (e.g. including animations) and copywriting for an appealing onboarding experience.	Provide various types of support throughout the whole process.
	Keep the process as short as possible.	Include important information on security (e.g. about SMS phishing or how to recognize scam messages).	Avoid random and annoying onboarding pop ups/ads after the user logs in.	On the onboarding screen that introduces a feature, a CTA leading to this feature should be included.	Avoid mixing different languages within the process.	If possible, use patterns that users find familiar , e.g. 'stories' to represent updates/summaries/ tutorials whenever the full-screen content is presented.
	Ensure that users always know where they are within the process.	Allow users to use biometric authentication to log in to the application.	The number of the onboarding screens should not be overwhelming , but should provide enough information for the user to continue discovery process by themselves and come back to onboarding at their convenience.	Avoid empty states that bring no value to the user.	Avoid blocking the account permanently after the user has typed the wrong passcode several times.	Always provide the "Forgotten passcode" fallback option whenever user is asked to sign in with their credentials.
	Allow users to accept terms and conditions after reading the summary of the most important points instead of opening the full T&C page.	Provide the user with guidance on how to create a strong password .	Avoid blocking the account permanently after the user has typed the wrong passcode several times (i.e. requiring a visit at the branch or a phone call to reconfirm identity).	Avoid redirecting the user out of the app (e.g. to the bank's website or to the email) to complete an onboarding task.	Avoid providing content in text-heavy , not mobile-friendly pages.	
	Consider allowing users to skip steps that can be completed after creating an account .	After several temporary blockings, if the user still fails to provide the right passcode, additional security measures should be implemented (e.g. reconfiguration of the app).	Users should be able to come back to the onboarding tips at a later point.		The user should be given full control over the onboarding process; they should be able to skip the screens if they want to.	
Sending money	Provide all necessary recipient's data in the contact list (name, bank, etc.).	Increase the security by allowing users to authorize transactions using biometric authentication .	Enable users to import the contact list from their mobile device and make sure to indicate for which contacts a mobile phone transfer is available .	Enable different ways of making transfers , e.g. via phone number, e-mail address, nick name, etc.	Consider allowing additional content that might personalize the experience , e.g. adding GIFs while making a transfer.	Enable users to see the full history of transactions with the selected contact (e.g. in form of a chat).
	Provide process facilitating methods (e.g. the option to scan the account number without having to type it).	Enable the possibility to add selected recipients/payees to a safe list , which allows for seamless transactions without the need for authorisation.	Provide flexibility in managing the money request : allow users to resend it later on, to send a reminder or to cancel the request.	Ensure that all the necessary info and options are available while sending a transfer .	Provide users with a list of money requests they have made.	Provide users with the option to request money from recipients that are not the customers of the same bank .
	Make the process of sending a transfer easier by placing all the details on one page .		Provide the users with a real-time information on the status of the payment .	Consider the option to share the money request via various channels , e.g. via QR code, link, list of contacts (for users within the same banking environment), and "near	Provide multiple ways to access the money request feature within the app.	

Quantitative analysis of user interaction with the app enables optimization of key user flows

In addition to qualitative analysis of user flows, we have also compared the **number of interactions needed to complete processes**.

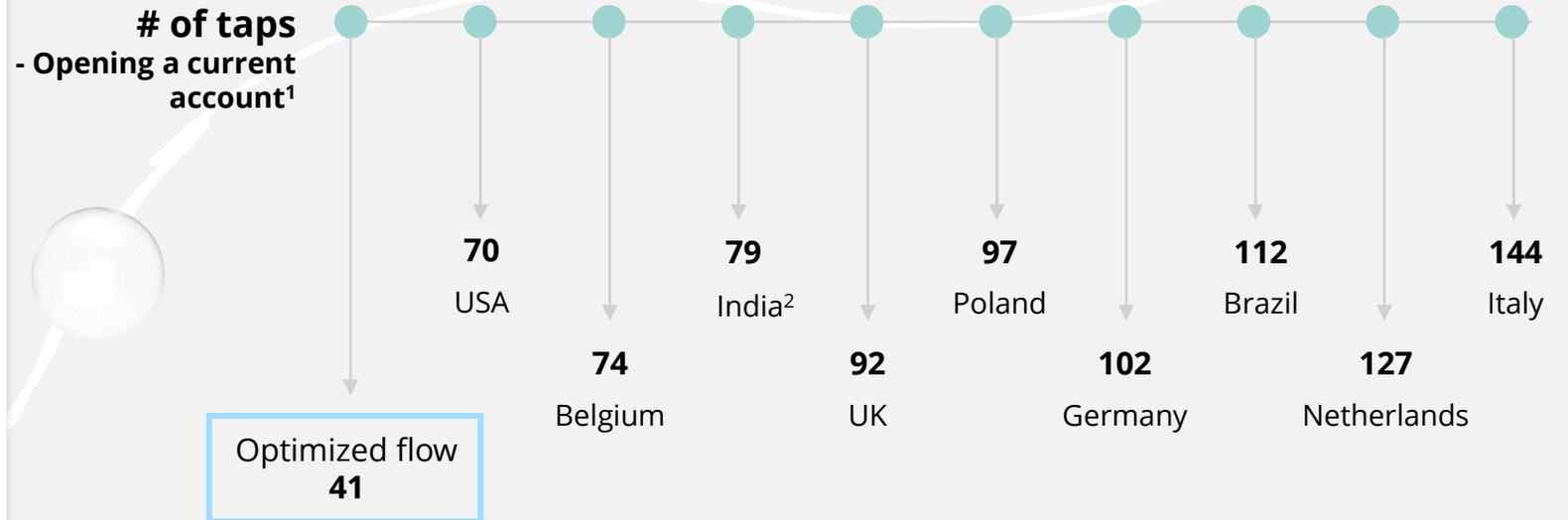
Conciseness is one of the key aspects influencing mental fatigue and **potential user drop-off**, making it essential to an optimized flow.

By providing smoother user experiences, banks should be able to **decrease abandonment rates**.

An optimized flow for end-to-end digital opening a current account was found to be 41 taps versus a range of 70 – 144 in studied banks.

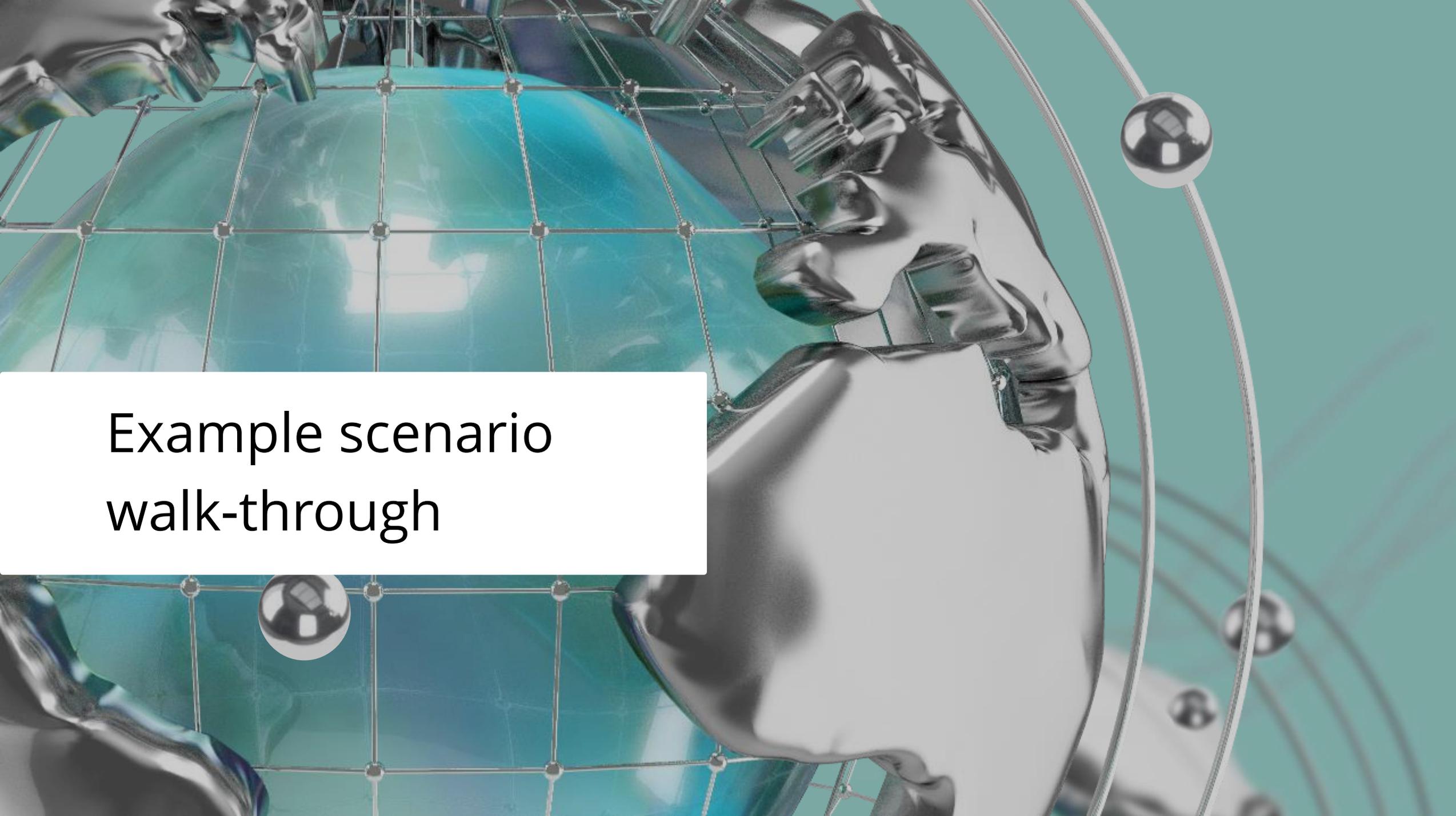
This optimized flow is the **most streamlined**, however its **implementation might differ** depending on local context and legal requirements.

This metric takes into account all taps required to complete the process, excluding those that are user-specific (manual keyboard input in fields such as name, email address, etc.). It does not take into consideration other important factors that enhance the user experience, and as such should not be used separately from the other findings from our research.



Note 1. Chinese bank in the study is not included in the analysis, as fully digital account opening for new customers was not available

Note 2. The number does not include the obligatory identity verification video call with the bank employee



Example scenario walk-through

Example of the scenario – 'opening a current account'

01 OPENING A CURRENT ACCOUNT

Highlights and key areas of focus

In the following section, we present **the first of 15** scenarios that we have covered in our analysis – 'opening a current account'.

This particular scenario is pivotal in terms of the relation between the bank and the customer – it covers the first moment of interaction between the client and the bank, and if not designed and implemented correctly, it can lead to discouragement and in effect – user drop-off.

It also gives the initial impression of what the customer can expect from the digital ecosystem.

This is important not only for clients starting their banking journey but also for those who have multiple accounts. The decision whether this new account will be the one used most often is dependent not only on the list of available features but also the overall quality of the experience.

15 KEY SCENARIOS WE FOCUSED ON:

- 1 Opening a current account
- 2 Onboarding in the app
- 3 Logging in to the app
- 4 Making a domestic payment/transfer
- 5 Requesting money
- 6 Applying for a mortgage
- 7 Applying for a personal loan (e.g. cash loan)
- 8 Leveraging third-parties services
- 9 Active investing
- 10 Managing your payment card
- 11 Checking account balance & transaction history
- 12 Tracking expenses
- 13 Contacting the customer support
- 14 Closing a current account
- 15 Other innovative user-oriented solutions

01. Opening a current account

The “opening a current account” scenario

presents a flow for a **fully digital account opening** process. Particular attention has been paid to the **length**, **flexibility** and **clarity** of the process, as well as **available help** provided to **users**.

BEST PRACTICES

- ⬇ Allow users to **pause** the process and **resume** it later.
- ⬇ Keep the **process** as **short** as **possible**.
- ⬇ Ensure that users always **know where** they **are** within the process.
- 🛡 Ensure that the **process of ID verification** is **error-proof**.
- ⬇ Allow users to **accept terms** and **conditions** after **reading** the **summary** of the most important points instead of opening the full T&C page.



THINGS TO CONSIDER

- ⬇ Allow users to **skip steps** that can be completed **after creating** an **account**.
- 🗣 Provide various types of **support throughout** the whole process.
- 💬 If users start the process but fail to complete it, make sure to **follow up** and provide support.



COMMON MISTAKES

- 👁 Avoid providing **content in text-heavy**, not mobile-friendly pages.
- 👁 Avoid **mixing** different **languages** within the process.

Starting point



Mobile website of the bank

The scenario starts with looking for information about a current account on the mobile website of the bank.



Ending point

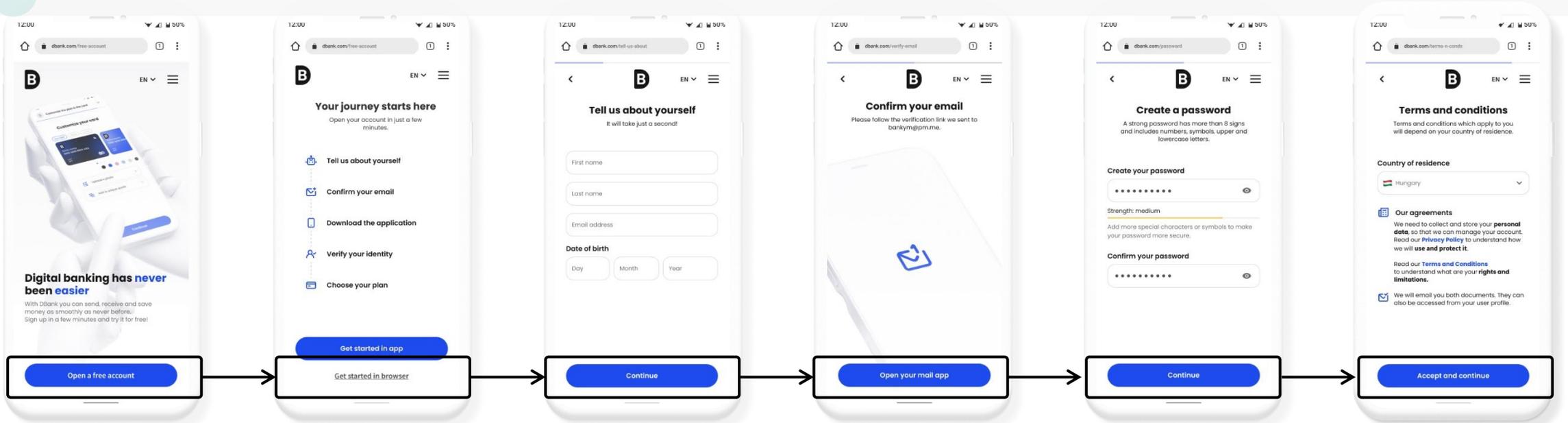


Logging in to the application

The scenario ends when user is logged in to the created account and sees the homepage of the application.

01. Opening a current account

Creating a user account



Looking for the option to open an account on the website

EXPLANATION

The account opening Call To Action (CTA) should be prominently placed on the homepage, together with the most important benefits.

Reading the overview of the process and selecting to get started in the browser

EXPLANATION

Users should be able to see a short overview of the process and start it either in the app or on the website.

Providing details required to open the account

EXPLANATION

The app should only require personal data necessary for creating an account (this might vary according to country regulation and the bank's policy). Any additional data (which can allow for personalization of offers and contents) should only be asked for at a later stage, once the account is created.

Moving to email verification

EXPLANATION

This step helps to ensure that users have provided the correct email address. It increases error prevention in the process and allows for quick recovery in case of a mistake. The link included in the email redirects users back to the account opening process.

Setting up a password

EXPLANATION

The password will allow users to securely log in to their account later in the process.

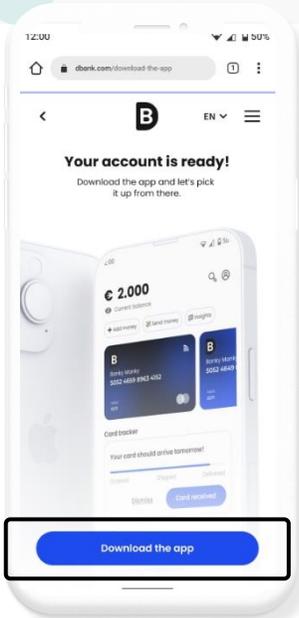
Accepting terms and conditions and any further bank-specific consents

EXPLANATION

Users should be able to see the summary of the documents before accepting them. Once the user accepts all necessary consents, an account is automatically created for them. It will allow them to pause the process anytime and resume it later.

01. Opening a current account

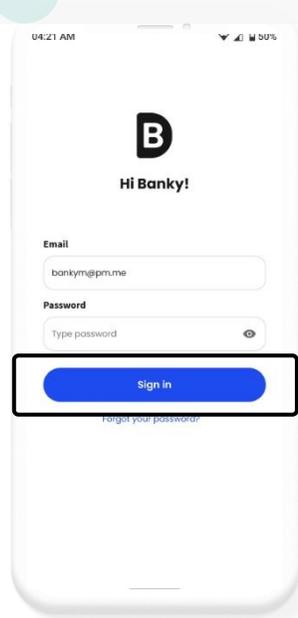
Creating an account | First login and confirmation of the phone number



Moving to the app

EXPLANATION

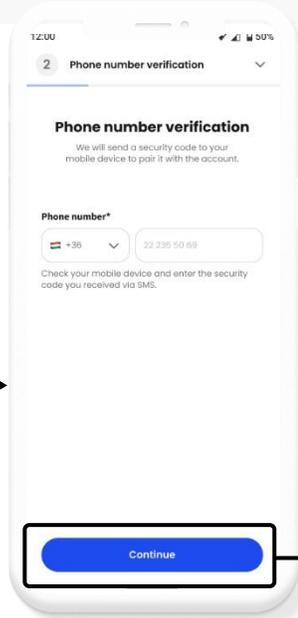
Once users create the account, they are redirected to the app for a smoother experience. Data is auto filled from the scanned ID, which significantly minimizes users' effort. In the app, they can also share their screen if they need customer support.



First login to the application

EXPLANATION

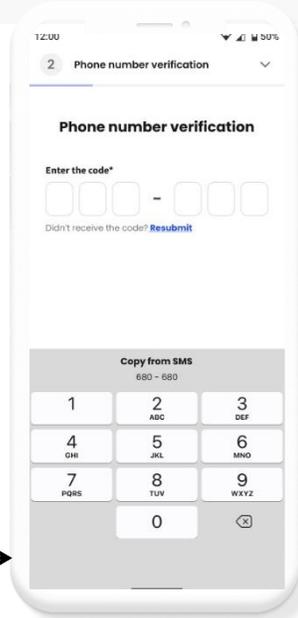
The app should open with the email field already populated.



Phone number verification – providing the phone number

EXPLANATION

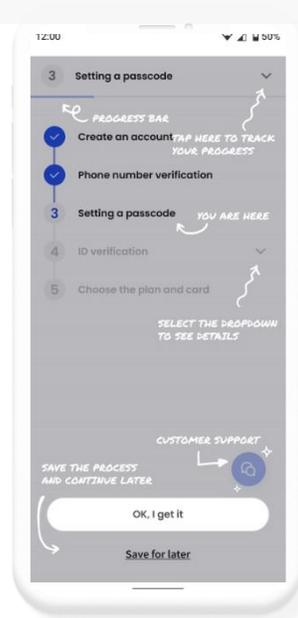
This step connects the account with the phone number, enabling multi factor authentication and allowing for actions such as pairing devices with the account.



Phone number verification – providing the 6-digit code

EXPLANATION

Users can copy the one-time password (OTP) and enter it with just one tap, without the need to type it manually. (This option needs to be activated in their device's settings)



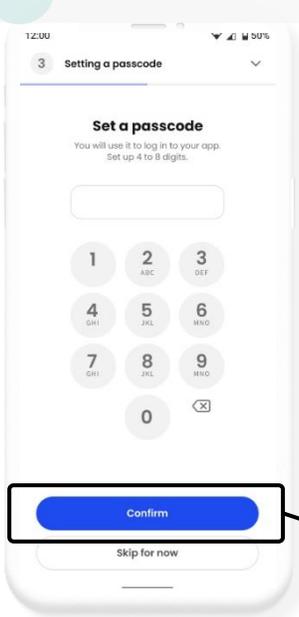
Process overview

EXPLANATION

Since the process of creating the account is complex, users should have an overview of all its steps in order to see which ones have already been completed and which haven't. They should be informed about the option to pause the process and resume it later, without losing provided data.

01. Opening a current account

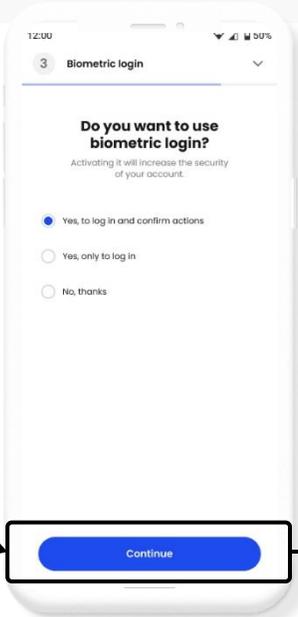
Setting up a passcode and biometric login



Setting up a passcode

EXPLANATION

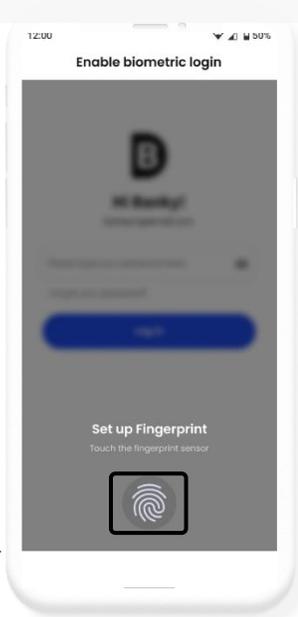
Since users can log in using the email address and password they have set up earlier in the process, it is possible for them to skip this step and come back to it later.



Specifying details related to the use of biometric login

EXPLANATION

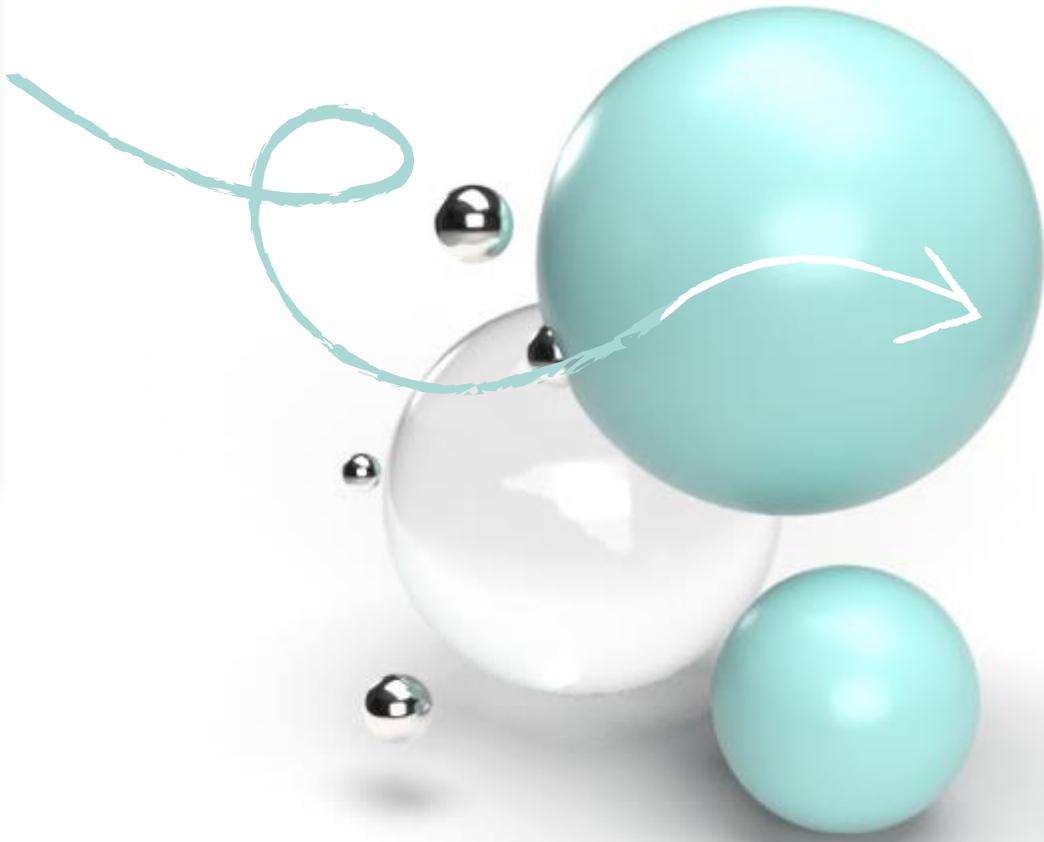
Biometric authentication should be optional. Users should be able to choose whether they want to use it only to log in or also to confirm actions within the app.



Confirming the use of fingerprint and scanning it

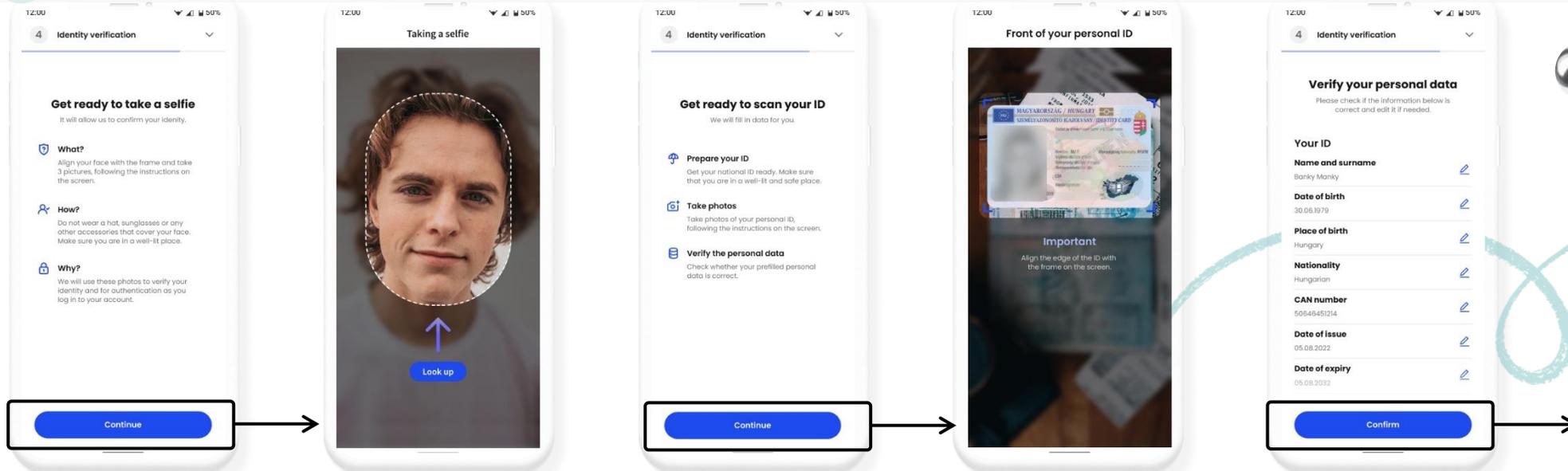
EXPLANATION

If users have already set up the fingerprint in the device's settings, they should be able to use it at this point. If they do not have a fingerprint configured, they should be able to initiate configuration tapping a CTA that redirects them to phone's settings.



01. Opening a current account

Identity verification – photo and ID



Reading the instruction on how to take a selfie

EXPLANATION

The instruction is brief and clearly explains how to complete the task.

Taking selfies following the instructions displayed on the screen

EXPLANATION

Selfies requiring the user to perform random gestures ensure proper authentication. The app should provide prompts and real-time feedback to ensure correct image capture.

Reading the instruction on how to take the photo of the ID

EXPLANATION

The instruction is brief and clearly explains how to complete the task.

Taking photos of the document

EXPLANATION

In order to prevent errors, users should get hints on how the photo should be taken correctly as well as real-time feedback.

Checking the correctness of data extracted from the scanned ID

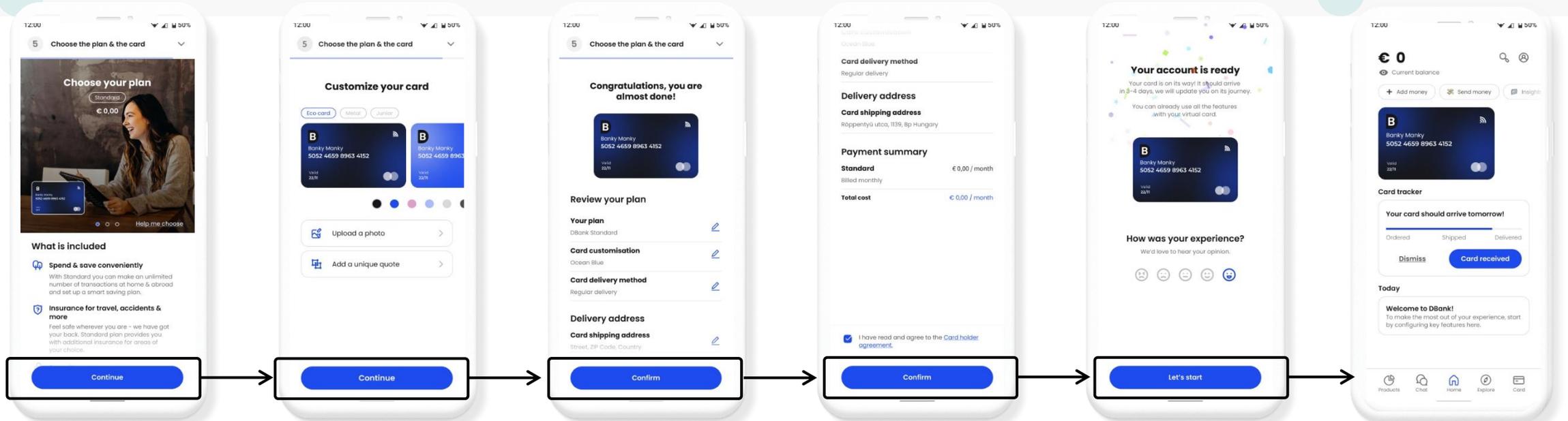
EXPLANATION

The personal data is automatically filled in from the scanned document. Users should be able to correct it if needed.

01. Opening a current account

Choosing the plan and card

First login



Choosing the plan

EXPLANATION

At the last stage of the process, users select the plan. They can easily switch between different plans and compare them. Key benefits of each are listed, and the account fee is displayed prominently.

Customizing the card

EXPLANATION

After selecting the plan, users are able to select the card (debit or virtual). They can customize:

- card visuals - image, color, quote on the card
- material that it has been made from - recyclable, metal etc.

Reading the summary of the selected plan and card (1/2)

EXPLANATION

Users can review details related to their plan and card and modify them if needed.

Reading the summary of the selected plan and card (2/2)

EXPLANATION

Users can review details related to their plan and card and modify them if needed.

Confirmation page

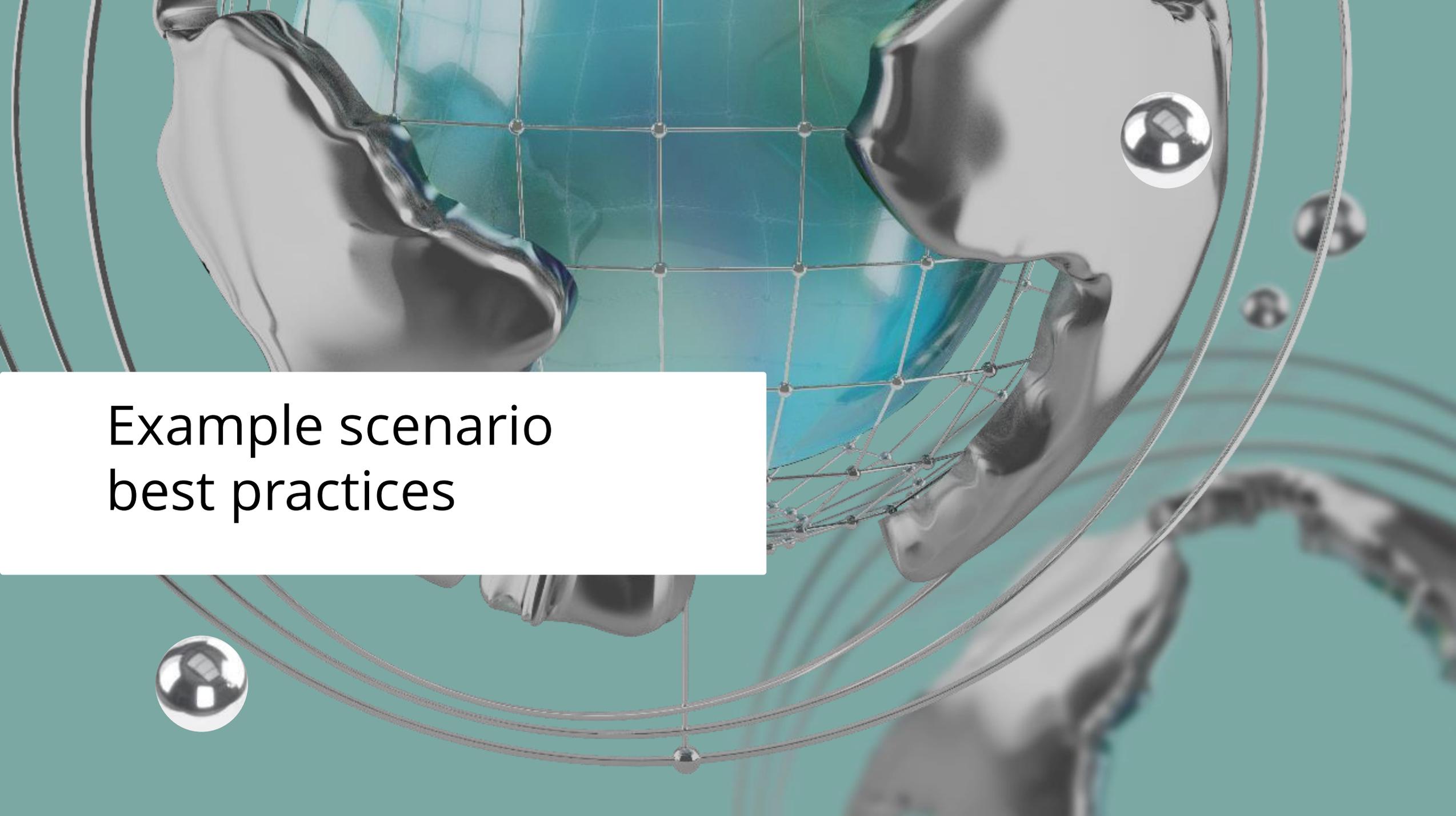
EXPLANATION

Users receive confirmation that the process has been completed successfully, with available tracking of their card and notification that the virtual version is already functional

First time logged in user

EXPLANATION

Precise description of best practices regarding initial and progressive onboarding → see scenario 2.



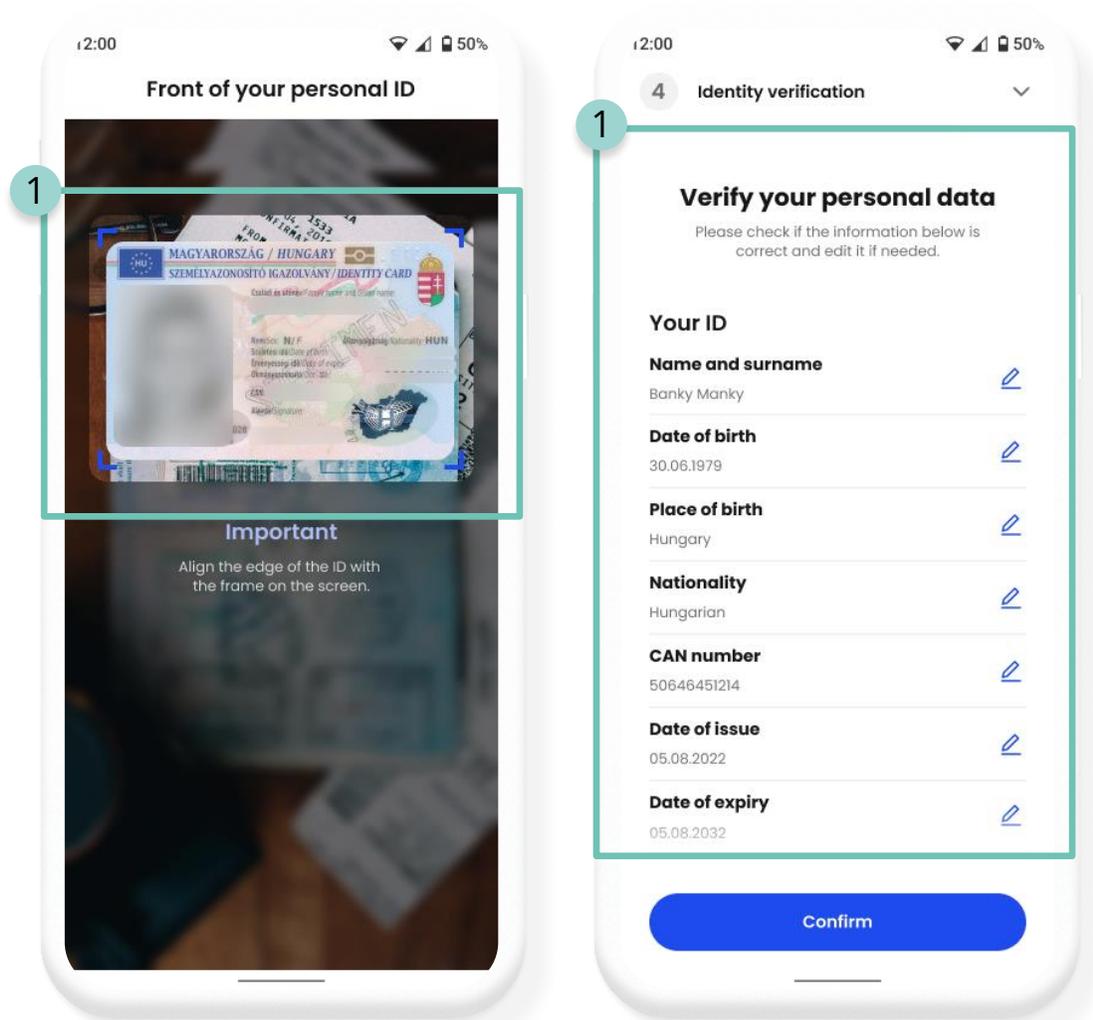
Example scenario
best practices

Autofill the data from the photo of the document

DESCRIPTION

The app should **extract and autofill all relevant data** from the scanned documents, in order to minimize the manual input required from the user.

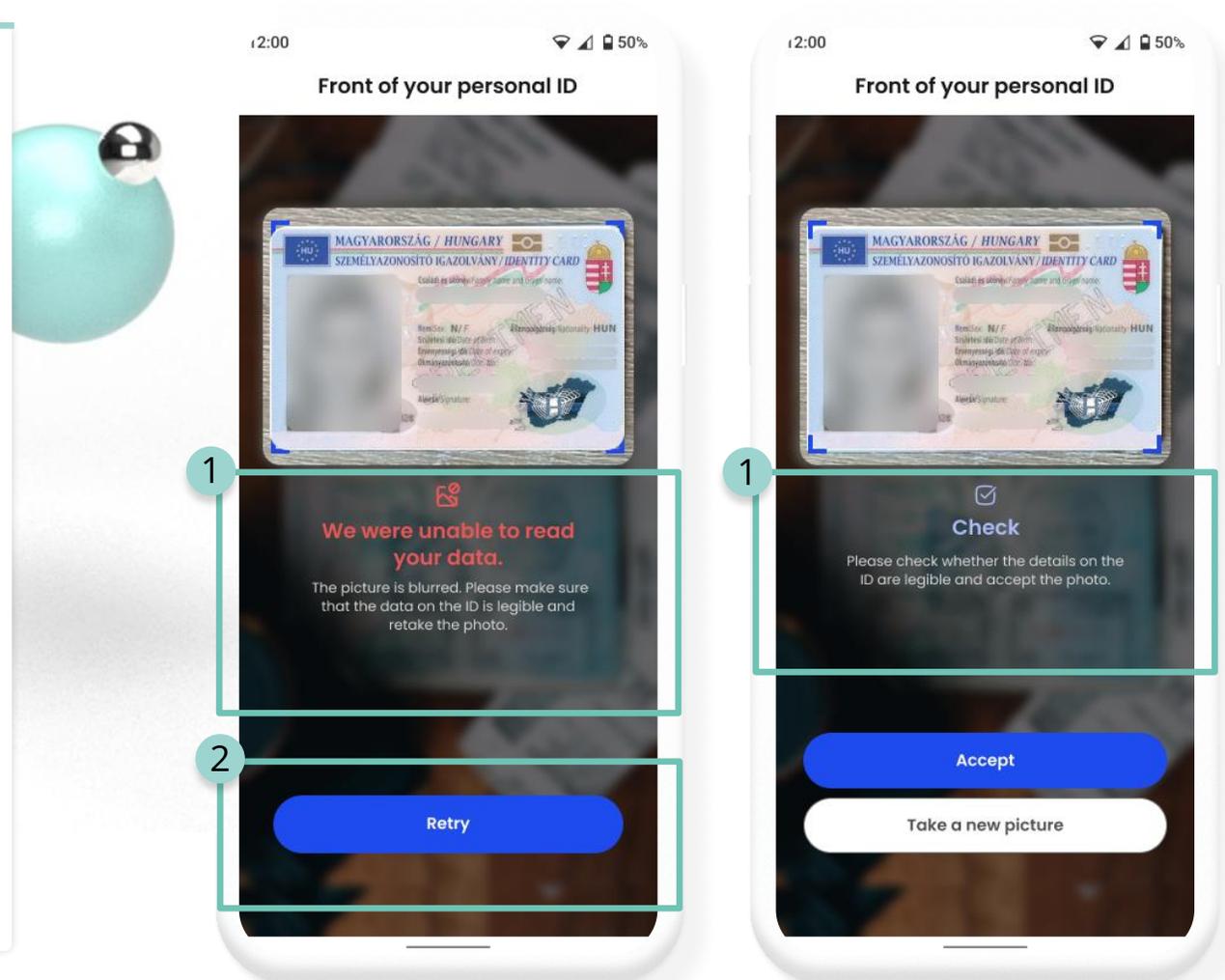
- 1 Users should have their **data automatically filled** from the **photo of the document**. They should be able to verify it and make modifications if necessary.



Ensure that the ID verification step is error-proof

DESCRIPTION

- 1 Users should be informed if **the document has been correctly scanned or not**, and if the photographed side of the document is the right one.
- 2 Users should be able to **retake the picture** if the app informs them about an error. They should also be informed why the problem occurred (e.g. that the picture was too blurry), and what they should do in order to resolve the issue.

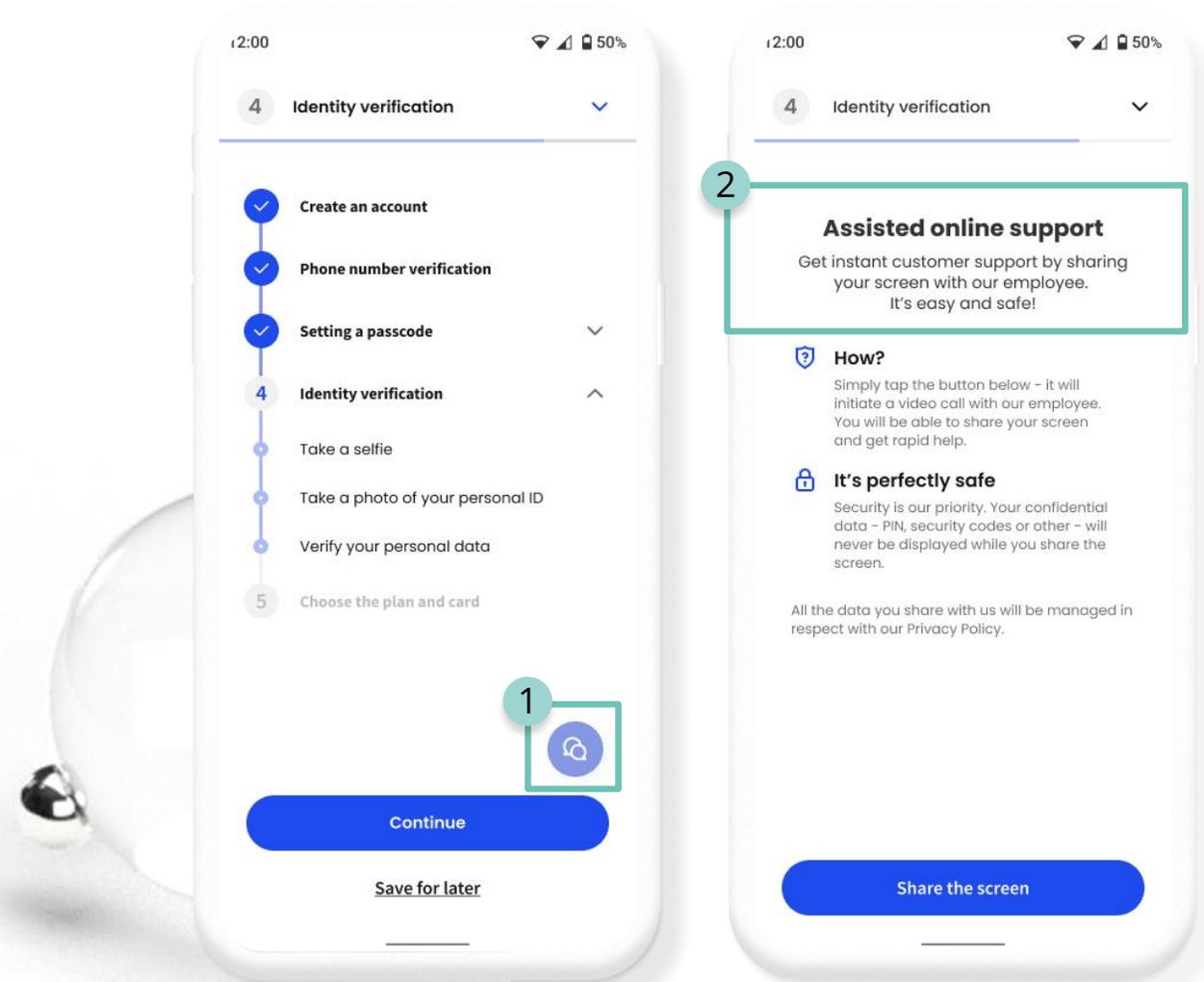


Provide easy access to customer support during the whole process

DESCRIPTION

- 1 Users should have access to **customer support** throughout the **whole process**.
- 2 Users should be able to **share** their **screen** while **communicating** with a **bank employee** in order to explain the issue more efficiently.

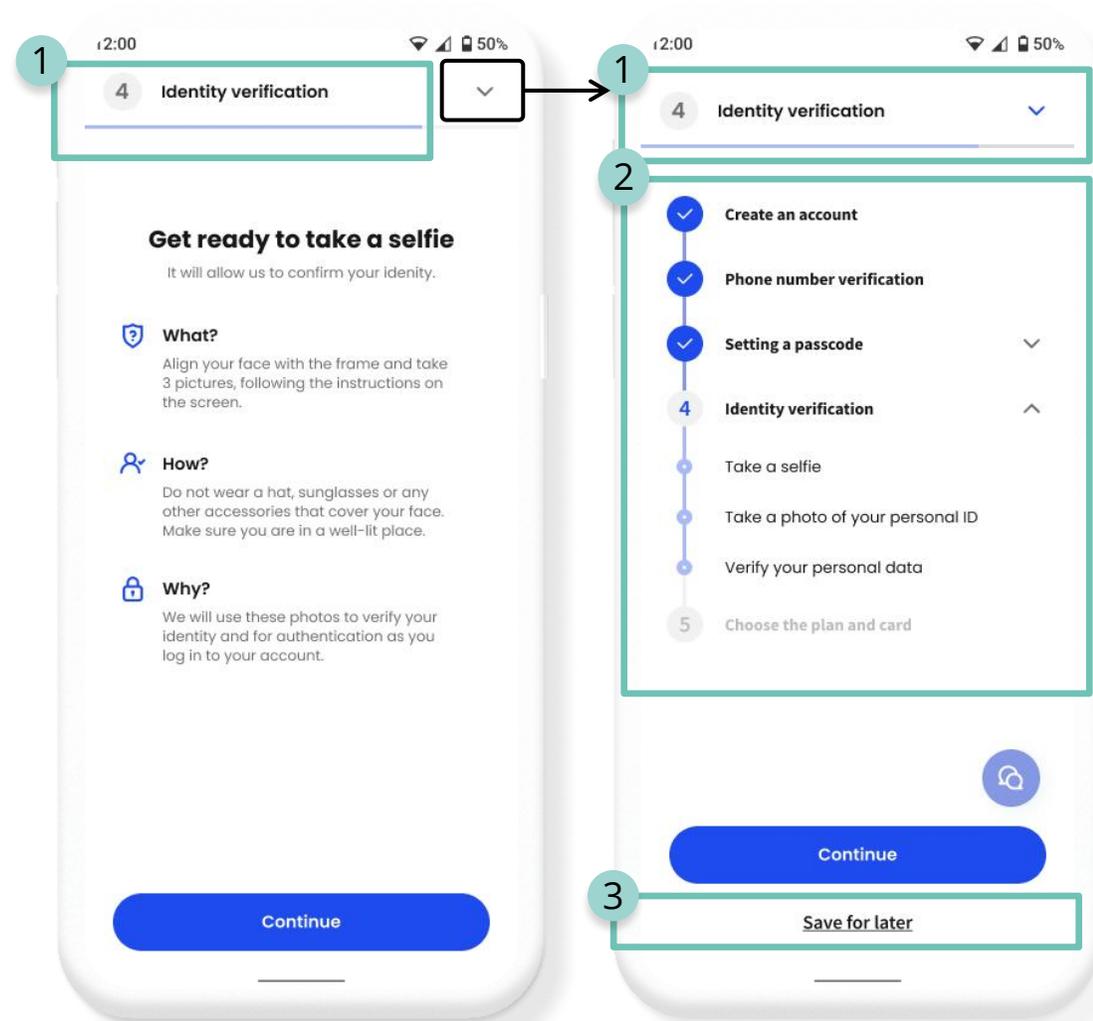
Due to the significant amount of data that users need to provide during the process, it is crucial that help is easily accessible if needed.



Ensure that users can track their progress and that they can stop and resume the process without losing the provided data

DESCRIPTION

- 1 Users should be able to see the **progress bar** while going through the entire process.
- 2 Users should be able to see the **overview of the whole process**, guiding them through steps and sub-steps that they need to take. It should indicate how they are progressing and how much they have left.
- 3 Users should be able to **stop the process and come back to it later**. The already provided information should be saved and the user should be able to resume the process from the same step.

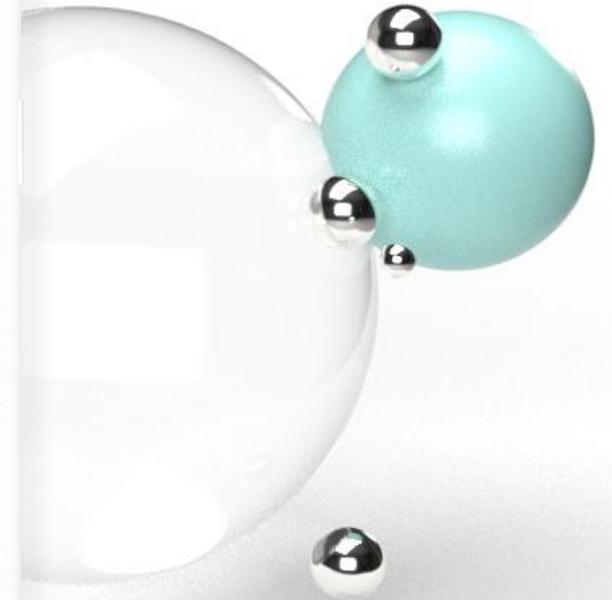
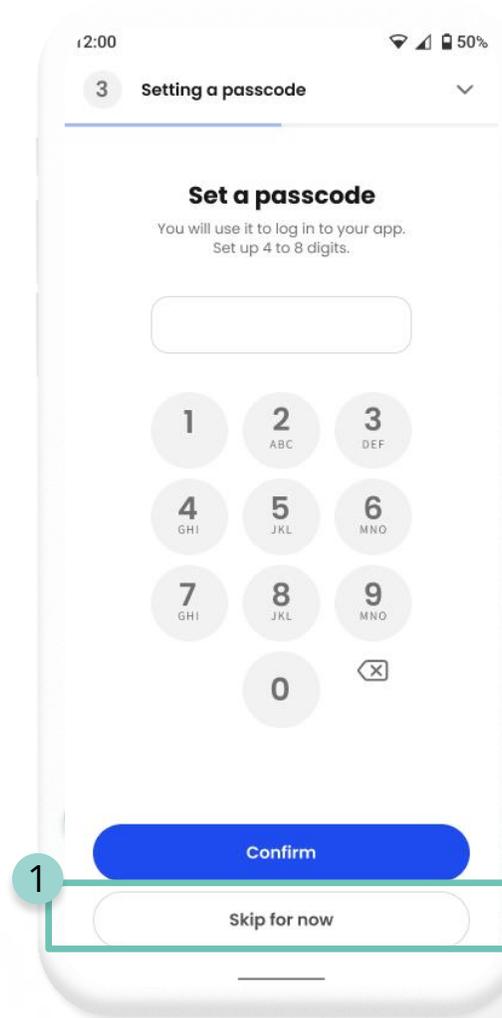


Keep the process as short as possible

DESCRIPTION

- 1 Make sure only necessary information is required from the user to complete the process. If a step can be completed at a later point, make it **skippable** or ask for it **after the account is created**.

Remove all **ad-like content** that might distract the user from completing the process.

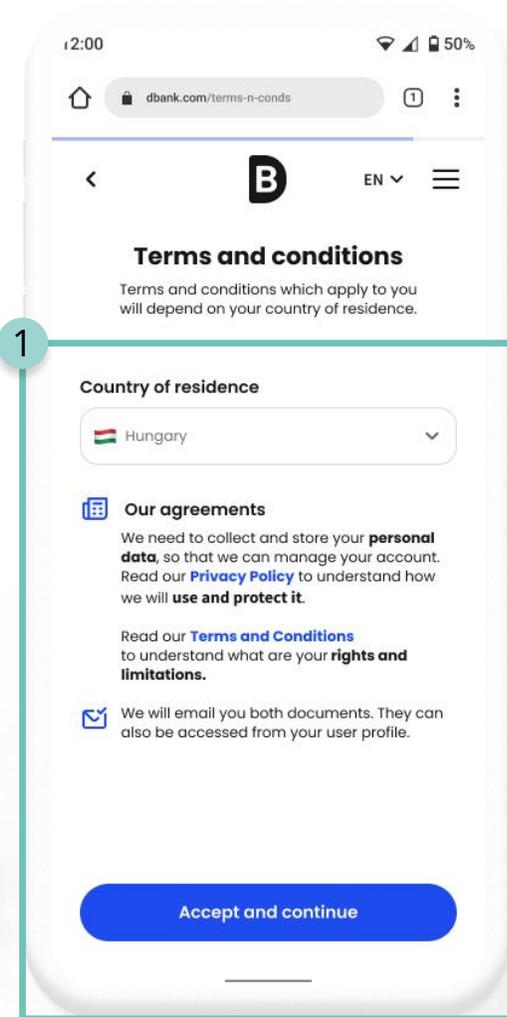


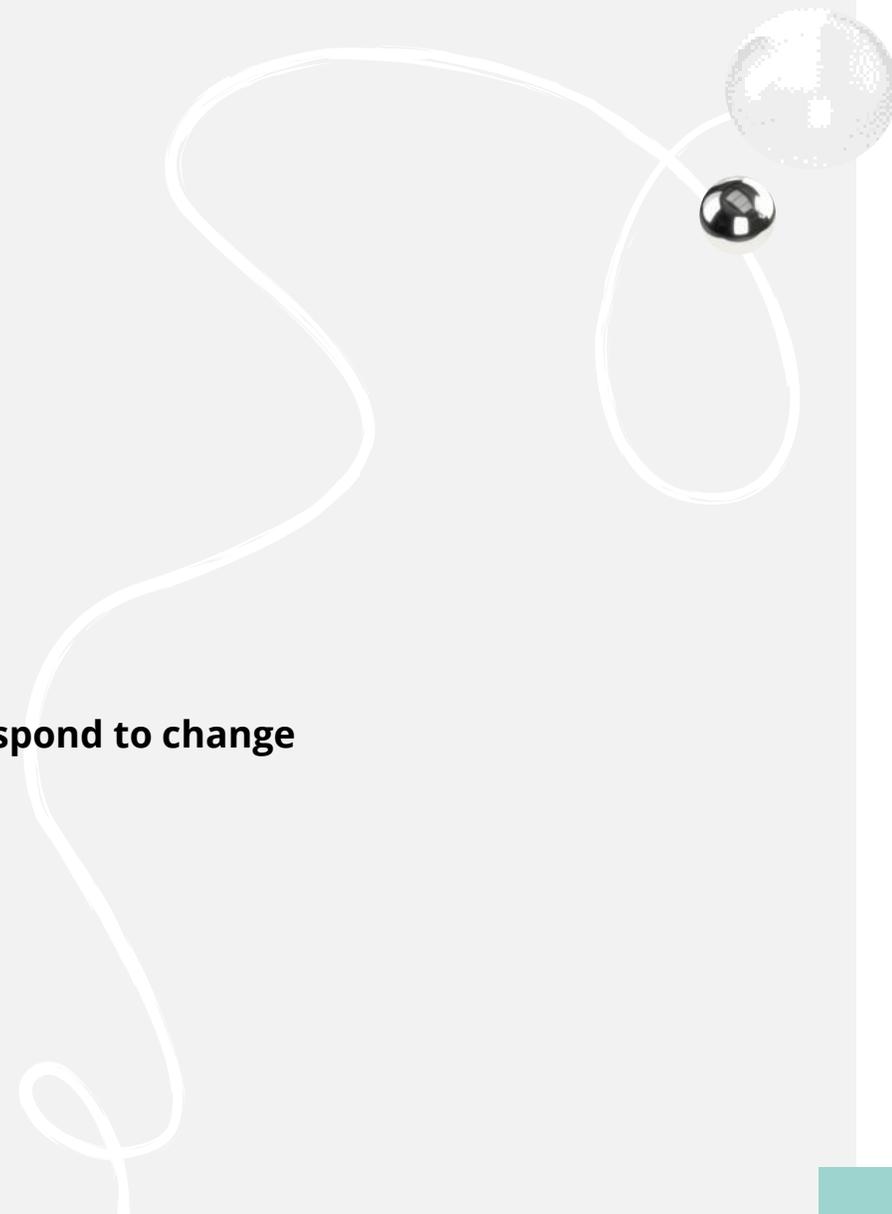
Ensure that key agreements are presented in a comprehensible way, and that the documents are optimised for mobile

DESCRIPTION

- 1 Users should be able to **read the summary** of the most **important documents requiring approval**, e.g. privacy policy or terms and conditions.

At this point, users might decide to accept the documents and continue with the process or to **read the detailed version**. In the latter case, the documents should be presented in a mobile-friendly and easily readable format.





01 Description of the study

02 Global results

03 Key trends & insights

04 UX study

05 **How DBM helps banks respond to change**

06 Contacts

This report presents only a **high-level summary of DBM2022**, while **much of the potential of the research lies in detailed findings for individual markets and banks**; in the next section you will find some ideas on how you can further leverage the study



DBM can help you in identify areas for improvement and inspire you with real-life examples of best practices



How developed is your market and what is the state of the competition?

Gain insights into the positioning of a country within global markets as well as an individual bank in comparison to local and global leaders.

What are the key trends and innovations appearing globally?

Learn more about the latest trends and developments in digital retail banking channels.

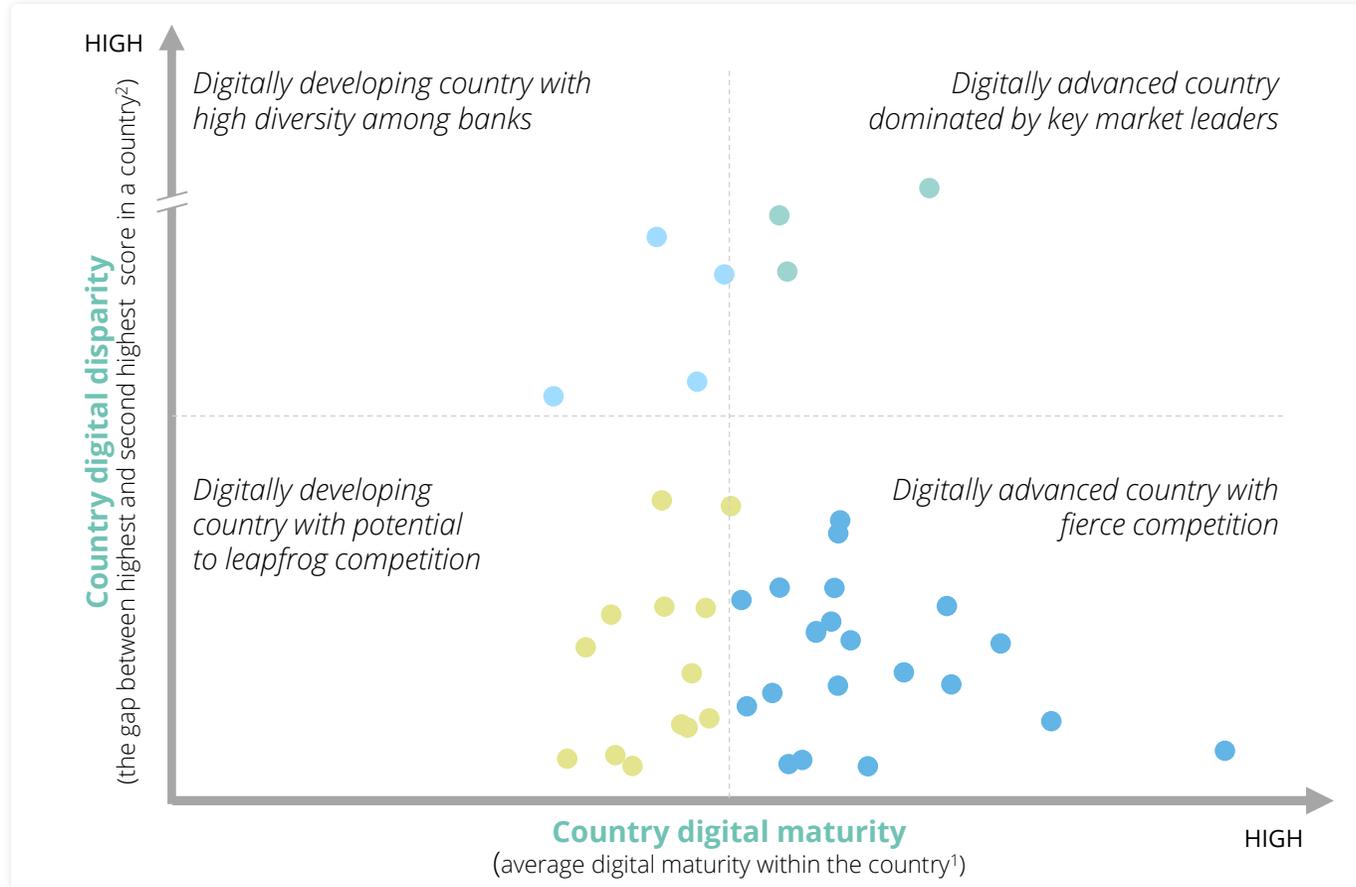
What does best-in-class UX look like?

Examine how UX features and functionalities are helping improve customer satisfaction, and see best practices of functionalities implementation from global banks



If you are interested in finding answers to those and other questions, reach out to your local representatives on the following slides or dbmaturity@deloitte.com

DBM helps banks understand the digital competitive landscape of their country



Digitalization level of every market can be measured not only by the average score that banks achieve on it, but also by looking at **disparity** – here calculated as a difference between the highest and second highest bank score.

This approach helps to identify the **type of competition** that characterizes a specific market, and supports the strategy creation process. Banks can understand:

- **If their market is dominated by one leader**, or the banks are on a similar level
- If they want to develop strongly in every direction, or prefer to **focus on a specific niche**

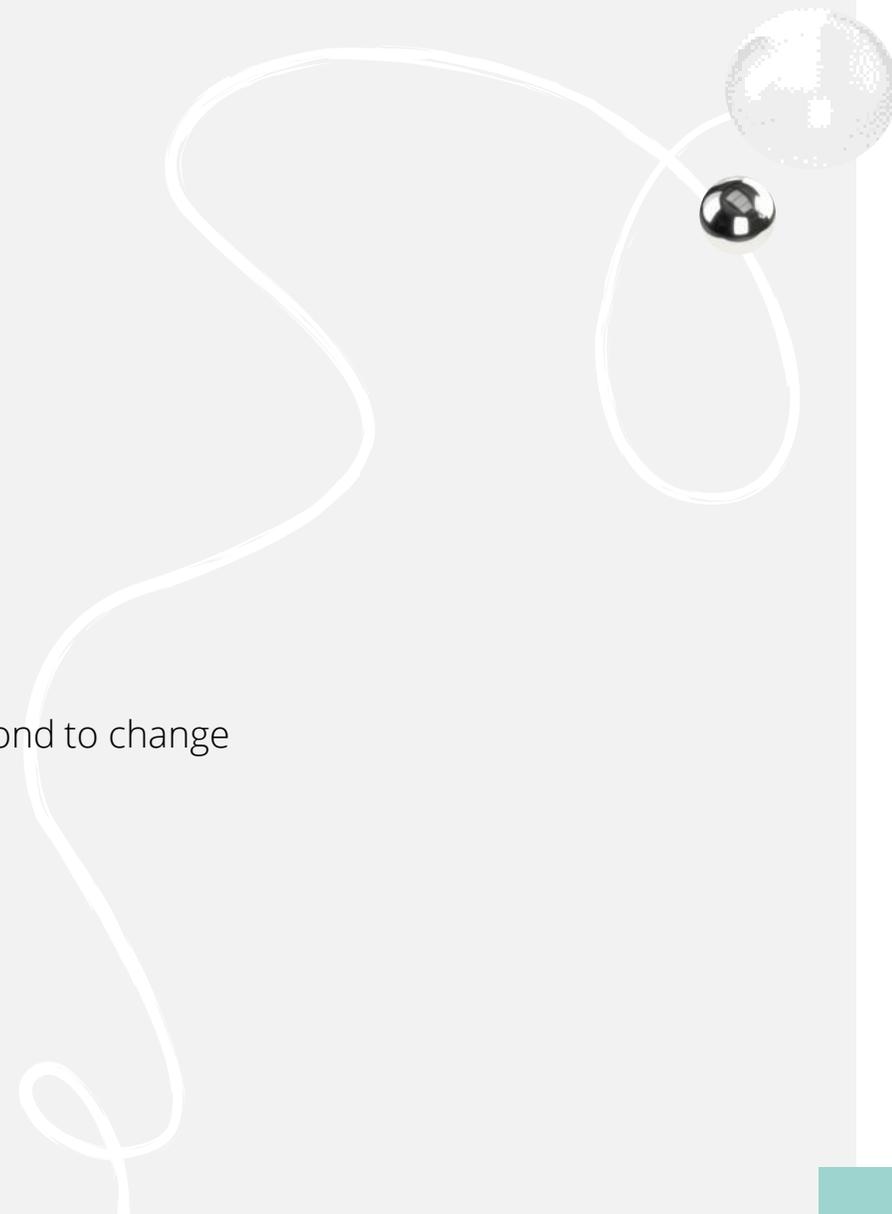
Digital maturity describes the average level of digital advancement among local banks.

Digital disparity describes the gap that exists between local competitors within the country.

- ● Country participating in DBM; colour depends on the quarter country is positioned in

Note 1. Data for 41 countries which were covered in 2022 edition

Note 2. To achieve comparable data, analysis is based on the results of top8 banks by % of functionalities in given market. Gap of second player in given country to market leader

- 
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Do you want to learn more? Contact our **team** or your **local representatives** and ask about a dedicated workshop



Will you drive change or be driven by it?

Feel free to reach us for more information:



Michael Wodzicki
Partner

mwodzicki@deloitteCE.com



Justyna Woźniakowska
Manager

jwozniakowska@deloitteCE.com

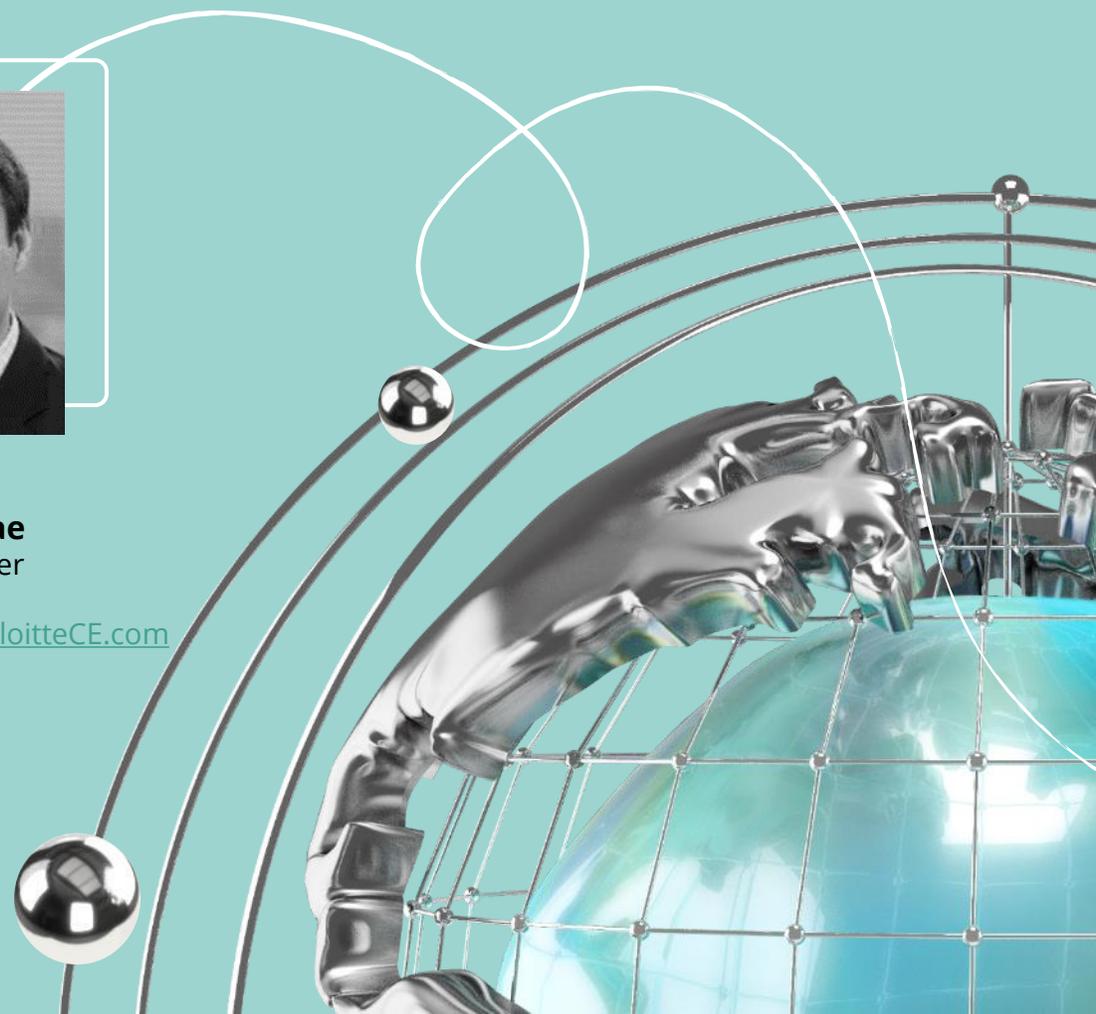


Mark MacRae
Senior Manager

mmacrae@deloitteCE.com

✉ dbmaturity@deloitte.com

🌐 [Website](#)



Feel free to reach us for more information on UX research:



Wiesław Kotecki
Partner

wkotecki@deloitteCE.com



Bartosz Borowiec
Senior Manager

bborowiec@deloitteCE.com



Krisztina Meszaros
Senior Consultant

kmeszaros@deloitteCE.com

✉ dbmaturity@deloitte.com

🌐 [Website](#)

Project team



Jakub Piznal
jpiznal@deloittece.com



Michał Kordalski
mkordalski@deloittece.com



Mikołaj Niedzielski
mniedzielski@deloittece.com



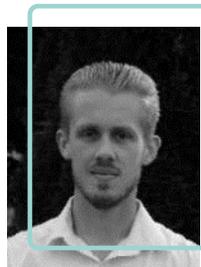
Wiktoria Trybuchowicz
wtrybuchowicz@deloittece.com



Paulina Klimanek
pklimanek@deloittece.com



Bartłomiej Kloch
bkloch@deloittece.com



Mateusz Zańko
mzanko@deloittece.com



Bianka Grimm
bigrimm@deloittece.com



Agata Majos
amajos@deloittece.com

Do you want to find out more about the study?

Contact the local representatives directly to learn more about the study and results for your country

✉ dbmaturity@deloitte.com

🌐 [Website](#)

BELGIUM

Cédric Deleuze
Partner
cdeleuze@deloitte.com

Barbara Vanhaunter
Director
bvanhaunter@deloitte.com

Guerino Setti
Lead UX Designer
gsetti@deloitte.com

Kasper Peters
Partner
kapeters@deloitte.com

Nicolas Rolis
Manager
nrolis@deloitte.com

Guillaume Thys
Lead UX Designer
gthys@deloitte.com

BOSNIA AND HERZEGOVINA

Muhamed Semic
Director
msemic@deloittece.com

Zerina Pacariz
Manager
zpacariz@deloittece.com

BRAZIL

Guilherme Evans
Lead Partner
guevans@deloitte.com

Sergio Biagini
Lead Partner
sbiagini@deloitte.com

Luiz Caselli
Lead Partner
luizcaselli@deloitte.com

Sandra Emy Tokutake
Senior Manager, UX Team
stokutake@deloitte.com

BULGARIA

Sylvia Peneva
Partner
speneva@deloitteCE.com

Dimitar Popov
Partner
dpopov@deloittece.com

CANADA

Michael Tang
Partner
mtang@deloitte.ca

Jeffrey Todd
Partner
jtodd@deloitte.ca

Dubey Rohit
Senior Manager
rdubey@deloitte.ca

CHILE

Agustin Alcaide
Partner
aalcaide@deloitte.com

Bianca Santillana Castellano
Partner
bsantillanac@deloitte.com

Francisco Pecorella
Director
fpecorella@deloitte.com

Do you want to find out more about the study?

Contact the local representatives
directly to learn more about the
study and results for your country

✉ dbmaturity@deloitte.com

🌐 [Website](#)

CHINA

Jason Xinhua Guo
Partner
jasonguo@deloitte.com.cn

Lauren Sheng Nan Zhang
Manager, UX Team
laurezhang@deloitte.com.cn

CROATIA

Mitja Kumar
Partner
mitjakumar@deloittece.com

CZECH REPUBLIC

Pavel Siska
Partner
psiska@deloittece.com

Eva Bartunkova
Manager
ebartunkova@deloittece.com

You Zhong Bin
Partner
zhyou@deloitte.com.cn

Dejan Obradovic
Manager
dobradovic@deloittece.com

Stepan Husek
Partner
shusek@deloittece.com

GERMANY

Juergen Lademann
Partner
jlademann@deloitte.de

Julia Maurer
Manager
jumaurer@deloitte.de

Jessica Madeleine Lober
Senior Consultant
jlober@deloitte.de

GREECE

Katerina Glava
Partner
kglava@deloitte.gr

George Gialitakis
Senior Manager
ggialitakis@deloitte.gr

David Pade
Director
dpade@deloitte.de

Maximilian Link
Manager
malink@deloitte.de

Lyle Shane de Lange
UX Studio Lead
lylange@deloitte.de

Nikos Christodoulou
Partner
nchristodoulou@deloitte.gr

Do you want to find out more about the study?

Contact the local representatives
directly to learn more about the
study and results for your country

✉ dbmaturity@deloitte.com

🌐 [Website](#)

HUNGARY

Tamas Schenk
Partner
tschenk@deloittece.com

Annamaria Nemeth
Manager
anemeth@deloittece.com

ITALY

Manuel Pincetti
Senior Partner
mpincetti@deloitte.it

Gianmaria Trapassi
Senior Partner
gtrapassi@deloitte.it

Gabriele Falcone
Director
gfalcone@deloitte.it

Giovanni Fontanini
Director
gfontanini@deloitte.it

Lorenzo Piazzoli
Experience Design Master
lpiazzoli@deloitte.it

INDIA

Himanish Chaudhuri
Partner
hchaudhuri@deloitte.com

Neeyati Kothari
Partner
kneeyati@deloitte.com

Sanjoy Datta
Partner
sanjoydatta@deloitte.com

Shyam Govindan
Partner
shyamgovindan@deloitte.com

LUXEMBOURG

Pascal Martino
Partner
pamartino@deloitte.lu

François Bade
Partner
fbade@deloitte.lu

Vijay Mani
Partner
vijaymani@deloitte.com

Viraj Mehta
Deputy Manager, UX Team
virajm@deloitte.com

Benjamin Bodelle
Senior Manager
bbodelle@deloitte.lu

ISRAEL

Itamar Nevo
Partner
inevo@deloitte.co.il

Shally Tshuva
Partner
stshuva@deloitte.co.il

Do you want to find out more about the study?

Contact the local representatives directly to learn more about the study and results for your country

✉ dbmaturity@deloitte.com

🌐 [Website](#)



MIDDLE EAST: THE KINGDOM OF SAUDI ARABIA, QATAR, UNITED ARAB EMIRATES

Khaled Hilmi
Partner
khilmi@deloitte.com

Rushdi Duqah
Senior Digital Partner
rduqh@deloitte.com

Niraj Naetsawan
Director
nnaetsawan@deloitte.com

Salimah Esmail
Senior Manager
sesmail@deloitte.com

Divjot Anand
Manager
divanand@deloitte.com



NETHERLANDS

Emeric Van Waes
Partner
evanwaes@deloitte.nl

Chrissy Welsh
Director, UX Team
chwelsh@deloitte.nl



Linda Quaynor
Partner
lquaynor@deloitte.com.ng

Olajumoke Okewole
Manager
ookewole@deloitte.com.ng

Ayisat Abondejo
Semi Senior
aabondejo@deloitte.com.ng



NORDICS: DENMARK, ICELAND, FINLAND, NORWAY, SWEDEN

Mårten Sellgren
Partner
msellgren@deloitte.se

Kristi Merethe Tranby
Partner
ktranby@deloitte.no

Mikko Helin
Partner
mikko.helin@deloitte.fi

Nikolai Herlofson Finne
Senior Manager
nfinne@deloitte.no

Kristian Skotte
Partner
kskotte@deloitte.dk

Björgvin Ingi Olafsson
Partner
bolafsson@deloitte.is

Andreas Björkgren
Director
abjorkgren@deloitte.se



Do you want to find out more about the study?

Contact the local representatives directly to learn more about the study and results for your country

✉ dbmaturity@deloitte.com

🌐 [Website](#)

POLAND

Michael Wodzicki
Partner
mwodzicki@deloittece.com

Justyna Woźniakowska
Manager
jwozniakowska@deloittece.com

Mark MacRae
Senior Manager
mmacrae@deloittece.com

SERBIA

Mitja Kumar
Partner
mitjakumar@deloittece.com

Nemanja Vujic
Senior Manager
nvujic@deloittece.com

Nebojsa Nikolic
Director
nenikolic@deloittece.com

PORTUGAL

João Matias Ferreira
Associate Partner
joaomferreira@deloitte.pt

Gustavo Carvalho Romao
Senior Manager
gromao@deloitte.pt

SINGAPORE AND THAILAND

Mohit Mehrotra
Executive Director
momehrotra@deloitte.com

Alex Douglas-Jones
Director
aldouglasjones@deloitte.com

ROMANIA

Andrei Ionescu
Partner
aionescu@deloittece.com

Aninoiu Vladimir
Director
vaninoiu@deloittece.com

SLOVAKIA

Michal Kopanic
Partner
mkopanic@deloittece.com

Veronica Hraskova
Director
vhraskova@deloittece.com

Salvatore Castiglia
Manager
sacastiglia@deloittece.com

Do you want to find out more about the study?

Contact the local representatives directly to learn more about the study and results for your country

✉ dbmaturity@deloitte.com

🌐 [Website](#)

SLOVENIA

Lan Filipic
Director
lfilipic@deloittece.com

Matija Veber
Senior Consultant
mveber@deloittece.com

SWITZERLAND

Patrik Spiller
Partner
pspiller@deloitte.ch

Cyrill Kiefer
Partner
cykiefer@deloitte.ch

Marina Laube
Senior Manager
mлаube@deloitte.ch

SPAIN

Gerard Sanz
Partner
gsanz@monitordeloitte.es

UNITED KINGDOM

Jonathan Gray
Partner
jonagray@deloitte.co.uk

Saejin Lee
Senior Manager, UX Team
saejinlee@deloitte.co.uk

SPANISH LATAM: ARGENTINA, COLOMBIA, MEXICO

Fernando Oliva
Partner
foliva@deloitte.com

Mario Valadez
Partner
mavaladez@deloittemx.com

Edward J Matheson
Senior Manager, UX Team
edmatheson@deloitte.co.uk

Pablo Pequeño
Partner
ppequeno@deloitte.com

Pablo Peso
Partner
ppeso@deloitte.com

UNITED STATES OF AMERICA

Gys Hyman
Principal
gyshyman@deloitte.com

Nick Cowell
Principal
nicowell@deloitte.com

Nick Scales
Manager, UX Team
nscales@deloitte.com

Patrick Parfrey
Manager, UX Team
pparfrey@deloitte.com