November 2022

Digital Banking Maturity 2022

Closing the Gap to Fully Digital User Experience in Banking

Deloitte.
Digital

Key insights

By comparing Belgian banks with each other & against global champions, we have highlighted 4 key insights.

01

Best Belgian banks are losing ground in the top league of digital banking functionalities

International banks continued to invest massively in new digital functionalities over the last two years and this effort has induced a relative fall back of the best Belgian banks in the international rankings. Belgian now counts only one bank in the "Digital Champions" league.

02

The Belgian digital latecomers show progress

In 2020, Belgium counted three banks in the "Digital latecomers" category. Today, we only count one. At the bottom of the peloton, digital efforts start to pay off, but the gap with the top Belgian banks remains very wide.

03

Growing digital advisory function of banks

Banks increasingly offer digital solutions to help clients investing (e.g. tools for automated investment advisory and portfolio management). It will be interesting to see how this will evolve when interest rates start to rise again!

04

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 e-commerce. In certain countries, we see banks offering online sales platforms and marketplaces, embedded in their digital channels.

01 **Description of the study**

02 Global Results

03 Belgium results

04 How DBM helps banks respond to change

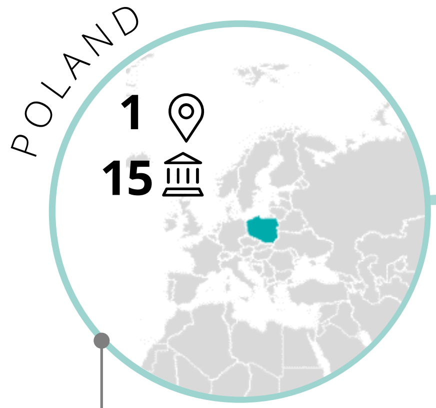
05 Contacts

ABOUT THE STUDY

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

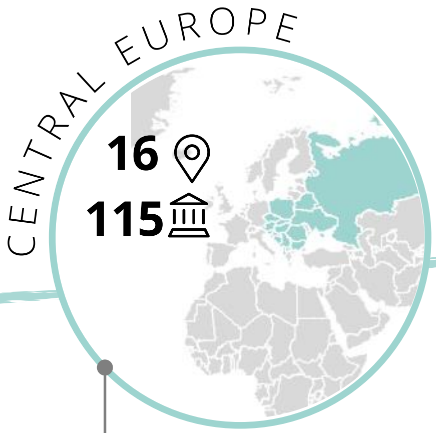
COUNTRY

BANKS



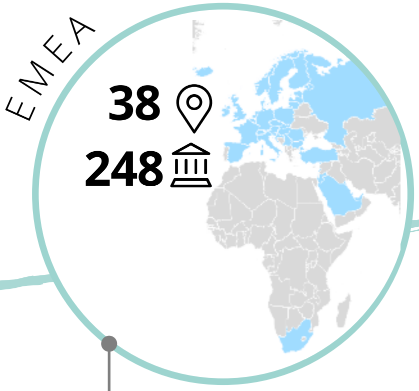
2016

Thought leadership material for European Financial Congress


CENTRAL EUROPE
16
115

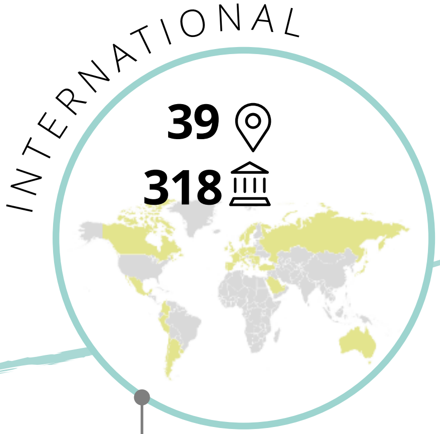
2017

Covering 15 additional CE countries and over 100 banks



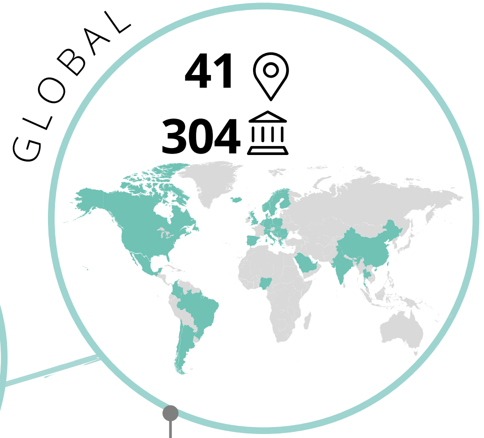
2018

Expansion from CE to Western Europe and EMEA region


INTERNATIONAL
39
318

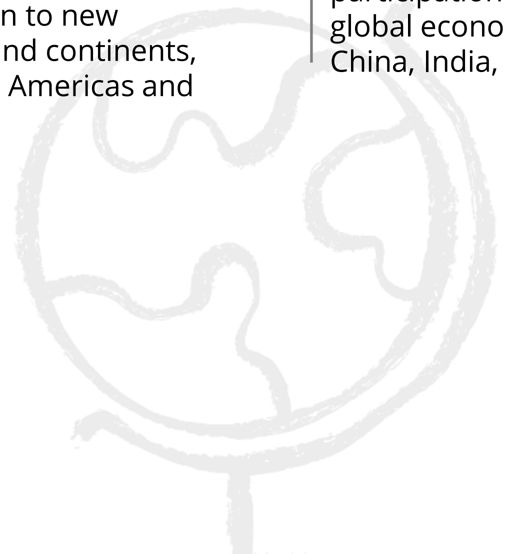
2020

Expansion to new regions and continents, including Americas and Asia


GLOBAL
41
304

2022

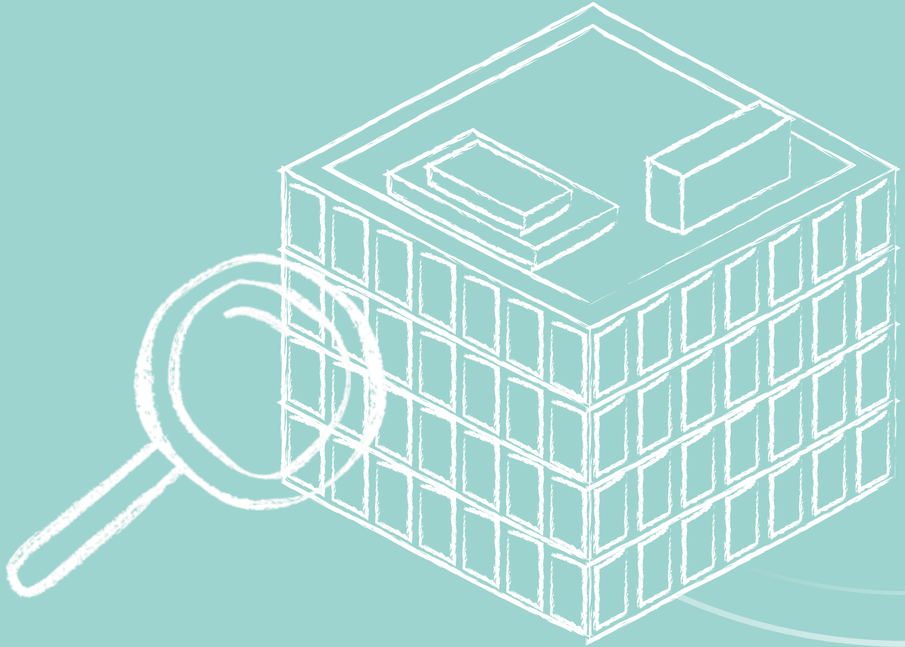
Biggest global digital banking study with participation of key global economies: USA, China, India, Brazil



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.



304
BANKS ASSESSED

41
MARKETS COVERED

3 DIGITAL CHANNELS (*public website, internet banking, mobile app*)

6 CUSTOMER JOURNEY STEPS

17 CUSTOMER JOURNEY SECTIONS

1.2k+ FUNCTIONALITIES AND FEATURES

5k+ CUSTOMERS SURVEYED

203 LOCAL MARKET RESEARCHERS

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

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

15 **Information gathering**

Availability of information

56 **Account opening**

Opening process

79 **Customer onboarding**

Channels accessibility

Guidance for new users

533 **Day-to-day banking**

Account & product management

Authorization

Card management

Customer support

Personal finance management

Transfers and payments

515 **Expand relationship**

Product x-sell (basic)[1]

Product x-sell (complementary)[2]

Bancassurance

Investment services

Beyond Banking

Ecosystem and account aggregation

10 **End relationship**

Account closing

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
Note 3. Number of functionalities in 2020 : 1108 digital functionalities

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

❶ Selection of scope

First, a **multinational team of UX experts** and managers selected **10 top UX banks** from **10 different countries**.

15 scenarios were selected for deep-dive analysis **in core areas of customer activity** within banking apps.

❷ Research of local solutions

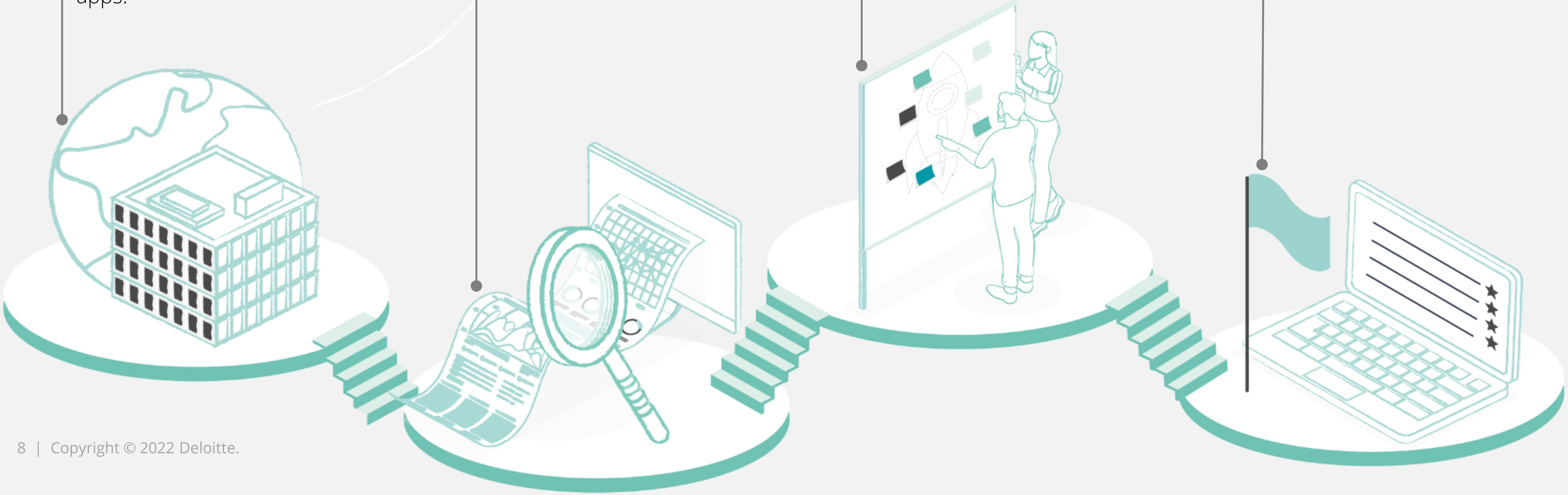
Local UX experts and researchers went through the selected user scenarios, identifying the **best user-oriented solutions**, **general principles** that characterize good UX, as well as **areas for improvement** in each bank.

❸ Assessment

Collected results from each bank & country were assessed to identify solutions, approaches and features as well as to derive **key trends**, **areas of focus** and **overarching rules** shaping UX of banking apps.

❹ Synthesis

Based on the results of our analysis, we have developed a **playbook of best practices and guidelines for banking app UX**, as well as created flows with a hypothesis for the **optimal solution for each analyzed scenario.**



01 Description of the study

02 **Global results**

03 Belgium results

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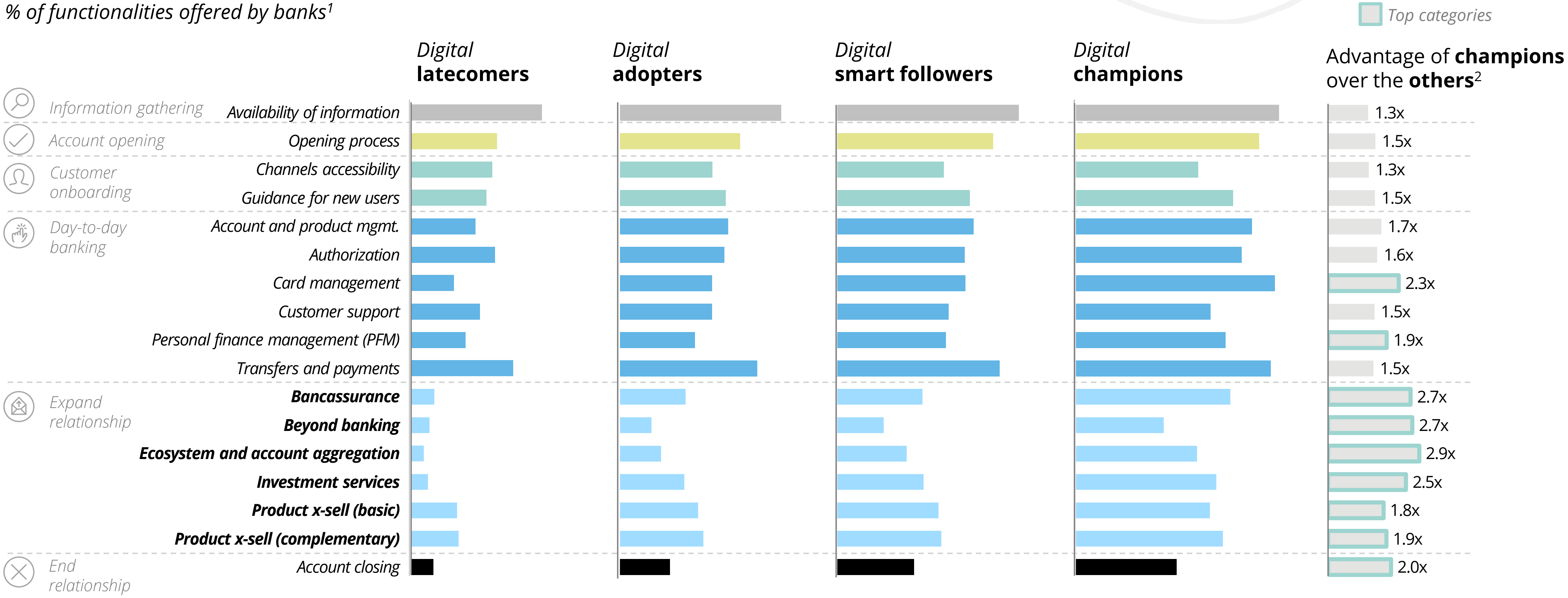
Digital champions develop functionalities that help expand customer relationships and have built a significant advantage over other players

% of functionalities offered by banks[1]



Note 1. Data for 304 banks which were covered in 2022 edition
Note 2. Ratio of functionalities % between Digital champions and other banks score

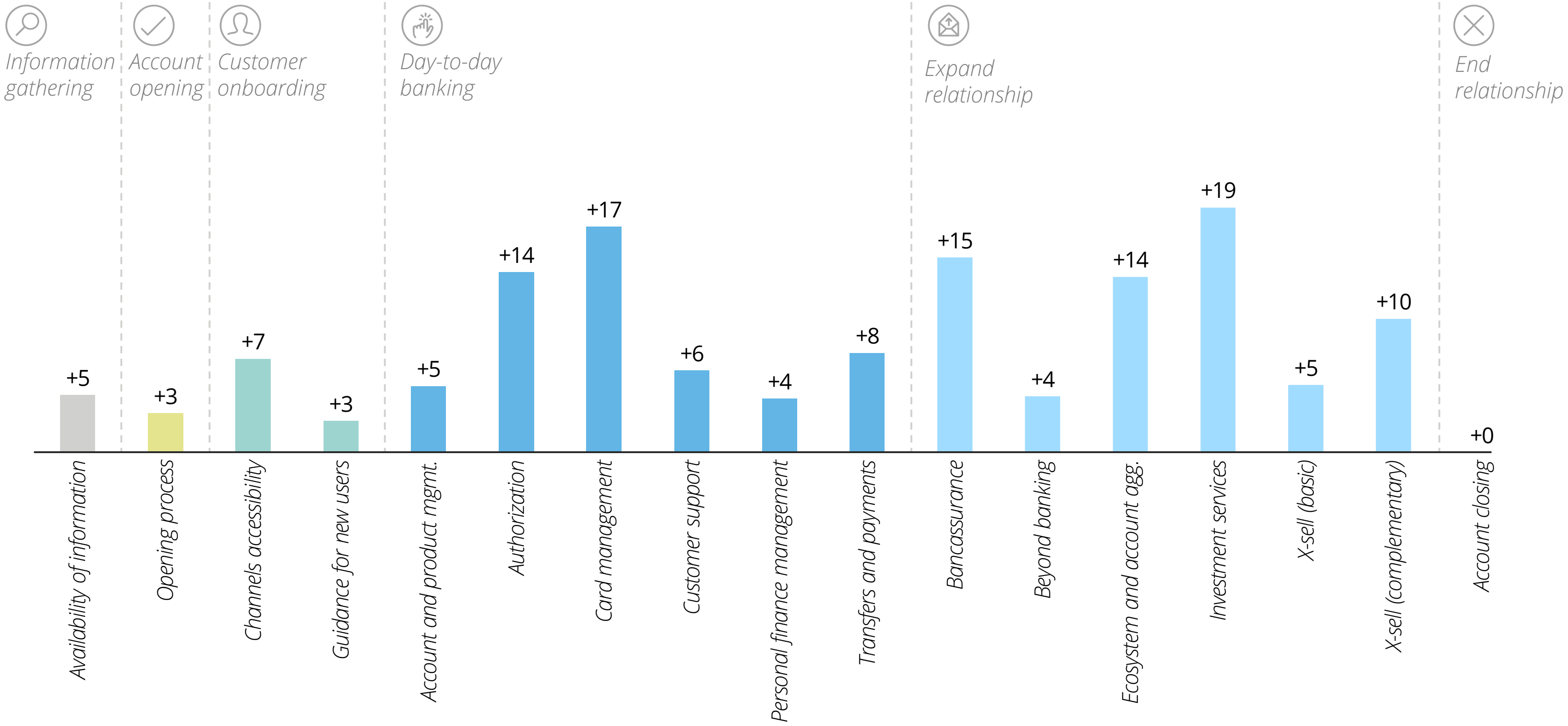
Digital champions have invested significantly in bancassurance, card management, authorization and ecosystems areas since 2020

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 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

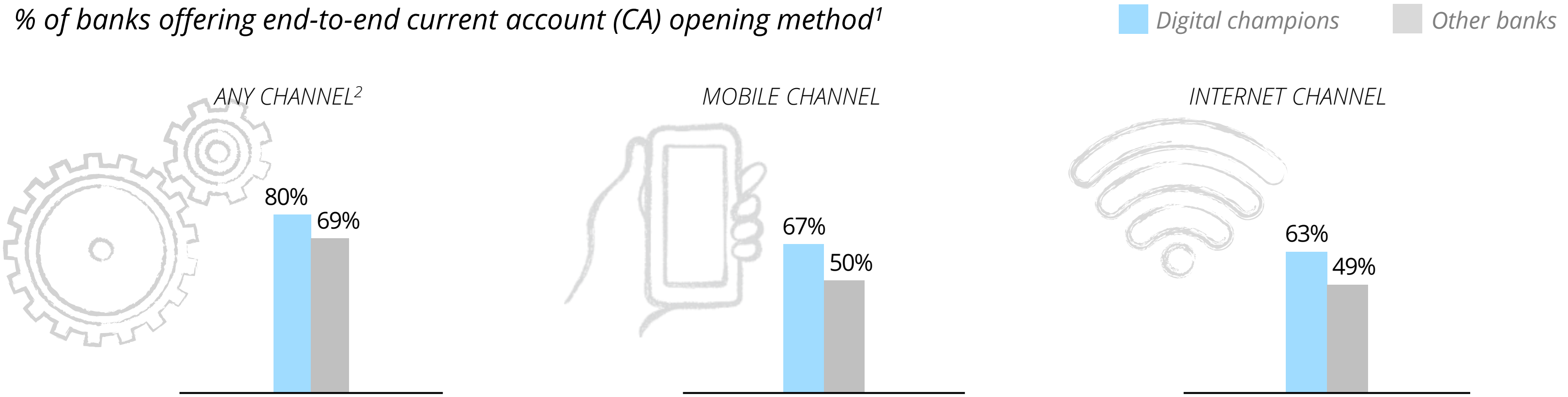
|

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

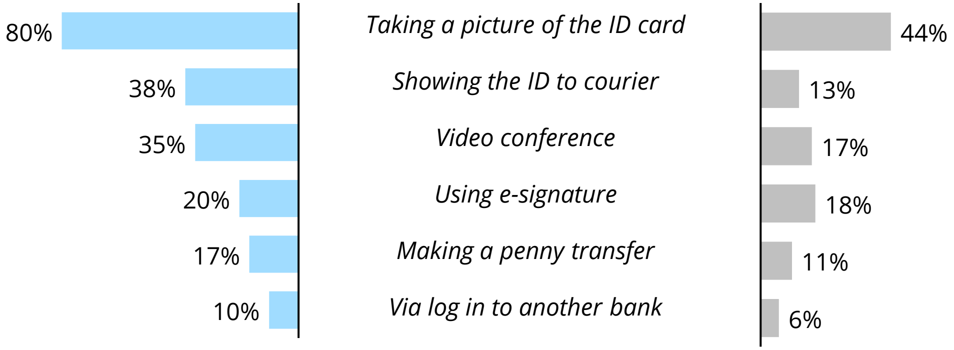
Most banks offer the possibility to open a current account in end-to-end remote process but **Digital champions often offer this in both internet and mobile banking channels**, while most other banks offer this in only one channel or the other.

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 method[1]



% of remote CA opening functionalities offered by banks[3]

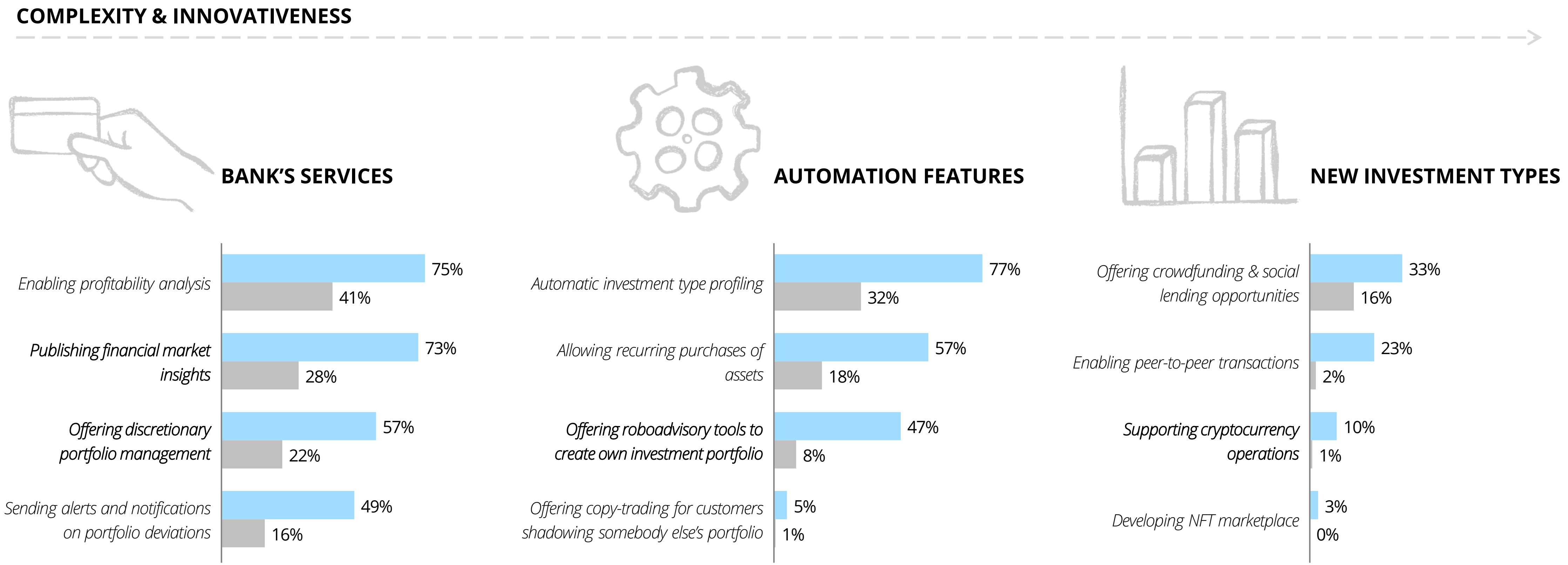


Note 1. Data for 30 banks classified as Digital champions and 274 other banks which were covered in 2022 edition
Note 2. % of banks offering end-to-end remote CA opening process in either internet banking, mobile banking or both channels
Note 3. Includes data from internet and mobile banking channels

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[1]

🟦 *Digital champions* ⬜ *Other banks*

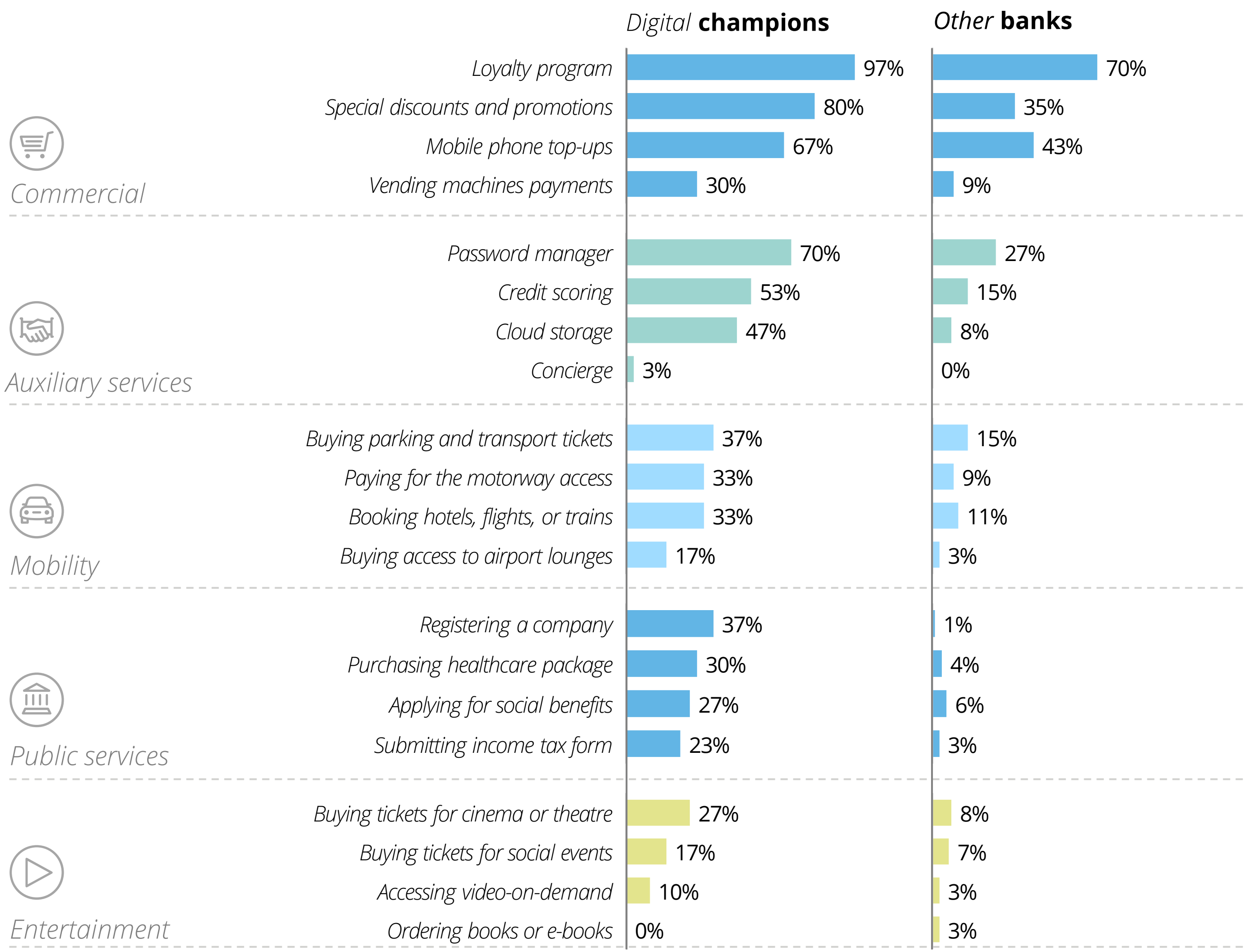


Note 1. Data for 30 banks classified as Digital champions and 274 other banks which were covered in 2022 edition, includes data for internet and mobile banking channels

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 functionality[1]



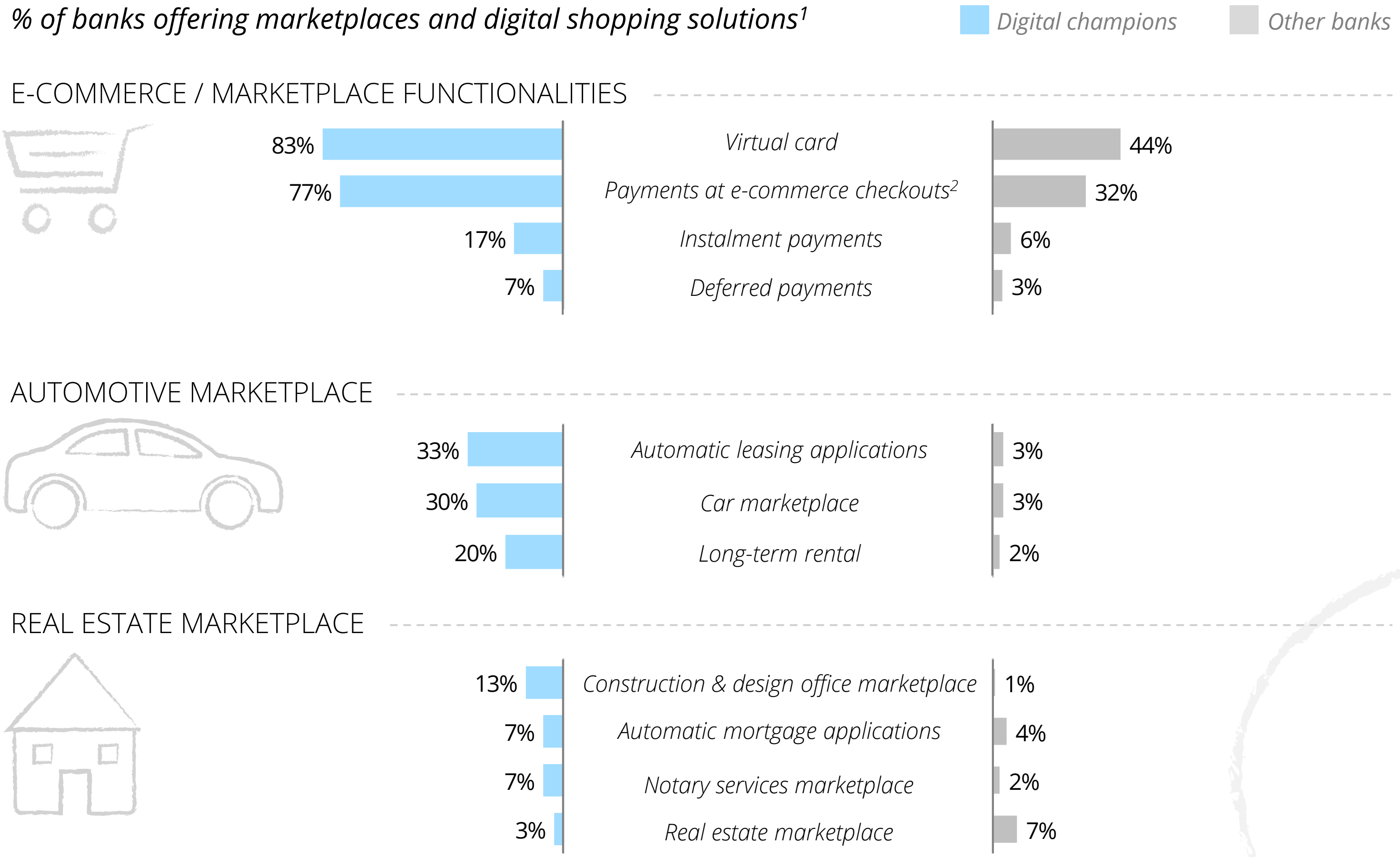
Note 1. Data for 30 banks classified as Digital champions and 274 other banks which were covered in 2022 edition

Digital champions implement marketplace functionalities that enable them to leverage post-pandemic e-commerce cross-selling potential

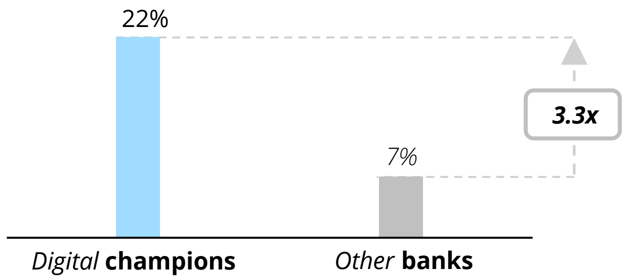
Post-pandemic changes in the use of digital channels have **encouraged banks to implement solutions designed for e-commerce** sales.

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

% of banks offering marketplaces and digital shopping solutions[1]



% of e-commerce functionalities offered by banks[1]

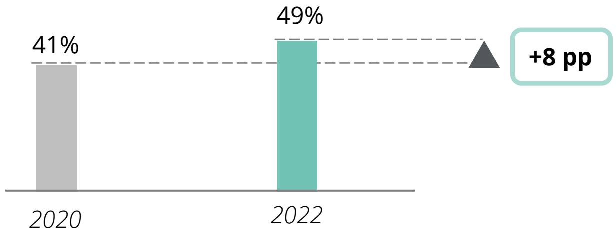


Note 1. Data for 30 banks classified as Digital champions and 274 other banks which were covered in 2022 edition
Note 2. Possibility to make quick bank payment directly from e-commerce websites in a country of bank's operations

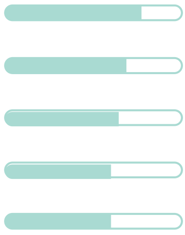
Customers prefer to use digital channels to perform day-to-day banking activities and search for information

MOBILE BANKING

Average preference for using mobile app[1]



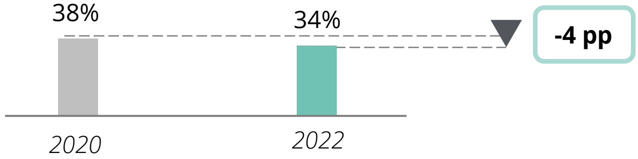
Key activities include:



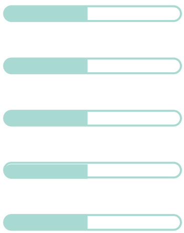
- Checking current account balance
- Making payments and transfers
- Interacting via social media
- Banking channels management
- Personal Finance Management

INTERNET BANKING

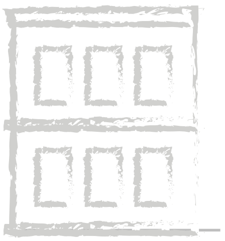
Average preference for using internet banking[1]



Key activities include:

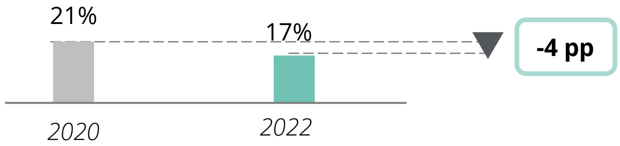


- Searching for account information
- Account management
- Acquiring lending product information
- Looking for customer support
- Searching for insurance information

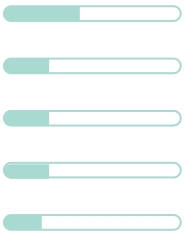


BRANCH

Average preference for a branch visit[1]



Key activities include:



- Applying for a mortgage
- Closing an account
- Filling a loan application
- Opening investment product
- Opening insurance product

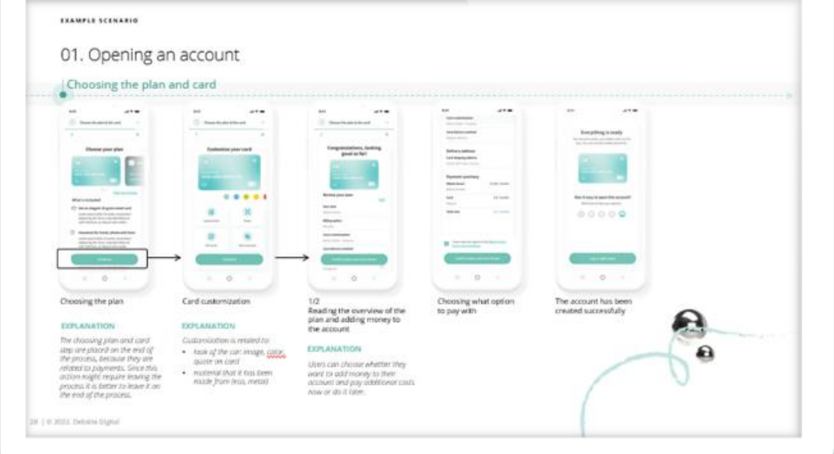
Note 1. These results are calculated based on the global survey and are not country specific.
Note 2. Average share of respondents that prefer using this channel over other channels for 26 activities researched in the Customer Survey.
Note 3. % of customers who prefer to perform the activity via given channel over any other channel. Please note that survey was distributed mostly among Deloitte employees, which can influence the results.

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

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.



EXAMPLE SCENARIO

01. Opening an account

Choosing the plan and card

Choosing the plan

EXPLANATION

The choosing plan and card step are placed on the end of the process, because they are related to payments. Since this action might require leaving the process it is better to leave it on the end of the process.

Card customization

EXPLANATION

Customization is related to:

- *look of the card image, color, quote on card*
- *material that it has been made from (eco, metal)*

1/2
Reading the overview of the plan and adding money to the account

EXPLANATION

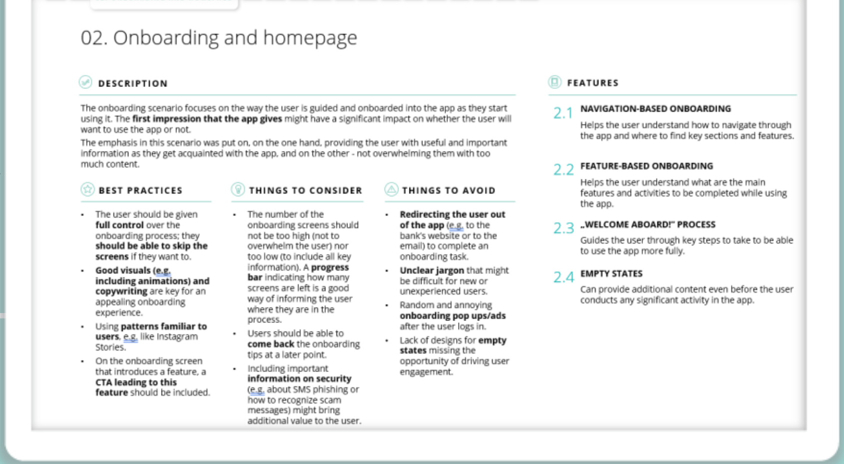
Users can choose whether they want to add money to their account and pay additional costs now or do it later.

Choosing what option to pay with

The account has been created successfully

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.



02. ONBOARDING AND HOMEPAGE

02. Onboarding and homepage

DESCRIPTION

The onboarding scenario focuses on the way the user is guided and onboarded into the app as they start using it. The **first impression that the app gives** might have a significant impact on whether the user will want to use the app or not.

The emphasis in this scenario was put on, on the one hand, providing the user with useful and important information as they get acquainted with the app, and on the other - not overwhelming them with too much content.

BEST PRACTICES

- The user should be given **full control** over the onboarding process; they **should be able to skip the screens** if they want to.
- **Good visuals (e.g. including animations) and copywriting** are key for an appealing onboarding experience.
- Using **patterns familiar to users**, e.g. like Instagram Stories.
- On the onboarding screen that introduces a feature, a **CTA leading to this feature** should be included.

THINGS TO CONSIDER

- The number of the onboarding screens should not be too high (not to overwhelm the user) nor too low (to include all key information). A **progress bar** indicating how many screens are left is a good way of informing the user where they are in the process.
- Users should be able to **come back** the onboarding tips at a later point.
- Including important **information on security** (e.g. about SMS phishing or how to recognize scam messages) might bring additional value to the user.

THINGS TO AVOID

- **Redirecting the user out of the app** (e.g. to the bank's website or to the email) to complete an onboarding task.
- **Unclear jargon** that might be difficult for new or unexperienced users.
- Random and annoying **onboarding pop ups/ads** after the user logs in.
- Lack of designs for **empty states** missing the opportunity of driving user engagement.

FEATURES

2.1 **NAVIGATION-BASED ONBOARDING**
Helps the user understand how to navigate through the app and where to find key sections and features.

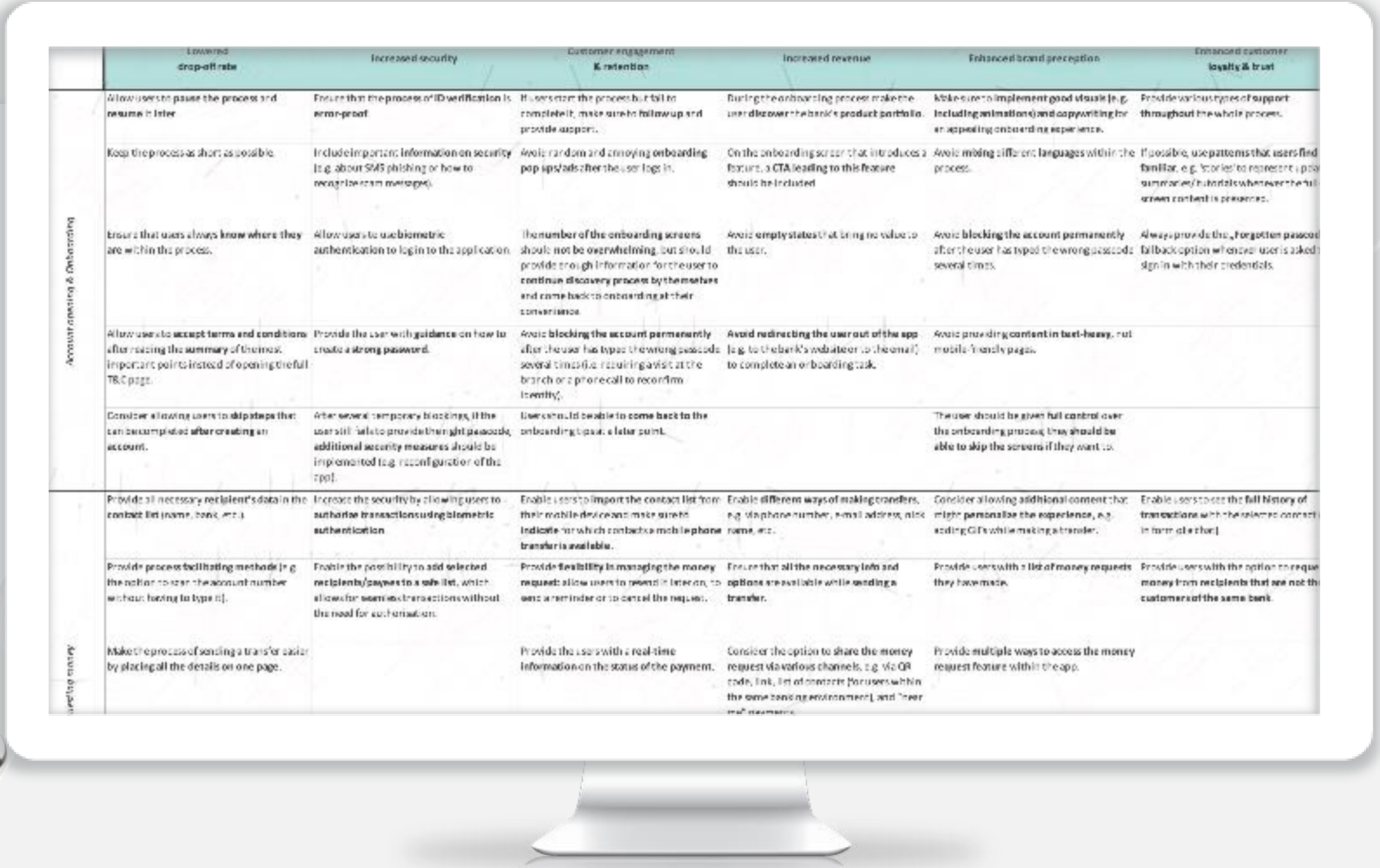
2.2 **FEATURE-BASED ONBOARDING**
Helps the user understand what are the main features and activities to be completed while using the app.

2.3 **„WELCOME ABOARD!" PROCESS**
Guides the user through key steps to take to be able to use the app more fully.

2.4 **EMPTY STATES**
Can provide additional content even before the user conducts any significant activity in the app.

We have summarized the winning factors for all the 15 analyzed scenarios

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 preception	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 (pro 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 login 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 passcod** fallback option whenever user is asked 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).	User should be able to **come back to the** onboarding **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 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 amend 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 reque **money from recipients that are not th 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.	

GLOBAL RESULTS – UX INSIGHTS

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**.

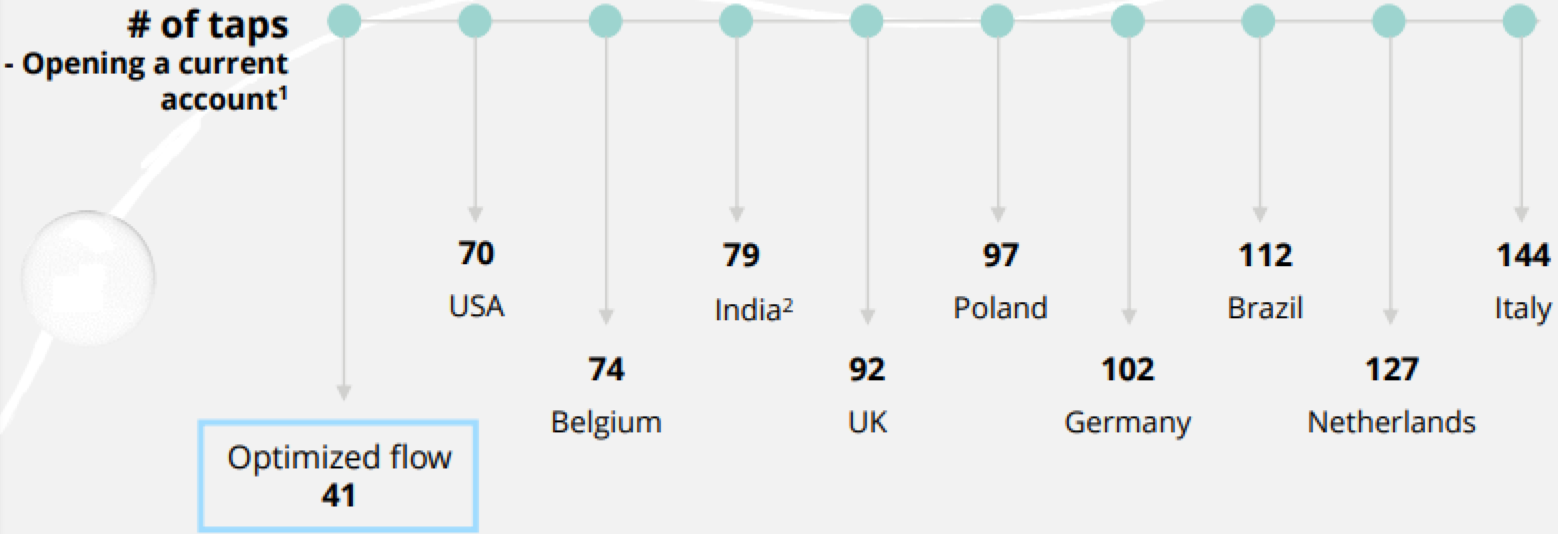
Conciseness is one of the key aspects influencing mental fatigue and **potential user drop-off**, making it essential to an optimized flow.

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.



# of taps
- Opening a current account[1]

Optimized flow
41

70
USA

74
Belgium

79
India[2]

92
UK

97
Poland

102
Germany

112
Brazil

127
Netherlands

144
Italy

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

Intro slide

12. Checking account balance and transactions history

DESCRIPTION

BEST PRACTICES

THINGS TO CONSIDER

THINGS TO AVOID

SUBSCENARIOS

CHECKING ACCOUNT BALANCE

TRANSACTIONS HISTORY

SEARCH AND FILTERS

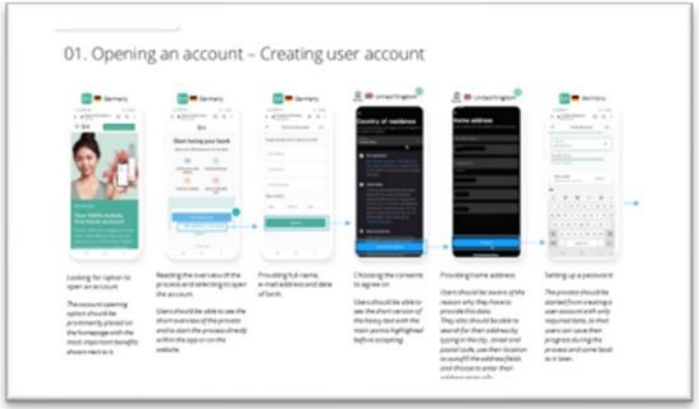
TRANSACTION'S DETAILS PAGES

A briefing slide that **explains the scenario and key takeaways**.

It includes:

- a brief description
- list of subscenarios
- list of best practices, things to consider and things to avoid

User flow slides



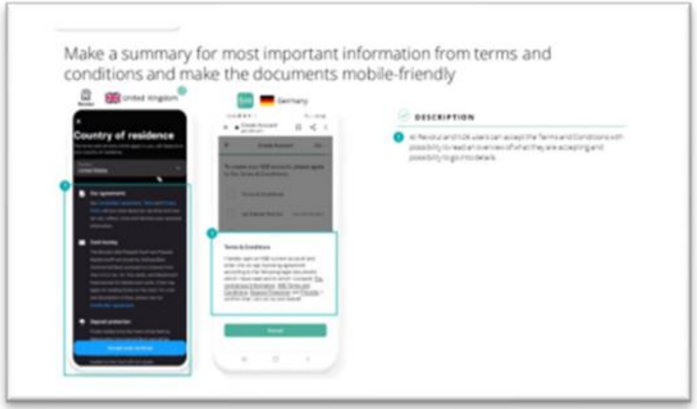
01. Opening an account – Creating user account

Golden standard user flow represented step by step, with all best practices taken from different banks.

Each step of the flow includes:

- a screenshot with the best practice
- logo of the bank and name of the country that the screenshot was taken from
- short explanation what makes this step best practice
- highlight of the part of the screen tapped by the user.

Detailed slides



Make a summary for most important information from terms and conditions and make the documents mobile-friendly

DESCRIPTION

One pagers with **detailed explanation of key features and user-friendly solutions**.

It includes:

- selected screenshot(s) from the flow, with relevant part highlighted if needed
- logo of the bank and name of the country that the screenshot was taken from
- detailed explanation what makes this step best practice.

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.

Lowered drop-off rate

Enhanced customer loyalty & trust

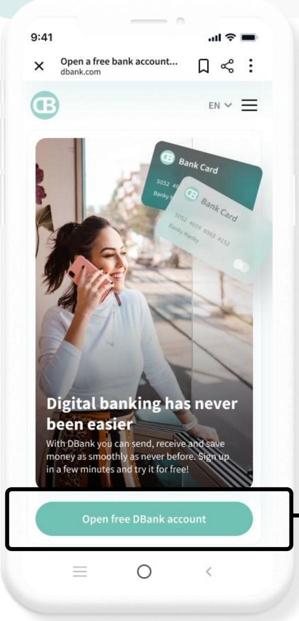
Increased security

Customer engagement & retention

Enhanced brand perception

01. Opening a current account

Creating a user account


9:41
Open a free bank account...
dbank.com
EN
Bank Card
Bank Card
Open free DBank account

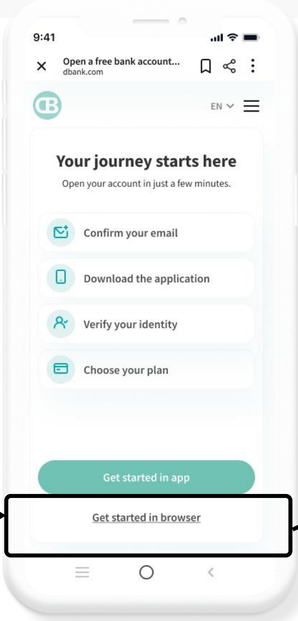
Digital banking has never been easier

With DBank you can send, receive and save money as smoothly as never before. Sign up in a few minutes and try it for free!

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.


9:41
Open a free bank account...
dbank.com
EN
Get started in app
Get started in browser

Your journey starts here

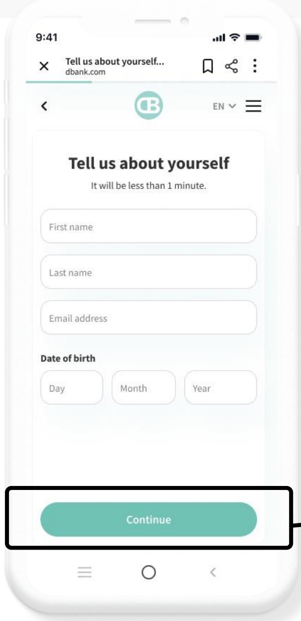
Open your account in just a few minutes.

- Confirm your email
- Download the application
- Verify your identity
- Choose your plan

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.


9:41
Tell us about yourself...
dbank.com
EN
Continue

Tell us about yourself

It will be less than 1 minute.

First name

Last name

Email address

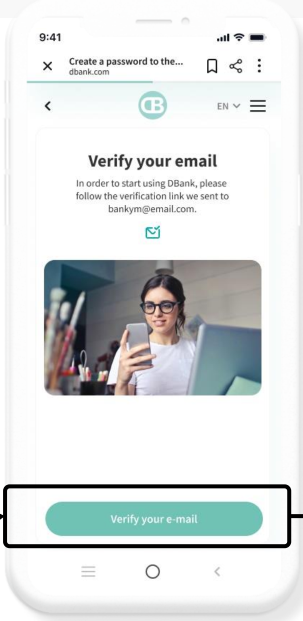
Date of birth

Day Month Year

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.


9:41
Create a password to the...
dbank.com
EN
Verify your e-mail

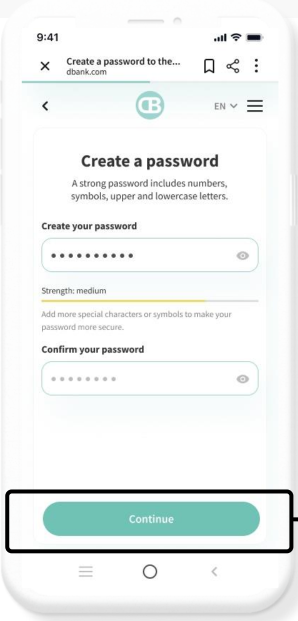
Verify your email

In order to start using DBank, please follow the verification link we sent to bankym@email.com.

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.


9:41
Create a password to the...
dbank.com
EN
Continue

Create a password

A strong password includes numbers, symbols, upper and lowercase letters.

Create your password

••••••••••

Strength: medium

Add more special characters or symbols to make your password more secure.

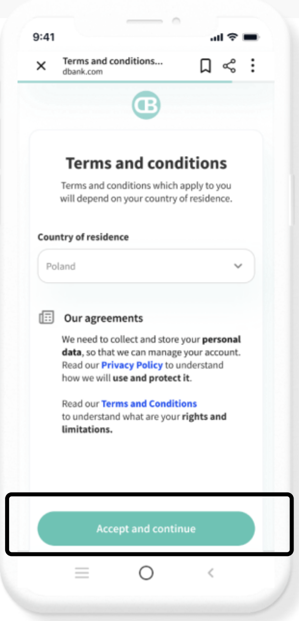
Confirm your password

••••••••

Setting up a password

EXPLANATION

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


9:41
Terms and conditions...
dbank.com
Accept and continue

Terms and conditions

Terms and conditions which apply to you will depend on your country of residence.

Country of residence

Poland

Our agreements

We need to collect and store your **personal data**, so that we can manage your account. Read our **Privacy Policy** to understand how we will **use and protect it**.

Read our **Terms and Conditions** to understand what are your **rights and limitations.**

Accepting terms and conditions and any further bank-specific consents

EXPLANATION

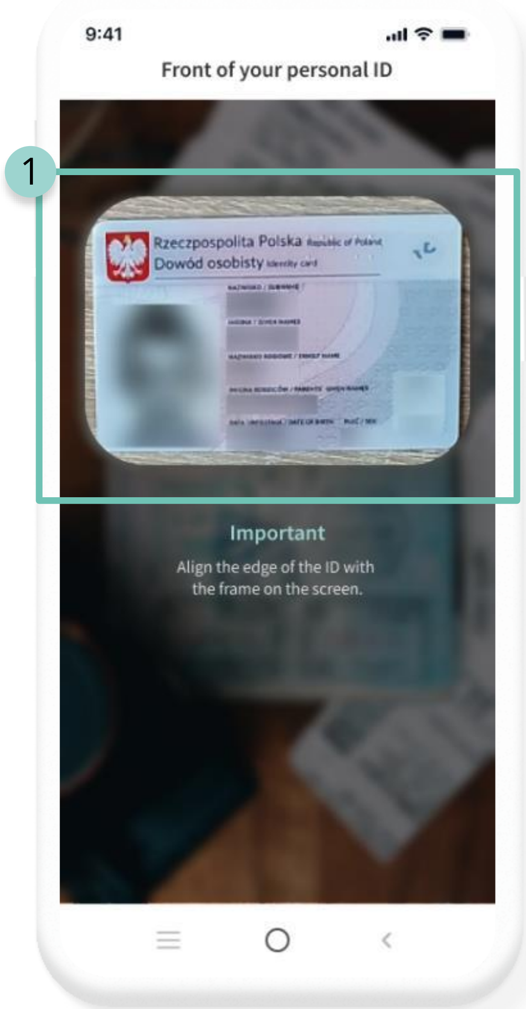
Users should be able to see the summary version of the documents before accepting them. Once the user accepts all necessary consents, an account is automatically created for them, which will allow them to pause the process anytime and resume it later.

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.

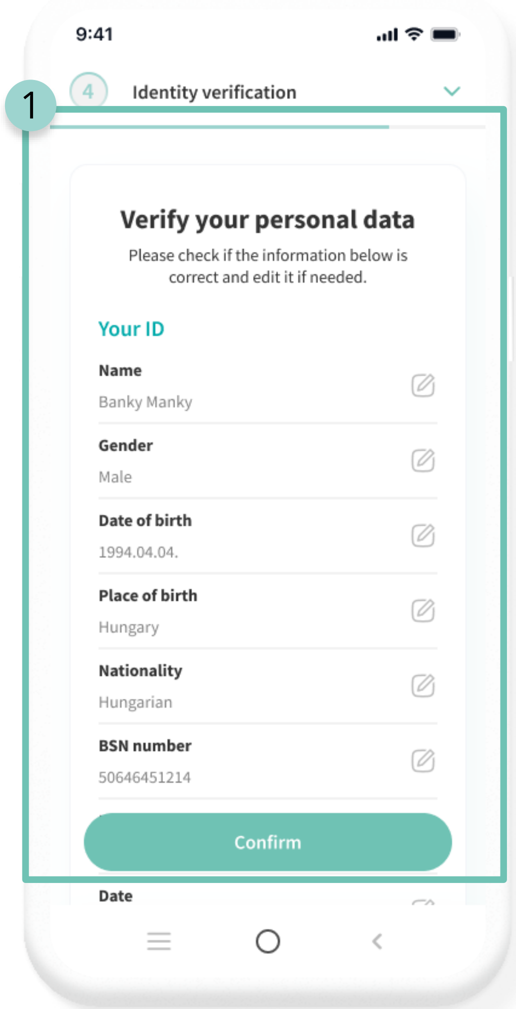
1. Users should have their **data automatically filled** from the **photo of the document**. They should be able to verify it and make modifications if necessary.



Front of your personal ID

Important

Align the edge of the ID with the frame on the screen.



Identity verification

Verify your personal data

Please check if the information below is correct and edit it if needed.

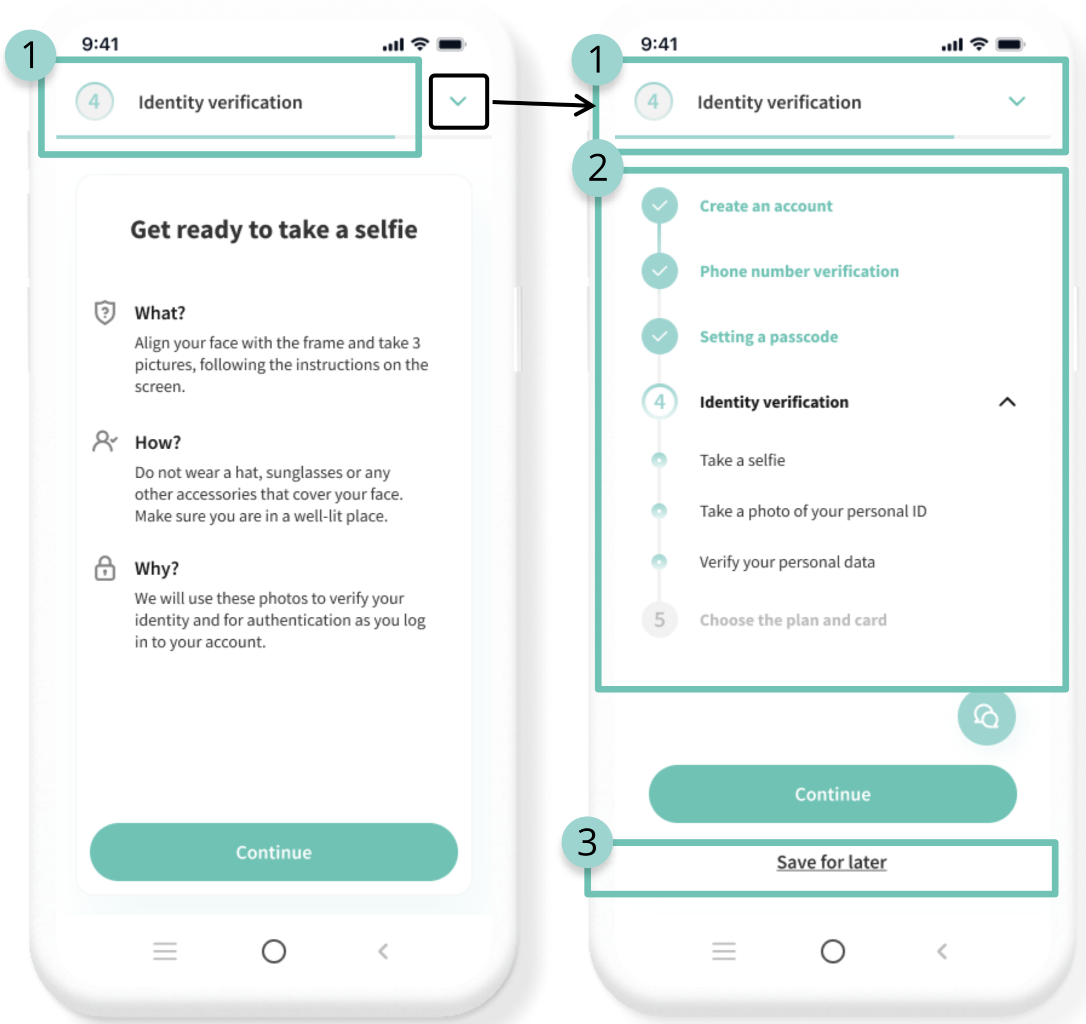
Your ID

Name: Banky Manky
Gender: Male
Date of birth: 1994.04.04.
Place of birth: Hungary
Nationality: Hungarian
BSN number: 50646451214
Date

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.



1
9:41
4 Identity verification

Get ready to take a selfie

What?
Align your face with the frame and take 3 pictures, following the instructions on the screen.

How?
Do not wear a hat, sunglasses or any other accessories that cover your face. Make sure you are in a well-lit place.

Why?
We will use these photos to verify your identity and for authentication as you log in to your account.

Continue
1
9:41
4 Identity verification
2
Create an account
Phone number verification
Setting a passcode
4 Identity verification
Take a selfie
Take a photo of your personal ID
Verify your personal data
5 Choose the plan and card
Continue
3
Save for later

01 Description of the study

02 Global results

03 **Belgium results**

04 How DBM helps banks respond to change

05 Contacts

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

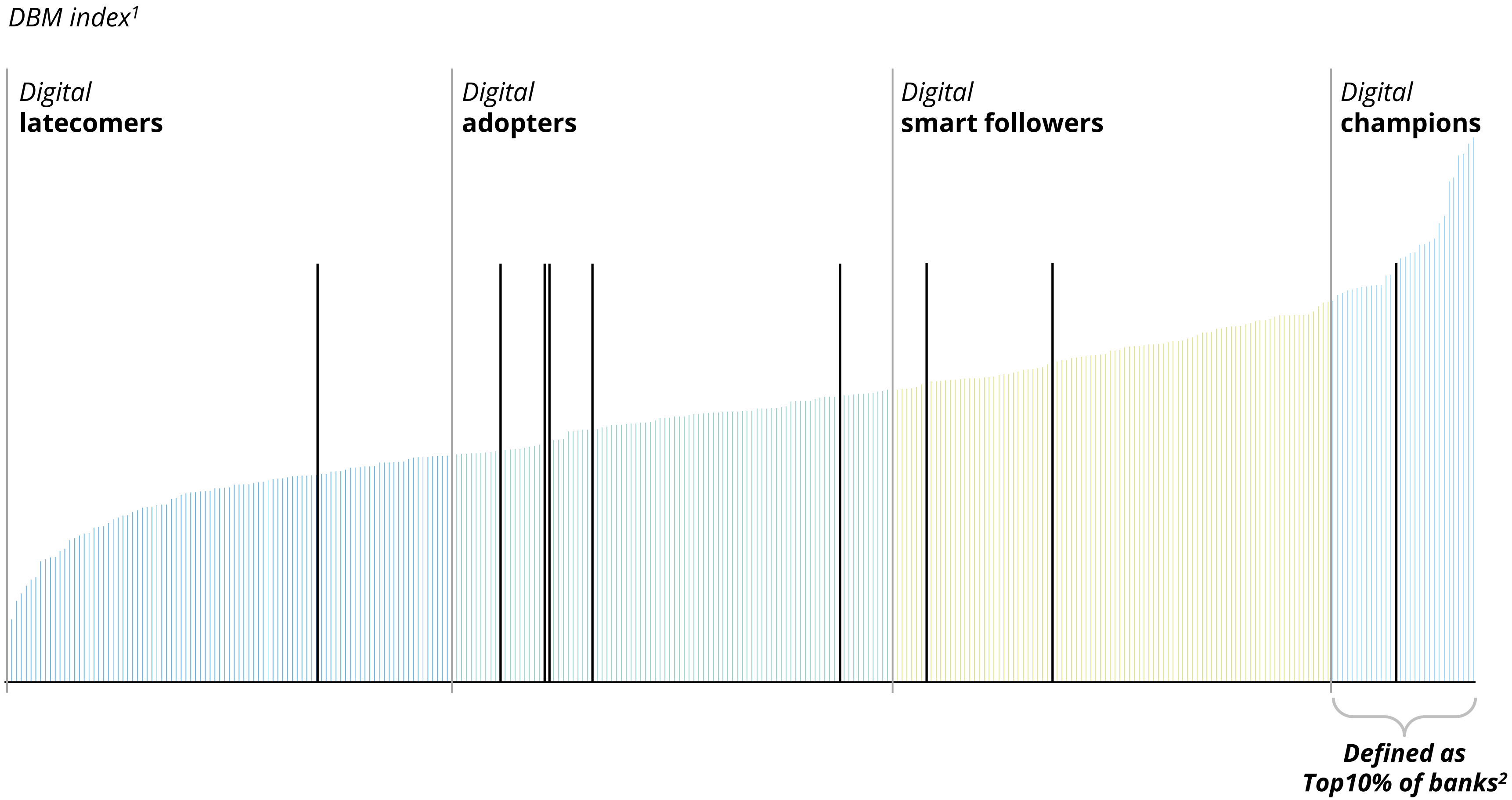
What defines *Digital* **champions?**

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.

Legend :

🇧🇪 ***Belgian Banks*** ▬



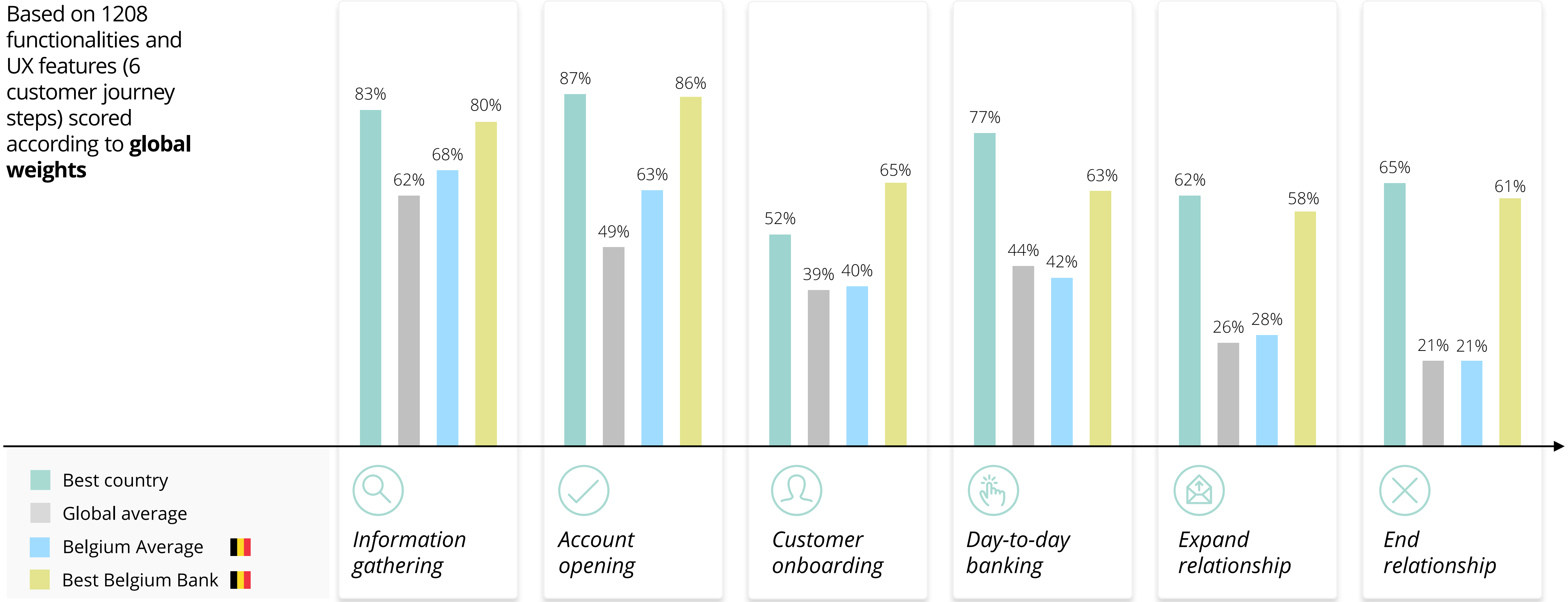
Note 1. DBM index measures maturity for channels and products offered by a bank. Data for 304 banks which were covered in 2022 edition
Note 2. Selection of 30 banks defined as Digital champions

BE

Digital Banking Maturity score by customer journey step

DBM score by CJ step, in percentage (%) of all tested functionalities

Based on 1208 functionalities and UX features (6 customer journey steps) scored according to **global weights**



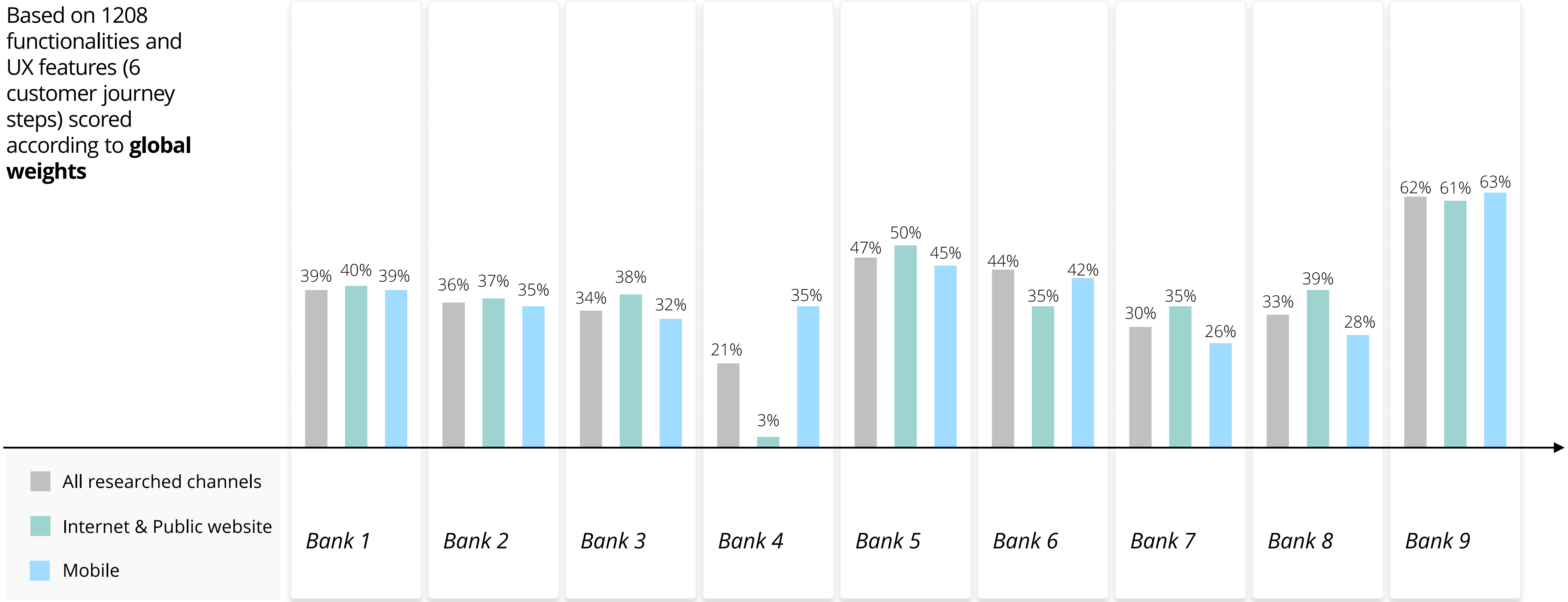
	Best country	Global average	Belgium Average	Best Belgium Bank
Information gathering	83%	62%	68%	80%
Account opening	87%	49%	63%	86%
Customer onboarding	52%	39%	40%	65%
Day-to-day banking	77%	44%	42%	63%
Expand relationship	62%	26%	28%	58%
End relationship	65%	21%	21%	61%

BE

DBM score by channel

DBM score by CJ step, in percentage (%) of all tested functionalities

Based on 1208 functionalities and UX features (6 customer journey steps) scored according to **global weights**



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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 Cédric Deleuze and Barbara Vanhauter.

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Will you drive change or be driven by it?

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