



## Digital Transformation in Banking





# Romanian Digital Environment



*Over 10 mio Retail Banking Customers*

*Over 5 mio Internet (both Retail and Companies)*

*70% smartphones penetration*



*@ 600k*



*2 billion euro e-commerce*



*@9.6 mio*



*95% internet usage of urban young generation*



*58% internet penetration*





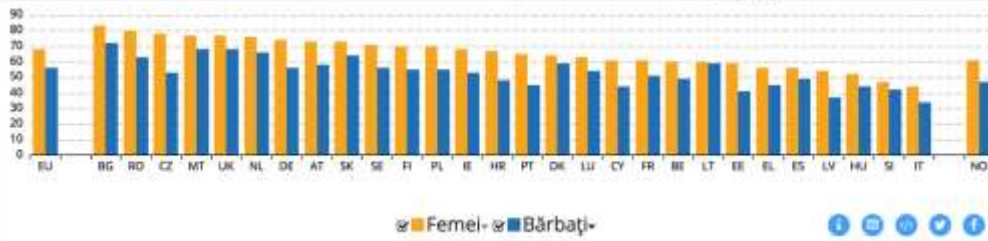
# Internet Habits Romania vs UE



## Internet Activity

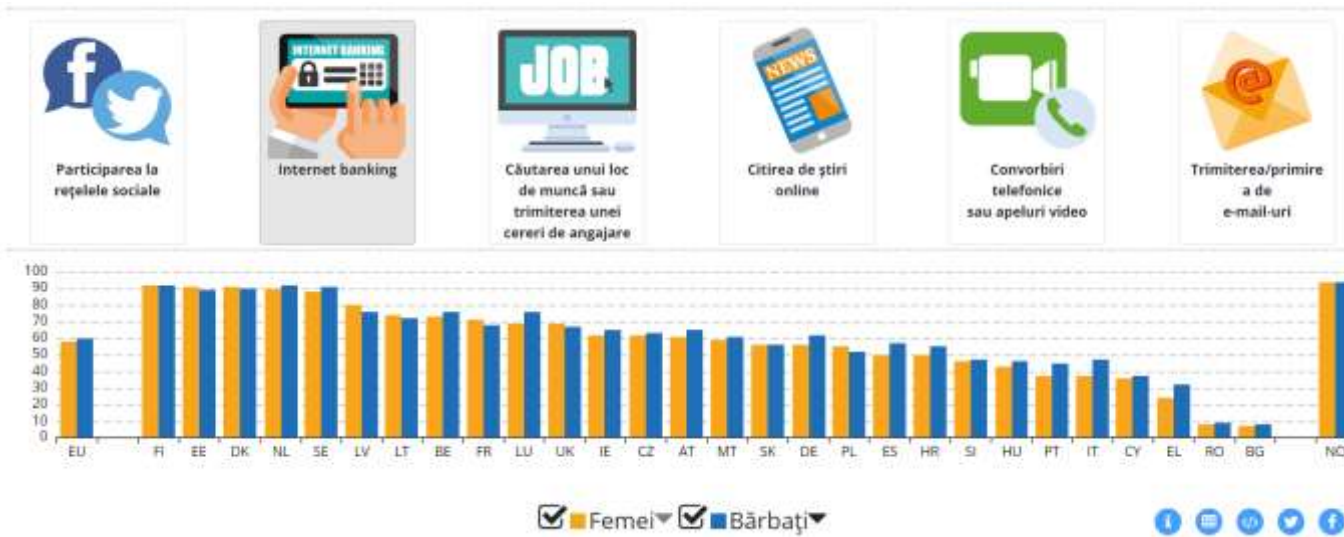


## Online Shopping





# Internet Habits Romania vs UE





# Bank's Challenges



Seniors

@ 6 mio (29%)

Face-to-face



Generation X

@ 6 mio (31%)

Face to face meetings ideally, but increasingly going online



Generation Y

@ 4 mio (22%)

Online – would prefer face-to-face, if time permitting



Generation Z

@ 3 mio (18%)

Solutions will be E2E digital



Intelligent Mix of Channels





## Piraeus LiveShop – Virtual Branch



### *Virtual Branch – launched in June 2017*

- Available for PI Customers
- Personal Needs Loans
- Credit Cards
- Payroll Bundle





## WINBUY – virtual card, safe & secured

*Consequently, for Millennials, Piraeus Bank continued innovating and the virtual prepaid card – WINBUY was launched in June 2017.*



*As simplicity defines Piraeus Bank, the product is easily issued directly by the customers exclusively through Internet and Mobile banking apps.*

*WINBUY is a MasterCard prepaid card product, dedicated to online shopping, addressed to Piraeus Bank customers who already have a RON current account and winbank.*

