



#DigitalChannels

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Digital Disruption

FINTECH CHALLENGERS

ALTERNATIVE FUNDING

MOBILE PAYMENTS

ALTERNATIVE CURRENCIES

A Partnership With our Customers

- In the last few years, we have introduced a customer feedback system.
 - Based on customer suggestions, we have implemented tens of new features.
 - Thus, we have significantly improved the user experience – because we knew exactly what the customer wanted.
 - KEY ADVANTAGES IN DIGITAL → listen to the customer, roll-out new features rapidly, measure & expand.
- **Since the beginning of the current year, we have extended our customer feedback program on two dimensions:**
 - **First dimension:** proactively ask for suggestions and give rewards for best tips and pieces of advice;
 - **Second dimension:** highlight the customer complaint channels and encourage customers to send out ANY problem that occurs, no matter how small – we always respond in 24 hours.

Digital Snapshot Today

INTERNET BANKING

ONLINE SERVICES (i.e. PAYMENTS)

MOBILE APPLICATIONS (i.e. WALLET)

OPENING AN ONLINE ACCOUNT

ONLINE CREDIT

What To Expect in the Future

- Mobile apps will drive the way for digital banking
- Chat (text or video) will replace in-branch customer support
- Automated product recommendations will take over
- Regulations will adjust
- Unbanked people will convert more rapidly
- Customer retention will be the main battlefield
- In the end, banks will become more digital, even if they want it or not...