

September 2022

# Digital Banking Maturity 2022

Closing the Gap to a Fully Digital User Experience  
in Banking

**Deloitte.**



# Digital Banking Maturity (DBM) 2022 identifies champions and leading practices worldwide

Covering 304 banks from 41 countries, DBM analyzes digital retail banking in three 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 multiservice 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 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 has 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

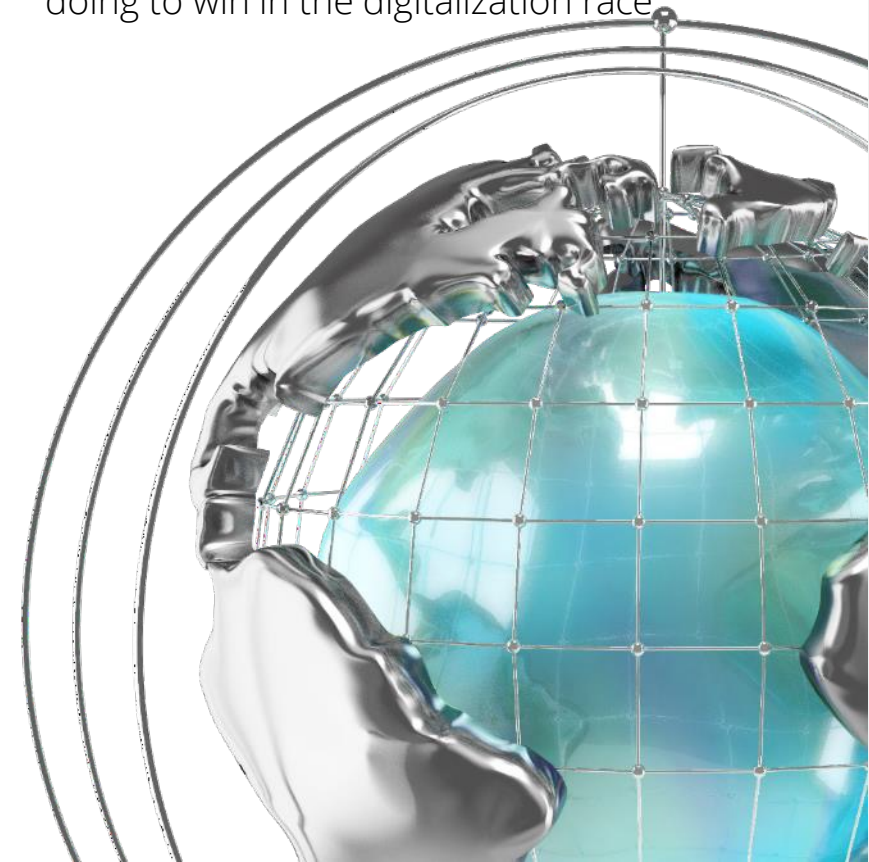
04 UX study

05 How DBM helps banks respond to change

06 Contacts

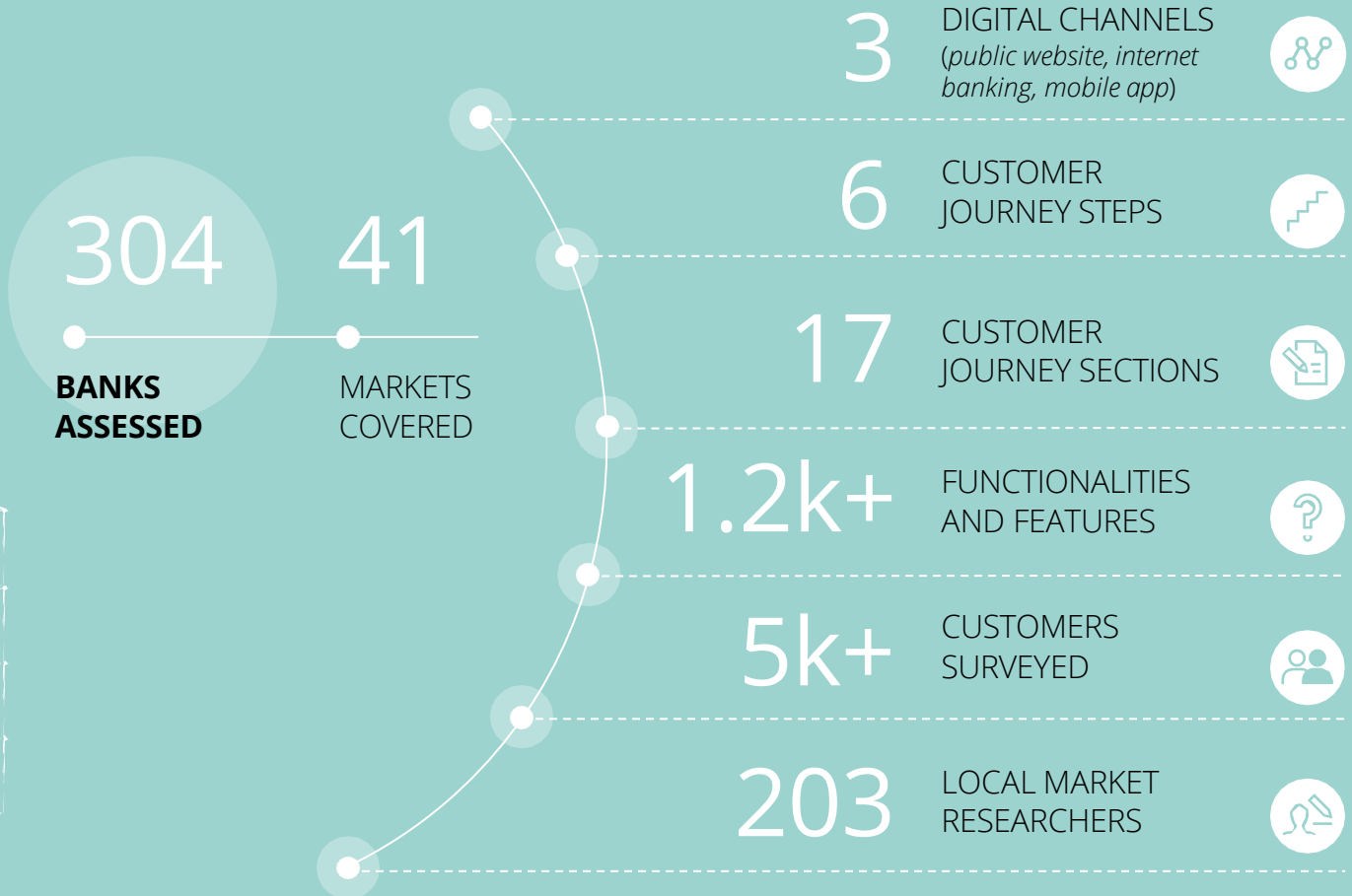
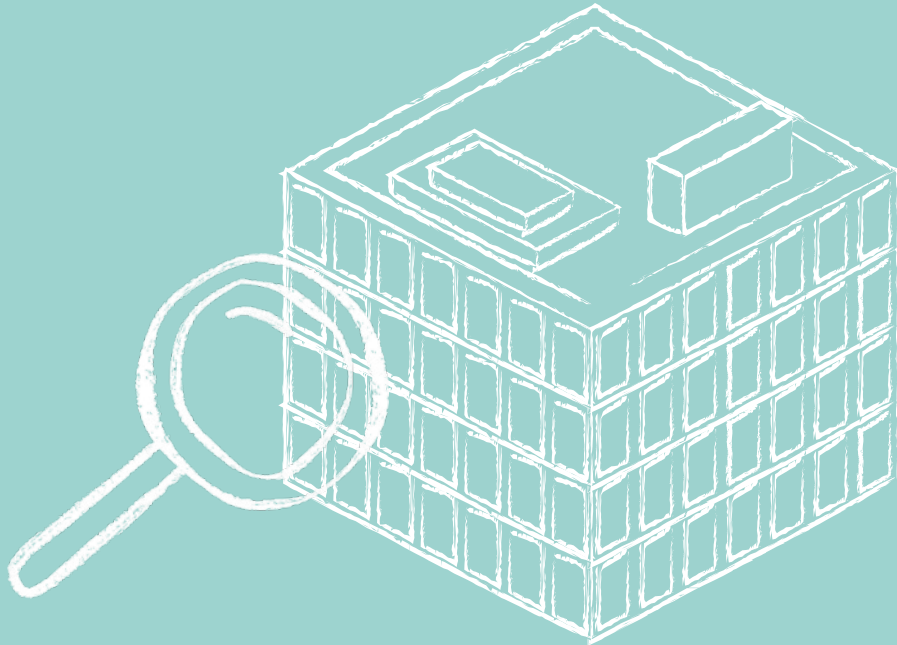
## **Digital Banking Maturity 2022**

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

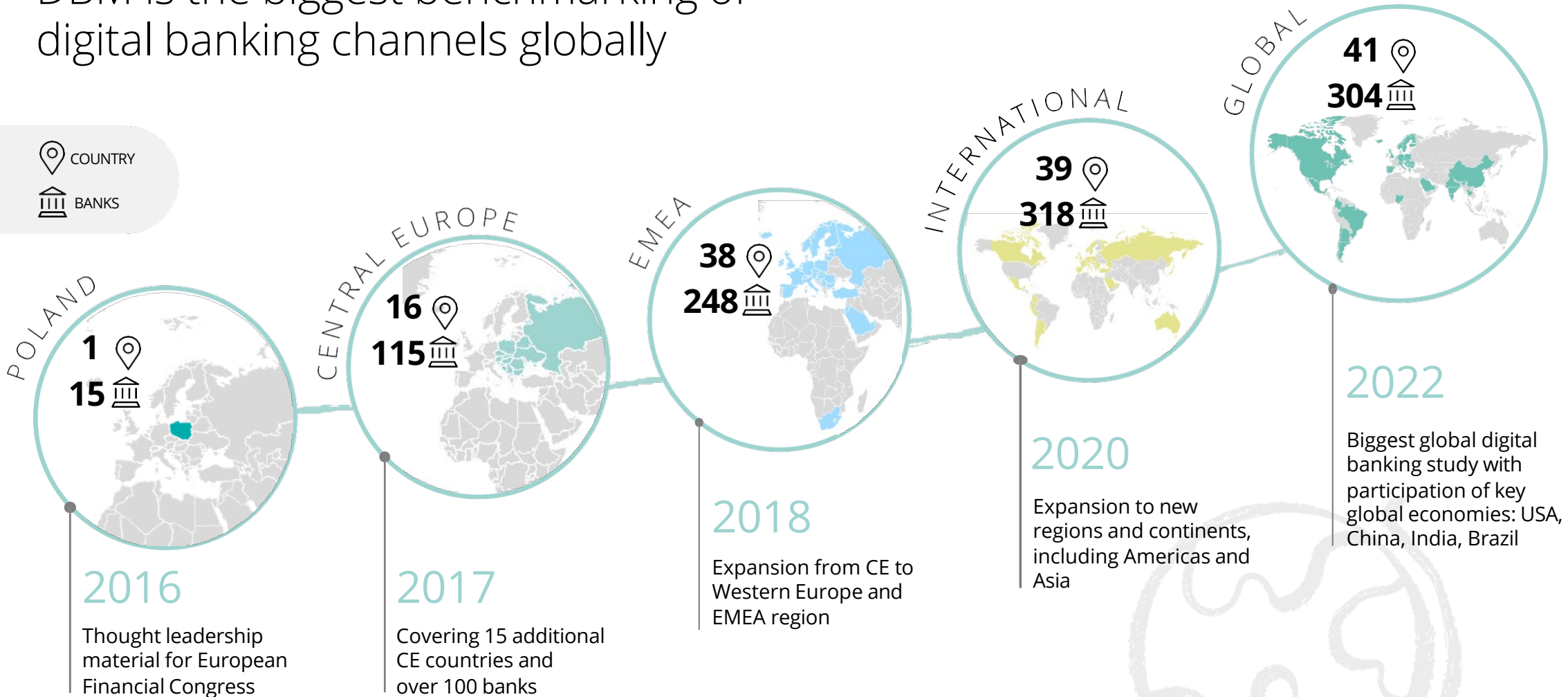


# Digital Banking Maturity is a global accelerator, helping banks respond to change

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 globally



# 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

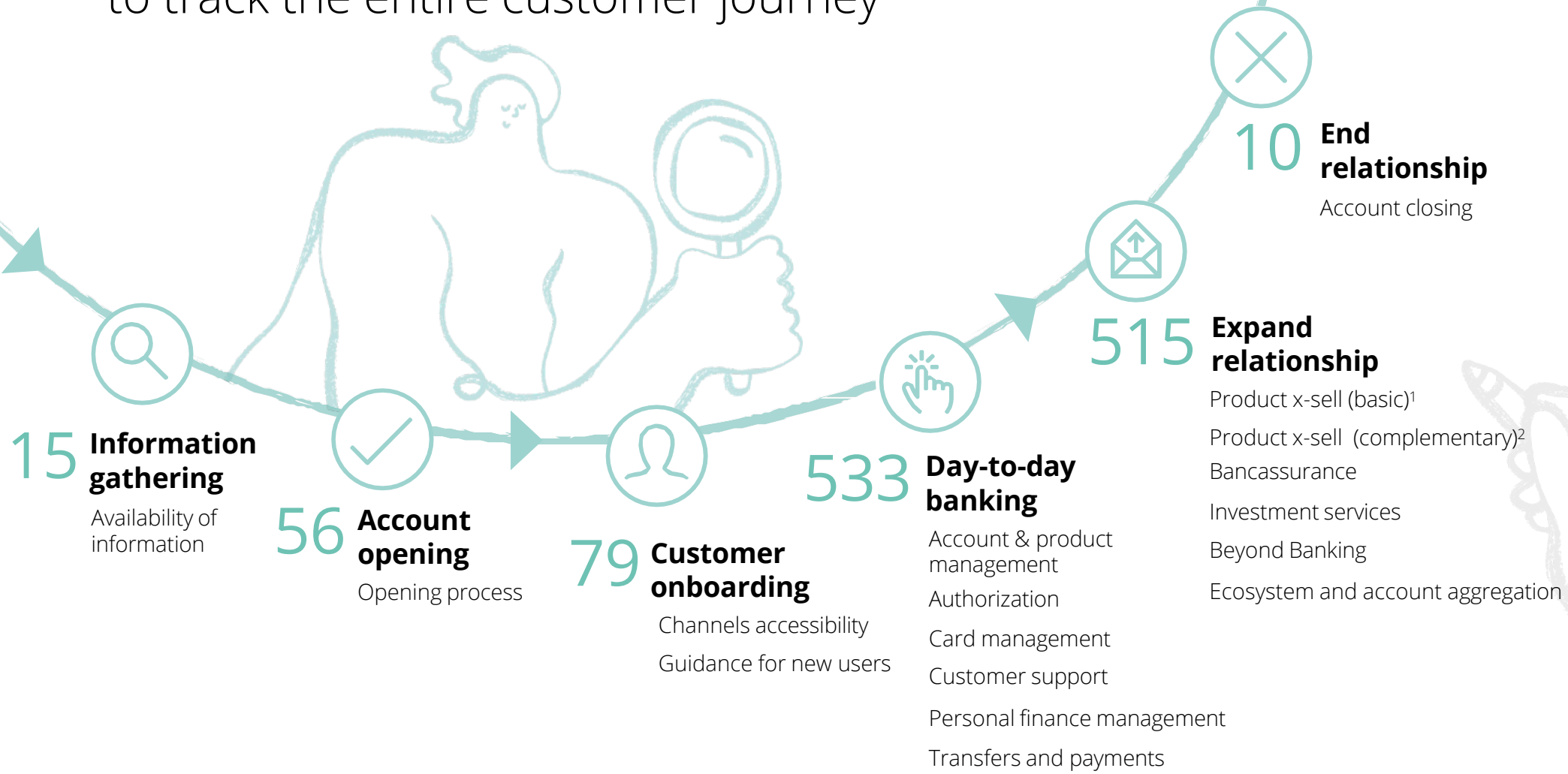
ABOUT THE STUDY

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





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, check, bank draft

Note 2. Product x-sell (complementary) includes car loan, mortgage, currency account, savings account, term deposit, private banking account

# 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 three 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:

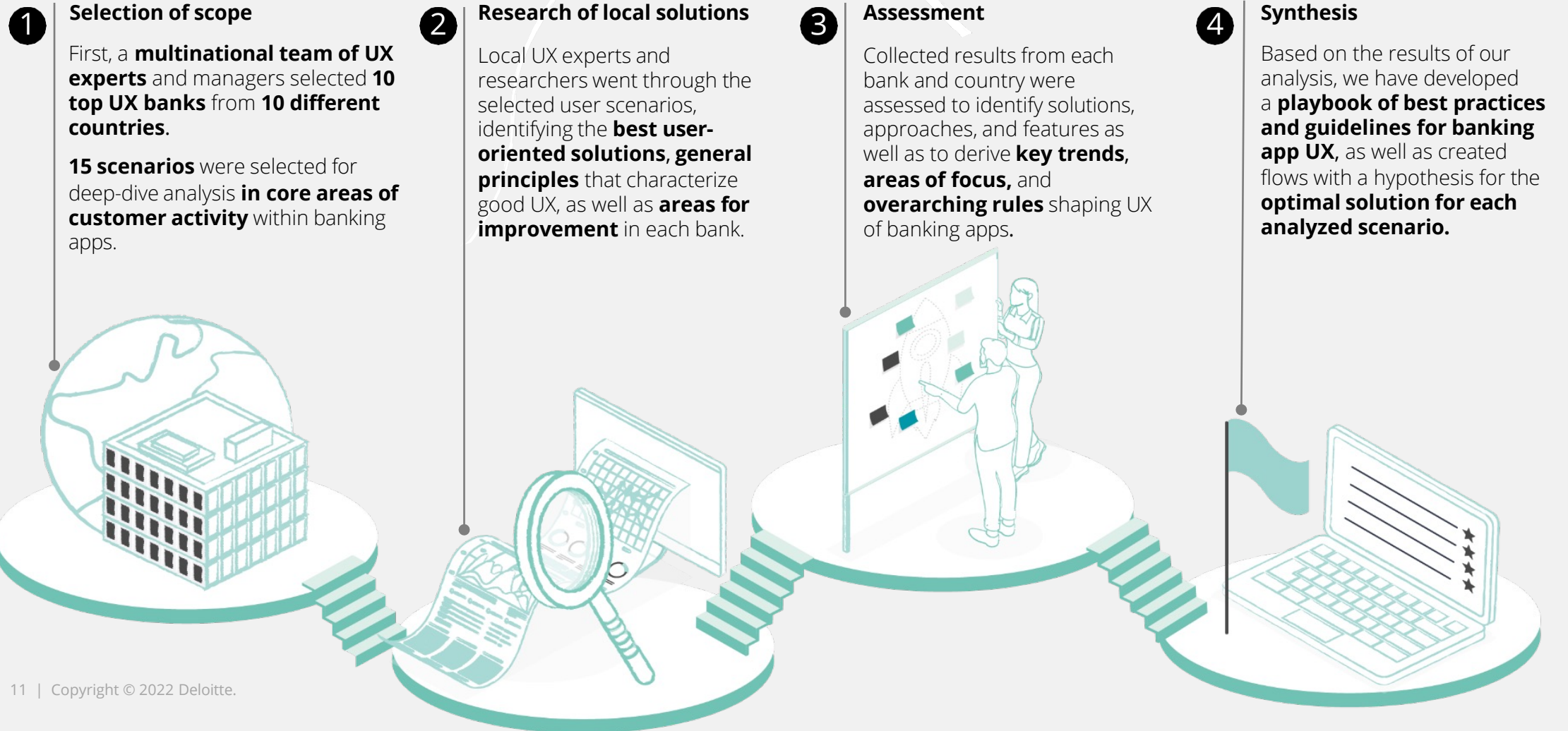
- Looking for **information** about current accounts
- Active **investing**
- Opening an account and/or debit card
- Looking for **customer support**
- Checking current **balance** or **transaction history**
- Managing your account
- Applying for a personal loan
- Making **payments/transfers**

*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

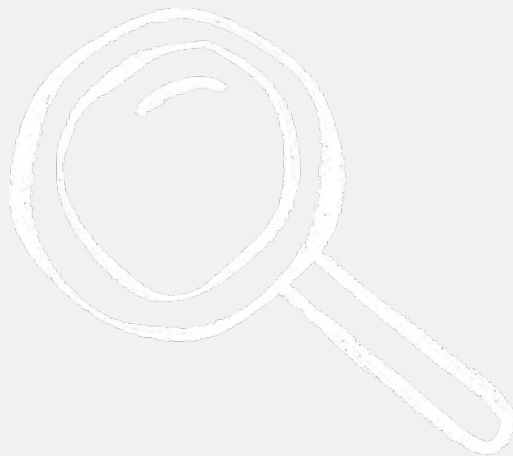


ABOUT THE STUDY

# 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-party services
- 9 Active investing
- 10 Managing a payment card
- 11 Checking account balance and transaction history
- 12 Tracking expenses
- 13 Contacting customer support
- 14 Closing a current account
- 15 Other innovative user-oriented solutions

01 Description of the study

02 **Global results**

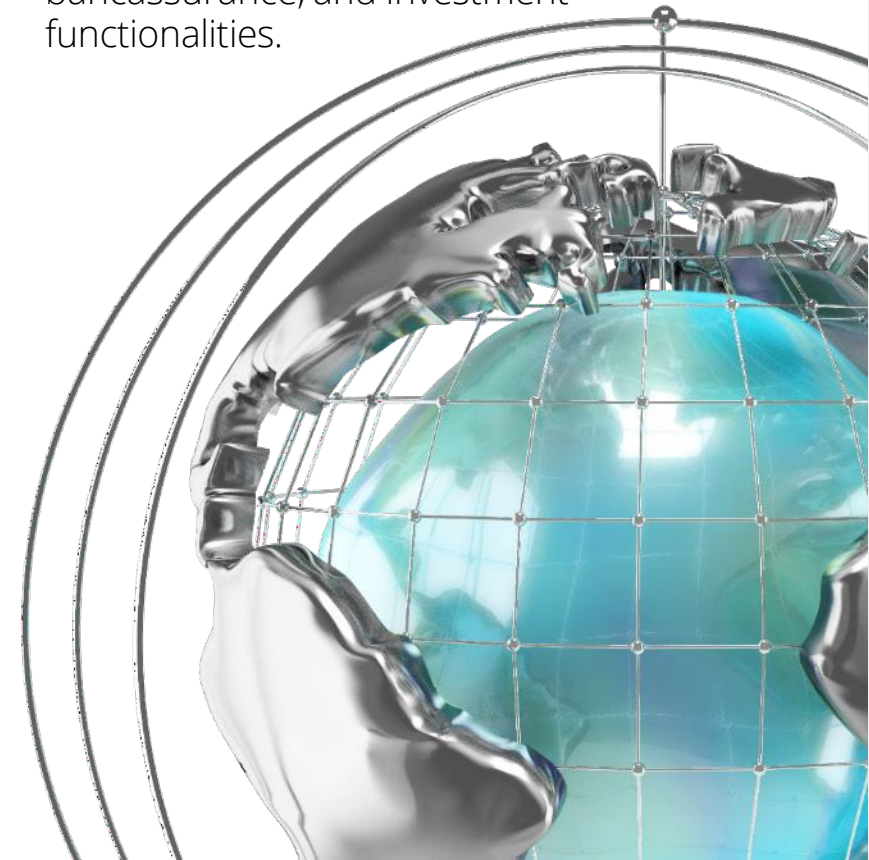
03 Key trends and insights

04 UX study

05 How DBM helps banks respond to change

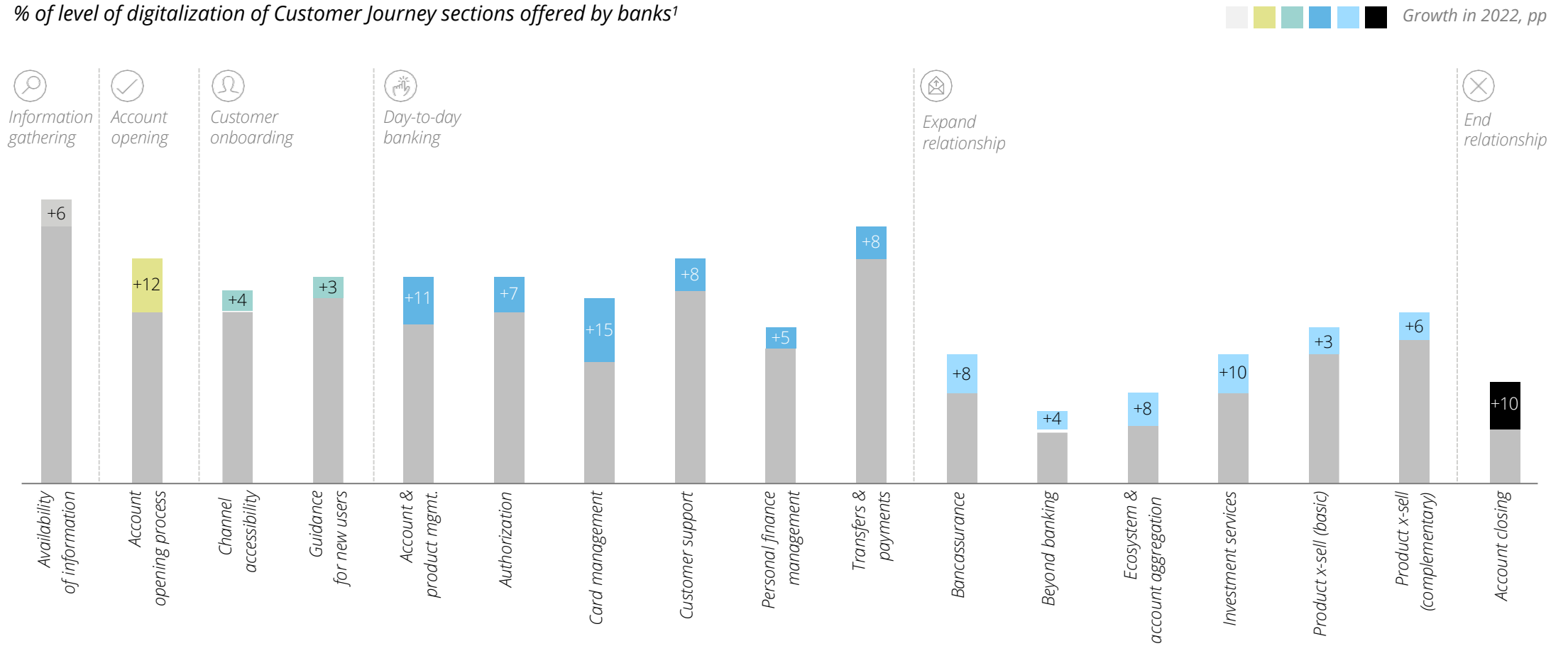
06 Contacts

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 that recorded the highest digitalization level increase since 2020

% of level of digitalization of Customer Journey sections offered by banks<sup>1</sup>

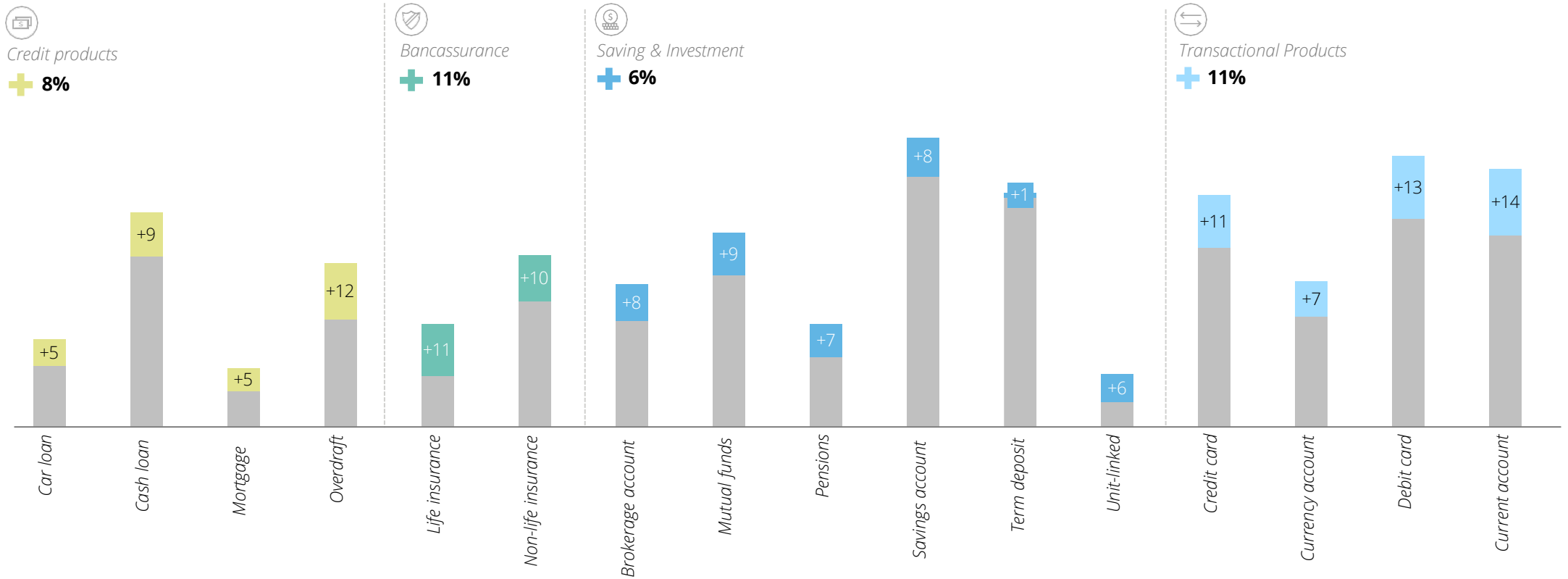


Note 1. Sample of 193 banks which were covered in 2020 and 2022 edition

# 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 banks<sup>1</sup>

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



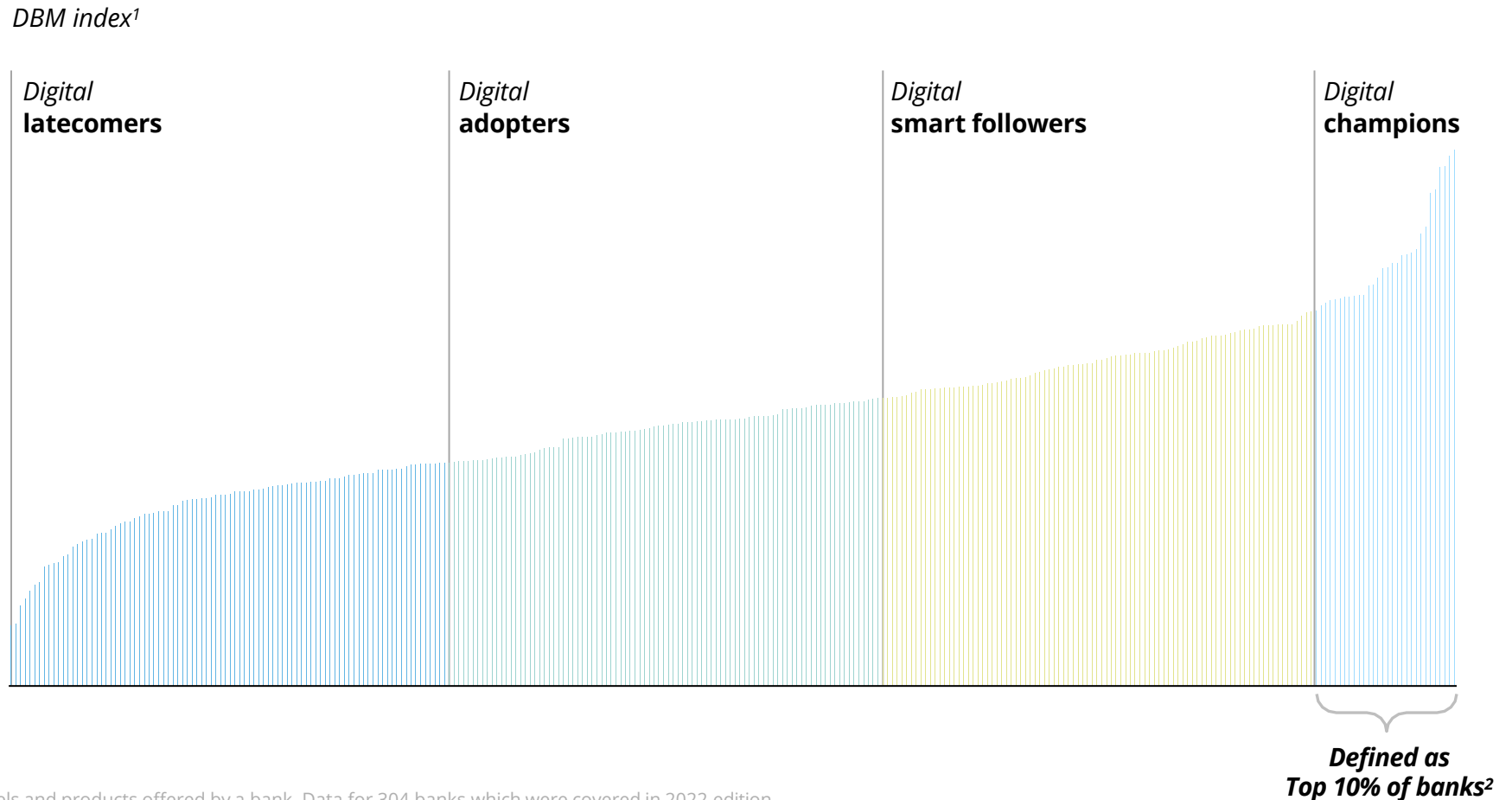
Note 1. Sample of 193 banks which were covered in 2020 and 2022 edition  
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# Our study divides banks into four groups, according to their level of digitalization, and identifies digital champions

## 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

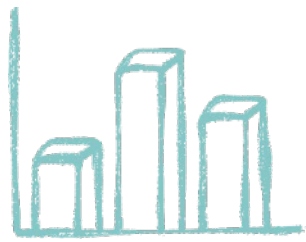
Note 2. Selection of 30 banks defined as Digital champions



# Digital champions achieve better financial performance indicators

Selected KPIs of incumbent Digital champions:<sup>1</sup> average difference to peers<sup>2</sup>

■ Digital champions ■ Other banks



ROE

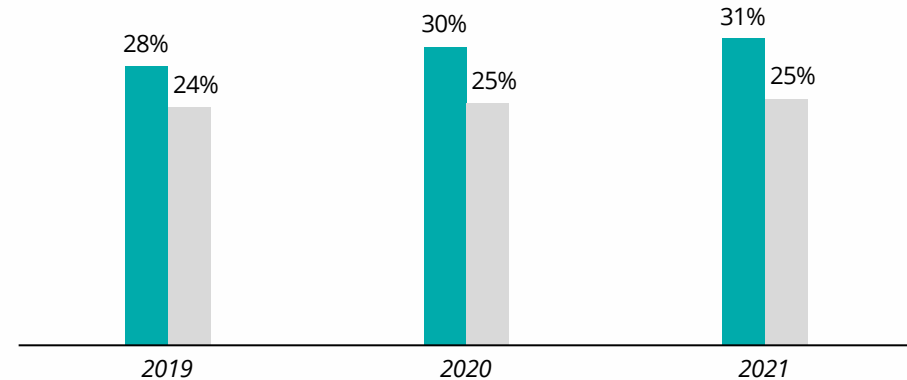
**+1.5 pp**



ROA

**+0.1 pp**

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

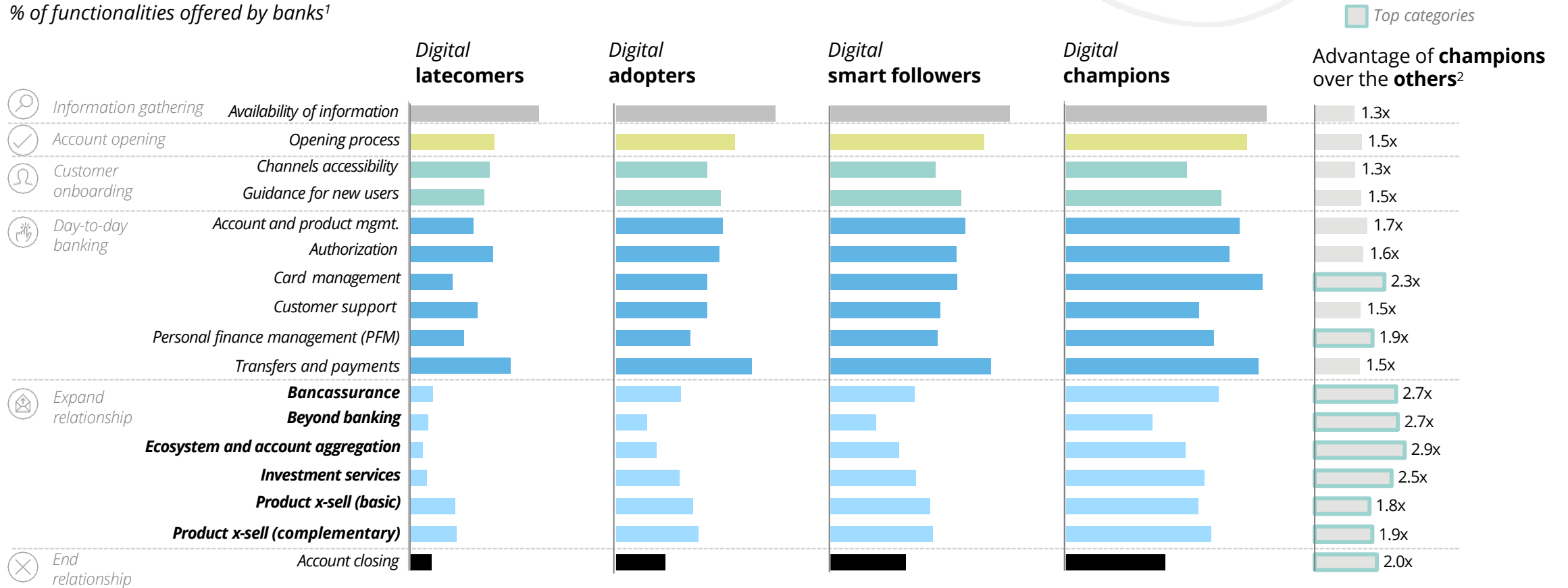


Note 1. Incumbents – banks with long-established position on the market. Challengers – relatively small bank competing with large long-established banks

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 banks<sup>1</sup>



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

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

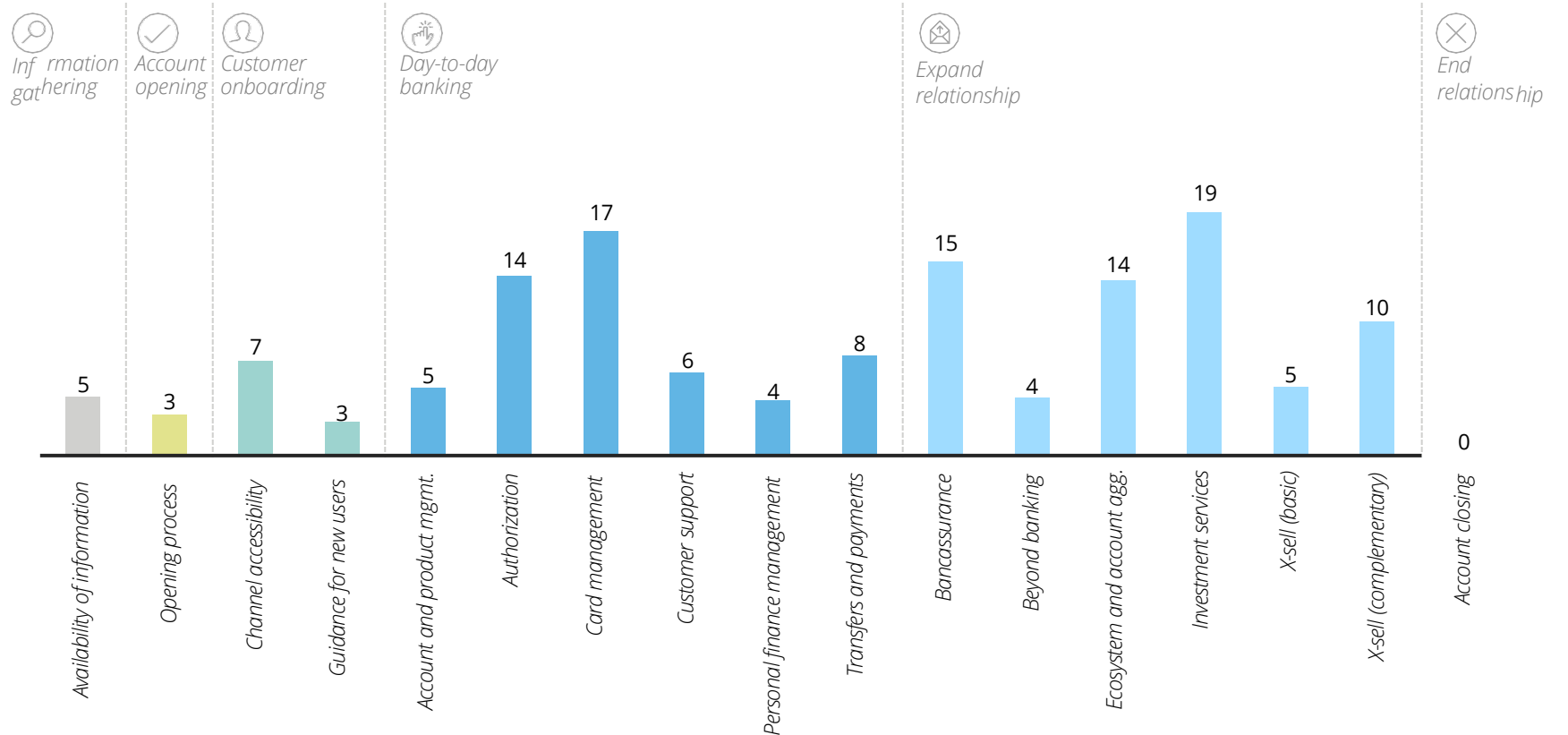
# Digital champions have invested significantly in bancassurance, card management, authorization, and ecosystems areas since 2020

Where have Digital champions gained the biggest advantage over peers in the last two 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 implemented by Digital Champions in 2020 and 2022, pp*



Note 1. Based on the data for 30 Digital champions from 2022 edition & 32 Digital champions from 2020 edition  
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04 UX study

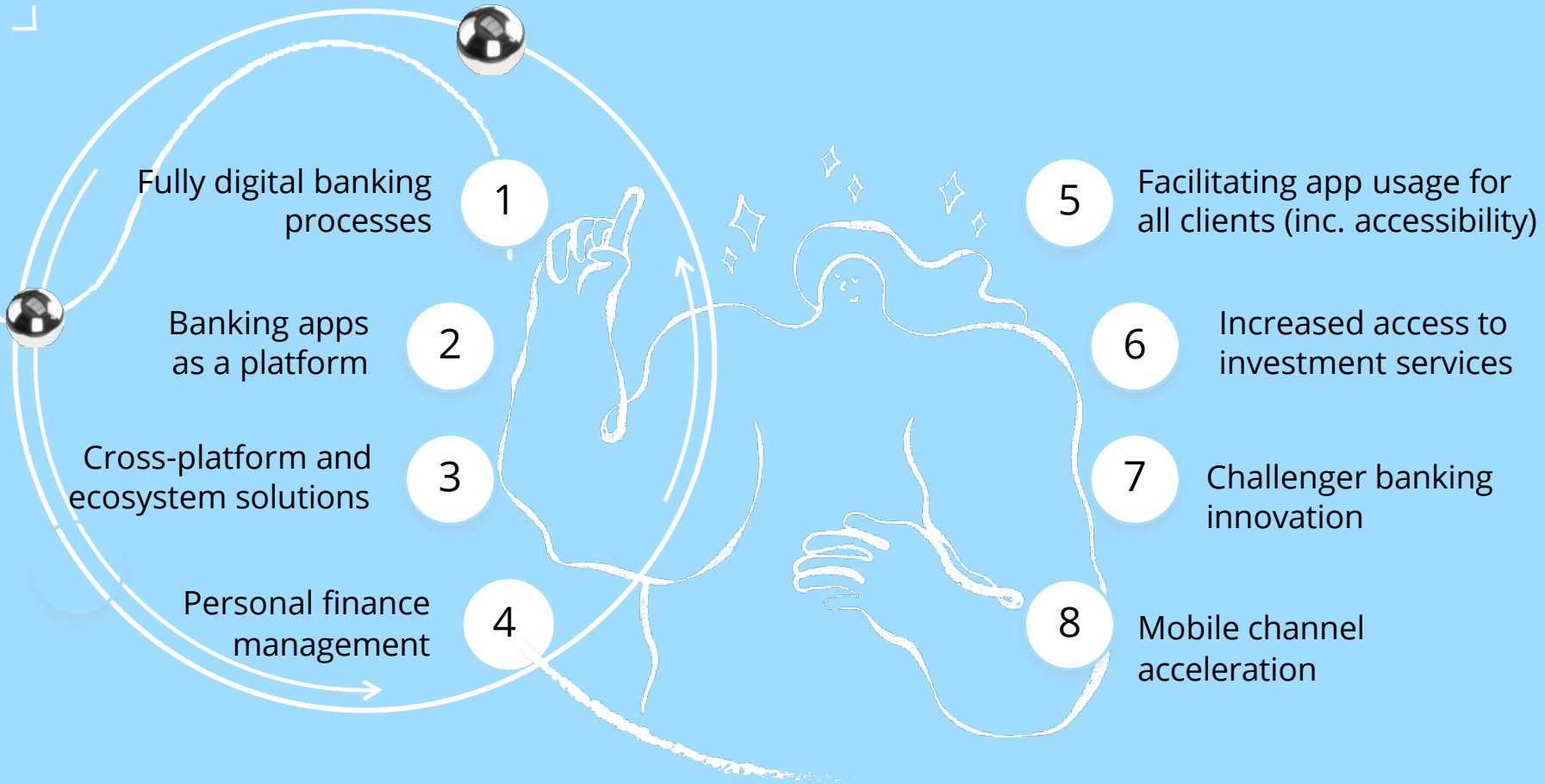
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The key trends that are shaping banking industry are, among others, development of banking **ecosystems, cross-platform solutions,** and growing **advancement of investment and PFM functionalities**



8 key digital trends and areas are influencing the banking sector and banks are addressing these with differing levels of maturity



## 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*



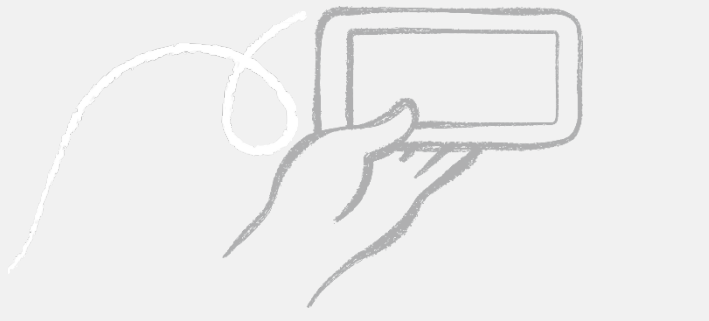
*Closing an account*



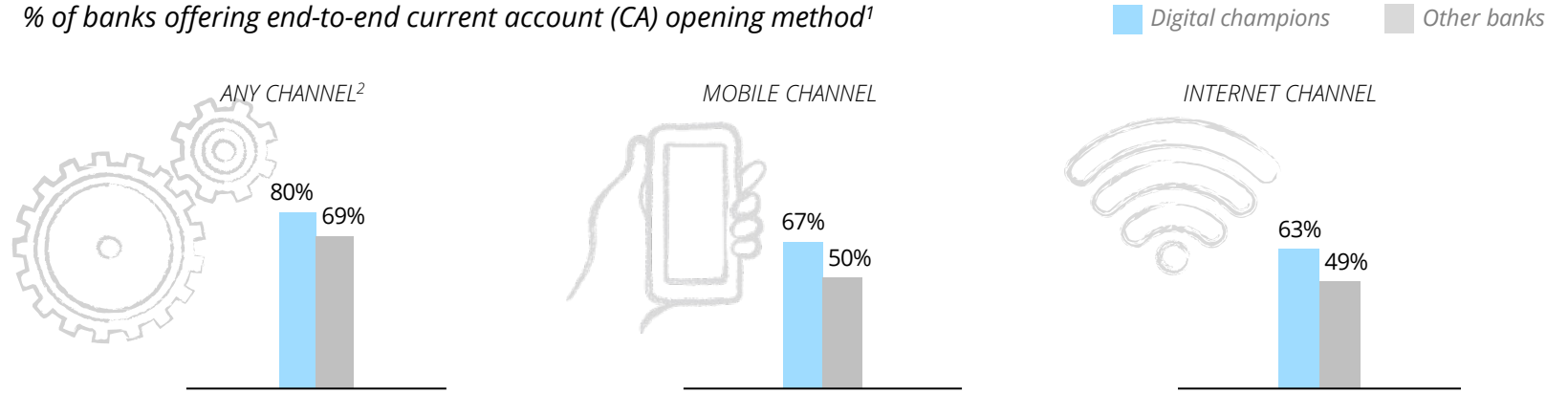
# In some markets, remote account opening is becoming an industry standard offered by all major players...

Most banks offer the possibility to open a current account in an 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.

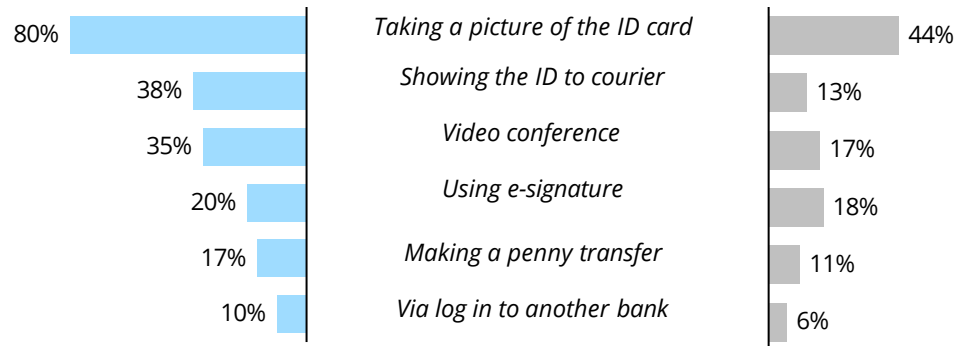
**Mobile banking has a slight advantage over internet banking**, as it enables the most common authentication method – taking a picture of the ID card.



% of banks offering end-to-end current account (CA) opening method<sup>1</sup>



% of remote CA opening functionalities offered by banks<sup>3</sup>



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

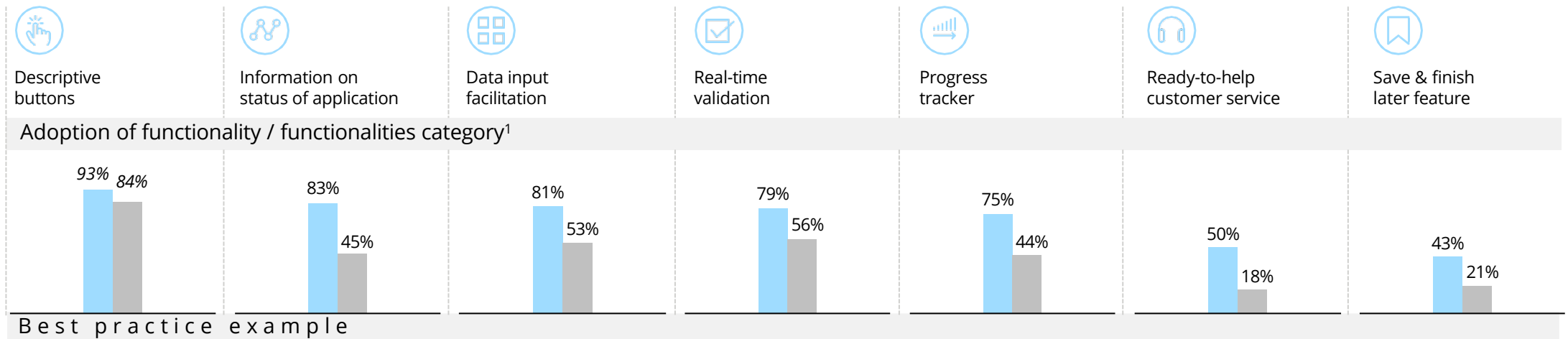
Note 2. % of banks offering end-to-end remote CA opening process in either internet banking, mobile banking or both channels

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



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

**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

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 savings products is common among Digital champions, only the best players offer it for mortgages or car loans

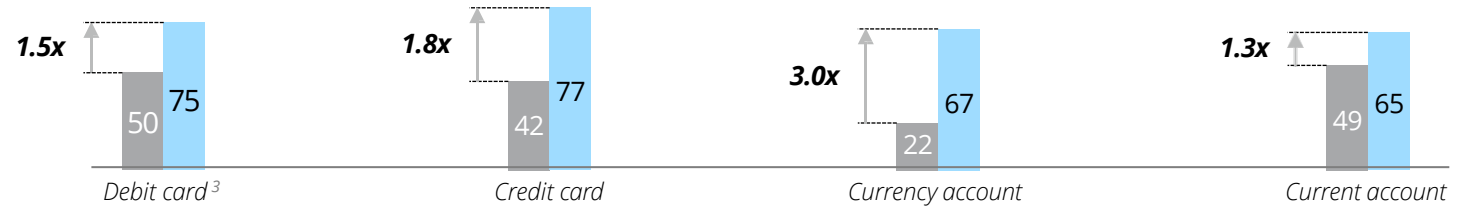
On average, Digital champions offer the **end-to-end opening process of all products 2x more often than other banks** (this gap hasn't changed since the 2020 edition of the study).

While fully remote processes for transactional or savings 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).

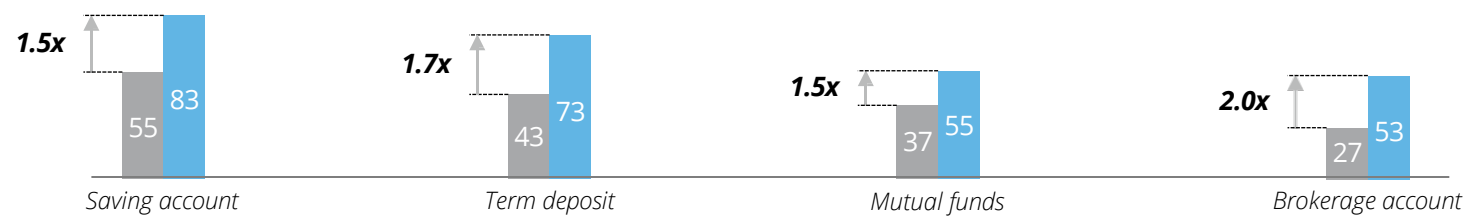


% of banks offering a fully end-to-end product opening method in mobile or internet channels<sup>1</sup>

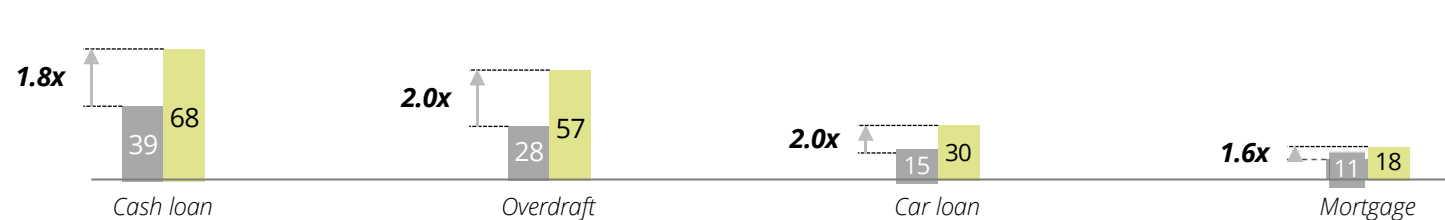
## TRANSACTIONAL



## 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)*



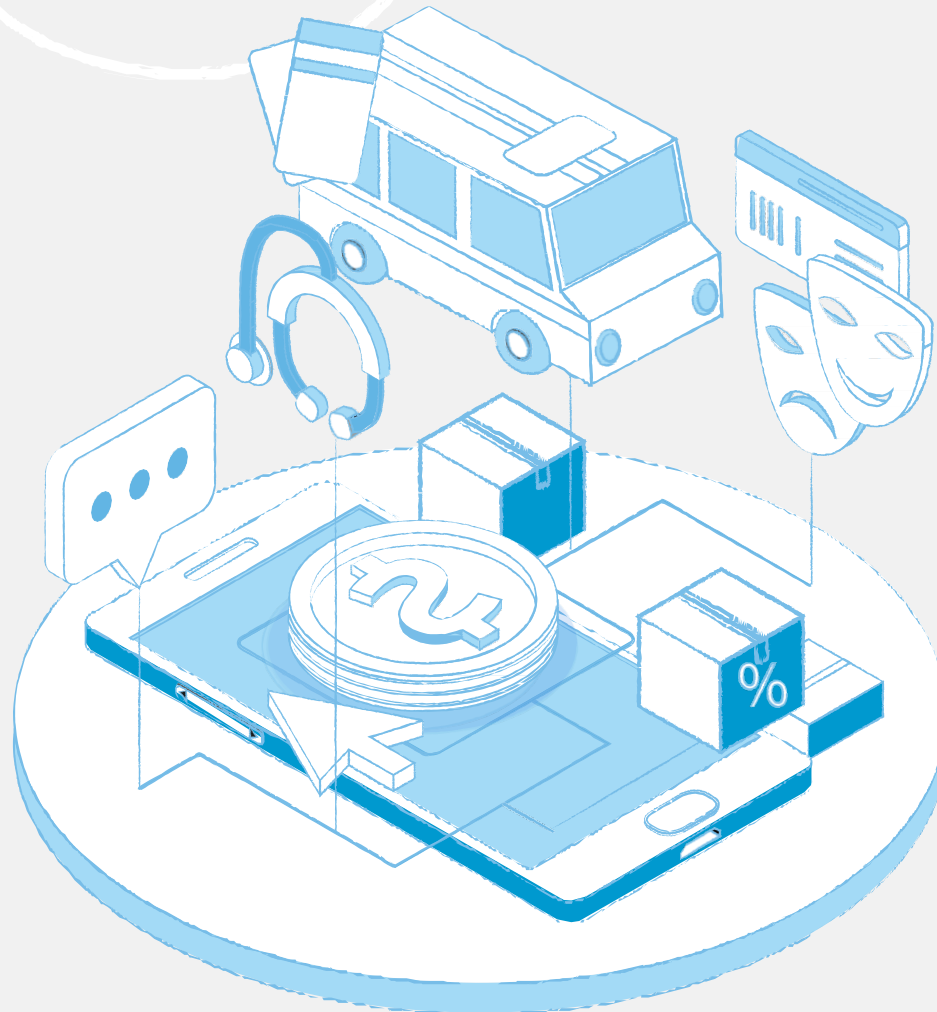
*Housing (paying bills)*



*Culture and entertainment (buying tickets)*



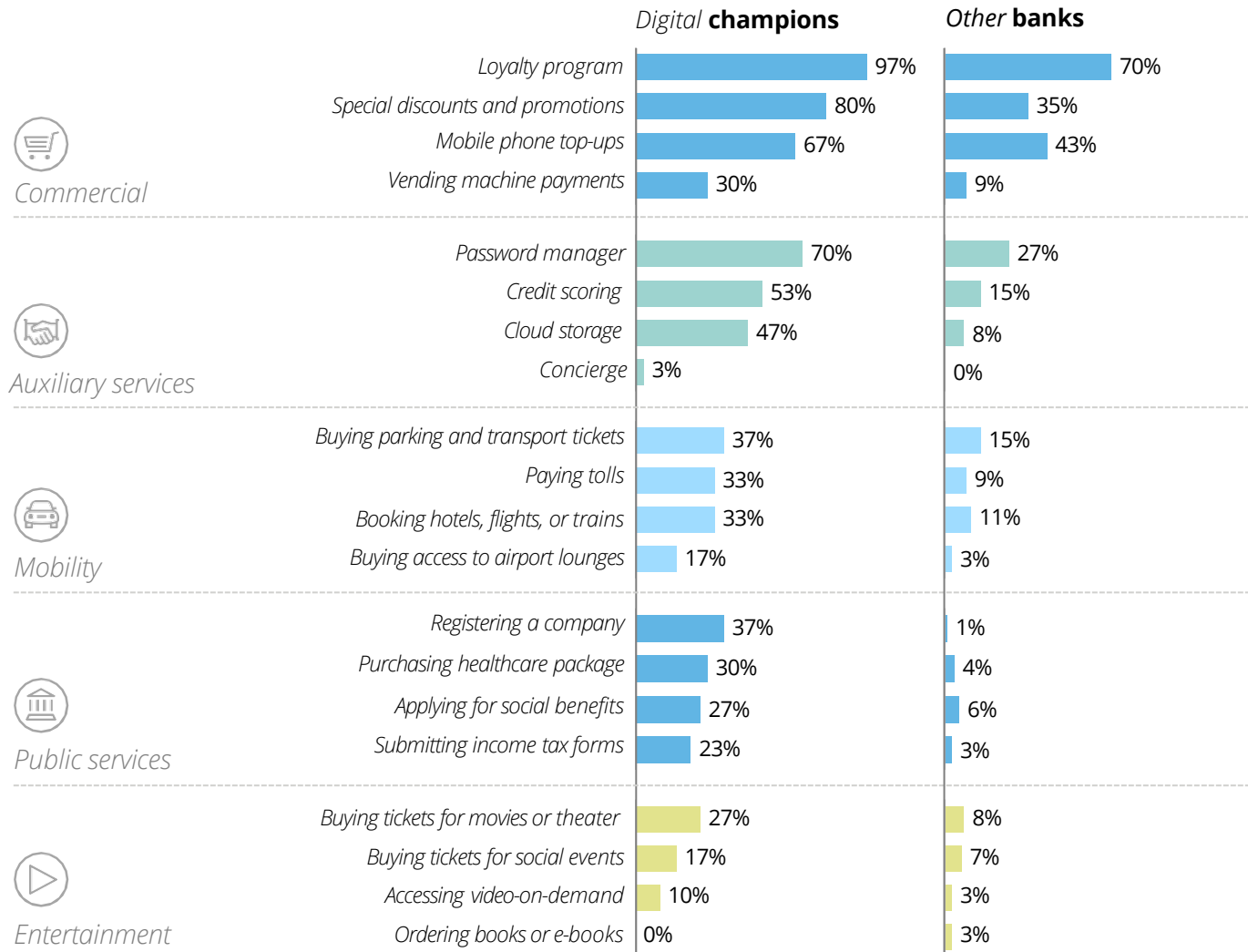
*Healthcare (appointment scheduling)*



# 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 product cross-selling**.

Top Value Added Services by category, % of banks offering given functionality<sup>1</sup>



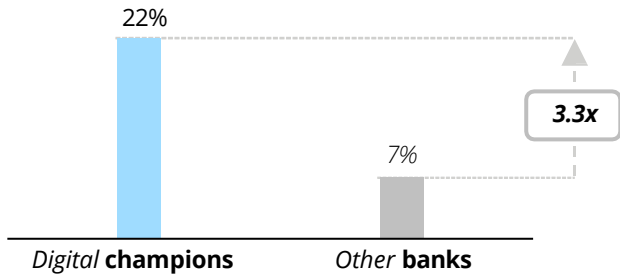
Note 1. Data for 30 banks classified as Digital champions and 274 other banks which were covered in 2022 edition  
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# Digital champions implement marketplace functionalities that enable them to leverage post-pandemic e-commerce cross-selling potential

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.

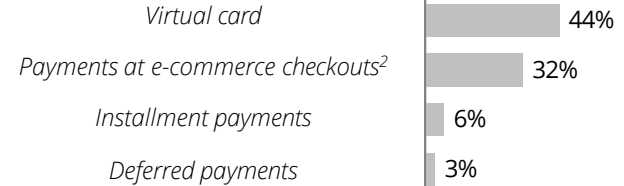
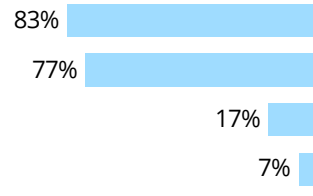
% of e-commerce functionalities offered by banks<sup>1</sup>



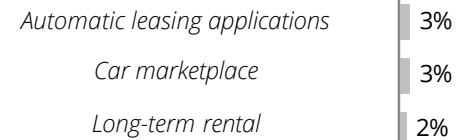
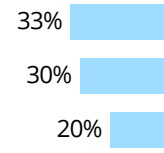
% of banks offering marketplaces and digital shopping solutions<sup>1</sup>

■ Digital champions ■ Other banks

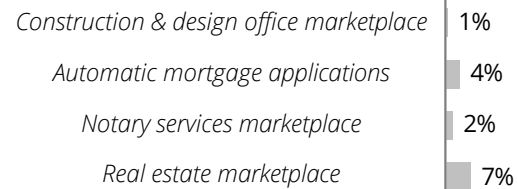
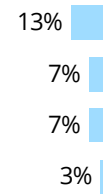
## E-COMMERCE / MARKETPLACE FUNCTIONALITIES



## 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 that make banking more convenient and efficient for the customer.

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

One of the key value propositions of such solutions is 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 based on a contact list*



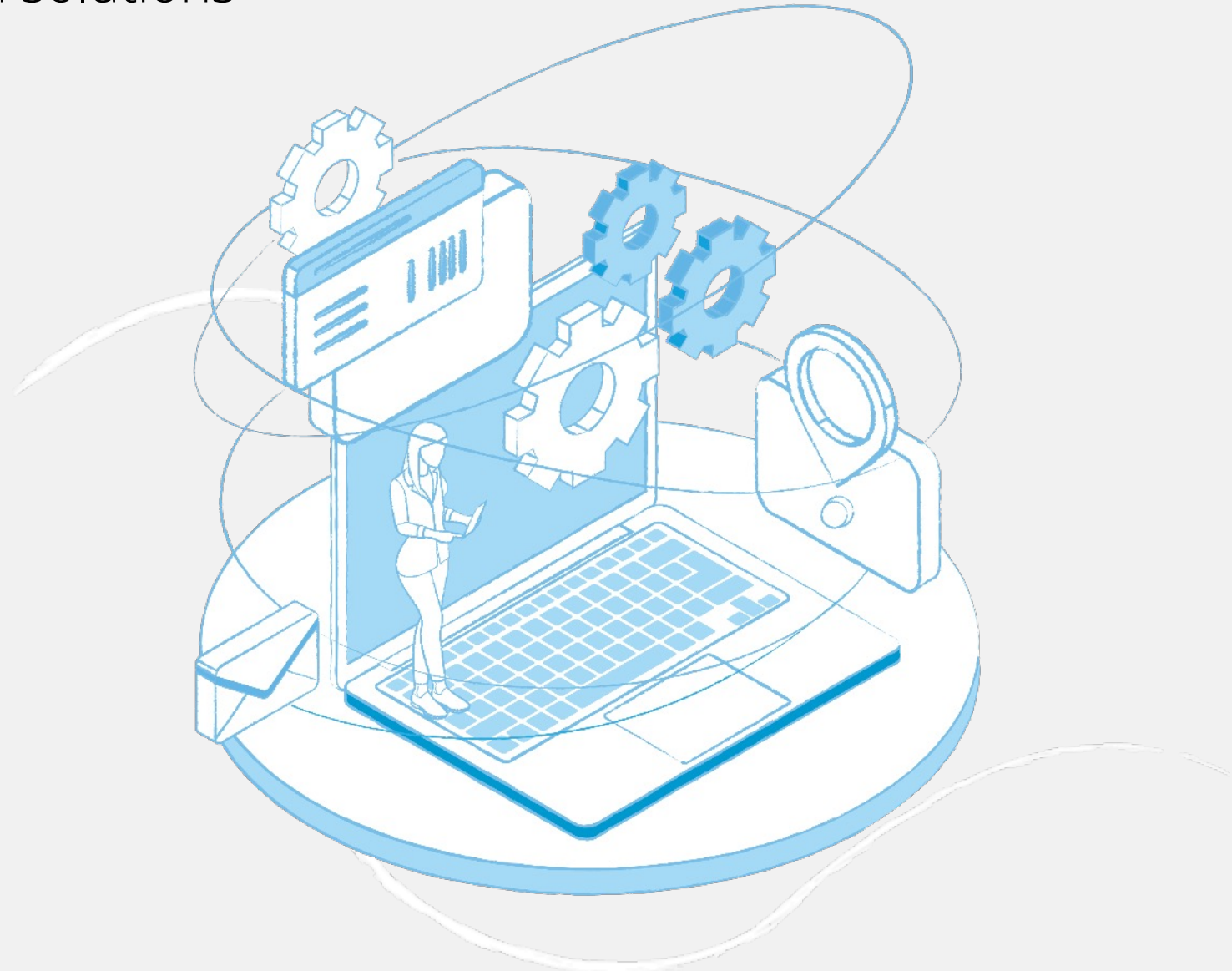
*Paying via QR code*



*More seamless online shopping*



*Cash withdrawal from ATMs without using cards*

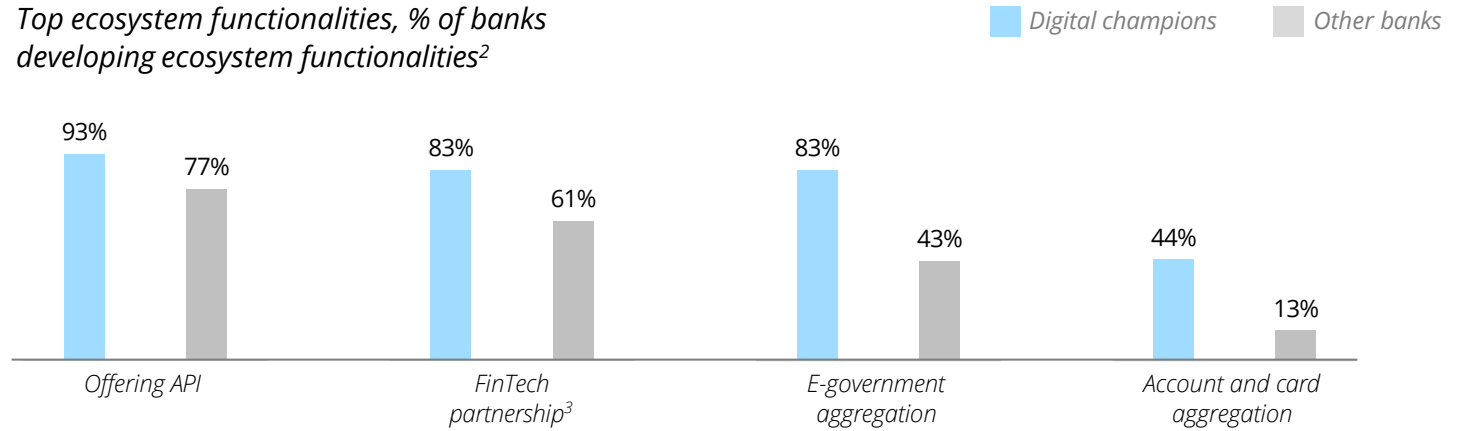


# Digital champions are innovating faster than other banks in building ecosystems and fintech partnerships

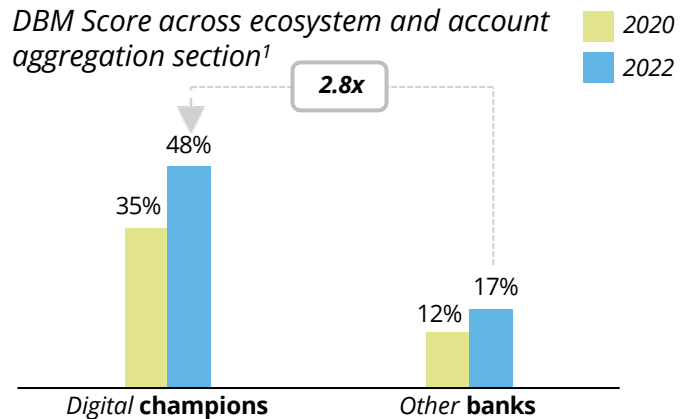
Although ecosystem functionalities were already implemented significantly more often by Digital champions than by other banks in 2020, this difference grew even further in 2022. **Development of API and fintech partnerships supporting payments and digital security** are functionalities most selected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

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

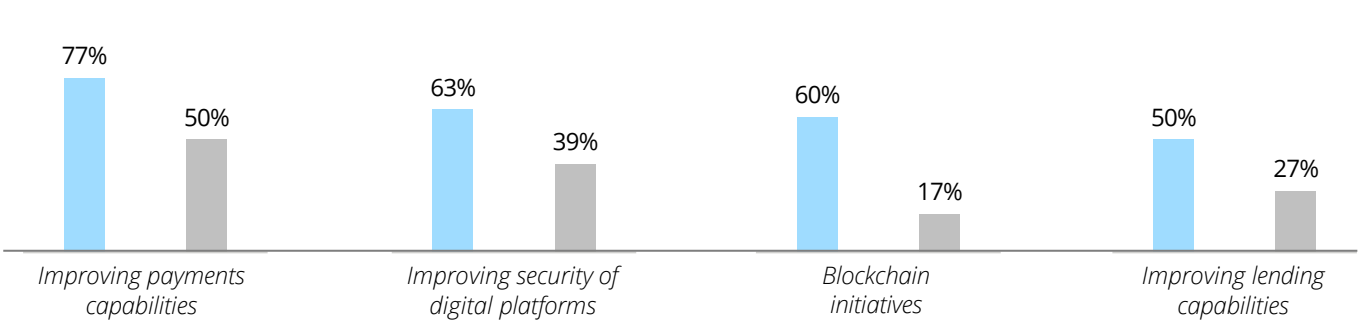
Top ecosystem functionalities, % of banks developing ecosystem functionalities<sup>2</sup>



DBM Score across ecosystem and account aggregation section<sup>1</sup>



Top segments of fintech development, % of banks investing in partnerships in given segment<sup>2</sup>



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 analyze it. They provide customers with 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:



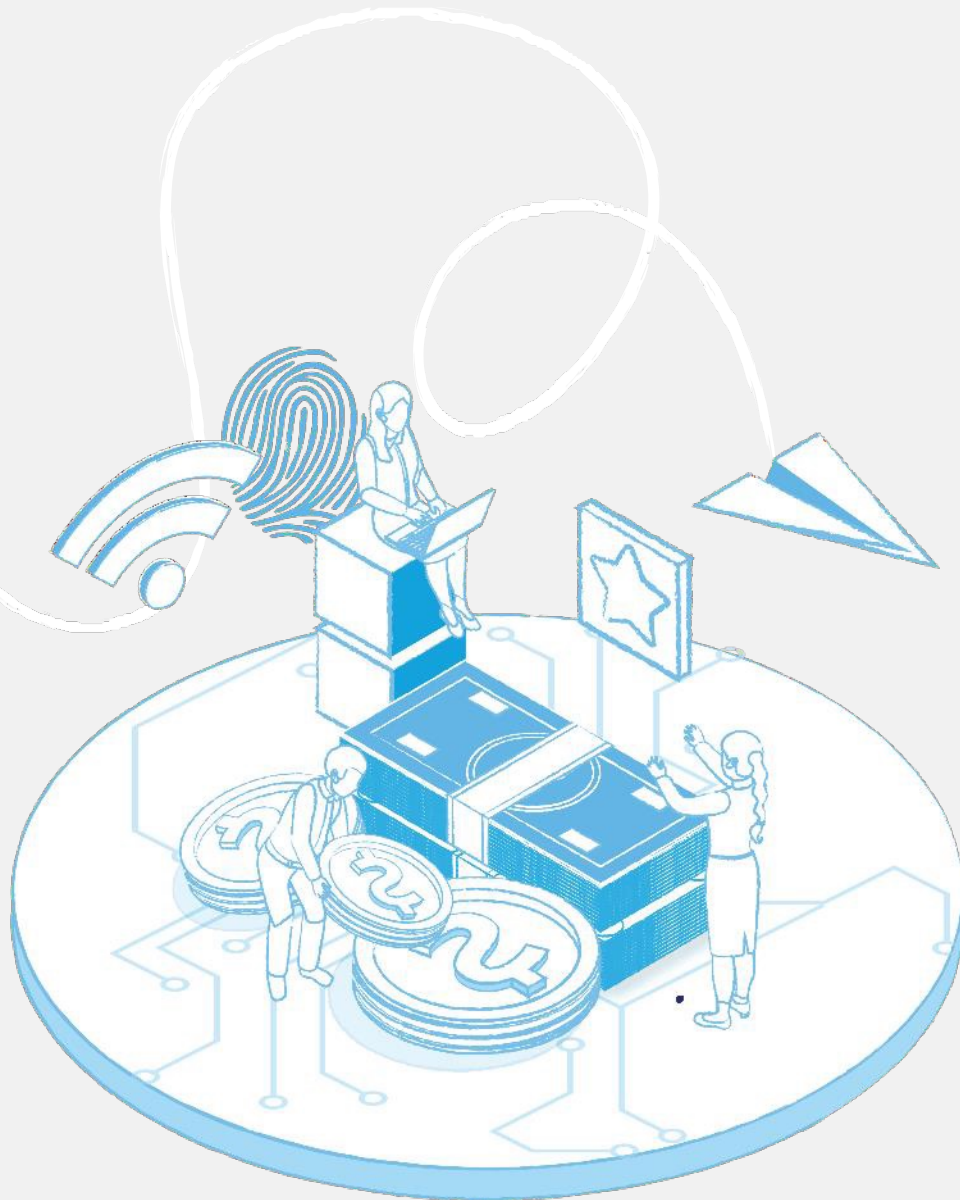
*Charts allowing to analyze expenses and income*



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



*Predictions and scheduling features*



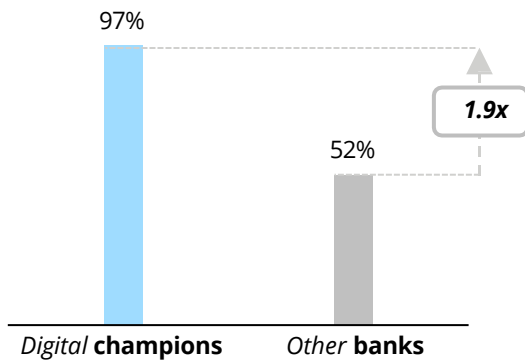
# While some Digital champions realize the potential of PFM, most have yet to implement cross-selling functionalities

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

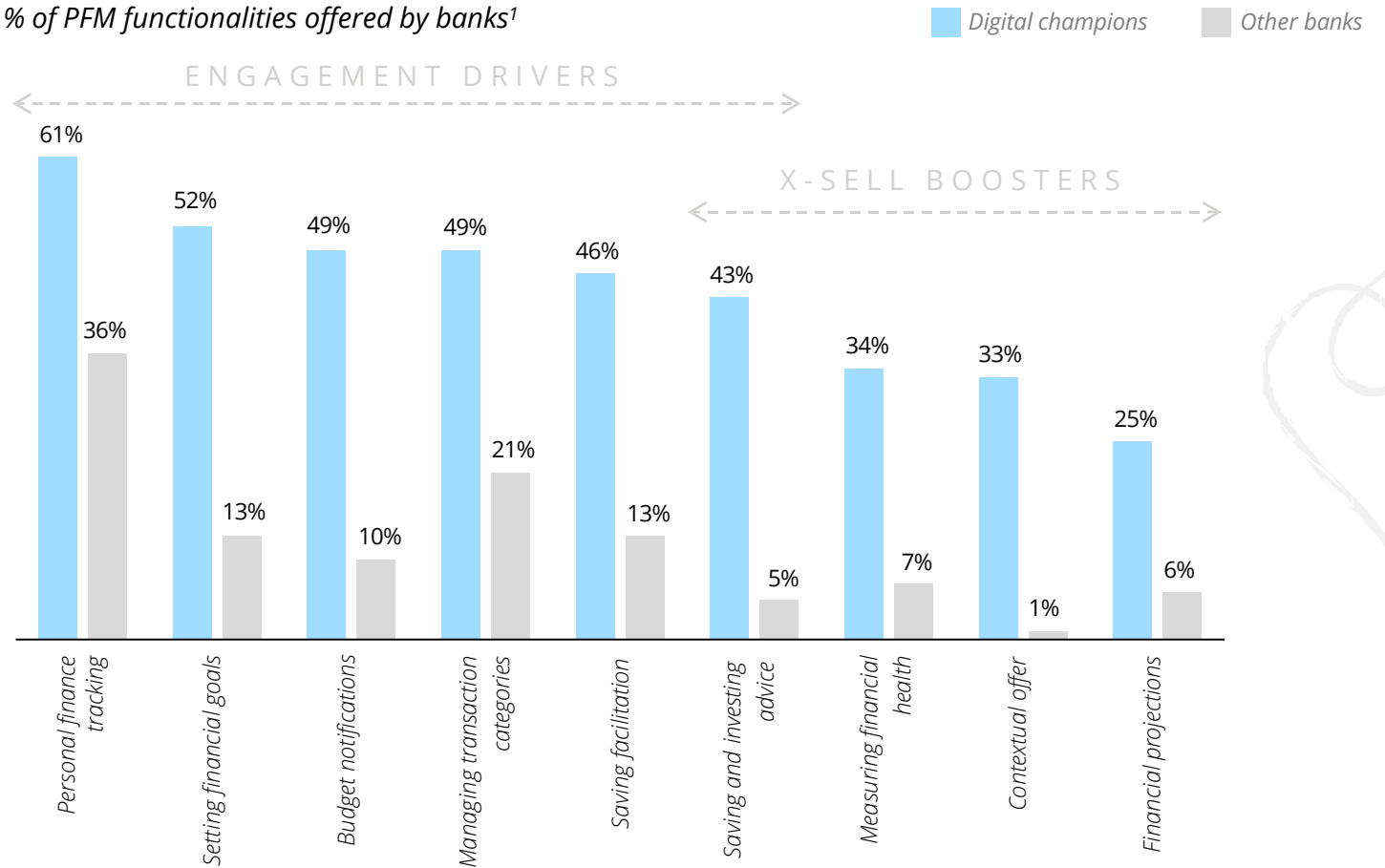
Most banks use PFM functionalities mainly to **increase the time and frequency of mobile app** usage.

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

% of banks that offer PFM<sup>1</sup>



% of PFM functionalities offered by banks<sup>1</sup>






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



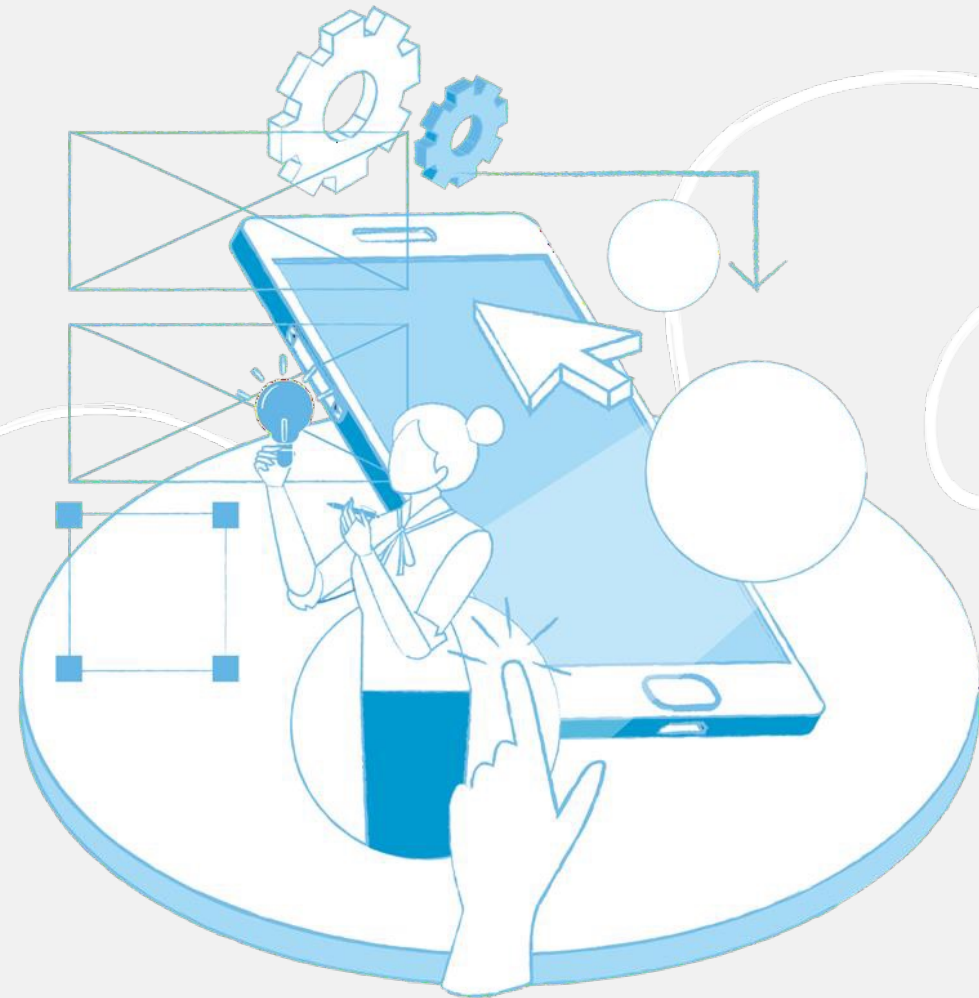
## Facilitating app usage for all clients (including accessibility)

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 nonbanking platforms are:

-  *Transactions history such as chat and the possibility to send additional content with transfer (e.g., GIFs)*
-  *Near-me payments such 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.

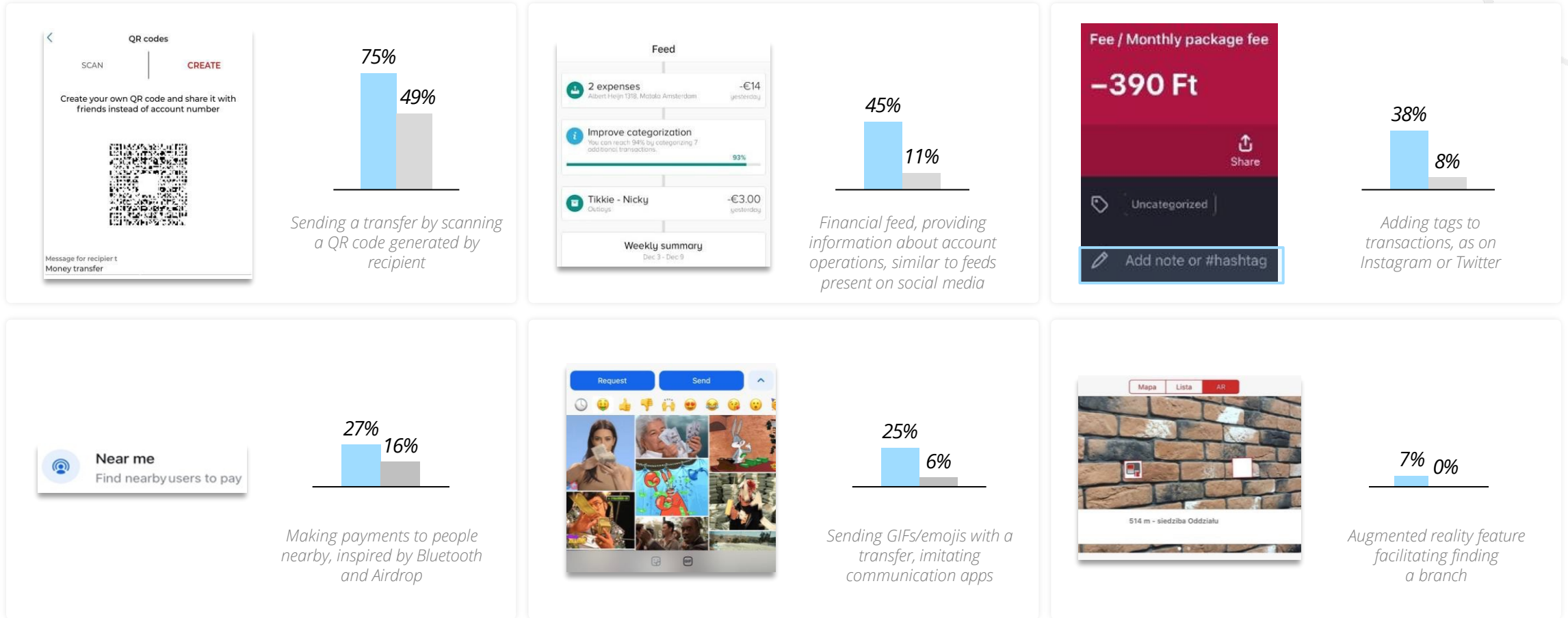




# To facilitate usage and enrich their channels, Digital champions leverage solutions available from other apps

% of banks offering given functionalities<sup>1</sup>

■ Digital champions ■ Other banks

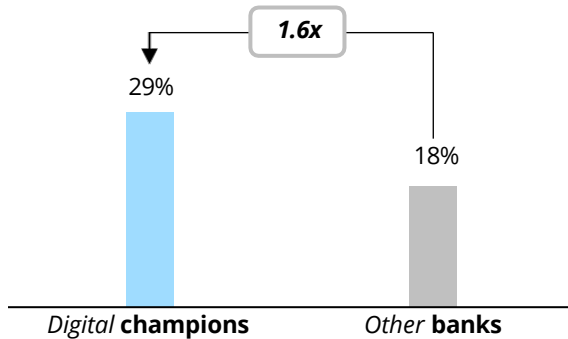


Note 1. Data for 30 banks classified as Digital champions and 274 other banks which were covered in 2022 edition  
 34 | Copyright © 2022 Deloitte.

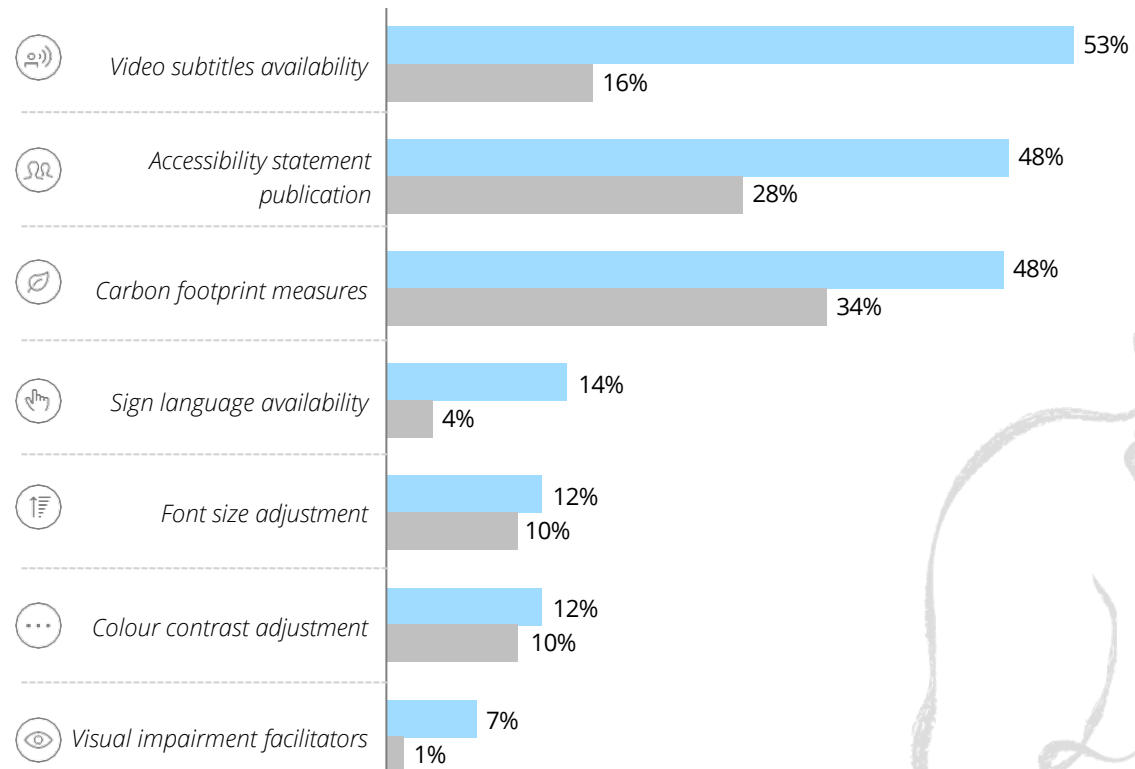
# Digital champions offer some functionalities supporting accessibility but there is still much room for improvement

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 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**.

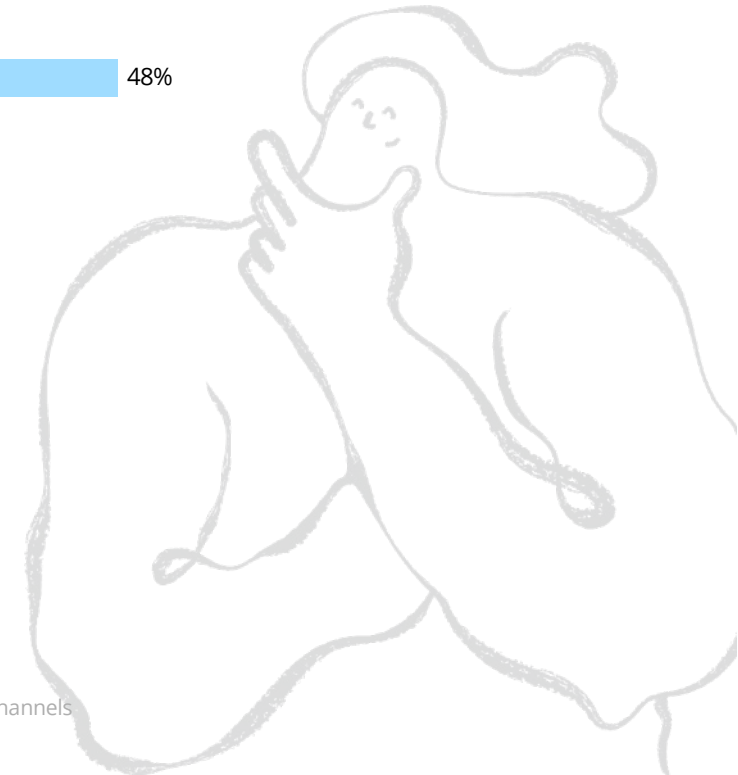
% accessibility-related functionalities offered by banks<sup>1</sup>



% of accessibility and ESG functionalities offered by banks<sup>1</sup>



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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## Increased access to investment services

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:



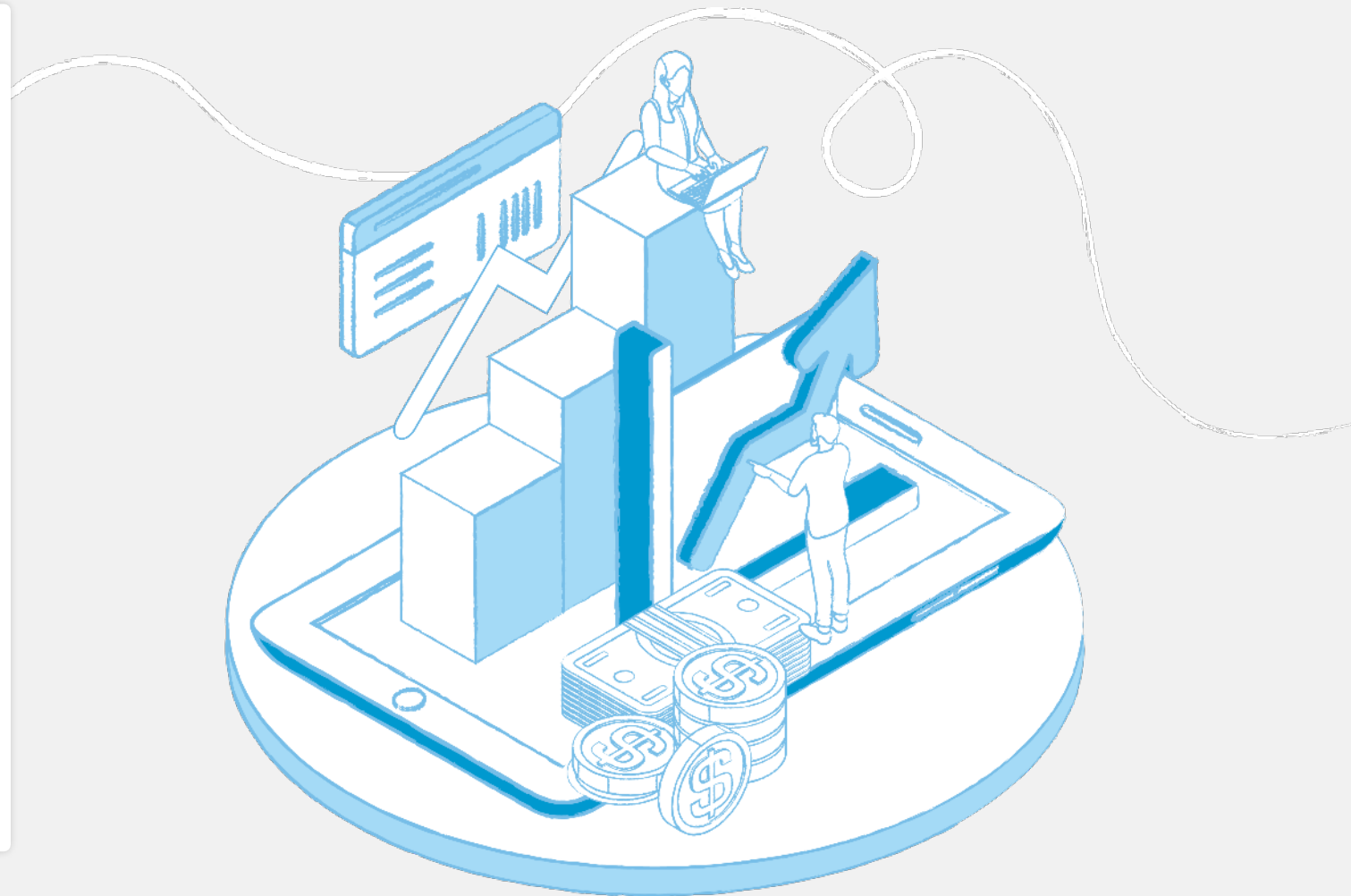
*Offering educational content and rewarding users who complete their trainings*



*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's needs*



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

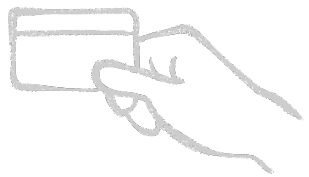


# A majority of Digital champions realize the potential of investing through digital channels but the gap of other banks in the area is significant

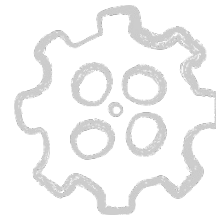
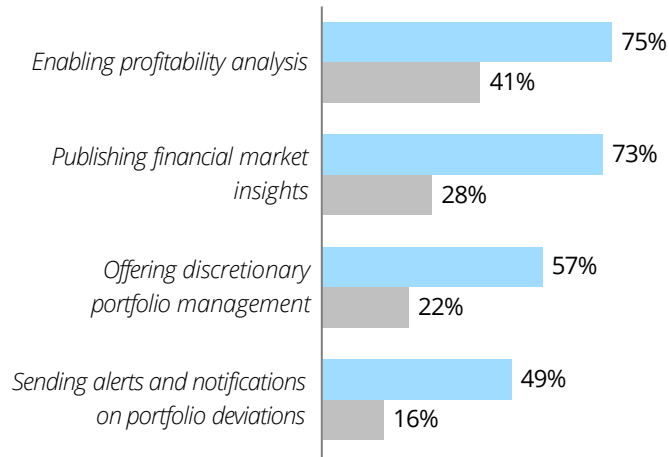
% of investment functionalities offered by banks<sup>1</sup>

■ Digital champions ■ Other banks

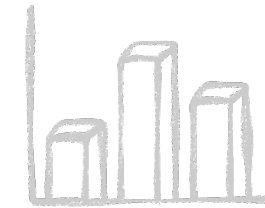
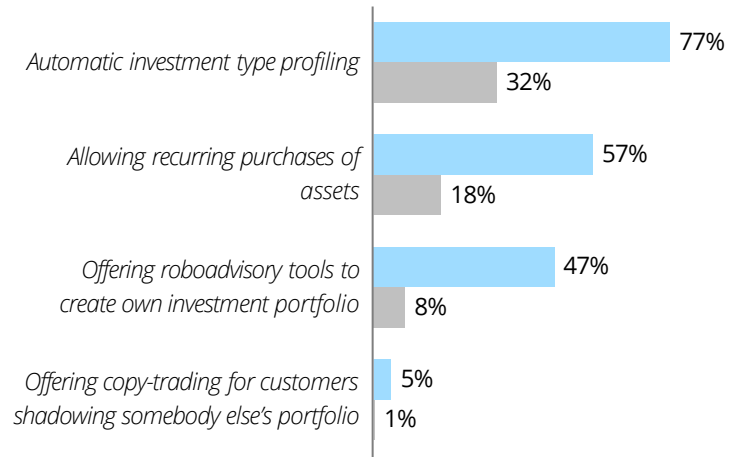
## COMPLEXITY & INNOVATIVENESS



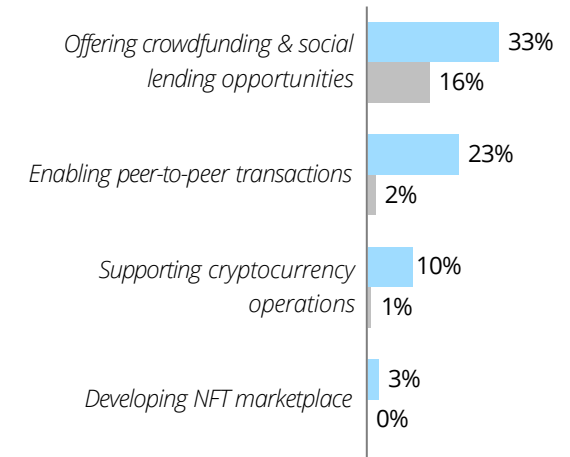
### BANK'S SERVICES



### AUTOMATION FEATURES



### NEW INVESTMENT TYPES



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 banking innovation

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's worth it to look at them separately to understand their unique characteristics defining 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 products and ~24% of challengers don't offer any insurance products*



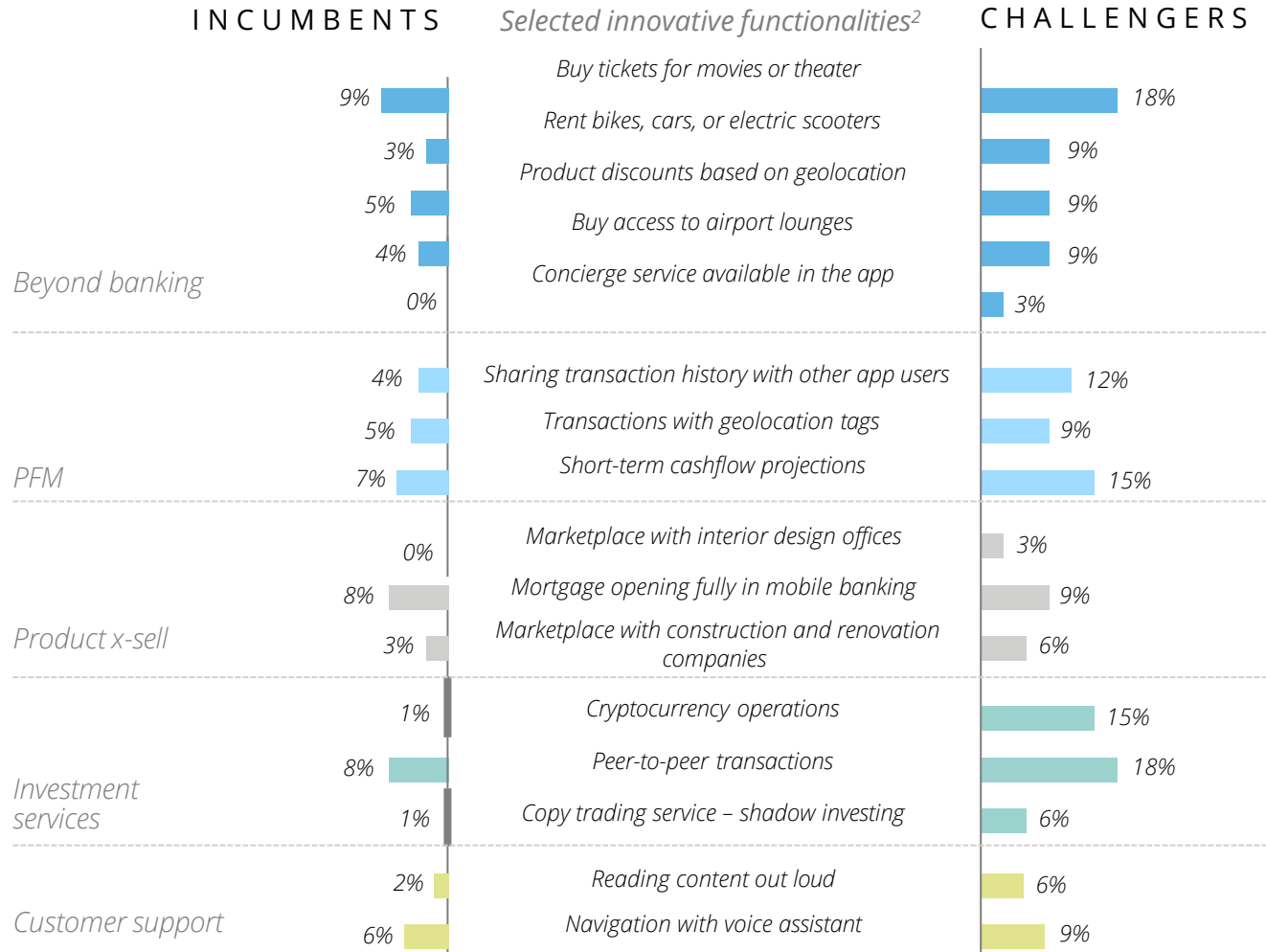
*Challengers are often digital-only or mobile-only banks (65% of challengers in DBM2022 are mobile-only)*



Challengers are more likely to differentiate themselves by adopting innovative solutions



% of banks offering given functionality<sup>1</sup>



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 channel acceleration

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

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



*Looking for product information*



*Managing personal account*



*Active investing*

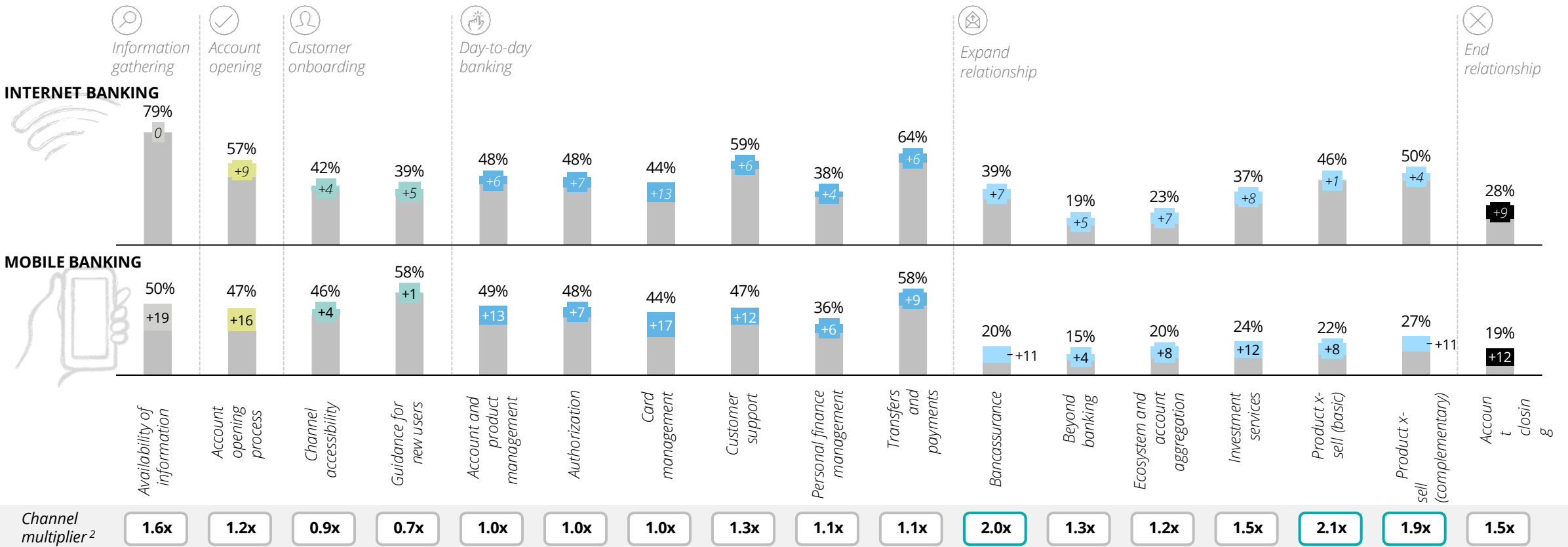




# Mobile channel digitalization level has increased the most (since 2020) for information availability, card management, and account opening process

DBM score in given channel<sup>1</sup>

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 and 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.**

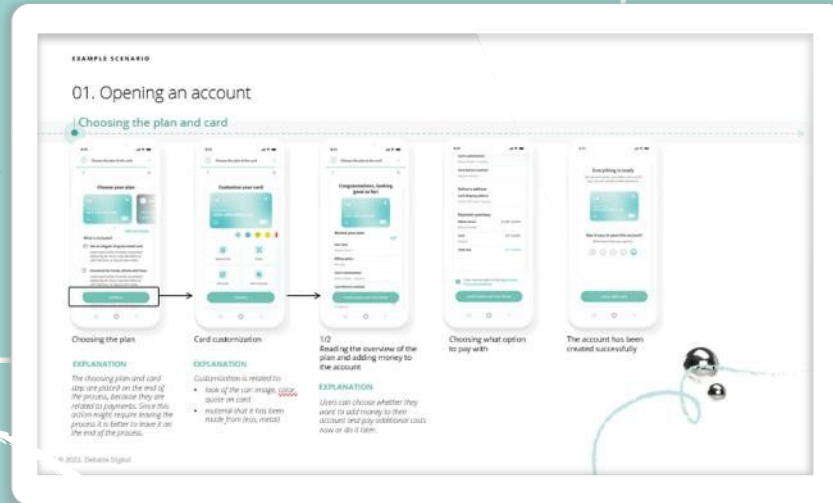


We have mapped key user scenarios from 10 top UX players from around the world to identify best practices and hypothesize optimal user flows



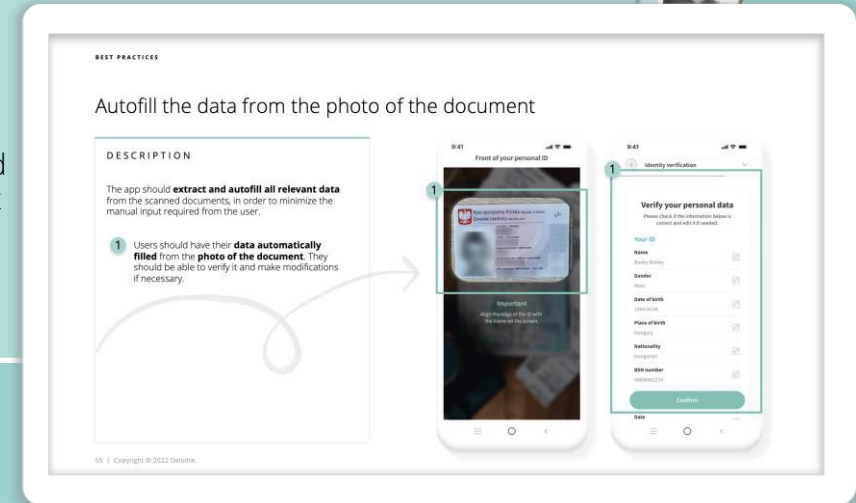
### Key digital banking user flows, analyzed and refined

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 dos & 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 and tricks you need to know to support the 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.

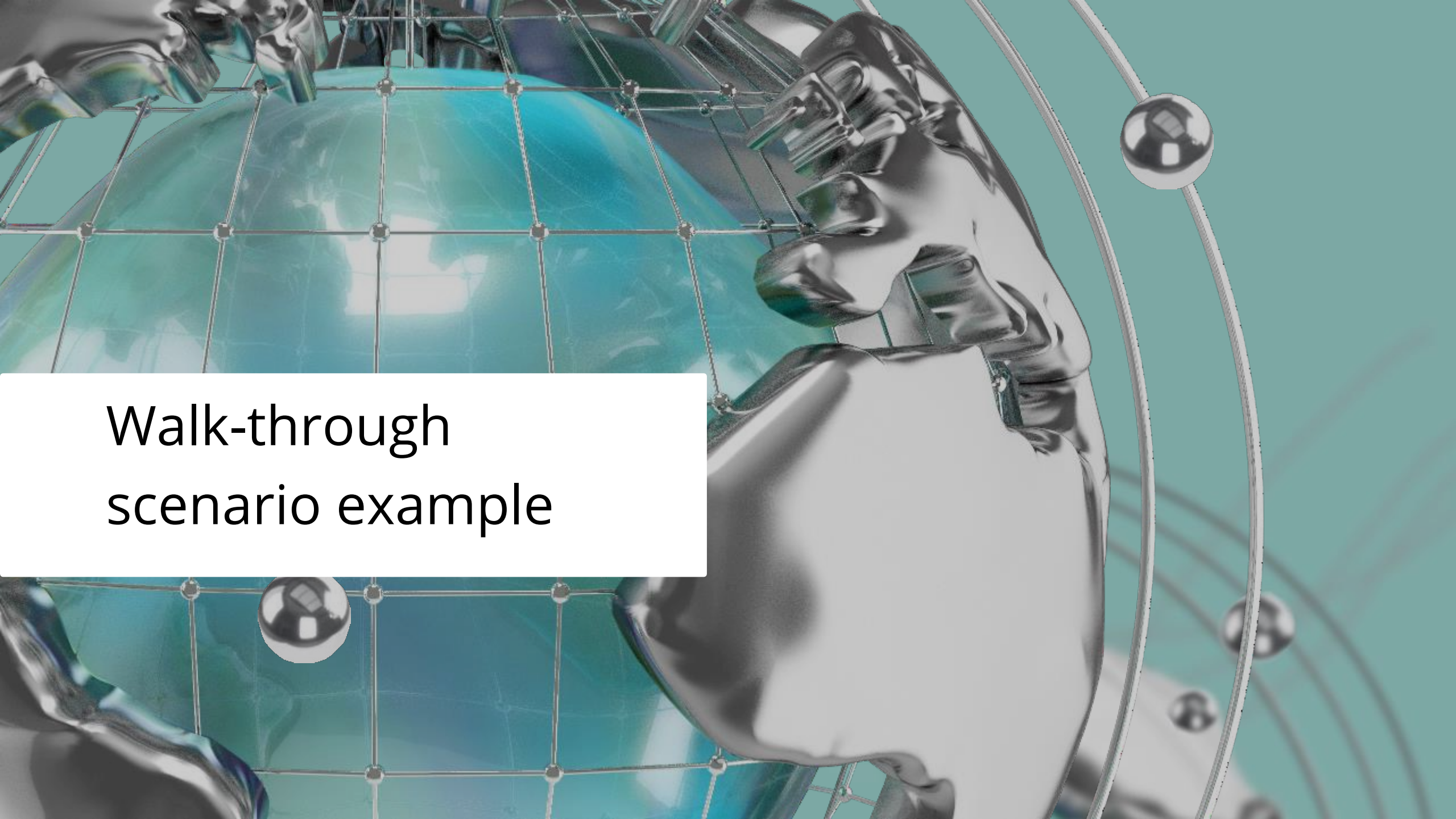


Based on the insights coming from the analysis of 10 top UX banks, **optimal user flows have been hypothesized** for each scenario. An example of the first scenario is presented later, in the form of **mock-up screens**.

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

Over **100 user experience-specific insights** grouped into **six 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 <b>pause the process</b> and resume it later.	Ensure that the <b>process of ID verification is error-proof</b> .	If users start the process but fail to complete it, make sure to <b>follow up</b> and provide support.	During the onboarding process make the user <b>discover the bank's product portfolio</b> .	Make sure to <b>implement good visuals</b> (e.g. including animations) and copywriting for an appealing onboarding experience.	Provide various types of <b>support throughout</b> the whole process.
	Keep the process as short as possible.	Include important <b>information on security</b> (e.g. about SMS phishing or how to recognize scam messages).	<b>Avoid random and annoying onboarding pop ups/ads</b> after the user logs in.	On the onboarding screen that introduces a feature, a <b>CTA leading to this feature</b> should be included.	<b>Avoid mixing different languages</b> within the process.	If possible, use <b>patterns that users find familiar</b> , e.g. 'stories' to represent updates/summaries/ tutorials whenever the full-screen content is presented.
	Ensure that users always <b>know where they are</b> within the process.	Allow users to use <b>biometric authentication</b> to log in to the application.	The <b>number of the onboarding screens</b> should <b>not be overwhelming</b> , but should provide enough information for the user to <b>continue discovery process by themselves</b> and come back to onboarding at their convenience.	<b>Avoid empty states</b> that bring no value to the user.	<b>Avoid blocking the account permanently</b> after the user has typed the wrong passcode several times.	Always provide the <b>"Forgotten passcode"</b> fallback option whenever user is asked to sign in with their credentials.
	Allow users to <b>accept terms and conditions</b> after reading the <b>summary</b> of the most important points instead of opening the full T&C page.	Provide the user with <b>guidance</b> on how to create a <b>strong password</b> .	<b>Avoid blocking the account permanently</b> 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).	<b>Avoid redirecting the user out of the app</b> (e.g. to the bank's website or to the email) to complete an onboarding task.	<b>Avoid providing content in text-heavy</b> , not mobile-friendly pages.	
	Consider allowing users to <b>skip steps</b> that can be completed <b>after creating an account</b> .	After several temporary blockings, if the user still fails to provide the right passcode, <b>additional security measures</b> should be implemented (e.g. reconfiguration of the app).	Users should be able to <b>come back</b> to the onboarding tips at a later point.		The user should be given <b>full control</b> over the onboarding process; they should be able to <b>skip the screens</b> if they want to.	
Sending money	Provide all necessary <b>recipient's data</b> in the <b>contact list</b> (name, bank, etc.).	Increase the security by allowing users to <b>authorize transactions using biometric authentication</b> .	Enable users to <b>import the contact list</b> from their mobile device and make sure to <b>indicate</b> for which contacts a <b>mobile phone transfer is available</b> .	Enable <b>different ways of making transfers</b> , e.g. via phone number, e-mail address, nick name, etc.	Consider allowing <b>additional content</b> that might <b>personalize the experience</b> , e.g. adding GIFs while making a transfer.	Enable users to see the <b>full history of transactions</b> 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 <b>add selected recipients/payees to a safe list</b> , which allows for seamless transactions without the need for authorisation.	Provide <b>flexibility in managing the money request</b> : allow users to resend it later on, to send a reminder or to cancel the request.	Ensure that all the necessary <b>info and options</b> are available while <b>sending a transfer</b> .	Provide users with a <b>list of money requests</b> they have made.	Provide users with the option to <b>request money from recipients that are not the customers of the same bank</b> .
	Make the process of sending a transfer easier by <b>placing all the details on one page</b> .		Provide the users with a <b>real-time information</b> on the <b>status of the payment</b> .	Consider the option to <b>share the money request via various channels</b> , e.g. via QR code, link, list of contacts (for users within the same banking environment), and "near	Provide <b>multiple ways to access the money request feature</b> within the app.	



Walk-through  
scenario example

# Scenario example – "opening an account"

## OPENING AN 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 an account".

**This particular scenario** is pivotal in terms of the relationship 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 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-party services
- 9 Active investing
- 10 Managing a payment card
- 11 Checking account balance and transaction history
- 12 Tracking expenses
- 13 Contacting customer support
- 14 Closing a current account
- 15 Other innovative user-oriented solutions

# 01. Opening an account

## The “opening an 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 an account on the mobile website of the bank.*



### Ending point



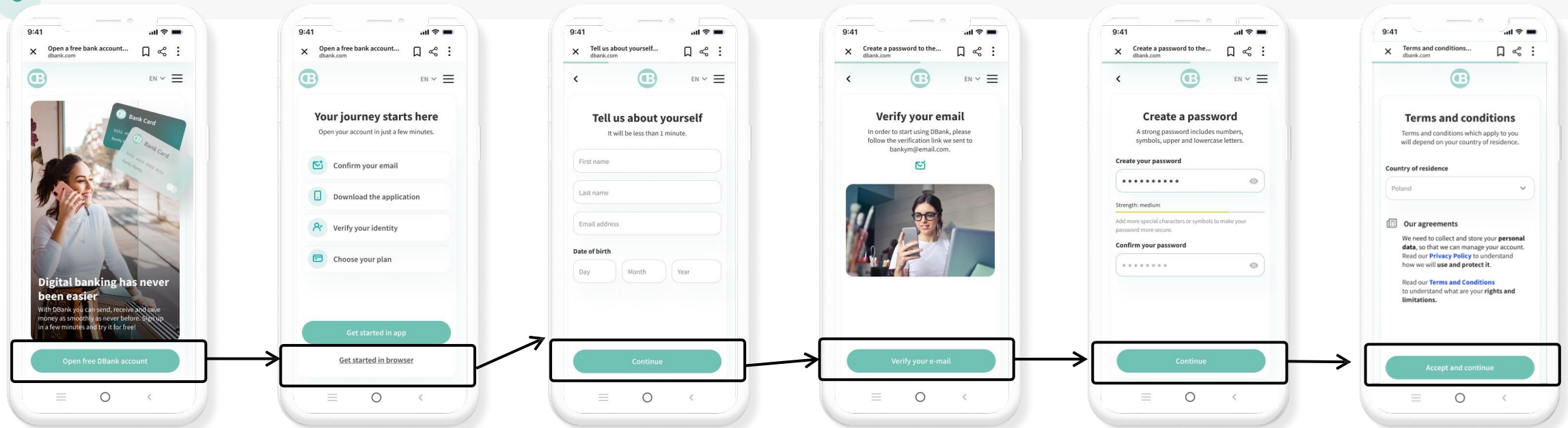
#### Logging in to the application

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



# 01. Opening an 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 already 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.

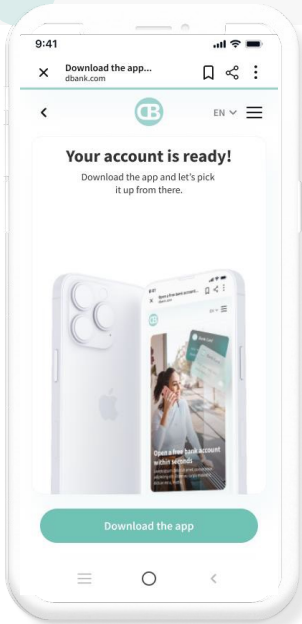
Accepting terms and conditions and any further bank-specific consents

**EXPLANATION**

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

# 01. Opening an account

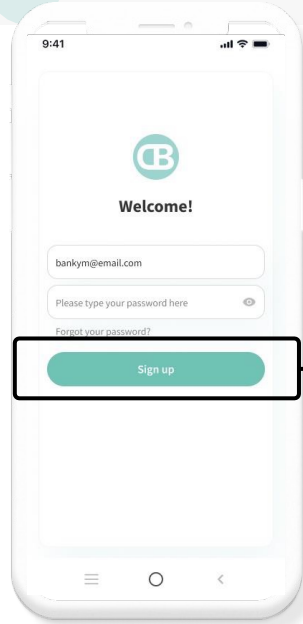
Creating an account | First login and confirmation of the phone number



Moving to the app

### EXPLANATION

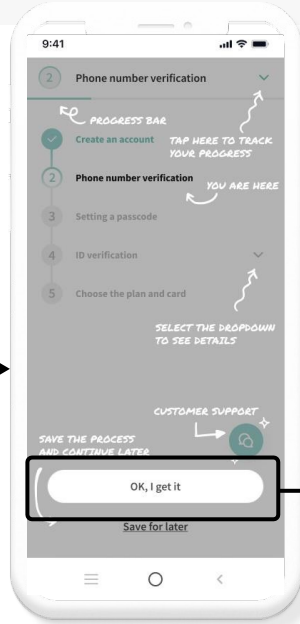
At this point, users have already created the account and they are redirected to the app for a smoother experience. Data is auto filled from the scanned ID, which significantly diminishes users' effort. In the app, they can also share their screen if they need customer support.



First login to the application

### EXPLANATION

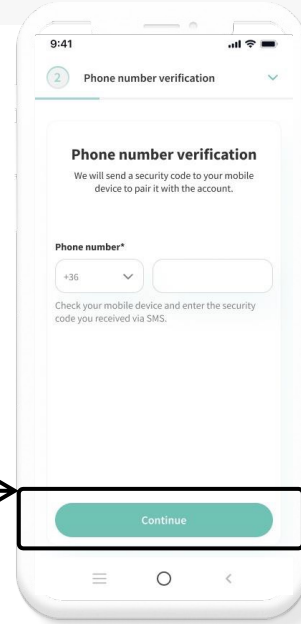
If users had the app already downloaded, it should open with the email field already populated. If they download the app during the process, they need to input their email address manually.



Process overview

### EXPLANATION

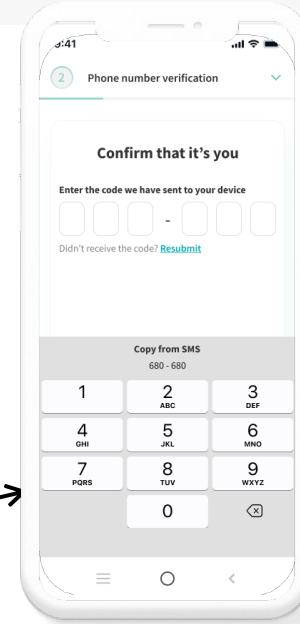
Because the process of creating the account is complex, users should have an overview of all its steps in order to see which ones have already been completed and which haven't. They should be informed about the option to pause the process and resume it later, without losing provided data.



Phone number verification – providing the phone number

### EXPLANATION

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



Phone number verification – providing the 6-digit code

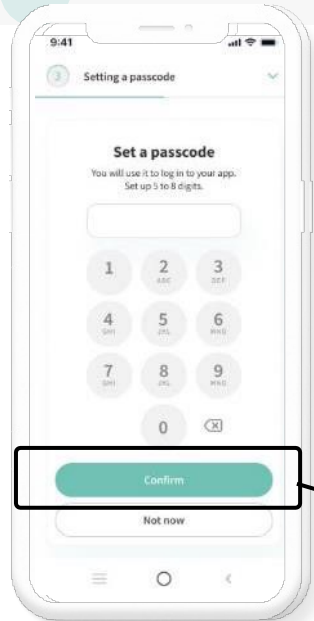
### EXPLANATION

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).



# 01. Opening an account

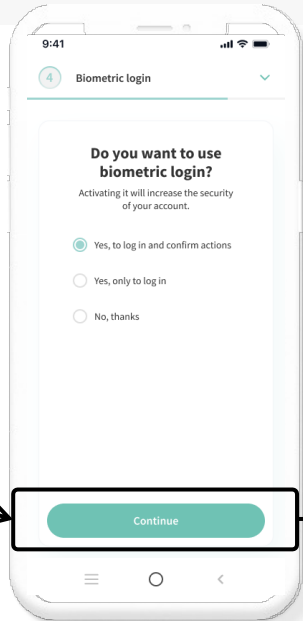
## Setting up a passcode and biometric login



Setting up a passcode

### EXPLANATION

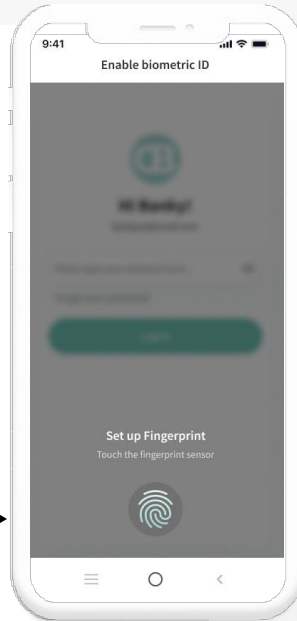
Because users can log in using the email address and password they have set up earlier in the process, it is possible for them to skip this step and come back to it later.



Specifying details related to the use of biometric login

### EXPLANATION

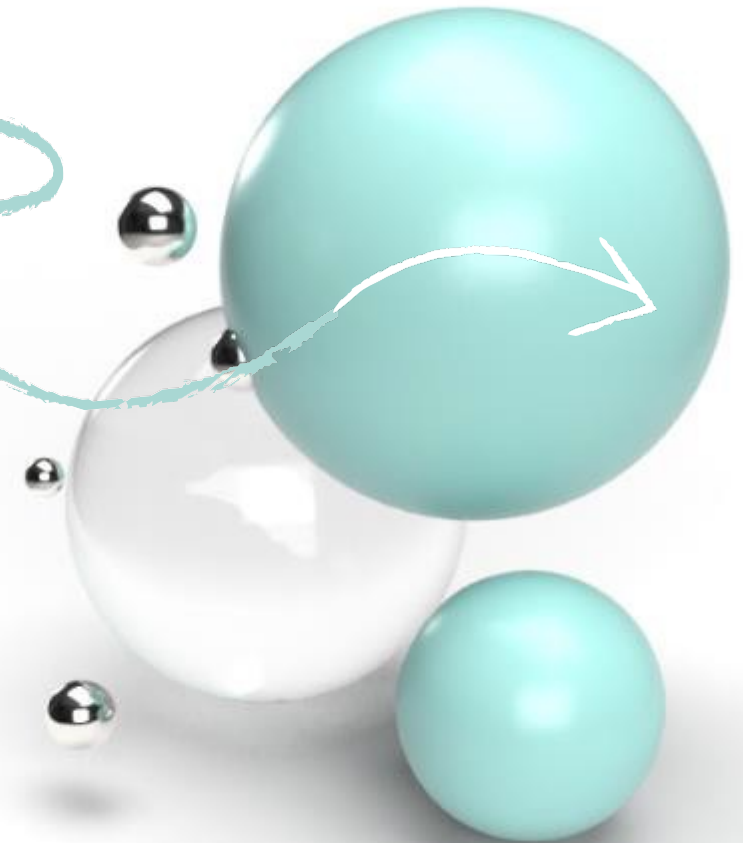
Biometric authentication should be optional. Users should be able to choose whether they want to use it only to log in or also to confirm actions within the app.



Confirming the use of fingerprint and scanning it

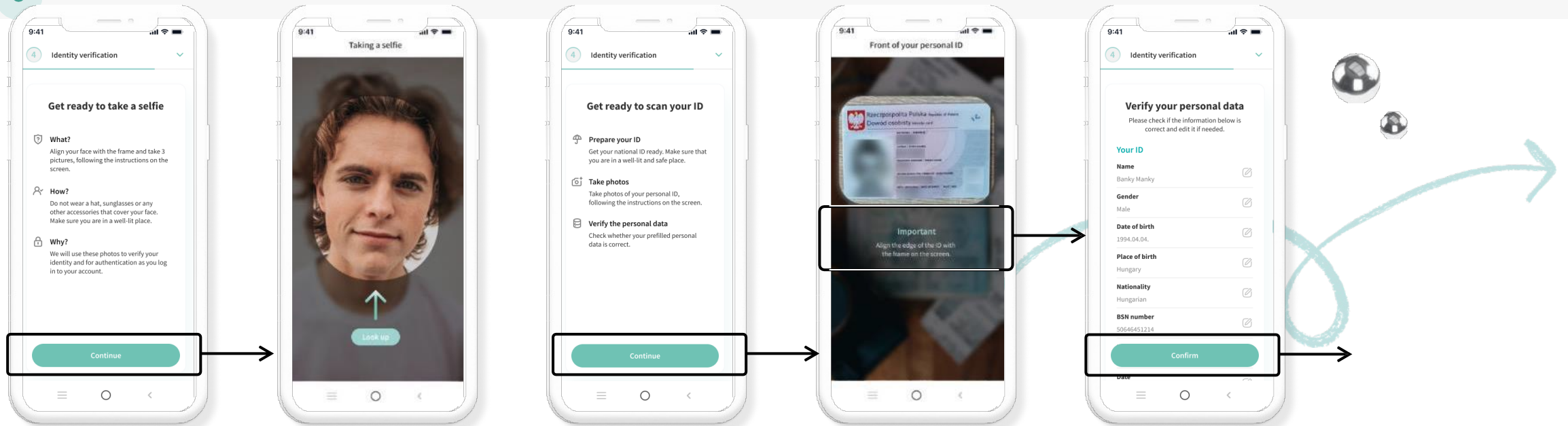
### EXPLANATION

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 their phone's settings.



# 01. Opening an account

## Identity verification – photo and ID



Reading the instruction on how to take a selfie

**EXPLANATION**

The instruction is brief and clearly explains to users 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 the users 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 to the users 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

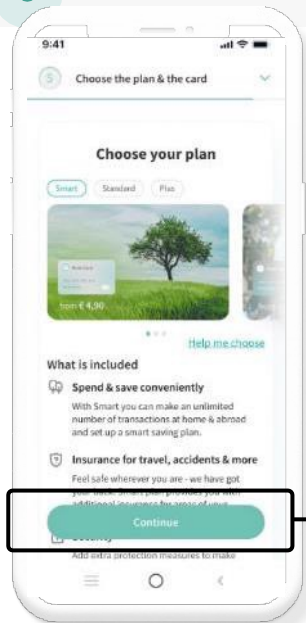
**EXPLANATION**

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

# 01. Opening an account

## Choosing the plan and card

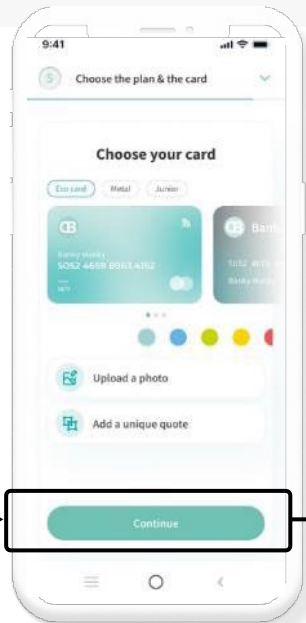
## First login



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.

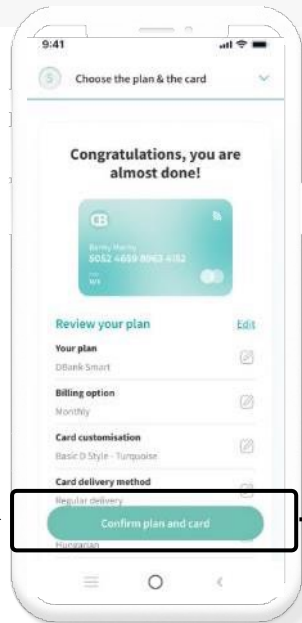


Customizing the card

### EXPLANATION

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

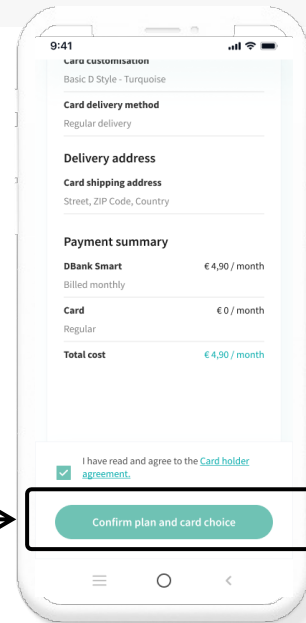
- card visuals - image, color, quote on the card
- material that it has been made from - recyclable, metal, etc.



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

### EXPLANATION

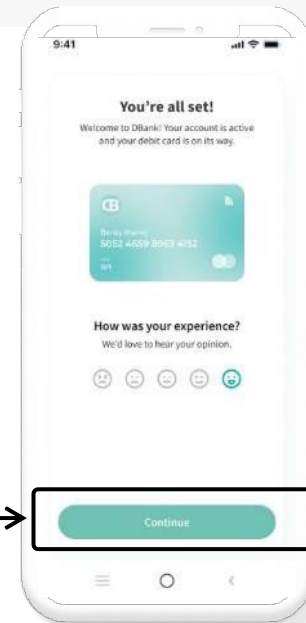
Users can review details related to their plan and card and modify them if needed.



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

### EXPLANATION

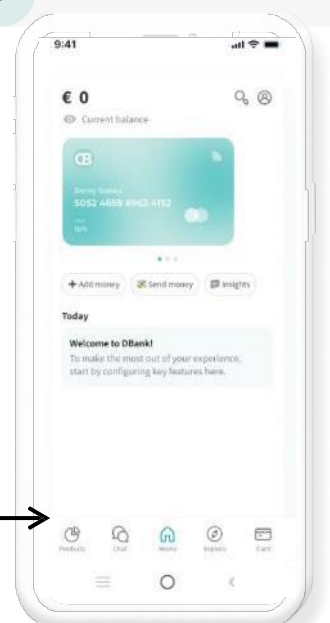
Users can review details related to their plan and card and modify them if needed.



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.



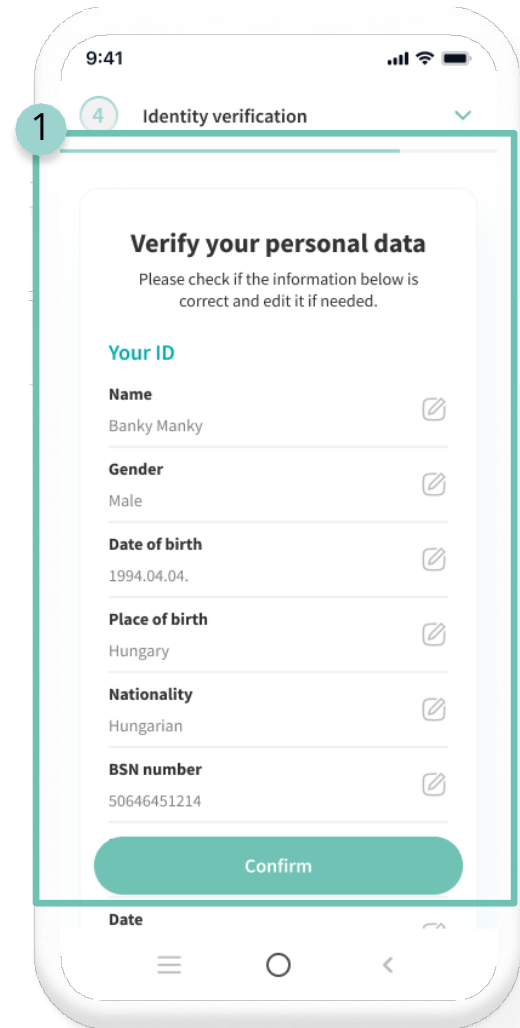
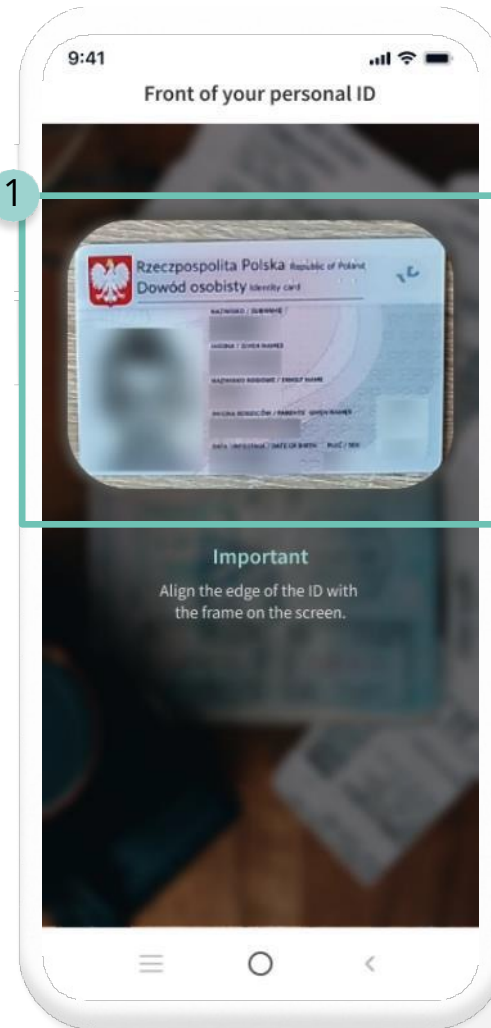
Best practices  
scenario example

# 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.

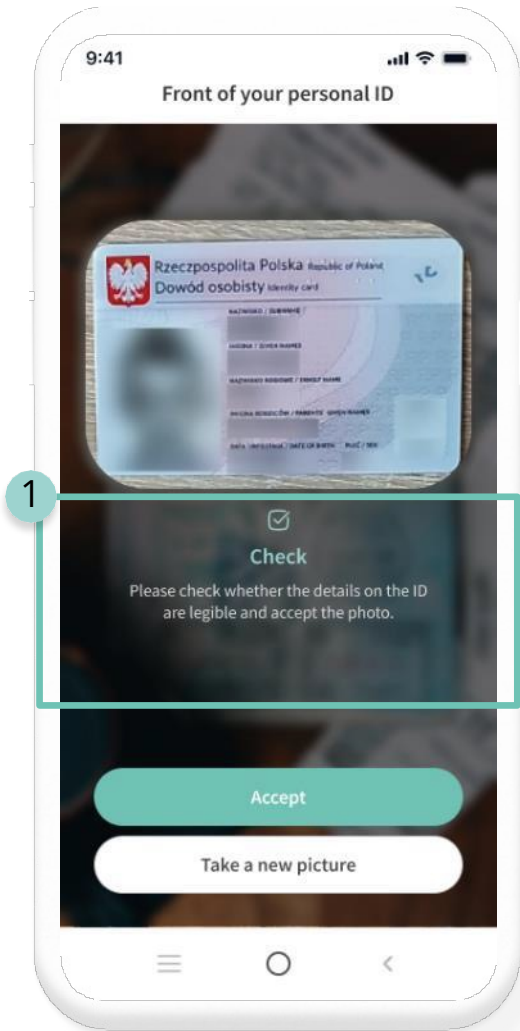
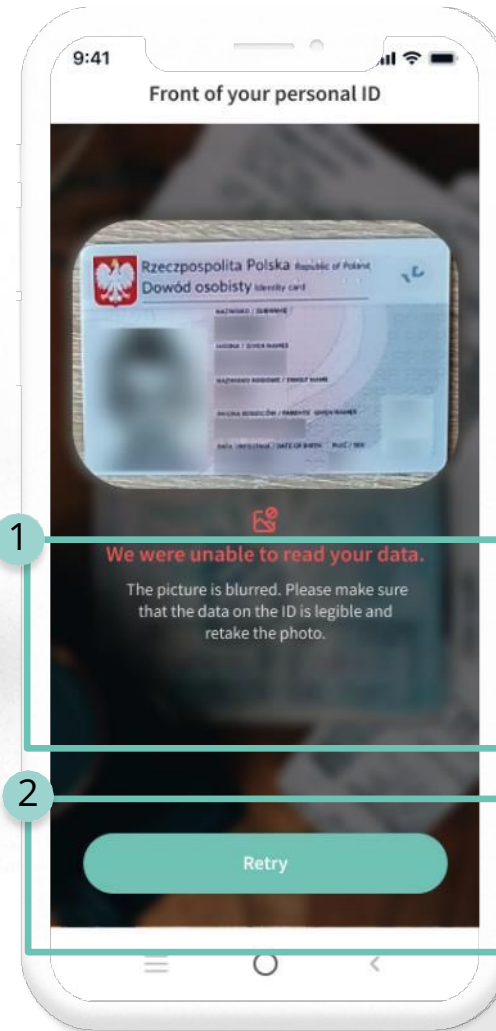
- 1 Users should have their **data automatically filled** from the **photo of the document**. They should be able to verify it and make modifications if necessary.



# 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., the picture was too blurry) and what they should do in order to resolve the issue.

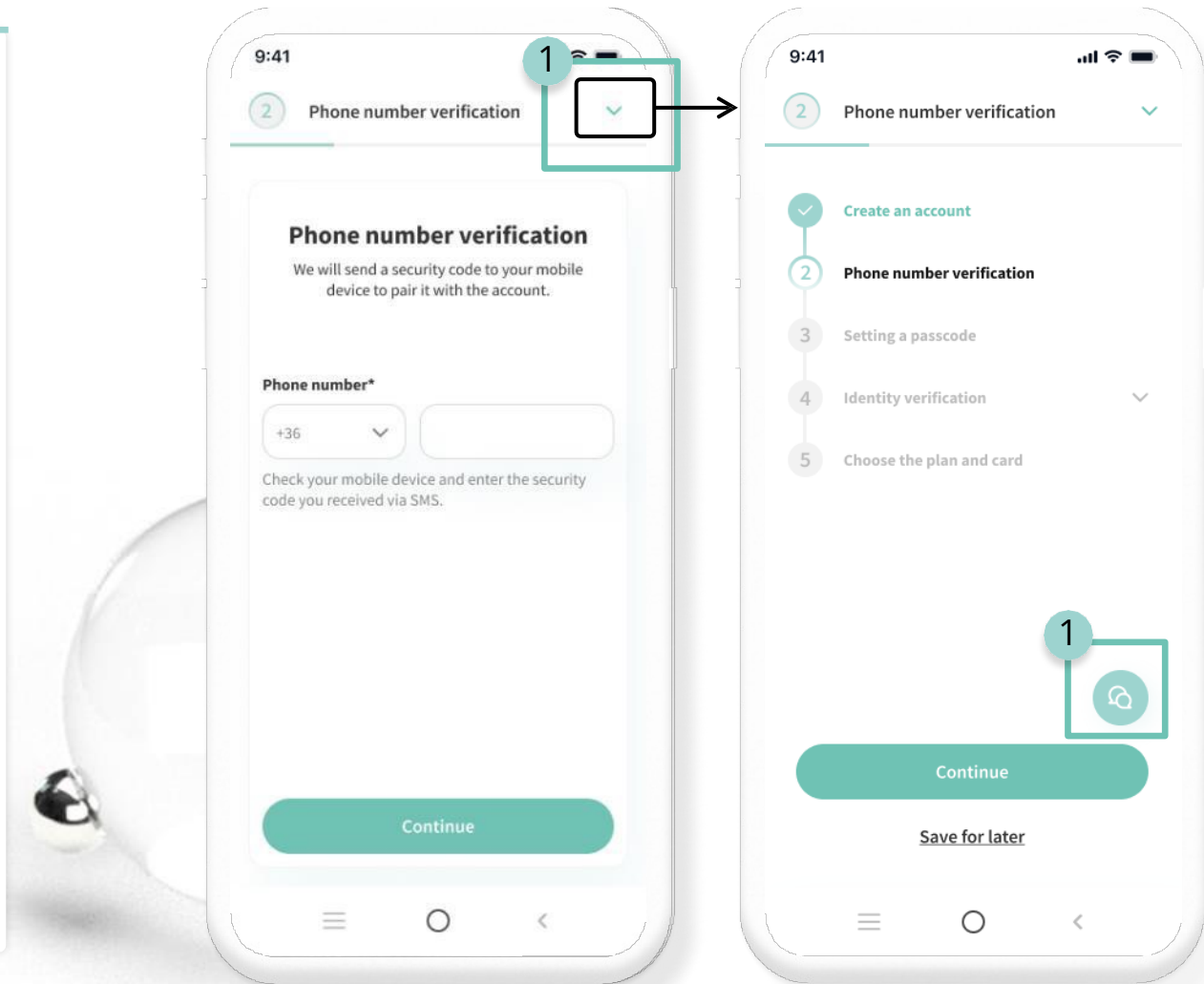




# Provide easy access to customer support during the whole process

## DESCRIPTION

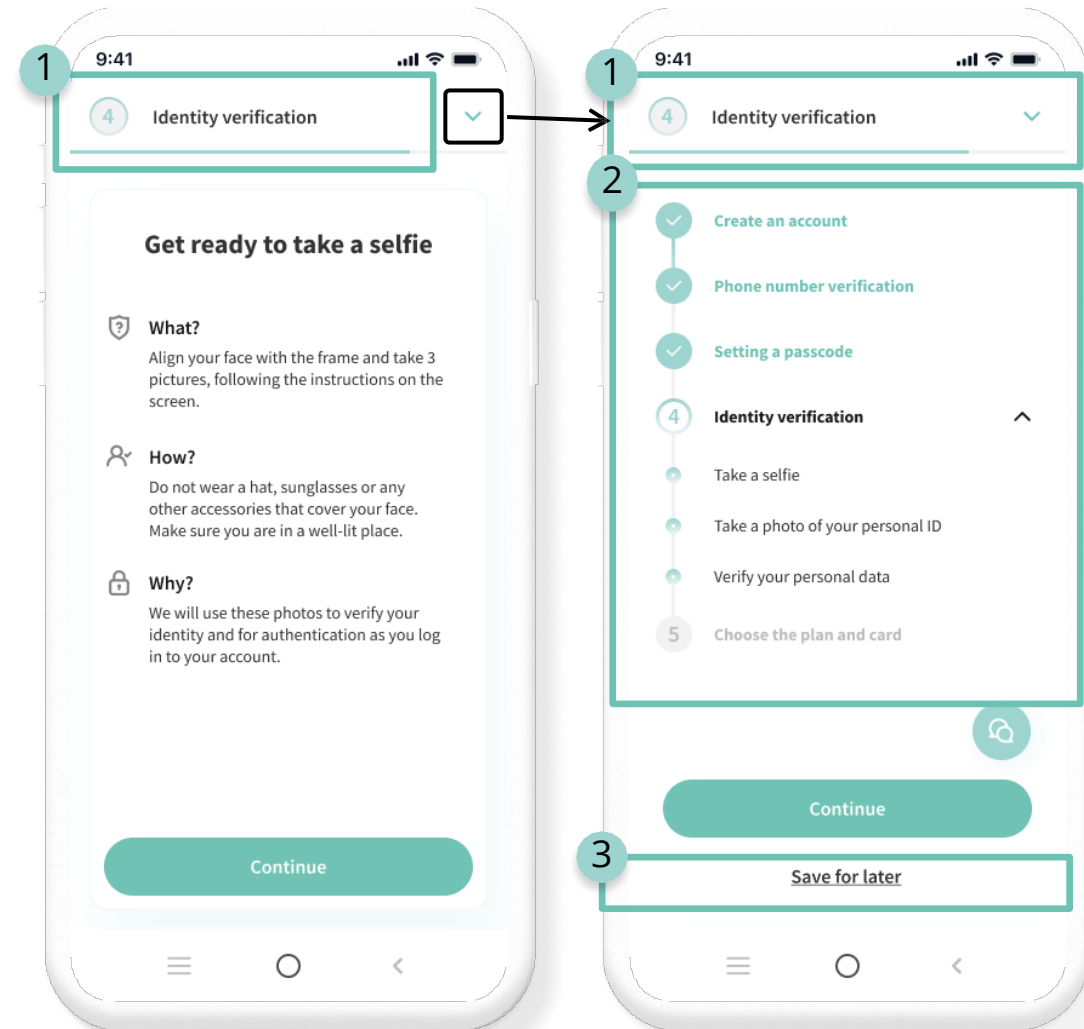
- 1 Users should have access to **customer support** throughout the **whole process**.  
Users should be able to **share** their **screen** while **communicating** with a **bank employee** in order to explain the issue more efficiently.  
Due to the significant amount of data that users need to provide 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 of the process 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.

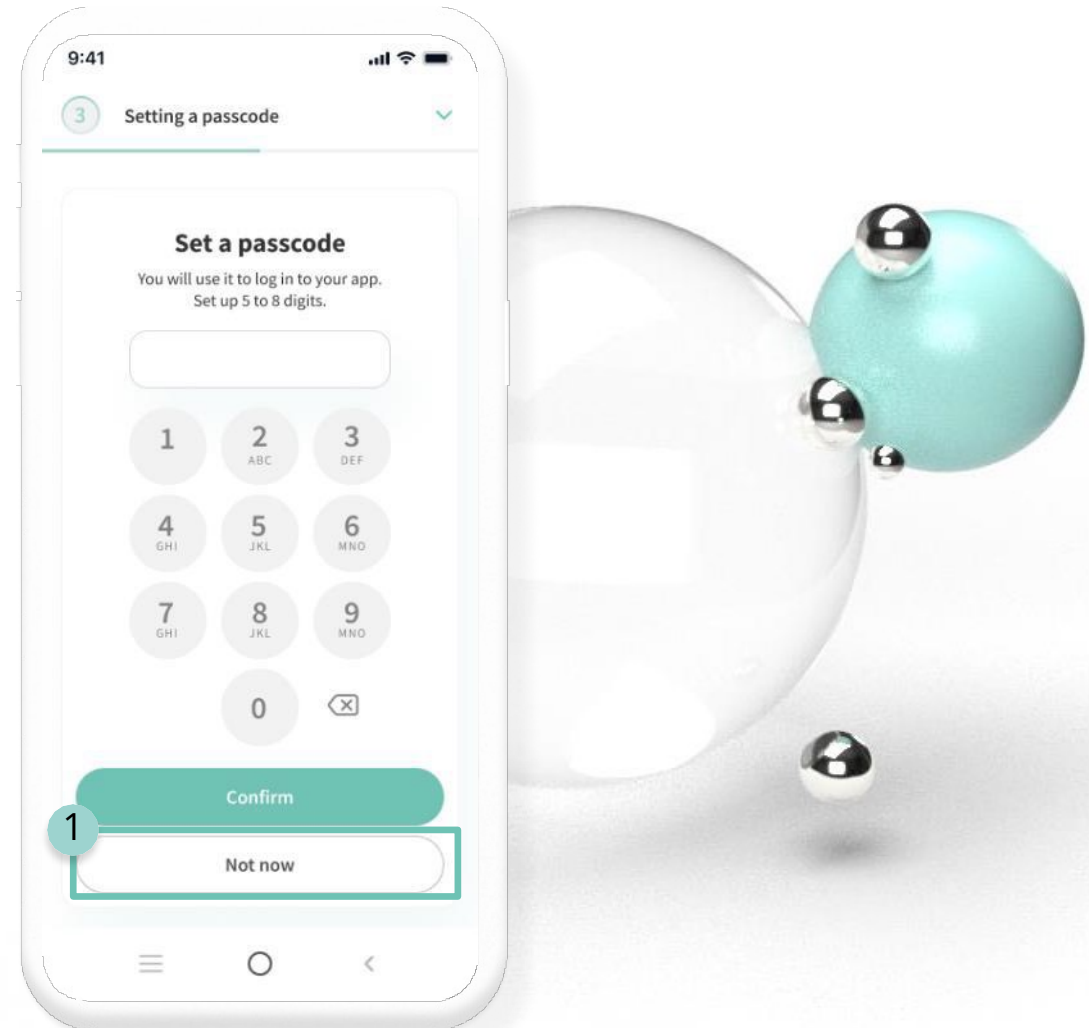


# Keep the process as short as possible

## 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.

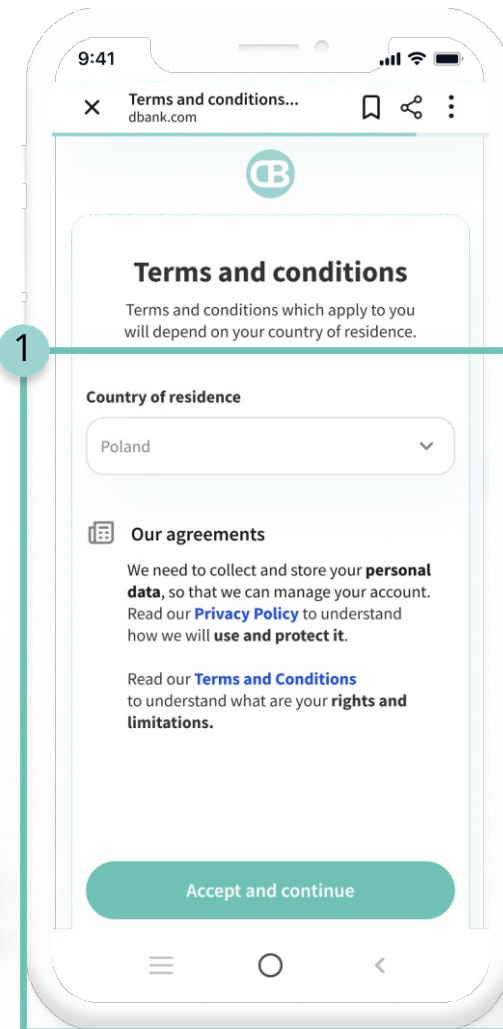


# Ensure that key agreements are presented in a comprehensible way and that the documents are optimised for mobile

## 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.



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02 Global results

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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 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?**

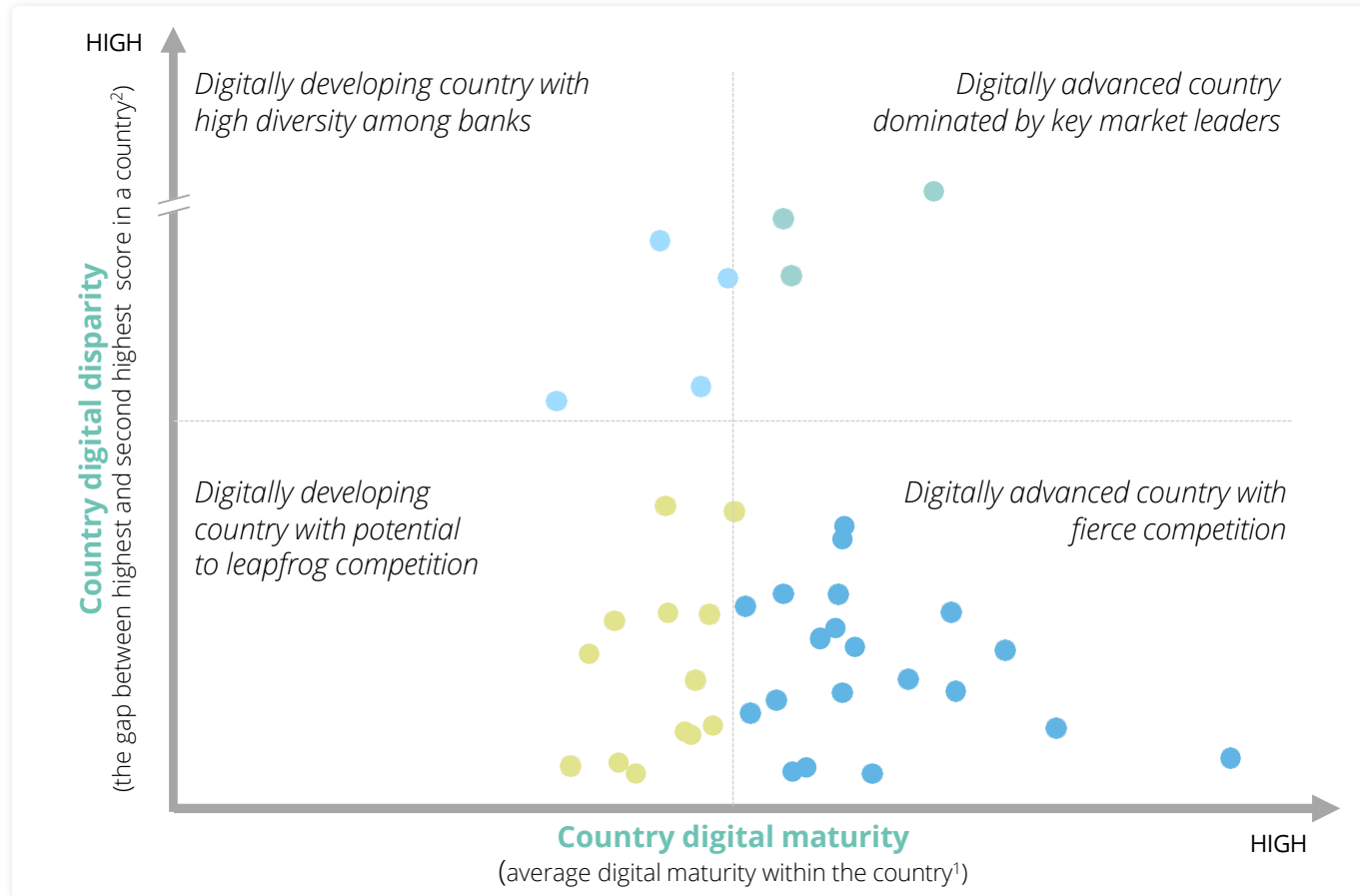
---

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



*If you are interested in finding answers to these and other questions, reach out to your local representatives on the following slides or [dbmaturity@deloitte.com](mailto: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, 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 broadly 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; color depends on the quartile the 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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06 **Contacts**

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





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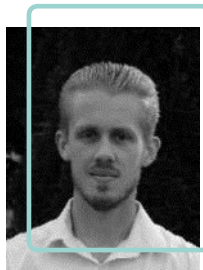
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## Appendix

Slides from appendix can be used during workshops with a client to support selected areas / key trends & insights, but they are not included in the global report story.



# Banks should improve accessibility in order to fulfill current and potential future regulations, as the topic will grow in importance

## SELECTED REGULATIONS REGARDING ACCESSIBILITY AROUND THE WORLD

### Accessible Canada Act

- Introduced in 2018, came into force in 2019
- All banks must prepare accessibility plans, consult, get feedback, and publish progress reports
- Monetary penalties can be used to encourage organisations to comply or penalise them for violations

### Title III of the Americans with Disabilities Act

- Revised in 2010
- Banks must apply appropriate auxiliary measures, if necessary, as all should be offered equal opportunity to participate
- Entities that are non-compliant with ADA can be fined for violations and risk lawsuits

### European Accessibility Act

- Adopted and published in 2022, to be implemented by 2025
- Banks are obliged to offer banking services in a way that doesn't exclude people with disabilities
- Non-compliance with the Act will be penalized under national laws

### Master Circular on Customer Service in Banks

- Issued in 2015
- All banking facilities must be offered to the visually challenged; needed assistance should be given
- Punishment for non-compliance is set by the Reserve Bank of India, depending on the violation

### Self-discipline guidelines for accessibility services in digital banking channels by China Banking Association

- Issued and implemented in 2014
- Requirements and standards for making digital banking channels accessible for people with visual, hearing and physical impairments
- Comprehensive assessments are conducted to make sure banks are following the guidelines

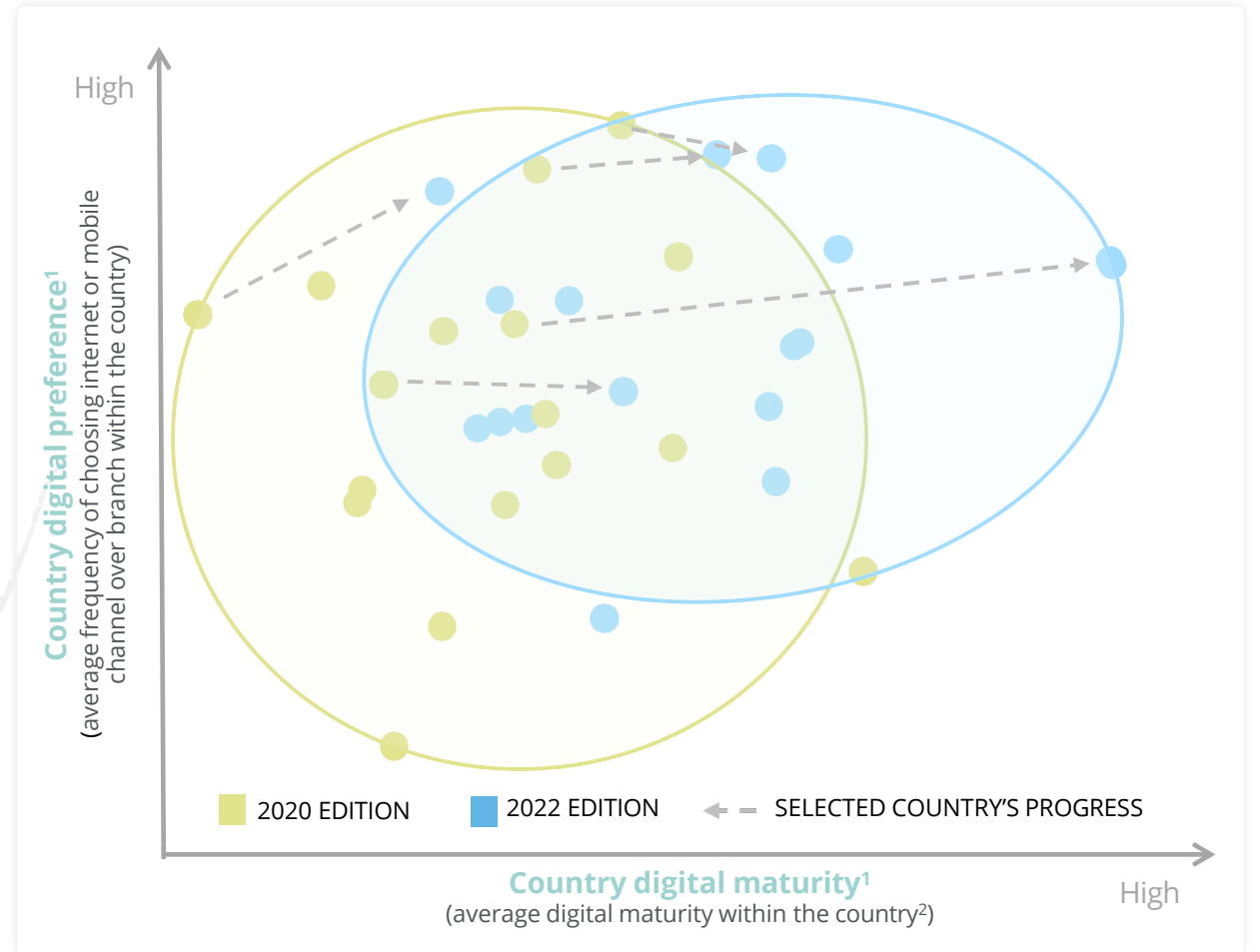
# Customers' preference to use digital channels influences banks' investments in both internet and mobile banking

Banks in countries with the highest customer digital preference focused on digital channels' development, which led to an **average increase of DBM score by 9 pp**, in comparison to 7.7 pp among other countries



Since 2020, **almost 90% of countries experienced growth in digital preferences**. The spread between countries with the highest and the lowest digital preferences **dropped by 10 pp**.

A slight fall in digital preferences in some countries may be caused by decreasing pandemic-related risk factors



Note 1. Data for 16 countries that were covered in both main DBM study and Customer Survey in 2020 and 2022. Please note that survey was distributed mostly among Deloitte employees, which can influence the results.

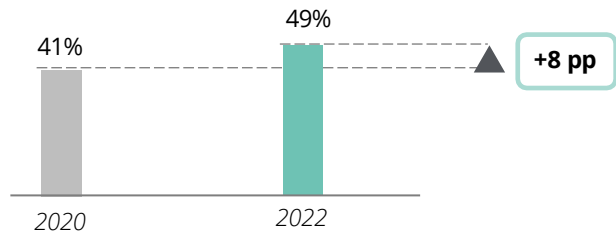
Note 2. Average digital maturity score achieved by top5 biggest banks in the country.

# Customers prefer to use digital channels to perform day-to-day banking activities and search for information

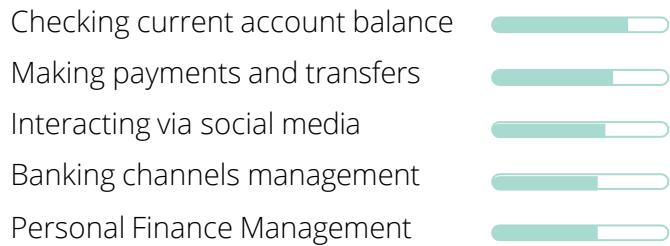


## MOBILE BANKING

Average preference for using mobile app<sup>1</sup>

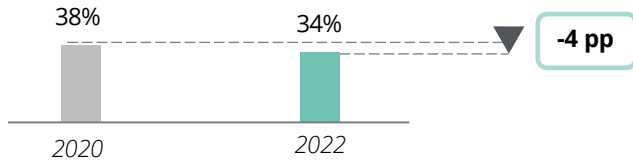


### Key activities include:<sup>2</sup>

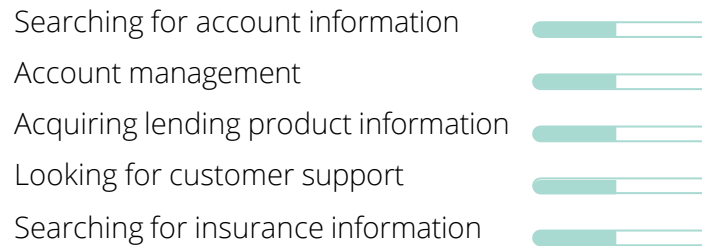


## INTERNET BANKING

Average preference for using internet banking<sup>1</sup>

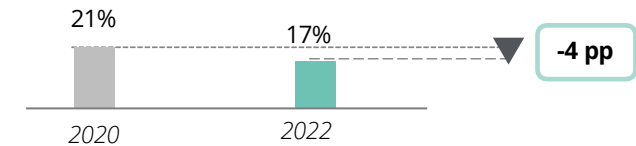


### Key activities include:<sup>2</sup>

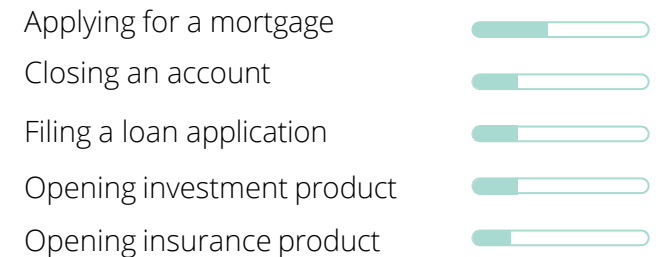


## BRANCH

Average preference for a branch visit<sup>1</sup>



### Key activities include:<sup>2</sup>



Note 1. Average share of respondents that prefer using this channel over other channels for 26 activities researched in the Customer Survey.

Note 2. % of customers who prefer to perform the activity via given channel over any other channel. Please note that survey was distributed mostly among Deloitte employees, which can influence the results.