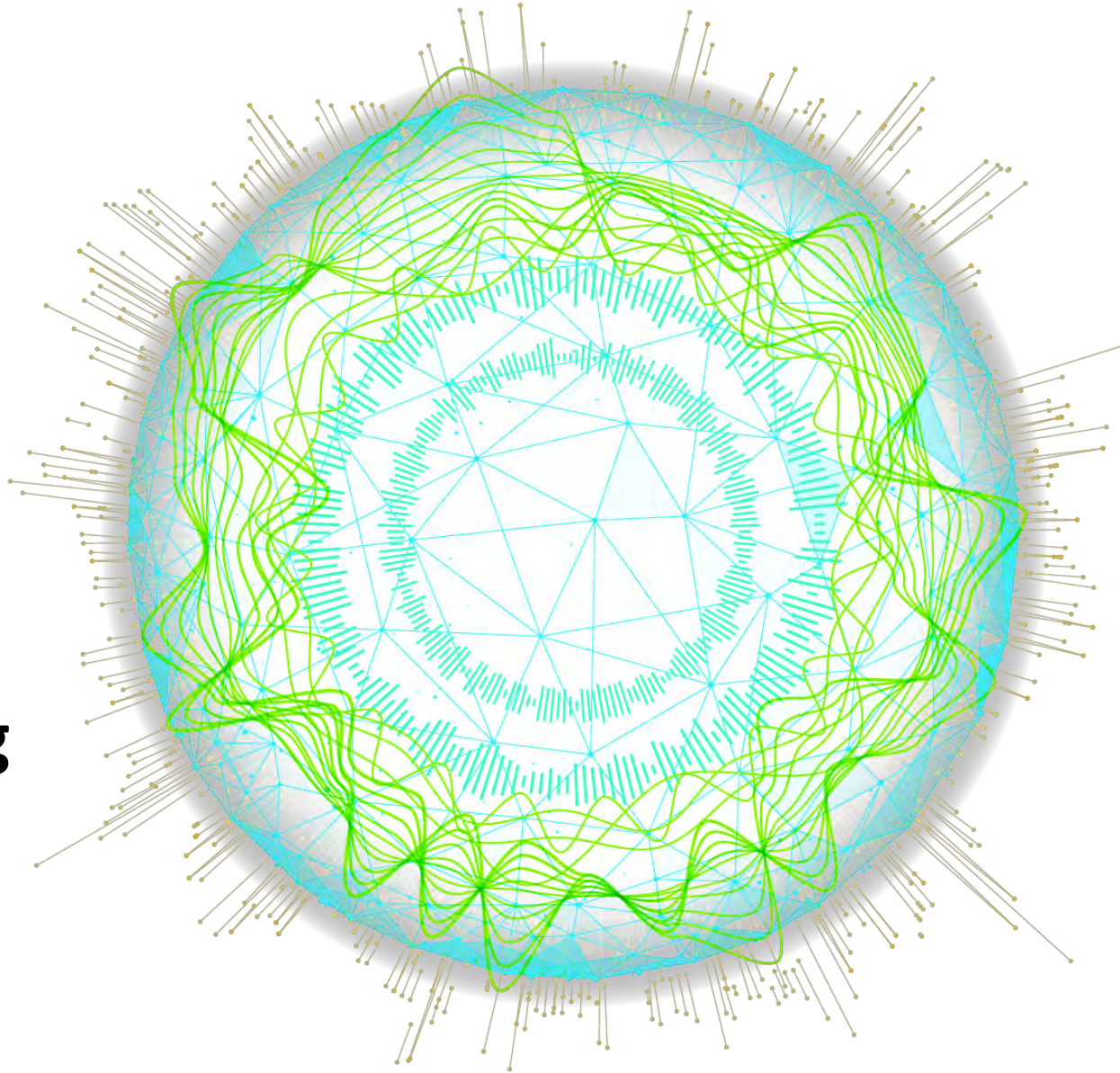


Deloitte.



Digital Banking Maturity 2020

4th edition of the biggest global
digital benchmarking

Key Results Overview

Digital
Banking
MATURITY

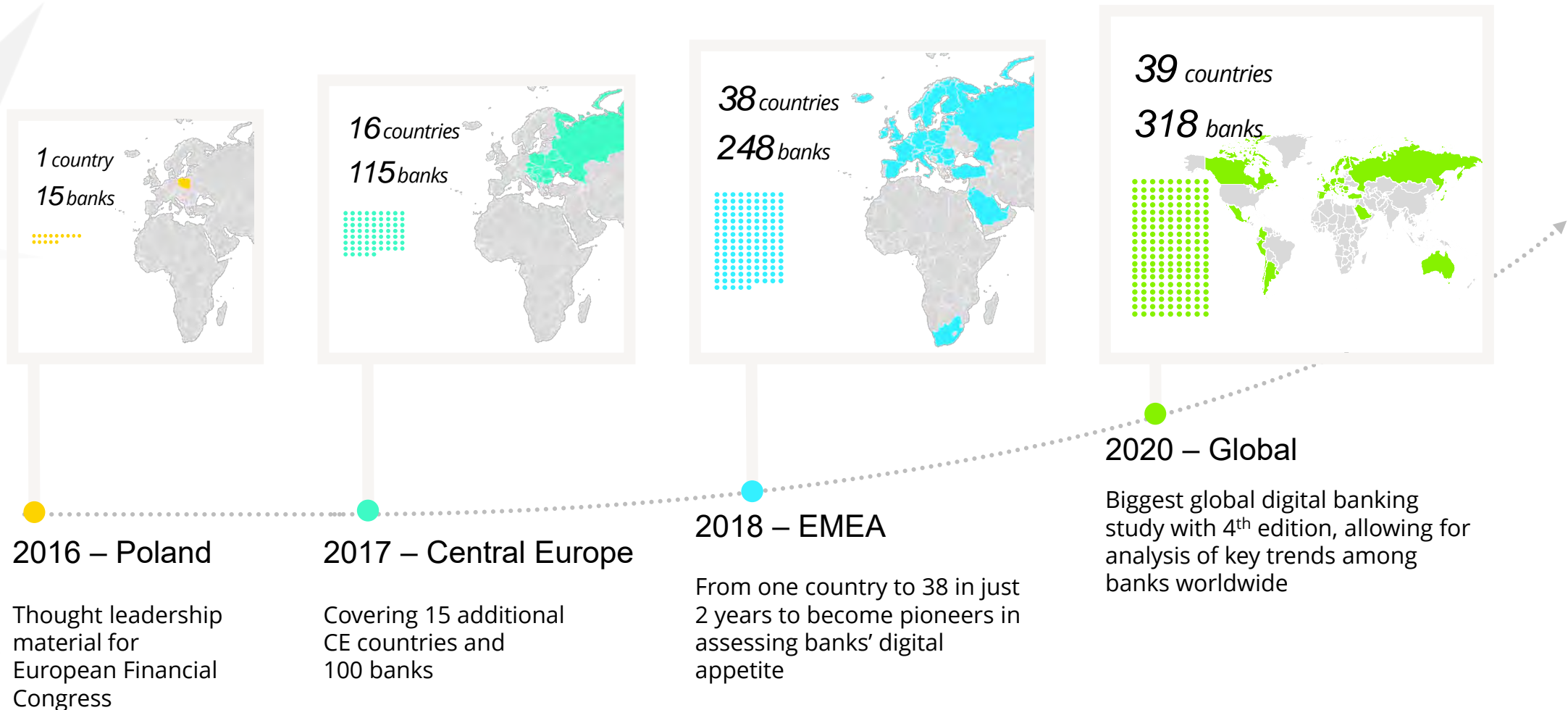
„Market pressure from customers and competitors created Digital champions”

**Step 1:
Launch of 2020 DBM survey and outcomes**

**Step 2:
DBM 2020 Croatia insights**

ABOUT THE STUDY

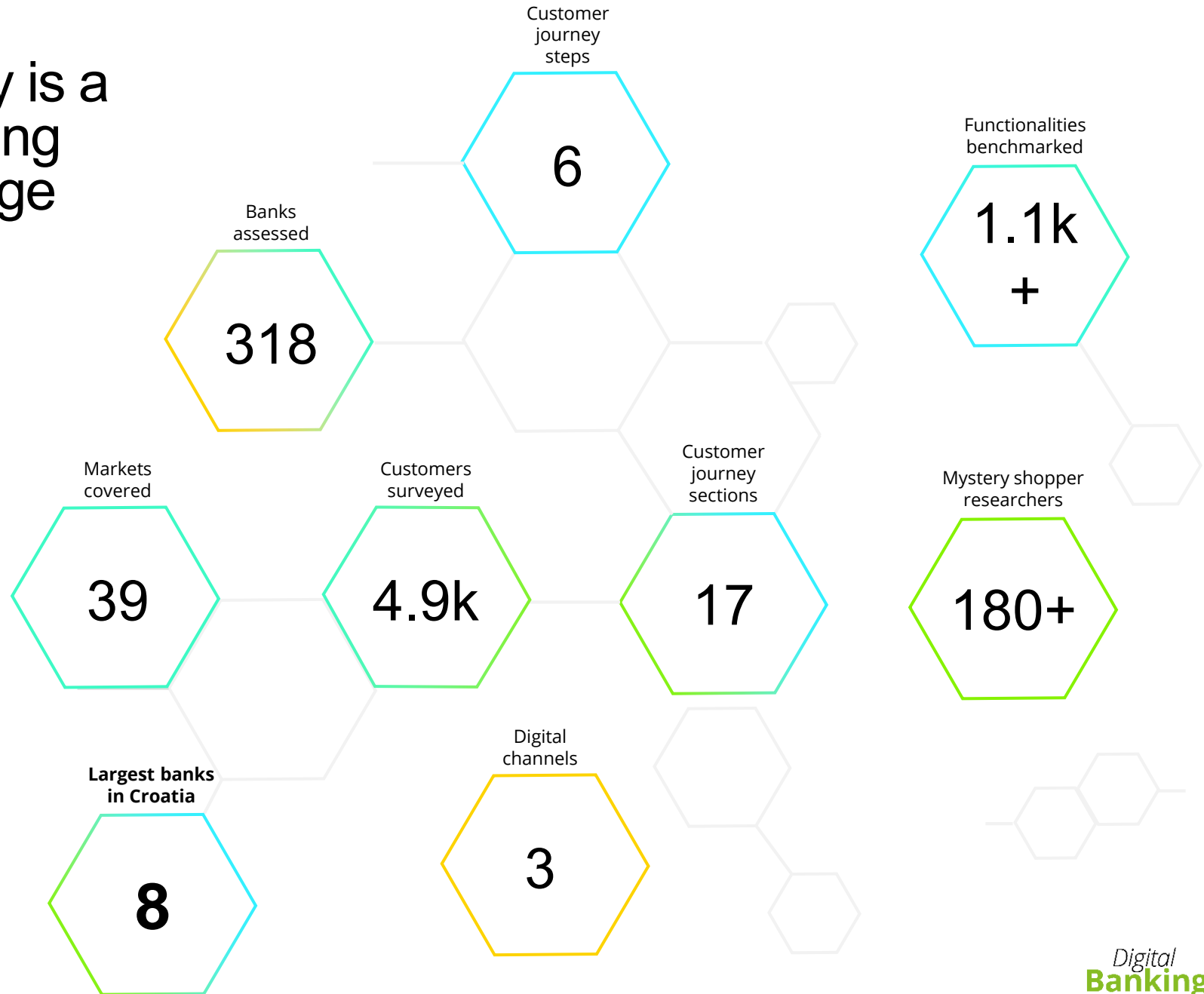
With the 4th edition, we are able to identify key digital trends shaping the banking industry



ABOUT THE STUDY

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.**



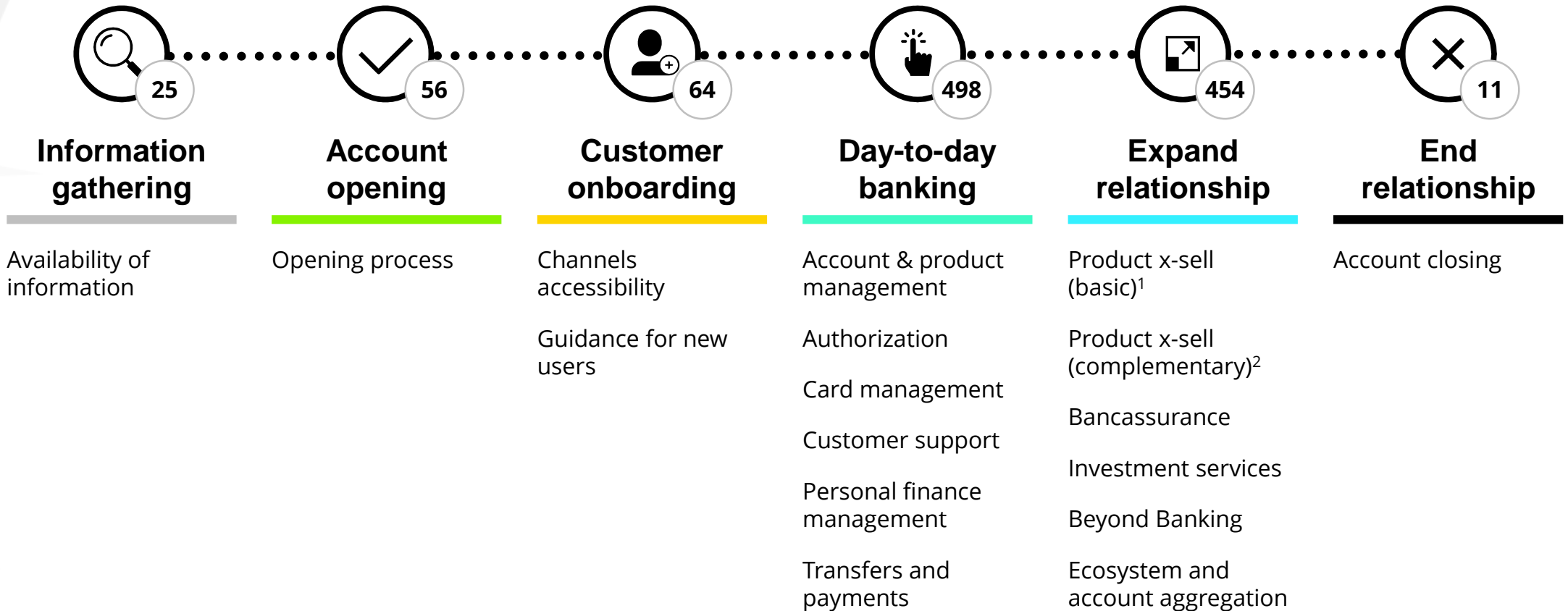
ABOUT THE STUDY

We analysed 1100+ functionalities to track the customer journey focusing on day-to-day banking and expanding relationship

xx # of benchmarked functionalities

Customer Journey step

Customer Journey sub-category



1. Product x-sell (basic) includes: debit card, credit card, overdraft, cash loan, cheque, bank draft.
 2. Product x-sell (complementary) includes: car loan, mortgage, currency account, saving account, term deposit, private banking account.

*„Market pressure
from customers and
competitors created
Digital champions”*

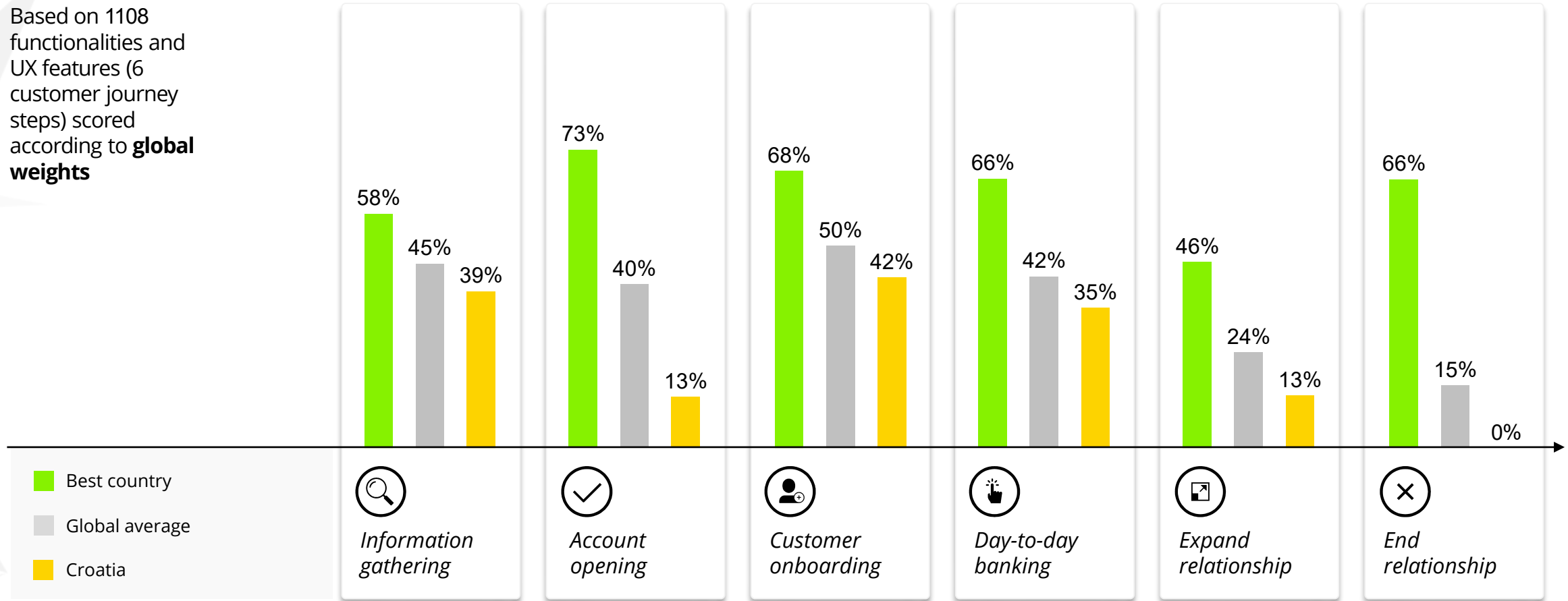
**Step 1:
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Digital Banking Maturity score by customer journey step

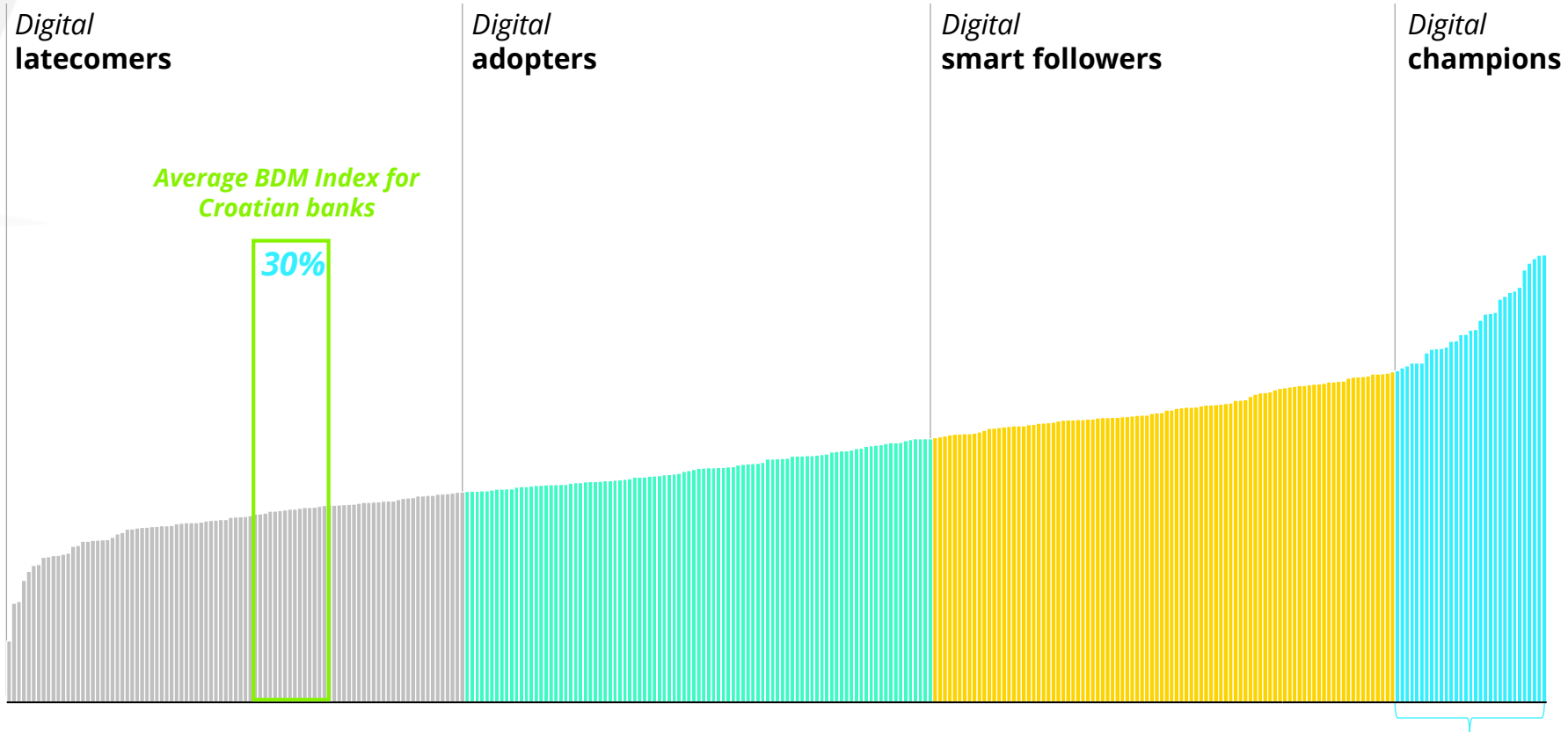
DBM score by CJ step, %

Based on 1108 functionalities and UX features (6 customer journey steps) scored according to **global weights**



Our approach splits global banks into four groups

DBM index¹



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.

1. DBM index measures maturity for channels and products offered by a bank. Data for 313 out of 318 banks which participated in 2020 edition.
2. Selection of 31 banks defined as Digital champions.

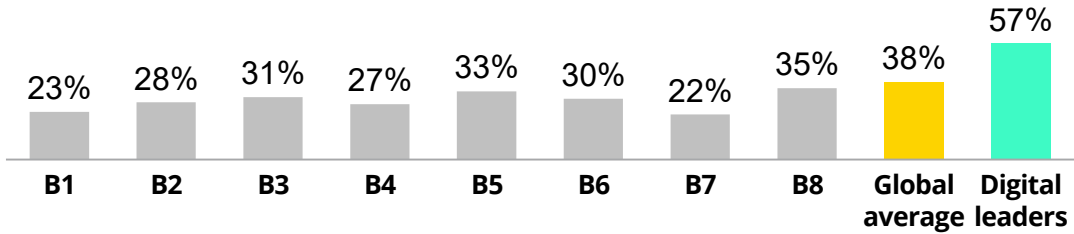
Defined as
Top10% of banks²

DBM score for Croatian banks by channel

DBM score by channel, %

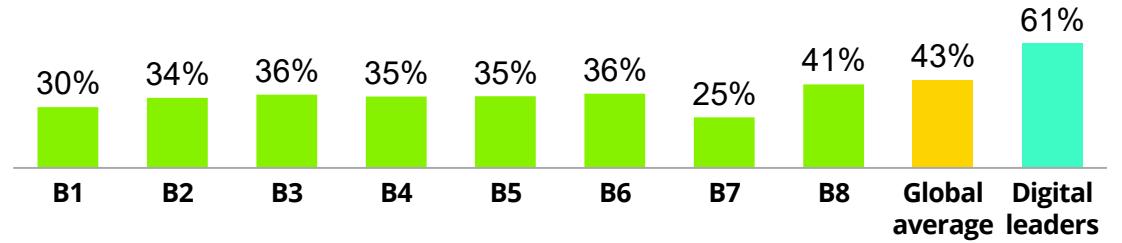
All researched channels

1108 of functionalities and UX features



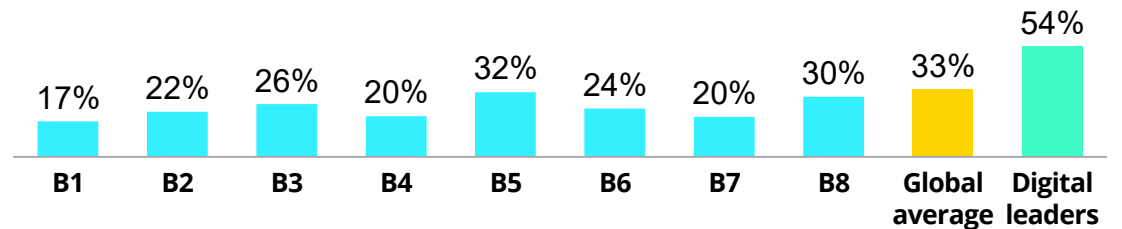
Internet and public website

569 of functionalities and UX features



Mobile

539 of functionalities and UX features

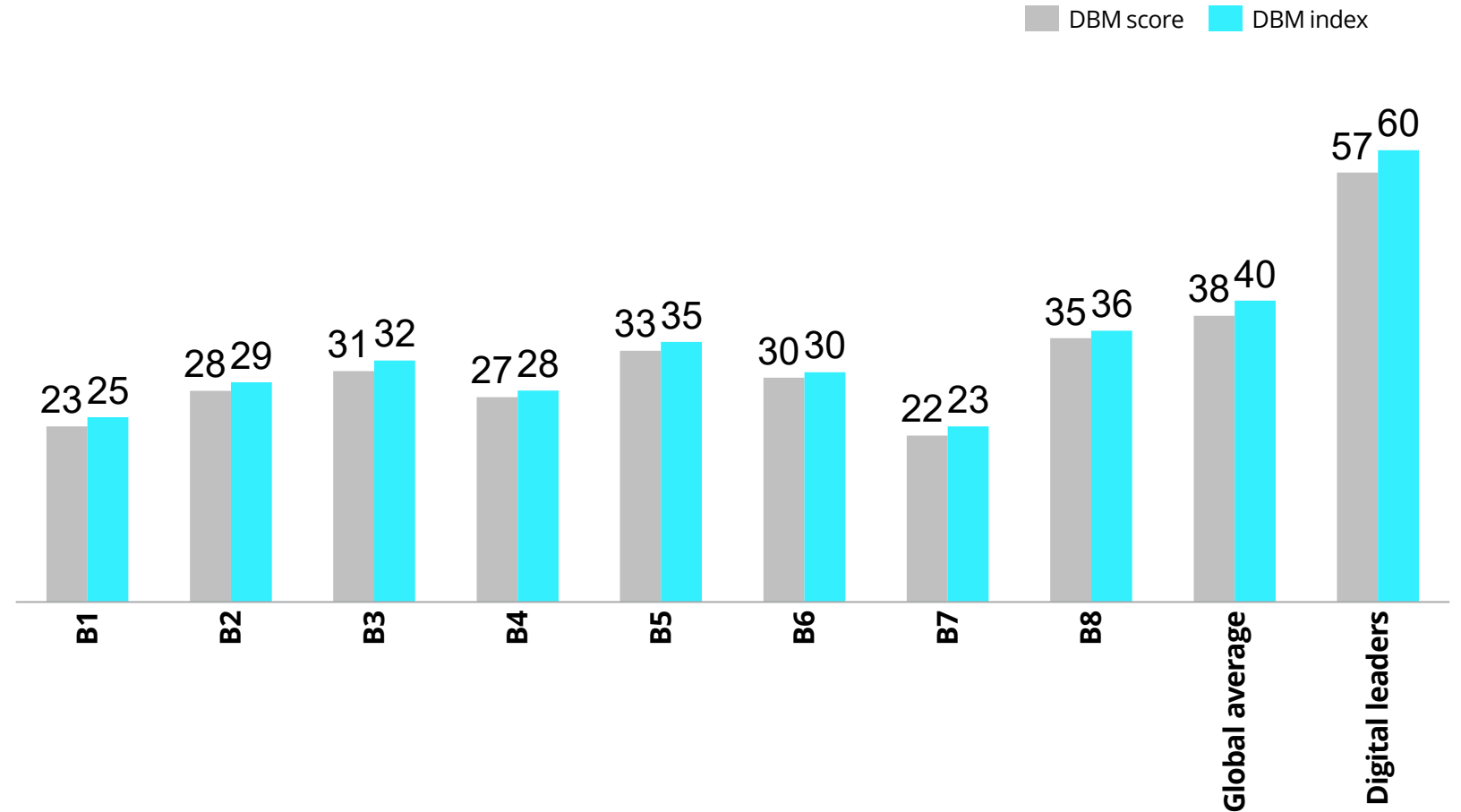


DBM index is an alternative measure of banks' digital maturity

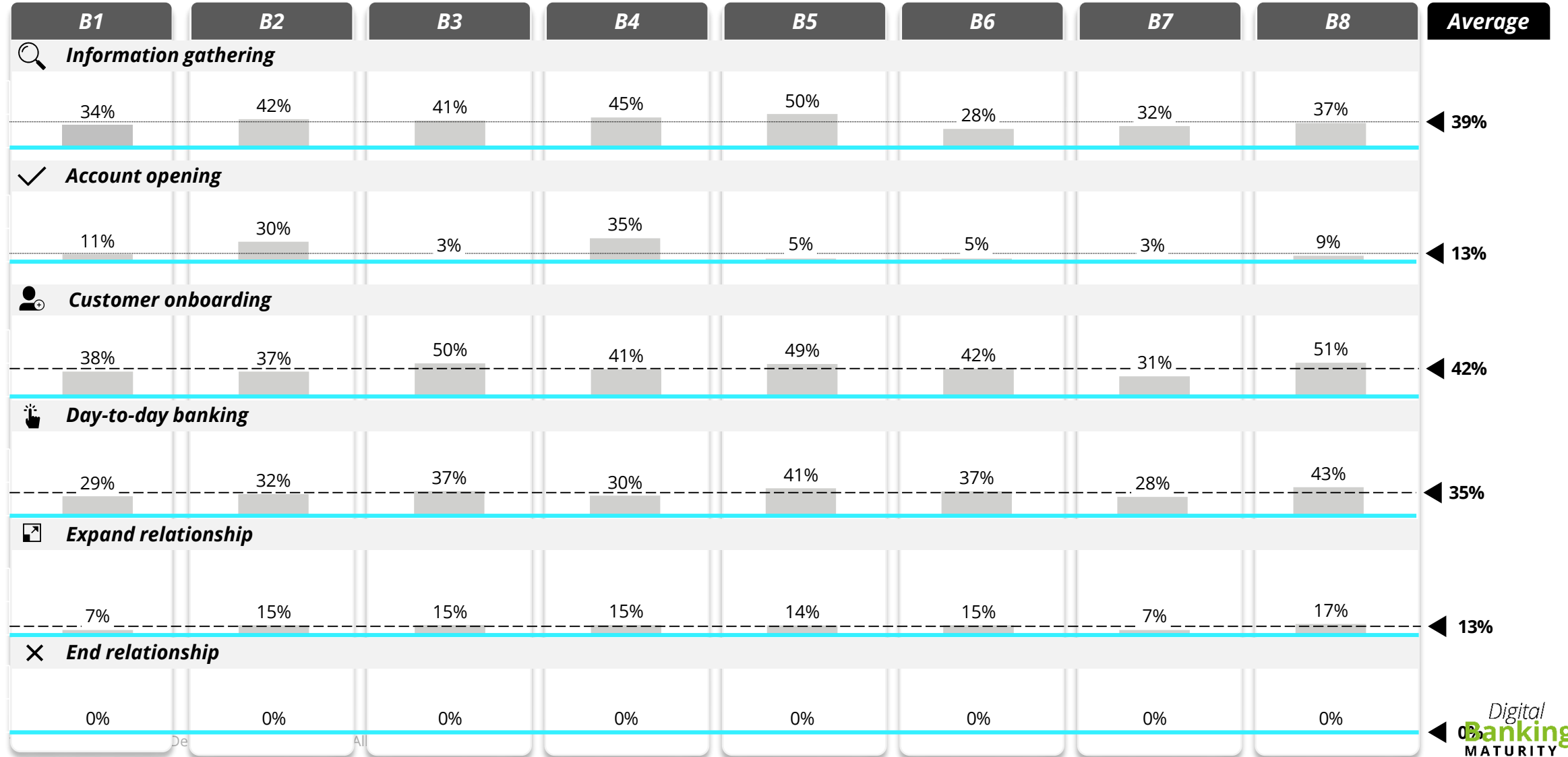
DBM score and index, %

DBM index measures maturity for channels and products offered by a bank

DBM score measures maturity for all channels and all products



DBM score by customer journey step



DBM can help both *champions* and *latecomers* to future-proof their digital strategy

What is a digital ambition workshop?

A dedicated workshop that discusses an individual bank's **digital maturity in retail banking channels, competitive positioning** and which can help to **identify potential digital initiatives**, based on gaps to local and global leaders.

For more details, reach out to your [local representative](#) on the following slides or dbmaturity@deloitte.com



What's in it for the bank?



We know the digital maturity of retail banking channels

Gain insights into the positioning of an individual bank in comparison to local and global leaders and key gaps.

Outcome: Identification of opportunities and strategic implications based on individual bank's positioning versus peers.



We've identified leading market practices worldwide

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

Outcome: Introduction to trends, innovations and example use cases with assessment of relevance for the individual bank.



We understand the importance of UX for customers

Examine how UX features and functionalities are helping improve customer satisfaction.

Outcome: Overview of leading UX market practices and identification of key improvement areas from a customer perspective.

*It would be our pleasure
to further discuss your
digital strategy and
challenges.*



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Reach out to receive more information